

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

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

Grant-funded 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.

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 15th 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 (available only if funds are provided in the grant)

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.

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:

Sick Leave	Full-time	80%
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.

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. Upon termination, a payout of unused vacation is not available to grant-funded positions, so vacation must be used during the period of the grant.

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):

Vacation	Full-time	80%
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):

Vacation	< 4 years	5-9 years	10+ years
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):

Vacation	< 4 years	5-9 years	10+ years
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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