

Cedarville University Benefits Highlights

Major Medical and Hospitalization Insurance – Premium paid by University/Employee

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|-------------------------------|-------------|
| Single coverage..... | \$75/month |
| Employee plus 1 coverage..... | \$150/month |
| Family coverage | \$210/month |

● **Please Note:** Cedarville University **does not offer Annual Open Enrollment** for health care coverage. For details, please see the Human Resources Web page: <http://www.cedarville.edu/Offices/Human-Resources/Health-Insurance.aspx>

\$400/Single, \$800/Family Deductible (Network); **\$25 Office Visit** co-pay; **20% Inpatient Hospital** co-insurance; **20% Outpatient** co-insurance; **\$150 Emergency Room** co-pay; **\$50 Urgent Care** co-pay (all apply to out-of-pocket maximum)

| | | |
|-------------------------------|-------------------|---------------------------------|
| Annual Out-of-Pocket Maximum: | Network..... | \$2000 Individual/\$4000 Family |
| | Non-Network | \$3000 Individual/\$6000 Family |

- \$5 million Combined Maximum
- Well Baby/Well Child Care and Preventive Care Services/Adult Wellness Coverages
- Prescription co-payments for prescription drugs \$10/\$30/\$60 (**must be written by network physician**)
- Prescription mail-orders for 90-day supply \$20/\$75/\$150
- Vision Coverage, \$25 co-pay for annual exam by network physician
- Discounts on frames, lenses, and contacts through LensCrafters and TruVision

Dental Insurance – Premium paid by Employee

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|-------------------------------|---------------|
| Single coverage..... | \$27.66/month |
| Employee plus 1 coverage..... | \$55.22/month |
| Family coverage | \$99.39/month |

● **Please Note:** Cedarville University **does offer Annual Open Enrollment** for dental coverage during the month of October each year for the following calendar year coverage.

\$1000/Annual Contract Maximum per member (includes services benefited in the Preventive, Basic, and Major categories)

\$50/Deductible per member up to \$150 per family (deductibles are per contract period and only apply to Basic & Major Services)

- 100% Preventive & Diagnostic Services
- 80% Basic Services
- 50% Major Services
- 50% Orthodontic Services (Lifetime Maximum of \$1000 per member)

Section 125 (Flexible Spending) – Pre-tax payroll deductions

- Dental Care Premium
- Cedarville University Group Health Insurance Premium
- Health Care Reimbursement Account
- Dependent Care Reimbursement Account

Life Insurance – Premium paid by University

Two times annual base salary – rounded up to next \$1000

Long-term Disability Insurance – Premium paid by University

60% of base salary based on degree of disability

Retirement – paid by University

Eligible to participate **after** one year of service

Employee must be **21 years of age** in order to participate

An amount equal to 8% of employee’s gross salary contributed by University

Contribution begins the 1st of the month after completion of one year of service

Selected Tax Shelter Annuities to allow employees to plan for retirement through pre-tax payroll deduction

Tuition Remission

Tuition Remission Award Year – July 1 to June 30

(does not include books or fees)

Regular Full-Time Exempt Administrative Staff Answering to a Vice President or an Associate Vice President

| | |
|---|--------------------------|
| Children immediately | 100% |
| Spouse immediately through three years employment..... | 10 semester credits/year |
| Spouse after three years employment..... | 13 semester credits/year |
| Self immediately | 9 semester credits/year |

All Other Full-Time Staff

| | |
|--|--------------------------|
| Children immediately | 50% |
| Children after four years employment..... | 100% |
| Spouse after one year employment | 3 semester credits/year |
| Spouse after two years employment..... | 6 semester credits/year |
| Spouse after three years employment..... | 13 semester credits/year |
| Self after one year employment..... | 9 semester credits/year |

Faculty/Administrator

| | |
|---|--------------------------|
| Children immediately | 100% |
| Spouse immediately through three years employment..... | 10 semester credits/year |
| Spouse after three years employment..... | 13 semester credits/year |
| Self immediately | 9 semester credits/year |

The Coalition for Christian Colleges and Universities Tuition Remission

A dependent child who marries but is otherwise eligible for tuition remission may maintain eligibility through the completion of a degree if certain requirements are met.

Moving Allowance

Up to \$3500 for faculty, administrators, and certain skilled professionals

Note:

- ✿ This benefit requires advance approval by hiring department and University Human Resources.

Paid Holidays – for those with designation staff personnel

New Year's Day
Spring Break – 1 day
Good Friday
Memorial Day

Independence Day
Labor Day
Thanksgiving Holiday – 2 ½ days
Christmas Holiday – 3 days

Vacation

Exempt Full-Time, 12-Month Positions – Reporting to a Vice President or an Associate Vice President

15 days per year through year 5
22 days per year after year 5

Exempt Full-Time, 12-Month Positions – All Others

10 days per year through year 5
15 days per year, year 6 through year 10
For each full year of employment after 10 years, one (1) additional day of vacation is earned, up to a total of 22 days

Non-Exempt Full-Time, 12-Month Positions (2080 hr/year) – accrues from date of hire

For new employees: Vacation available on January 1 after date of hire and pro-rated on previous year's work

10 days per year through year 8
15 days per year, year 9 through 15
20 days per year after year 15

Non-Exempt Full-Time, 1560 Positions – (at least 1560 hr/year but less than 2080 hr/year)

For new employees: Vacation available on January 1 after date of hire and pro-rated on previous year's work

5 days per year through year 8
10 days per year, year 9 through year 15
15 days per year, after year 15

Sick/Emergency Leave

- Available to all regular, full-time employees on the basis of one day per full month authorized to work on an annual basis (i.e., 12-month employee – 12 days per year)
- Available to all regular, part-time employees on the basis of one day for every 160 hours worked in the previous year credited on January 1, after the completion of one year of employment.
- Full-time, non-exempt personnel can accumulate up to a max of 8 times their annual leave rate
- Sick/Emergency Leave is considered leave with pay
- At the time of retirement, the University will pay the non-exempt employee a percentage of 3/4 of any unused sick leave, based on the most recent rate of compensation

Miscellaneous Leave

- If injured on the job, up to 7 days accident compensation in lieu of sick leave – longer situations dealt with under Workers' Compensation
- Jury Duty Leave – full compensation continued during leave period – no day limit
- Funeral leave, up to 3 days – considered leave with pay
- Other leaves have various time and pay limits, depending on the situation (i.e., family/medical leave, military leave, time off to vote, etc. [see Handbooks])

Other

- Free admittance to games, concerts, etc. Reduced cost for tickets to special concerts, but employees receives first chance to purchase tickets.
- 20% discount on most Book Store items
- Cafeteria discount

If you have questions, please call the University Human Resources at 937-766-7885