

# **Des Moines University Summary of Benefits Effective 1/1/19**

Full-time and 80% Faculty and Staff (Exempt and Non-Exempt)

Faculty and staff regularly scheduled to work 32 hours or more per week are eligible for the following benefits:

## **Business Travel Accident Insurance**

The University provides all benefit eligible employees with \$100,000 of travel and accident life insurance coverage. This coverage is effective for travel on University approved business, but does not cover travel to high risk countries. Employees need to designate a beneficiary in Dayforce.

## **Day Care Center**

Children's Garden is located at 3223 University Avenue, within 3 minutes of DMU. Children's Garden gives priority status for the enrollment of dependents of DMU students or employees. The Center's hours are 6:30 a.m. to 6:00 p.m., Monday through Friday. The University does not subsidize costs in any way and cannot guarantee availability of open slots. Phone: 515-259-9880. Website: [www.childrens-garden.org](http://www.childrens-garden.org).

## **Dental Insurance**

Group dental insurance is available through Delta Dental of Iowa effective the first of the month following or coincident with the date of employment. The University pays for employee coverage. Dependent coverage is paid for by the employee. Enrollment in the Delta Dental plan automatically includes a vision discount provided by EyeMed.

## **Disability Insurance (STD and LTD)**

Short-term and long-term disability insurance is provided by the University through The Hartford, and is effective the first of the month following or coincident with the employee's 6-month anniversary. STD benefits are payable beginning on the 15<sup>th</sup> day of a disability and are equal to 60% of the base salary to a maximum of \$2307 per week. They are payable for up to 24 weeks or to the end of the disability, whichever comes first. LTD benefits are payable after 180 days of disability and are equal to 60% of the base salary to a maximum of \$10,000 per month. Benefits are payable to Social Security Normal Retirement Age, or a minimum of 12 months, as long as the employee continues to meet the definition of disability.

DMU pays 100% of the premium for both plans. In Dayforce, employees need to select a taxation option for each:

- Post-tax: You pay a small amount of tax each pay period now and the disability benefits will be tax-free later. The taxable amount is based on the premium cost paid by DMU.
- Pre-tax: You do not pay tax on the premium now, so the disability benefit itself will be taxed when you file a claim. The taxable amount is based on the benefit amount.

## **Employee Assistance Program (EAP)**

Through the Assistance Centre, DMU provides employees and family members with free confidential counseling to help cope with stress, anxiety, family problems, depression,

relationship problems, parenting issues, substance abuse, grief and loss, etc. Each person is allowed up to 10 visits per fiscal year.

### **Flexible Benefit Programs**

Under Section 125 of the Internal Revenue Code, the University deducts health, dental and vision premiums on a pre-tax basis. Employees may elect to participate in the medical expense and dependent care reimbursement accounts. These plans provide an opportunity to pay for these types of expenses with pre-tax dollars. Employees are eligible effective the first of the month following or coincident with the date of employment.

### **Health Insurance**

Medical and hospitalization insurance is available through the Wellmark Blue Choice plan effective the first of the month following or coincident with the date of employment. The University will pay 90% of the premium for single coverage and 75% of the premium for dependent coverage (employee plus spouse, employee plus child/ren and family coverage).

### **Holidays**

Employees are eligible for paid holidays effective with the date of employment. (80 % non-exempt staff receive 6 hours of pay for each holiday). The University is closed on the following holidays:

New Year's Day	Independence Day	Friday after Thanksgiving
Martin Luther King Day	Labor Day	Christmas Eve Day
Memorial Day	Thanksgiving Day	Christmas Day

### **Life Insurance**

- Basic Term Life insurance is provided by the University through The Hartford, and is effective the first of the month following or coincident with the date of employment. The coverage amount is equal to one times the employee's annual base salary, according to plan provisions. DMU pays 100% of the premium.
- Supplemental Life insurance coverage for the employee, spouse and/or child(ren) is available at the employee's expense and the premium is age-rated.

### **Long-Term Care Insurance**

Group Long Term Care Insurance through UNUM is available on January 1 following three months of service. Coverage can be purchased for the employee, spouse, parents, parents-in-law, grandparents, and grandparents-in-law. Premiums are paid by the employee or covered person.

### **Malpractice Insurance**

Faculty members who have direct patient contact and who would be in a position of liability for professional malpractice shall be supplied with medical liability and malpractice insurance by the University. A disclaimer is needed regarding the insurability of the faculty member as a prerequisite for implementing the contract. Malpractice insurance shall cover all professional services the faculty member is qualified to perform.

Other employees who provide patient care are covered by DMU's general risk insurance policy.

### **Paid Family Leave**

After one year of employment, employees who have worked at least 1250 hours in the previous 12 months may be eligible for up to four work-weeks of paid family leave after the birth or adoption of a child; for the care of a parent, spouse or child with a serious health condition; or for Military Exigency, as defined by FMLA regulations. Paid Family Leave cannot be used for leave due to personal illness, except after birth. These hours will be made available upon verification of eligibility and approval of completed FMLA paperwork.

### **Payroll Direct Deposit**

Payroll direct deposit is required for all University employees and is completed in Dayforce.

### **Personal Hours**

Sixteen hours of personal time is given on the date of employment and each January 1 thereafter. Use of personal hours must be approved by the supervisor and used by year-end, or be forfeited.

### **Professional Development**

Professional Development funds may be available to assist employees in developing job skills. These funds may be used to pay fees for professional licenses, certifications or exam, membership in professional organizations, and to attend seminars, conferences, and meetings which are job-related. Prior approval must be obtained from the employee's budget officer. Approval is based upon justification and the availability of funds. Employees shall be given sufficient leave for the purpose of attending pre-approved Professional Development activities. (Post-doctoral trainees and positions funded by grant money are not eligible for this benefit unless provided in the grant).

- Faculty – up to \$3,000 per fiscal year
- Exempt Staff – up to \$2,000 per fiscal year
- Non-exempt Staff – based on funds budgeted by the department/supervisor

### **Retirement Plan**

DMU offers a 403(b) Defined Contribution Plan through Principal Financial. Both Pre-tax and Roth options are available. The University matches 100% of an employee's contribution up to 10% of eligible earnings, to an annual maximum of \$19,000. The match is pro-rated per pay period with a monthly maximum of \$1,583.33 or \$730.76 bi-weekly. Eligibility begins on the first day of employment and participants receive 100% full and immediate vesting in the matching funds. Employees enroll on line directly with Principal at: [www.principal.com](http://www.principal.com).

### **Sabbatical Leave (Faculty Only)**

A sabbatical leave may be granted to any Professor or Associate Professor who holds full academic rank after he/she has completed a minimum of six years of continuous full-time service to the University. Such leave shall be to pursue a program of professional growth by involvement in a project approved by multiple levels, including the President. Upon returning from sabbatical leave, a written report and oral presentation of activities and findings shall be required. Leave may be for a period of one year at 50 percent reduction of salary, or for six months at full salary. A faculty member granted such leave must agree to return to the University on the expiration of his/her leave and to remain in its service for at least one year thereafter. Sabbatical leave shall not be granted more often than once in seven years.

### **Sick Leave**

Sick Leave accrues per pay period based on employment group. Once the maximum bank is reached, accrual stops until sick leave is used. Full-time or 80% employees accrue as noted below:

<b>Sick Leave</b>	<b>Full-time</b>	<b>80%</b>
Bi-weekly	3.7 hours	3.0 hours
Monthly	8 hours	6.5 hours
Annual	96 hours	78 hours
Maximum bank allowed	480 hours	384 hours

For bi-weekly employees, sick leave starts accruing with date of hire, and is available for use at the beginning of the next pay period. For monthly employees, the first accrual is available the first of the month following 30 days of employment. Sick Leave can be used for the illness of the employee or to care for a sick family member (child, spouse, or parent). It may also be used for medical or dental appointments, including routine checkups or treatment.

### **Tuition Assistance Policy**

After six months of regular employment, employees are eligible to request Tuition Assistance for pre-approved course work and required textbooks. Upon approval, DMU will pay 75% of eligible fees up to \$6000 per fiscal year. (The employee will remain responsible for 25%). Full or partial reimbursement from the employee may be required if the course is not successfully completed, if the employee does not follow the procedures in the policy, or if the employee voluntarily terminates employment within 12 months of completing a course. Tuition Assistance benefits may be taxable income to the employee. (Post-doctoral trainees and positions funded by grant money are not eligible for this benefit).

### **Tuition Discount Policy**

Spouses and children of eligible employees receive a 50% reduction in the cost of tuition at the University. This tuition discount applies only to the basic tuition. There are no discounts for any academic remediation (e.g. tutorials, repeated course, re-evals, etc.) or any other fees. Eligible employees must complete one full year of employment prior to the start date of the first term that the initial discount will apply. The spouse or child and the family relationship must be established at least 60 days prior to the start date of the first term that the initial discount will apply. The waived fee (discount) represents economic value to the employee, so the monetary equivalent is taxable to the employee. (Post-doctoral trainees and positions funded by grant money are not eligible for this benefit).

### **Tuition Waiver Policy**

After one year of regular employment, benefit eligible employees may receive Tuition Waiver for up to 9 credit hours of University coursework per fiscal year. Waivers are available only in programs permitting part-time study (Health Care Administration and Public Health). The waived tuition represents economic value to the employee, so the monetary equivalent is taxable to the employee. Employees will be required to reimburse DMU tuition costs for failure to complete or pass a course, or if employment with DMU is terminated prior to completion of the course(s), unless termination is due to layoff or other contractual arrangements. (Post-doctoral trainees and positions funded by grant money are not eligible for this benefit.)

## **Vacation**

Vacation accrues per pay period based on employment group. Once the maximum bank is reached, accrual stops until vacation is used. Vacation time can be requested as desired; however, the University reserves the right to schedule vacations to avoid unnecessary disruption of University activities. Vacation requests are submitted to the supervisor.

Vacation accrual for full-time and 80% faculty and staff (exempt and non-exempt) is as noted below:

Faculty and Exempt Staff (monthly/salaried employees):

<b>Vacation</b>	<b>Full-time</b>	<b>80%</b>
Monthly	16 hours	13 hours
Annual	192 hours	156 hours
Maximum bank allowed	192 hours	156 hours

Full-time Non-exempt Staff (bi-weekly/hourly employees):

<b>Vacation</b>	<b>&lt; 4 years</b>	<b>5-9 years</b>	<b>10+ years</b>
Bi-weekly	5.5 hours	6.5 hours	7.4 hours
Annual	143 hours	169 hours	192 hours
Maximum bank allowed	143 hours	169 hours	192 hours

80% Non-exempt Staff (bi-weekly/hourly employees):

<b>Vacation</b>	<b>&lt; 4 years</b>	<b>5-9 years</b>	<b>10+ years</b>
Bi-weekly	4.4 hours	5.2 hours	6.0 hours
Annual	114.4 hours	135.2 hours	156 hours
Maximum bank allowed	115 hours	136 hours	156 hours

For bi-weekly employees, vacation starts accruing with date of hire and increases with longevity. The change in accrual rates is effective during the pay period in which your anniversary date falls. It is available for use at the beginning of the next pay period. For monthly employees, the first accrual is available the first of the month following 30 days of employment.

## **Vision Discount Plan**

The Avesis Vision Discount plan is available for the entire family each January 1. Premiums are paid by the employee. The EyeMed Vision Discount plan is included with the dental coverage.

## **Wellne\$\$ Pay\$**

This wellness incentive plan rewards participants for improving, achieving, or maintaining a variety of healthy lifestyle behaviors. A bonus is earned as participants work toward a variety of goals including: Preventive/Educational, Physical Activity, Clinical Measures, and Emotional/Mental Wellness. The more goals achieved, the greater the rewards. In addition to improved health, participants are rewarded financially.

### **Additional “Fringe” Benefits**

Additional benefits or conveniences available during the course of employment at the University include:

- On-site fitness center and wellness programs
- On-site cafeteria (Summerfield’s)
- On-site clinic
- Annual flu shots
- Lactation room (SEC 170)
- Tobacco-free environment (smoking and use of tobacco products is not allowed anywhere on campus, including the outdoor areas)
- Nicotine cessation benefit
- Free convenient parking, including a faculty lot
- Free bus pass
- Various employee activities held throughout the year
- Paid time off for DMU sponsored community service projects
- In-house training for personal and professional growth including:
  - Basic Life Support Training
  - Management Development Course
  - Leadership Skills
  - Diversity and Inclusion Programs
- Lunch & Learn programs such as Financial and Wellness topics
- Discount tickets such as for Adventureland Amusement Park, Iowa Cubs Baseball, Iowa Events Center, Iowa State Fair, and many others through Tickets-at-Work.

### **Notice**

The above is only a summary of the benefit package available effective January 1, 2019. The employer reserves the right to modify these benefits. Plan documents and University policies will prevail in the event of a discrepancy. For more information regarding any of these benefits, please refer to documents on Pulse, or contact Human Resources.

Revised April 8, 2019

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