

2010 Enrollment Guide and Benefits Overview

Your Guide to DePaul University's Benefits Plans

DePaul University is committed to providing a comprehensive employee benefits package that attracts and retains talent to further the university's mission and contributes to the personal and financial well-being of employees and their families.

Our employee benefits can assist you at many life stages through:

- Health and Welfare Programs that support wellness and security,
- Financial Programs that help you save for a more secure future, and
- Work / Life Benefits that support the balance between your work and personal lives.

This document, the *Enrollment Guide and Benefits Overview*, provides information to help you understand the plan options available, identifies additional resources available to you for decision making, and provides enrollment instructions. The Overview provides the following information:

- Highlights of all benefit plans for the 2010 plan year,
- Information for newly hired employees enrolling for the first time,
- Information for employees who are making enrollment decisions,
- Consequences of not initiating elections upon hire or during the annual enrollment period,
- Eligibility and coverage information for each of the university's benefits plans, and
- Enrollment instructions.

The Overview is provided for convenience to faculty and staff and does not supersede the Summary Plan Descriptions (SPDs), policies or other official plan documents that can be found by visiting the Human Resources website at <https://hr.depaul.edu>.

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Plan Enrollment Chart

When Do I Enroll?				
Your DePaul Benefit Plans and Programs ¹	New Employee Enrollment	Automatic Enrollment ²	Annual Enrollment	Anytime ²
Medical/Dental/Vision Plans				
Consumer Driven Health Plan – BlueEdge HSA	X		X	
Health Savings Accounts				X ³
PPO - BCBS	X		X	
HMO Illinois	X		X	
Dental Plan	X		X	
Vision Plan	X		X	
Flexible Spending Accounts				
Healthcare FSA	X		X	
Dependent Care FSA	X		X	
Life Insurance and Disability Plans				
Basic Life		X ²		
Short-term Disability		X ²		
Long-term Disability		X ²		
Supplemental Life	X		X	
Dependent Optional Life	X		X	
AD&D	X		X	
403 (b) Retirement Plan				
Employee Contributions				X ²
DePaul Contributions				X ²
Quality of Life Programs				
Mass Transit or Parking Account Plan				X
Tuition Exchange			X ⁵	
Tuition Waiver		X ⁴		X ⁴
Paid Time Off Plans				
Holidays		X ²		
Vacation Policy		X ²		
Work-Life Balance				
Adoption Assistance		X ²		
Faculty and Staff Assistance Program		X ²		
Family and Medical Leave		X ²		
Flexible Scheduling		X ²		

Footnotes:

- 1 – Some of the plans may result in additional taxable income under certain situations. For more information, see the General Information Section of the Health Plan Summary Plan Description, the Basic Life Insurance Summary Plan Description, and the Tuition Policy.
- 2 – Provided applicable plan and program eligibility requirements are met.
- 3 – Note that in order to make pre-tax contributions to your Health Savings Account and to receive the employer contribution, you must set up an account.
- 4 – Some aspects of the dependent tuition waiver policy require certain certifications.
- 5 – Sign-up for the Tuition Exchange program occurs in the fall each year just before Annual Enrollment.

Instructions for Using the Self-Service Enrollment Application

If you experience any problems using the enrollment application, call HR at (312) 362-8232.

A. Navigate to the Enrollment Application on Campus Connection

<https://campus.connect@depaul.edu>

1. Log on to Campus Connection by entering your user ID and password
2. Click on the “For Employees” menu item, then “Employee Self Service” menu item
3. Click on the “Benefits Enrollment” icon/link under Benefits (right side of page)
4. This will take you to the BENEFITS ENROLLMENT – OPEN BENEFITS EVENTS PAGE.

B. Complete the Enrollment Application:

1. On the line that states “Open Enrollment”, click on the “Select” button. This will take you to the BENEFITS ENROLLMENT – OPEN ENROLLMENT PAGE.
2. On this page, the *Enrollment Summary section* displays all available plans in which you can enroll as well as shows all of your current elections.
3. If you want to change your benefit elections (or elect a benefit for the first time as a new employee), click on the “Edit” button next to the plan to enroll or make a change. This will take you to the SELECTION PAGE that displays all available plan options and the cost associated with each option.
4. To make an election, click on the option you want.
5. At the bottom of the SELECTION page, for plans allowing dependent coverage, a list of dependents for whom you have submitted a Dependent Add /Change form is displayed. To enroll any of the individuals in the plan, click on the “Enroll” box for each applicable individual.
6. Click on the “Continue” icon to save your elections.
7. Click “OK” to store your choices, confirm your election and return you back to the BENEFITS ENROLLMENT – OPEN ENROLLMENT PAGE.
8. For each plan where you want to make an election decision, click “EDIT” and repeat steps 3 – 7.

C. Finalize Your Enrollment:

1. Once you have completed making all of your election choices, click the “Continue” icon to finish your enrollment.
2. This will take you to the BENEFITS ENROLLMENT – SUBMIT BENEFITS CHOICES PAGE. To submit your final enrollment choices, click on the “Submit” icon. If you want to make additional changes, click on the “Cancel” icon.
3. If you clicked on the “Submit” icon, you will be taken to the BENEFITS ENROLLMENT – SUBMIT CONFIRMATION PAGE.
4. This completes your enrollment. Click “OK” and you will be returned to the BENEFITS ENROLLMENT PAGE.

D: Confirm Your Enrollment

To view and print a Benefit Summary, follow the steps below.

⇒ New hires: do within a week after you elect your benefits.

⇒ Current employees: do during the second week of November, after annual enrollment has ended.

1. Log on to Campus Connect by entering your user ID and password
2. Click on the “For Employees” menu item, then “Employee Self Service” menu item
3. Click on the “Benefits Summary” icon/link under Benefits (right side of page)
4. Change the date to the first of the month that your coverage begins (January 1st of the next calendar year, if checking for annual enrollment elections).
5. After entering the appropriate date, click on the “Go” icon. A complete summary of your benefits will display, not just those requiring election.
6. Verify the accuracy of the plan elections, the eligible individuals covered, and the premiums.
7. Print a copy of the page for your records. Contact HR if there are any concerns or errors.

Your benefit elections are effective as follows:

- New Faculty (not starting on September 1) and Staff: the first of the month following, or coinciding with, your employment start date.
- New faculty with contracts beginning on September 1st: September 1.

Who Can Be Covered?

You may cover yourself and your dependents in the plans as follows:

Eligible Classifications	Medical Plans*	Dental Plan	Vision Plan	Supplemental Life/AD&D	Dependent Optional Life	Basic Life/LTD / STD***
Self	X	X	X	X		X
Spouse**	X	X	X		X	
Children	X	X	X		X	
Second Domiciled Adults (SDAs) – One only**	X*	X	X		X	
Children of SDAs	X*	X	X		X	

*The Consumer Driven Health Plan is not available to SDAs.

**You may cover a spouse or SDA, but not both

***Automatic enrollment.

Spouses of Eligible Employees: A spouse is a person of the opposite sex to whom you are legally married (including legal separation) under federal law.

Children of Eligible Employees: To be eligible for medical coverage as a child dependent of a covered employee under the DePaul University Health Plans, the child must meet:

- be the unmarried natural born, adopted or placed for adoption (meaning placed permanently with the employee for adoption) child, stepchild, or a child for whom the employee is the court-appointed legal guardian
- under age 26, or under age 30 if a military veteran residing in Illinois

To be eligible for dental and vision coverage as a child dependent of a covered employee under the DePaul University Health Plans, the child must meet BOTH the *General Requirements* and the *Criteria for Tax-favored Health Benefits under the Internal Revenue Code*.

The requirements for eligibility for medical, dental and vision coverage are delineated in the General Information Section of the Health Plans Summary Plan Description. Summary Plan Descriptions are available on the HR website. It is the employee's responsibility to ensure only eligible dependents are enrolled in the plan.

Second Domiciled Adults (SDAs) / Children of SDAs: DePaul University extends certain benefits to Second Domiciled Adults (SDA) of active employees in lieu of a spouse. SDAs can be either related or unrelated. *The criteria for SDA eligibility are clearly delineated in the General Information Section of the Health Plans Summary Plan Description. The Summary Plan Descriptions are available on the HR website. It is the employee's responsibility to ensure only eligible individuals are enrolled in the plan.*

Note also that under Federal law, enrolling an unrelated SDA or child of an SDA who do not meet the criteria for tax-favored health benefits under the Internal Revenue Code will result in imputed income to the employee. *The taxation rules for SDAs are clearly delineated in the General Information Section of the Health Plans Summary Plan Description. The Summary Plan Descriptions are available on the HR website. It is the employee's responsibility to ensure the proper tax status of an enrolled SDA is accurately reported to the university.*

Who Can Be Covered?

Young Adult Dependent Coverage Law

If you have dependents who are not covered under a Blue Cross and Blue Shield of Illinois (BCBSIL) health care benefit plan due to age or not enrolled as a full-time student, starting January 1, 2010, you have the option to extend or add them to your HMO Illinois or PPO plan. It is important to know that dependents must meet specific eligibility requirements in order to be covered under the policy.

What are the eligibility requirements?

The coverage change will allow dependent children under 26, or under age 30 in the case of eligible, unmarried dependents residing in Illinois who have served as members of the active or reserve components of any branch of the U.S. Armed Forces, to remain covered under their parents' policies. See the chart below for additional eligibility details. For coverage in a BCBSIL HMO, the dependent must reside within the zip code of the service plan coverage.

Additional Eligibility Details

Nonmilitary Dependents	Military Dependents
<ul style="list-style-type: none">▪ Must be under 26 years of age▪ Unmarried▪ Do not have to be enrolled as a full-time student	<ul style="list-style-type: none">▪ Must be under 30 years of age▪ Unmarried▪ Do not have to be enrolled as a full-time Student▪ Illinois residency required▪ Must receive a discharge other than dishonorable

Health Benefits

DePaul recognizes that preventive care and wellness education is the key to healthy employees and families. The university reviews all medical plans annually to ensure preventive care coverage is comparable across all medical plans. DePaul also recognizes that each employee has unique health care needs and a choice in their medical plan decision. All faculty and staff are encouraged to review their benefit elections during the annual enrollment period and actively confirm their elections. One such choice is not to elect coverage through DePaul. If you choose to waive coverage, each employee needs to understand the consequences associated with that choice.

Life events can also change the needs of individuals and families. Employees should consider how both current and expected changes will impact their benefit choices and plan ahead when considering benefit choices during the enrollment period. The following charts provide more details.

What Happens if You Do Not Enroll in the Benefit Plans ?

	New Employee	Current Employee
If you do not take action:	Within 31 days of your employment start date	During annual enrollment
Benefit Plan	What Happens (Default)	
Medical Plans	You are automatically enrolled in the Blue Cross Blue Shield PPO Plan with employee only coverage*	Plan participants in BlueEdge HSA, PPO and HMO Illinois plans will have their elections carried forward.
Dental Plan	You will not be enrolled in the dental plan*	Plan participants will have their elections carried forward.
Vision Plan	You will not be enrolled in the vision plan*	Plan participants will have their elections carried forward.
Health Savings Account (applicable only if electing the Consumer Driven Health Plan)	If you do not want to contribute, you must still elect "Employer Contribution only" in order to trigger the employer contribution.	If you do not want to make a contribution, you must still check the box for "Employer Contribution only" in order to trigger the employer contribution.
Healthcare Flexible Spending Account (FSA)	You will not be enrolled in the Healthcare FSA*	You will not be enrolled in the Healthcare FSA* for the next year.
Dependent Care Flexible Spending Account (FSA)	You will not be enrolled in the Dependent Care FSA*	You will not be enrolled in the Dependent Care FSA* for the next year.

* You will not be able to elect coverage until the next annual enrollment period unless you have a qualifying family status change.

Qualified Family Status Changes

Carefully consider the benefit elections you make during this enrollment period because you are not allowed to change elections during the plan year (calendar year), unless you have a "qualified family status change". Examples of qualified status changes include: Marriage, Divorce or Legal Separation, Death of a Dependent, Birth of a Child, Spouse gains or loses other coverage, Adoption of a child, Loss of dependent eligibility due to attaining age 26 for medical coverage (age 30 if a military veteran residing in Illinois) and age 19 or 23 for dental and vision coverage. **For more information regarding these limitations and qualified family status changes, see the General Information section of the Health Plans Summary Plan Description on the HR website at <https://hr.depaul.edu> .**

Health Benefits

Pre-tax Features

As defined by the cafeteria plan rules in Section 125 of the Internal Revenue Code (see the Section 125 Plan Document on the HR website at <https://hr.depaul.edu>). You automatically pay for your health, dental and vision benefits with pre-tax dollars, in effect, lowering the amount of your taxable income.

Note: Paying less in Social Security taxes may have an impact on your future Social Security benefits. Your eligibility to receive a benefit from Social Security is not affected, but the actual monthly benefit amount you receive may be slightly less.

Medical Plan Options

DePaul offers 3 medical plan options:

1. Blue Cross Blue Shield BlueEdge HSA - Consumer Driven Health Plan (CDHP)
2. Blue Cross Blue Shield Preferred Provider Organization (PPO)
3. HMO Illinois

Note: You are not eligible to enroll in the BlueEdge HSA plan if you choose to cover a non-tax preferred dependent child (extended age to 26 or to age 30 if a military veteran residing in Illinois).

In making decisions regarding medical plan options, take into consideration:

- Which physicians, specialists and hospitals you prefer to use in the plan network for routine and emergency health care.
- Which plan provides the best coverage if you are currently undergoing a specific type of treatment
- Which plan covers the maintenance medications you take at the lowest cost basis?

1. Consumer Driven Health Plan (CDHP): BCBS BlueEdge HSA

BlueEdge HSA Plan

The Consumer Driven Health Plan (CDHP) combines a health/medical coverage plan with a health savings account (HSA) to help you and your family invest in your well being. Once you enroll in the CDHP and open an HSA, you and DePaul can make tax-free contributions. These contributions can be used to cover deductibles and co-insurance. Once you meet the CDHP deductible and co-insurance amounts, the CDHP plan pays for the rest. See **the Health Benefits Plans Summary Plan Description on the HR website <https://hr.depaul.edu>** for more details on the Consumer Driven Health Plan.

DePaul and Employee HSA Contributions

Type of Coverage	DePaul HSA Contribution*	2010 Maximum Annual Account Contribution	2010 Maximum Employee Contribution Allowed
Single Coverage	\$ 500.00	\$ 3,050.00	\$2,550 (\$3,050 - \$500)
Employee-Plus-Child, Employee-Plus-Spouse, or Family Coverage	\$ 1,000.00	\$ 6,150.00	\$5,150 (\$6,150 - \$1,000)
Age 55+ Employee Additional Catch Up	Refer to above	\$1,000.00	\$3,550 – Single Coverage \$6,150 – Family Coverage (Employee-Plus-Child(ren) Employee-Plus-Spouse, or Employee-Plus-Family)

*Contributions are proportionally less when enrollment in the CDHP occurs after January 1

Health Benefits

Medical Plan Options (continued)

The Consumer Driven Health Plan features include a network of hospitals and physicians that have agreed to accept a scheduled, discounted rate for their services. Participants may choose to visit any health care provider included in the network without a referral, and charges will be paid up to 90 percent of the scheduled amount after satisfying the annual deductible. When using providers who are not in the network, charges are paid up to 70 percent after the annual out-of-network deductible is satisfied. Out-of-network services are subject to local reasonable and customary reimbursement restrictions.

More on the Health Savings Account Opportunity

Those who enroll in the Consumer Driven Plan must also open a Health Savings Account (HSA) in order to receive the DePaul contribution. The HSA is a tax-exempt, funded account (similar to an IRA). Eligible individuals and/or their employers may make tax-free contributions within specified annual limits. Earnings (interest, dividends, investments) in the account grow on a tax-free basis. Distributions or withdrawals are tax-free, if used for qualified medical expenses (medical, dental, and vision expenses as well as future health care premiums, such as those required for COBRA, some retiree medical plans or Long Term Care insurance premiums).

- DePaul University's contributions to the employee's HSA are not taxable and only become taxable if the employee later uses the funds for non-qualified medical expenses.
- Employee contributions to an HSA reduce taxable income in the year of the contribution and the employee is taxed only if the contribution is used for non-qualified medical expenses.
- HSA account balances accumulate year-to-year tax-free, and without risk of forfeiture.
- HSA accounts are portable upon leaving DePaul.

Please refer to **the Health Benefits Plans Summary Plan Description on the HR website <https://hr.depaul.edu>** for more details. Remember, you must be enrolled in the Consumer Driven Health Plan in order to make contributions to a Health Savings Account.

As the owner of an HSA, you must ensure that all contributions and distributions fall within the IRS limits. You are responsible for any IRS taxes and penalties and are strongly encouraged to talk to a tax advisor regarding your contributions. More information is available at:
<http://www.treas.gov/offices/public-affairs/hsa/pdf/HSA-Tri-fold-english-09.pdf>

2. Preferred Provider Organization (PPO) – Blue Cross Blue Shield (BCBS)

PPO Plan

The PPO plan features a network of hospitals and physicians that have agreed to scheduled, discounted rates for their services. Participants may choose to visit any health care provider included in the PPO network without a referral. Charges will be paid at 90 percent of the scheduled amount after satisfying the annual deductible. Routine office visits are covered at 100 percent, after a \$20 co-pay. When using providers who are not in the network, charges are paid at 70 percent after the annual out-of-network deductible is satisfied. Out-of-network services are subject to local reasonable and customary reimbursement restrictions.

3. HMO Illinois

HMO Illinois Plan

The HMO plan features low out-of-pocket costs for most services - office visit co-pays are set at \$20. Most other services are covered at 100 percent. Participants must use the doctors, hospitals and other health care

providers within the HMO network. There are no benefits paid for services by providers who are not in the HMO's network. All services received must be coordinated by a primary care physician.

Health Benefits

Medical Plan Options (continued)

Please carefully consider your medical plan options and enroll in a plan that meets your needs. **Summary Plan Descriptions which provide plan details are available at the Human Resources website at <https://hr.depaul.edu>.**

Dental Plan

The Dental plan, administered by Blue Cross Blue Shield, provides comprehensive dental coverage. The maximum amount that the plan will pay each year is \$1,500 (not including orthodontia expenses) per covered person after a \$50 deductible. There are no deductibles for preventive dental services or orthodontia. Orthodontia (for dependent children under the age of 19) has a separate lifetime maximum of \$1,500 per covered person. In-network plan benefits are:

- Preventive Services 100%*
- X-Rays 100%*
- Primary Services 80%*
- Major Services 50%*
- Orthodontics 50%*

*Out-of-network services are reimbursed at the same percentage but are typically significantly more expensive. Also, out-of-network services are subject to local reasonable and customary reimbursement restrictions.

Vision Plan

The Vision plan, administered by VSP, provides a vision examination and either eyeglasses or contact lenses (but not both) once every 12 months. The plan is paid entirely by the employee.

Examinations are paid in full by network providers after a \$10 co-payment. Eyeglasses can be purchased annually under the plan for as low as a \$20 co-payment. There is also an annual allowance of \$150 toward the cost of contact lenses. There may be additional out-of-pocket expense for lens coatings and cosmetic items such as designer frames, oversized lenses, tinted lenses, and lenses and frames that exceed the plan maximums.

When services are received from an out-of-network provider, the employee pays the full cost to the provider and then receives reimbursement from the insurer according to a limited schedule of allowances.

Health Benefits

Enrollment Steps

Step 1: Select Plans in which to Enroll

- A. Review the health plan options and premiums (see the Benefits Enrollment Page on the HR website - <https://hr.depaul.edu>).
- B. For more detailed plan information, review the Summary Plan Descriptions (see the Benefits Enrollment page of the HR website)

Step 2: Prior to Annual Enrollment, if Applicable, Submit Form to Add Your Dependents

- A. New Employees
 - If you want to cover a spouse and/or dependent children, add the individual(s) using the **Dependent Add/Change** form. For a dependent child 19 or older, you must also complete a **Declaration of Tax Status** form. Submit completed forms to Human Resources (HR). HR will then add these individuals to the system so that you can elect coverage for them when using the on-line enrollment application. The form can be found on the HR website and are also made available and collected during the New Employee Orientation.
 - Beginning 1/1/2010, participants in the PPO or HMO Illinois medical plans can enroll a dependent child up to age 26 (up to age 30 if an active military veteran residing in Illinois).
 - You will not be able to enroll these additional individuals in any benefit plan until HR has added their records to the HR System.
- B. Current Employees During Annual Enrollment
 - If you want to cover a spouse and/or dependent children, add the individual(s) by using the **Dependent Add/Change** form. For a dependent child 19 or older, you must also complete a **Declaration of Tax Status** form. Submit completed forms to Human Resources (HR). HR will then add these individuals to the system so that you can elect coverage for them when using the on-line enrollment application. The forms can be found on the HR website.
 - Beginning 1/1/2010, participants in the PPO or HMO Illinois medical plans can enroll a dependent child up to age 26 (up to age 30 if an active military veteran residing in Illinois).
 - You will not be able to enroll these additional individuals in any benefit plan until HR has added their records to the HR System.

Step 3: Enroll in the Chosen Plans

See the Instructions for Using the Self-Service Enrollment Application.

Step 4: If Applicable, Enroll SDA / SDA Children or Non-tax favored Child dependent

A. *Before you enroll an SDA:*

Before you (the employee) enroll an SDA, you must first enroll yourself and any of your eligible children in the plan (medical, dental, vision) using the on-line enrollment application. Complete a **Second Domiciled Adult Affidavit of Eligibility** form and **Declaration of Tax Status** form and submit to Human Resources (HR). HR will then add these individuals to the system. The forms can be found on the HR website.

B. *When can SDA coverage be elected?*

Coverage must be elected during the annual enrollment period or during the new employee 31 day enrollment period. If not elected at this time, then coverage can only be elected within 31 days of one of the following events:

- The employee and SDA first become eligible (i.e., first meet all the eligibility criteria);
- The Second Domiciled Adult loses other group coverage and is eligible for DePaul coverage; or
- The employee meets the 6 month waiting period for enrolling a new Unrelated SDA after having previously dropped coverage for an Unrelated SDA due to death or termination of the relationship.

Health Benefits

Enrollment Steps (continued)

Step 4: Continued

C. Enrolling Your SDA:

- Complete the **Second Domiciled Adult Affidavit of Eligibility** form (at initial enrollment only, for each SDA) and the required documentation and submit to HR within the enrollment period. Employees who fail to provide the required documents will not be allowed to enroll a SDA until the next annual enrollment period, except as noted above.
- In addition, the employees who enroll an Unrelated SDA may choose to complete a **Declaration of Tax Status**, if applicable. The **Declaration of Tax Status** is used by an employee to certify that an Unrelated SDA or child(ren) of an SDA is eligible for tax-favored status. If the SDA's tax status changes, the employee may file a new **Declaration of Tax Status**. Tax status changes will be made on a prospective basis only.
- Forms are available on the Human Resources website <https://hr.depaul.edu> or may be obtained from the Benefits Office.

D. Note the Risk of Additional Taxation

Under federal law, enrolling a child dependent, an unrelated SDA or children of an SDA who do not meet the criteria for tax-favored health benefits under the Internal Revenue Code will result in imputed (taxable) income to the employee. In addition, employee premium contributions made on their behalf must be paid on an after-tax basis. The taxation rules for SDAs are clearly explained in the General Information Section of the Health Plan Summary Plan Description that can be found on the Human Resources website.

DePaul will comply with the federal tax rules as follows:

- Coverage for a non-tax favored child dependent will automatically be on a taxable basis unless the employee returns a completed Declaration of Tax Status Form to HR;
- Coverage for a related SDA will automatically be on a tax-favored basis. Employees may make pre-tax contributions for the coverage of the related SDA and will not have imputed income;
- Coverage for an Unrelated SDA and children of all SDAs will automatically be on a taxable basis unless the employee returns a completed Declaration of Tax Status form to HR; and
- Tax status changes will be made on a prospective basis only.

For non-tax favored child dependents, SDAs and children who are not eligible for tax-favored health coverage, DePaul will:

- Establish the fair market value of the health coverage;
- Include this amount (less any after-tax employee contributions) in the employee's income when determining income and payroll taxes;
- Report the imputed income on the employee's W-2; and
- Deduct employee premium contributions for the non-tax favored child dependent, unrelated SDA and/or SDA's children on an after-tax basis.

E. What is Imputed Income?

For this benefit, imputed income is the value of coverage applicable to the portion of the medical plan premium paid by DePaul for coverage associated with your SDA, child of SDA or non-tax favored child dependent. Imputed is reported on your annual Form W-2 based on IRS requirements.

Imputed income only applies to those dependents not eligible for tax favored health benefits under the Internal Revenue Code. The amount of imputed income represents the University's portion of the premium for coverage of the non-tax favored dependent and varies with the medical plan coverage option you choose. Your portion of the bi-weekly premium will be deducted on a pre-tax basis, but the portion of the bi-weekly premium attributed to your covered dependents who do not meet the Internal Revenue Code's criteria for tax-favored status will be deducted on an after-tax basis.

Health Benefits

Enrollment Steps (continued)

Step 5: Confirm Your Enrollment Selections

See the Instructions for Using the Self-Service Enrollment Application.

Step 6: HMO Illinois Participants: Select a Medical Group if Enrolling in HMO Illinois for the First Time

When you enroll in HMO Illinois, you will need to choose a medical group. HMO Illinois will need this information before you receive a medical ID card. You have 2 options:

- A. You can wait for HMO Illinois to send you a letter requesting this information and giving you information on how to find a medical group provider and a number to call at HMO Illinois once you make your selection, or
- B. You can look up the medical group on the Provider Finder site for Blue Cross Blue Shield (provider information can be accessed from the HR web-site) or you can call HMO Illinois with the information. For current employees during annual enrollment, this step will need to be done after annual enrollment in mid-November. For new employees, this step will occur after HMO Illinois receives your enrollment record, approximately two weeks from the time you made your on-line election using the enrollment application.

Step 7: Establish a Health Savings Account and Establish Pre-tax Health Savings Account Contributions

- A. Confirm that you are eligible for contributing to a Health Savings Account

You must be enrolled in the Consumer Driven Health medical plan and not be covered by another high deductible health plan that provides first dollar coverage. You can not also be insured by another medical plan with a “normal deductible” such as Medicare, Medicaid, or possibly a spouse’s medical plan. You will no longer be able to make contributions to your HSA account once you become Medicare-enrolled. Neither you nor your spouse can have a *full-purpose* (FP) Flexible Spending Account (FSA). Only *limited-purpose* (LP) FSAs are allowed. Additionally, you may not be claimed as a dependent on someone else’s tax return. To determine if you are eligible to have a Health Savings Account you are advised to talk to your tax advisor and review the following documents:

- B. Be Aware of Restrictions if also Covered by a Healthcare Flexible Spending Account (FSA) Plan
 - If enrolled in an HSA, you or your spouse may only participate in a Limited Purpose FSA (LP FSA). An LP FSA reimburses eligible medical expenses only after all HSA funds have been exhausted. All eligible dental and/or vision expenses can be submitted immediately through the LP FSA (see the Flexible Spending Account Summary Plan Description on the HR website).

Caution:

If you or your spouse have established a medical Full-Purpose FSA for the current year which has a “grace period” (such as the DePaul FSA), you must have a zero (0) balance in the plan by December 31st to receive the employer contribution and begin making employee contributions in January of the following year. If you do not have a zero balance, you will not be able to have contributions made to your Health Savings Account until April 1st of the next calendar year.

Health Benefits

Enrollment Steps (continued)

Step 7: Continued

- C. You must establish a Health Savings Account with ACS Mellon Bank if you enroll in the Consumer Driven Health Plan and do not already have an HSA with Mellon.

To Apply for a Health Savings Account, after enrolling:

As soon as possible, Go to the website www.hsamember.com to set up your Health Savings Account. You will need to establish your account with ACS Mellon **BEFORE** contributions can be made by you or the university. **The account number is necessary to complete the HSA enrollment process.**

1. Click on “1st Time User” in the upper right corner
2. On the E-Registration enter your personal information
 - ⇒ Enter a User id of your choice that you will be able to easily remember
 - ⇒ Click on the ‘Check Availability’ box on the right to ensure that your chosen User id is not being used by another client.
 - ⇒ Use your Social Security Number, without dashes
 - ⇒ Click on ‘Submit’
3. A Welcome Kit will be mailed to you with a 14-digit account number
4. Use the 14-digit account number to set up your HSA contributions via Campus Connection

Once your Health Savings Account is established, you will receive a debit card in the mail for use with your account.

IMPORTANT: If you do not establish a bank account, DePaul University will not be able to make the employer contribution to your Health Savings Account and you will not be able to elect pre-tax HSA salary reductions from your pay.

To Set up Your HSA Contributions:

1. Log on to Campus Connection by entering your user ID and password
2. Click on the “For Employees” menu item, then “Employee Self Service” menu item
3. Click on the “HSA Plan Enrollment” icon/link under Benefits (right side of page)
4. Click on appropriate Year
5. Enter the annual amount of pre-tax dollars you wish to contribute (if you only wish to have DePaul’s contributions, click the check box for “Employer Contribution only” and enter nothing in the “Amount Total”)
6. Enter your 14-digit account number from ACS Mellon’s Welcome Kit
7. Click on the ‘I have read’ statement
8. Click “Submit”

The university makes a contribution for all eligible active employees who enroll in the Consumer Driven HSA Medical Plan. DePaul provides the entire annual employer contribution to participants following an employee’s enrollment and establishment of an HSA account. Employees who become HSA eligible mid-year will receive a pro-rated lump sum contribution based on the remaining months in the calendar year.

Employee contributions through salary reduction will only be allowed prospectively the first of the month after enrollment and establishment of your HSA account. Once your account has been established, employee contribution amounts made through DePaul can be changed prospectively for any reason throughout the calendar. However, mid-year changes cannot be made per the above process. Instead, you will have to print and complete the DePaul University Health Saving Account (HSA) [Salary Reduction Election Change Form](#). Contact the Benefits Department for assistance (x28232).

Flexible Spending Accounts (FSAs)

New employees have an opportunity to establish flexible spending accounts within 31 days of their hire date or annually each year during annual enrollment. Flexible spending account elections cannot be carried forward from the current year into the next calendar year. All employees must re-elect a dependent care and/or healthcare flexible spending account with a specified annual contribution amount each year.

Important – USE IT OR LOSE IT

The IRS requires you to forfeit any funds in your Flexible Spending Accounts for which you did not incur eligible expenses by the end of the Grace Period (March 15th) following the plan year in which you are enrolled. Also, you must file claims for reimbursement no later than March 31 following the end of the plan year or you will forfeit any remaining funds in your account. It is important that you estimate your health care expenses carefully.

Flexible Spending Account Options

Flexible Spending Accounts (FSAs) allow faculty and staff to take pre-tax deductions from their pay to fund an account(s) that can be used to cover medical or dependent care expenses that are not reimbursed through insurance. Two general types of FSAs are available through the University's benefit program.

- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account

Due to the tax-favored nature of an FSA, all non-tax favored dependents (SDA, Child of SDA, or non-tax favored child dependent) are excluded from eligible FSA reimbursement.

The amount deducted from your pay to fund either type of FSA reduces one's taxable income. For example, if you earn \$3,000 a month and contribute \$200 to an FSA, you pay taxes on only \$2,800. See IRS Publications 502 and 503 at <http://www.irs.gov> or consult your tax advisor for more details.

What Happens if You Do Not Establish a Flexible Spending Account?

	New Employee	Current Employee
If YOU do NOT TAKE ACTION:	Within 31 days of your employment start date	During annual enrollment
Benefit Plan	What Happens (Default)	
Flexible Spending Accounts	You will not have a FSA with DePaul*	You will not have an FSA in the next calendar year even if you have an account in the current year *. Contributions to the Health Care Flexible Spending Account and the Dependent Care Flexible Spending Account will cease December 31 st of the current year unless you re-enroll.

*You will not be able to elect coverage until the next annual enrollment period unless you have a qualifying family status change.

Flexible Spending Accounts (FSAs)

Flexible Spending Account Options (continued)

Healthcare Flexible Spending Accounts

The Health Care Flexible Spending Account (Health Care FSAs) options are comprised of the:

- Full-Purpose (FP) Health Care FSA (for employees who *do not* contribute to a Health Savings Account through the Consumer Driven Health Plan); and the
- Limited Purpose (LP) Health Care FSA (for employees enrolled in the Consumer Driven Health Plan) or who otherwise make or receive contributions to a Health Savings Account (HSA).

You may contribute a minimum of \$100 up to \$5,000 to one Health Care FSA per plan year. If both you and your spouse are DePaul employees, you may each contribute up to \$5,000 per plan year.

Dependent Care Flexible Spending Account

The Dependent Care FSA provides reimbursement for eligible expenses of dependents who are, in general, your tax dependents and who meet specific criteria. Special rules apply to children of divorced or separated parents. General information about eligible and ineligible (non-tax deductible) expenses can be found in IRS Publication 502 and 503 available at <http://www.irs.gov> (click on the “Find Forms and Publications” link).

Your maximum annual contribution to the Dependent Care FSA depends on your marital and income tax filing status. For single participants and married participants (filing tax returns jointly), the maximum contribution is \$5,000 per year. The minimum annual contribution is \$500.

Eligible expenses under the Dependent Care FSA are the same expenses that would permit a dependent care tax credit on your federal income tax return. To help determine whether the federal child and dependent care tax credit or the Dependent Care FSA would be more advantageous to you, you may wish to consult a qualified tax advisor.

Dependent Care Assistance Program Guides

The American Business Collaboration and Corporate Voices for Working Families offers a free employee guide entitled *Use This Important Tax Benefit to Save Money on Your Child and Dependent Care Expenses*. The guide is designed to help working families pay for child and dependent care by setting aside part of their salary each pay period to pay for the care they need for children or other dependents. Employees do not pay federal, Social Security or Medicare taxes on the amount they contribute. To receive a free copy go to <http://www.abcdpendentcare.com>

Pre-tax Features

As defined by the cafeteria plan rules in Section 125 of the Internal Revenue Code (see the Section 125 Plan Document on the HR website <https://hr.depaul.edu>), you will fund your flexible spending account(s) with pre-tax dollars. That is, the amount that is taken from your pay to fund your account(s) is excluded from your income before Social Security (FICA), federal, and state income taxes are calculated, in effect, lowering the amount of your taxable income.

Paying less in Social Security taxes may have an impact on your future Social Security benefits. Your eligibility to receive a benefit from Social Security is not affected, but the actual monthly benefit amount you receive may be slightly less.

In order to meet IRS-required funding parameters, there is a chance that the FSA contribution amount you elect will need to be decreased by the University. If such action is necessary, you will be notified prior to the reduction going into effect.

Flexible Spending Accounts (FSAs)

Enrollment Steps

Step 1: Select FSA Plans in which to Enroll

- Understand the flexible spending account options.
- For detailed plan information, see the Flexible Spending Account Summary Plan Description (see the Benefits Enrollment page of the HR website - <https://hr.depaul.edu>).

Step 2: Decide How Much to Contribute

Carefully estimate your eligible expenses for the next year. Remember that you will forfeit any remaining funds in your account that are not used to reimburse eligible services and products that were purchased during the calendar year through the grace period.

Step 3: Enroll in the Chosen Plans and Confirm Your Enrollment

See the Instructions for Using the Self-Service Enrollment Application.

Remember: Your current contributions will cease on December 31. You must re-establish your FSA salary reduction contributions each plan year.

Life Insurance and Disability Benefits

DePaul University automatically provides all eligible employees with basic group life insurance, short-term disability insurance, and long-term disability insurance at no cost to faculty and staff. Enrollment is not necessary.

Basic Group Life

- 1.5 times annual base or contract salary, up to a maximum of \$300,000.
- Amounts of basic life insurance in excess of \$50,000 are subject to imputed income.
- Benefit is payable at the time of death, or in advance if qualifying for the "Living Choice" option.
- Benefit reductions starting at age 65.

According to Section 79 of the Internal Revenue Code (IRC), if your Basic Term Life Insurance benefit is greater than \$50,000, the University paid premium for the amount over \$50,000 is treated as taxable income and taxes will be withheld from your paycheck. Your imputed income is reported on your annual Form W-2 based on IRS requirements. On your paycheck stub, this taxable amount appears as "BLIFE" under "Employer Paid Benefits".

Short Term Disability (STD)

DePaul University provides all eligible employees with salary continuation during short-term disability.

- Employees who complete six (6) months of full-time service become eligible for STD.
- STD provides salary continuation to eligible faculty and staff who are unable to work due to a qualifying illness or injury.
- Eligible employees receive 100 percent of their base or contract salary for approximately half of their STD leave (12 weeks for non-exempt employees and 14 weeks for exempt employees) and 60 percent of base or contract salary for the balance of the leave to a maximum total of 26 weeks.
- Benefits eligibility is based on approval by your doctor and the leave administrator.

Life Insurance and Disability Benefits

Long Term Disability (LTD)

LTD provides benefits for employees who are unable to work due to illness or injury for an extended period of time.

- Pre-existing condition waiting period.
- After STD benefits are exhausted, the LTD plan may pay 66-2/3 percent of base or contract salary, less benefits received from Social Security or Workers' Compensation, up to a maximum of \$10,000 per month.
- Generally, benefits continue until the employee is no longer permanently and totally disabled, becomes otherwise ineligible, or reaches age 65.
- Benefits eligibility based on approval by the insurance carrier.

Life Plans that Require Enrollment

The Supplemental Life Plan, the Accidental Death and Dismemberment Plan and the Dependent Optional Life Plan require enrollment for those who want to participate.

What Happens if You Do Not Enroll in the Optional Life / AD&D Plans?

New Employees - if you do not enroll within 31 days of your employment start date*:

Benefit Plan	What Happens (Default)
Supplemental Life Insurance	You will not be enrolled in supplemental life insurance (although you will have basic life insurance)*
Dependent Optional Life Insurance	Your spouse and / children will not be enrolled in the life insurance plan*
Accidental Death & Dismemberment (AD&D)	You will not be enrolled in the Accidental Death and Dismemberment Plan

Current Employees – If You Take No Action During Annual Enrollment*:

Benefit Plan	What Happens (Default)
Supplemental Life Insurance	You will retain the same level of life insurance in the next calendar year as you have in the current calendar year.*
Dependent Optional Life Insurance	You will retain the same level of life insurance for your spouse and / or child in the next calendar year as you have in the current calendar year.*
Accidental Death & Dismemberment (AD&D)	You will retain the same level of AD&D insurance in the next calendar year as you have in the current calendar year.

*You will not be able to increase coverage until the next annual enrollment period and the increase in coverage will be subject to Evidence of Insurability

Restrictions in Making Changes

Carefully consider the elections you make during this enrollment period because you are not allowed to change your supplemental life, dependent optional life, or accidental death and dismemberment elections during the plan year (calendar year). Your next opportunity to make a change will be during the next annual enrollment period.

Life Insurance and Disability Benefits

Supplemental Life Insurance

Eligible faculty and staff may purchase supplemental life insurance for themselves subject to the following parameters:

- Up to 5 x salary* (or base annual contract salary for faculty) to \$500,000.
- Increases of any amount are allowed during Annual Enrollment, all subject to Evidence of Insurability.
- Benefit reductions starting at age 65.

Note: *if you elect 4x or 5x salary during the new hire enrollment period, you will need to provide Evidence of Insurability before this higher coverage is approved. For new hires, coverage of up to 3x salary may be elected initially without being subject to Evidence of Insurability.

Dependent Optional Life Insurance

Additional life insurance may be purchased for spouses, dependent children, SDAs and children of SDA under this plan. You are automatically made the beneficiary for this coverage.

Two levels of coverage may be purchased:

- \$20,000 for a Spouse or SDA / \$10,000 for a Dependent Child
- \$10,000 for a Spouse or SDA / \$5,000 for a Dependent Child

If an employee enrolls during the new hire enrollment period, Evidence of Insurability is not required. Increases to coverage or new elections during Annual Enrollment are subject to Evidence of Insurability.

Accidental Death & Dismemberment (AD&D) Insurance

AD&D insurance may be purchased by eligible faculty and staff for up to five (5) times their annual base or contract salary. The amount selected must be equal to the amount of supplemental life insurance coverage selected.

Enrollment Steps

Step 1: Select Plans in which to Enroll

- A. Understand the life plan options by reviewing the above summaries.
- B. Review the premiums posted on the Benefits Enrollment page on the HR website at <https://hr.depaul.edu>
- C. For more detailed plan information, see the Summary Plan Descriptions on the HR website

Step 2: Eligibility / Decide Who You Want to Cover

Life Insurance and Disability Benefits

Enrollment Steps (continued)

Step 3: Submit Form to Add Your Dependents

A. New Employees

- If you want to cover a spouse and/or dependent children, add the individual(s) using the **Dependent Add/Change** form. For a dependent child 19 or older, you must also complete a **Declaration of Tax Status** form. Submit completed forms to Human Resources (HR). HR will then add these individuals to the system so that you can elect coverage for them when using the on-line enrollment application. The forms can be found on the HR website and are also made available and collected during the New Employee Orientation.
- Beginning 1/1/2010, employees can enroll a dependent child up to age 26 in the Dependent Optional Life Insurance plan.
- You will not be able to enroll these additional individuals in any benefit plan until HR has added their records to the HR System.
- Complete the **Employee Life Insurance Beneficiary Designation** form for your basic and supplemental (should you elect) life insurance coverage. The form can be found on the HR website (<https://hr.depaul.edu>) and are made available and collected during the New Employee Orientation.

B. Current Employees During Annual Enrollment

- If you want to cover a spouse and/or dependent children, add the individual(s) using the **Dependent Add/Change** form. For a dependent child 19 or older, you must also complete a **Declaration of Tax Status** form. Submit completed forms to Human Resources (HR). HR will then add these individuals to the system so that you can elect coverage for them when using the on-line enrollment application. The forms can be found on the HR website and are also made available and collected during the New Employee Orientation.
- Beginning 1/1/2010, employees can enroll a dependent child up to age 26 in the Dependent Optional Life Insurance plan.
- You will not be able to enroll these additional individuals in any benefit plan until HR has added their records to the HR System.
- Complete the **Employee Life Insurance Beneficiary Designation** form, if it needs to be changed or updated. The form can be found on the HR website (<https://hr.depaul.edu>).

Note: You will not be able to enroll these additional individuals in any benefit plan until HR has added their records to the HR System.

Step 4: Enroll in the Chosen Plans

See the Instructions for Using the Self-Service Enrollment Application.

Step 5: If Applicable, Enroll SDA / SDA Children

A. *Before you enroll an SDA:*

Before you (the employee) enroll an SDA, you must first enroll yourself and any of your eligible children in the plan (medical, dental, vision) using the on-line enrollment application. Complete a Second **Domiciled Adult Affidavit of Eligibility** form and **Declaration of Tax Status** form and submit to Human Resources (HR). HR will then add these individuals to the system. The forms can be found on the HR website.

Life Insurance and Disability Benefits

Enrollment Steps (continued)

Step 5: Continued

B. When can SDA coverage be elected?

Coverage must be elected during the annual enrollment period or during the new employee 31 day enrollment period. If not elected at this time, then coverage can only be elected within 31 days of one of the following events:

- The employee and SDA first become eligible (i.e., first meet all the eligibility criteria);
- The Second Domiciled Adult loses other group coverage and is eligible for DePaul coverage; or
- The employee meets the 6 month waiting period for enrolling a new Unrelated SDA after having previously dropped coverage for an Unrelated SDA due to death or termination of the relationship.

C. Enrolling Your SDA:

- Complete the **Second Domiciled Adult Affidavit of Eligibility** form (at initial enrollment only, for each SDA) and the required documentation and submit to HR within the enrollment period. Employees who fail to provide the required documents will not be allowed to enroll a SDA until the next annual enrollment period, except as noted above.
- In addition, the employees who enroll an Unrelated SDA may choose to complete a **Declaration of Tax Status**, if applicable. The **Declaration of Tax Status** is used by an employee to certify that an Unrelated SDA or child(ren) of an SDA is eligible for tax-favored status. If the SDA's tax status changes, the employee may file a new **Declaration of Tax Status**. Tax status changes will be made on a prospective basis only.
- Forms are available on the Human Resources website <https://hr.depaul.edu> or may be obtained from the Benefits Office.

D. Note the Risk of Additional Taxation

Under federal law, enrolling a child dependent, an unrelated SDA or children of an SDA who do not meet the criteria for tax-favored health benefits under the Internal Revenue Code will result in imputed (taxable) income to the employee. In addition, employee premium contributions made on their behalf must be paid on an after-tax basis. The taxation rules for SDAs are clearly explained in the General Information Section of the Health Plan Summary Plan Description that can be found on the Human Resources website.

DePaul will comply with the federal tax rules as follows:

- Coverage for a non-tax favored child dependent will automatically be on a taxable basis unless the employee returns a completed Declaration of Tax Status Form to HR;
- Coverage for a related SDA will automatically be on a tax-favored basis. Employees may make pre-tax contributions for the coverage of the related SDA and will not have imputed income;
- Coverage for an Unrelated SDA and children of all SDAs will automatically be on a taxable basis unless the employee returns a completed Declaration of Tax Status form to HR; and
- Tax status changes will be made on a prospective basis only.

For non-tax favored child dependents, SDAs and children who are not eligible for tax-favored health coverage, DePaul will:

- Establish the fair market value of the health coverage;
- Include this amount (less any after-tax employee contributions) in the employee's income when determining income and payroll taxes;
- Report the imputed income on the employee's W-2; and
- Deduct employee premium contributions for the non-tax favored child dependent, unrelated SDA and/or SDA's children on an after-tax basis.

Life Insurance and Disability Benefits

Enrollment Steps (continued)

E. What is Imputed Income?

For this benefit, imputed income is the value of coverage applicable to the portion of the medical plan premium paid by DePaul for coverage associated with your SDA, child of SDA or non-tax favored child dependent. Imputed is reported on your annual Form W-2 based on IRS requirements.

Imputed income only applies to those dependents not eligible for tax favored health benefits under the Internal Revenue Code. The amount of imputed income represents the University's portion of the premium for coverage of the non-tax favored dependent and varies with the medical plan coverage option you choose. Your portion of the bi-weekly premium will be deducted on a pre-tax basis, but the portion of the bi-weekly premium attributed to your covered dependents who do not meet the Internal Revenue Code's criteria for tax-favored status will be deducted on an after-tax basis.

Step 6: Supplement and Optional Life Insurance – Evidence of Insurability

New Faculty and Staff – You will have to provide **Evidence of Insurability** for any amount of Supplemental Life Insurance you elect for yourself in excess of three-times your base salary or annual contract salary.

Current Faculty and Staff at Annual Enrollment – You will have to provide **Evidence of Insurability** for any increase in Supplemental Life Insurance on yourself or dependent optional life insurance on your spouse, SDA and/or dependent children.

Evidence of Insurability Process:

1. Print the **Evidence of Insurability** form found on the HR website (<https://hr.depaul.edu>).
2. Complete one form for each affected individual.
3. Send the completed form directly to the insurance carrier's address on the form.
4. The insurance carrier will send the approval or denial information to you and to HR. If approved, you (or your spouse/SDA/ dependents) will be insured for the additional amount(s).
5. Confirm the additional amount on your benefit summary on Campus Connection.

Step 7: Confirm Your Enrollment Selections

See the Instructions for Using the Self-Service Enrollment Application.

403(b) Retirement Income Plan

The DePaul University 403(b) Plan, the University's retirement income plan, allows faculty and staff with the opportunity to accumulate tax-deferred retirement savings.

Employee Contributions

Employees may defer part of their salary into the 403(b) Plan through pre-tax payroll deduction instead of receiving it as cash compensation. When an employee makes such a contribution into the Plan, the taxation on the amount of the contribution is tax-deferred. The term, "tax-deferred" means that amounts deducted from a participant's paycheck are not subject to state or federal income taxes at the time of the payroll deduction. Earnings on the money contributed are also tax-deferred. Accumulations in the plan are taxed only when withdrawn based on the federal and state tax rate in effect for the individual at the time of withdrawal.

DePaul Contributions

Employees who are eligible to make salary deferrals are also eligible to receive an 8% University matching contribution upon meeting the following criteria:

- Completion of one year of service (and in some cases, at least 1,000 hours of work or the equivalent of 1,000 hours of work during the year),
- Attainment of age 21, and
- Salary Deferral of at least 5% to the Plan.

For faculty and staff with previous experience at another institution of higher education, the one year service requirement may be able to be waived. Contact the Benefits Department at 312-362-8232 to inquire.

University matching contributions and employee deferrals are fully and immediately vested. That is, 100% of the University contributions and related earnings are fully owned by the participant and none are forfeited should the employee terminate employment.

Investment of Contributions

A participant in the Plan may direct his or her own contributions, University matching contributions, and related earnings to any fund offered by the two investment companies chosen by the University:

1. TIAA-CREF and
2. Fidelity Investments

Loans

TIAA-CREF offers a loan option on a portion of the employee salary deferral accumulations without tax penalty, provided all repayments are made on time.

Enrollment Steps

Eligible employees can elect to begin participation or change their election at any time subject to plan rules. See the 403(b) page of the HR website (<https://hr.depaul.edu>) for information on how to begin participation or to make election changes.

Consider:

1. Making pre-tax salary deferral contributions if eligible and not currently making deferrals.
2. Increasing pre-tax salary deferral contributions if less than 5% so that you can begin receiving the University matching contribution of 8%, if you are match-eligible.

Quality of Life Benefits and Programs

Tuition Assistance Program

Tuition Waiver

All full-time faculty and staff are eligible for tuition waivers (free tuition) in the first quarter or semester in which they are employed provided their full-time employment date is prior to the *last day to drop classes with no penalty* (refer to the academic calendar). Tuition waivers are allowed for a maximum of eight (8) credit hours per quarter or ten (10) hours per semester within the College of Law. After one (1) year of full-time service, spouses and dependent children of employees are eligible for tuition waivers. Spouses are eligible for full tuition waiver for undergraduate and graduate courses, while dependent children are eligible for waivers of 100 percent at the undergraduate course level and 50 percent at the graduate level. Waivers are taxable in certain situations and certain restrictions apply, as defined in the policy at <http://policies.depaul.edu>.

Tuition Exchange Program

The Tuition Exchange, Inc. manages a national scholarship exchange program for the dependents of employees of member schools, including DePaul University.

Dependent children of full-time faculty and staff with at least one (1) year of full-time service who are pursuing their first bachelor's degree may apply for a scholarship at participating "host" schools. Dependent children may be eligible to attend any school participating in the program on a full tuition exchange scholarship or at a significant tuition reduction if the dependent child is awarded a tuition exchange scholarship.

More information, including a list of participating colleges and universities, can be viewed online at <https://www.tuitionexchange.org>. The tuition exchange program has a limited number of openings each year.

Enrollment Steps

Eligible employees can elect to begin participation at any time subject to policy guidelines. See the Tuition Policy on the DePaul University Policies and Procedures website <http://policies.depaul.edu> for enrollment instructions.

Transportation Program

DePaul University's transportation plans enable faculty and staff members to pay for Mass Transit and Parking expenses on a pre-tax basis. Amounts deducted to fund these plans reduce taxable compensation up to statutory limits. Employees may prospectively enroll or discontinue participation in these plans at any time.

Mass Transit

Mass transit tickets, CTA passes, and vouchers are available through this program. The CTA's Chicago Card Plus program is also eligible.

Parking Account Plan

Eligible parking expenses, including the cost of parking a car on or near university premises as well as parking near a mass transit facility for the purposes of taking mass transit to campus, can be paid through this program. Eligible expenses do not include residential parking costs.

Enrollment Steps

Eligible employees can elect to begin participation at any time subject to program guidelines. See the Transportation page on the HR website (<https://hr.depaul.edu>) for enrollment instructions.

Quality of Life Benefits and Programs

Vacation Policy (12 Month Staff Employees Only)

Vacation is accrued each pay period up to the annual levels presented below. A maximum of ten days of accrued vacation may be carried-over into the next calendar year.

Full-time non-exempt staff employees:

- Two weeks of paid vacation for the first three years of cumulative full-time service.
- Three weeks of paid vacation, after three years of cumulative full-time service.
- Four weeks of paid vacation, after ten years cumulative full-time service.

Full-time exempt staff employees:

- Three weeks of paid vacation for the first ten years of cumulative full-time service.
- Four weeks of paid vacation, after ten years of cumulative full-time service.

Full-time Librarians: Four weeks of paid vacation beginning with the first year of full-time service.

No enrollment is necessary, but approval of requested time off is required by management.

Holidays

The university observes the following paid holidays:

- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Break (Thursday and Friday)
- Christmas/New Year's Break
(the week between Christmas and New Year's Day)
- Saint Vincent DePaul Day
- Two Floating Holidays (12 month staff employees only)

DePaul University values religious diversity among its faculty and staff. Out of respect for the many religious holidays of different faiths that take place while the university is in session, the university will make appropriate accommodations to allow faculty, staff and students to live and fully express their faith commitments.

No enrollment is necessary, yet approval of requested time off (such as accrued vacation time, floating holidays and flexible scheduling) is required by management and employees will need to work with their supervisors in making these arrangements.

Work-Life Balance

DePaul University offers a range of policies and programs to help faculty and staff effectively balance responsibilities of work with personal and family commitments and activities. Policy Highlights are presented below. While enrollment is not necessary, management approval may be required in some instances and in other cases, forms may need to be submitted to obtain reimbursement.

Family and Medical Leave Act (FMLA) Leave

FMLA leave is designed to help eligible faculty and staff balance their work and family responsibilities by allowing them to take an unpaid leave for certain family and medical reasons, including:

- Care for a newborn or adopted child;
- Serious health condition of spouse, parent or child; or
- Serious health condition of employee.

FMLA leave may run concurrent with short-term disability benefits when the reason for the FMLA leave is the serious health condition of the employee. If you need to apply for an FMLA leave, contact (866) 302-2378 to initiate the application process. For more information, see the FMLA policy and visit the Leave of Absence page on the HR website (<https://hr.depaul.edu>).

No enrollment is necessary, but proper notification is required.

Employee Assistance Program (EAP) – Faculty and Staff

The EAP provides information and resources to aid employee in dealing with many issues of daily living. Services include short term counseling in person or by telephone. The program also includes

- a Legal/Financial Connection, to assist with legal issues;
- a Family Resource Link, a searchable data base of information and resources, to assist with childcare and eldercare needs.

For information, online seminars, financial calculators and resources on a wide variety of topics, call Perspective at (800-456-6327) or visit <http://www.perspectivesltd.com>.

1. Click on *Online Services*
2. Enter User Name: DEP500
3. Enter Password: perspectives (lower case)

No enrollment is necessary.

Flexible Scheduling

The university has several policies designed to support flexible work hours in order to help faculty and staff balance their work, family and personal commitments. These include flexible start and end times, compressed work weeks and voluntary reduced work time.

No enrollment is necessary, but approval of work schedules is required by management

Adoption Assistance Program

The Adoption Assistance Program reimburses faculty or staff member's qualified expenses related to the adoption of an eligible child to a maximum of \$2,000 per adoption. In the event that both parents are employed by the university expenses will be reimbursed only once per adoption, to the \$2,000 maximum.

Qualified expenses for adoptions conducted through a licensed agency consist of those expenses that are reasonable, necessary and directly related to the legal adoption of an eligible child.

No enrollment is necessary, but appropriate documentation is required.

Important Notices

Newborn's and Mother's Protection Act

The minimum stay for mothers and newborn children is 48 hours following a normal delivery and 96 hours following a cesarean section. Providers are not required to obtain authorization from the Plans or the claims administrator for prescribing a length of stay not in excess of the above periods.

Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act of 1998 was enacted on October 21, 1998, and requires that all health plans cover post-mastectomy breast surgery if they provide medical and surgical coverage for mastectomies. If you and/or your eligible dependents receive benefits under ANY of DePaul's medical plans, the plan must cover: Reconstruction of the breast on which the mastectomy was performed, Surgery and reconstruction of the other breast to produce a symmetrical appearance, Prostheses, Treatment for physical complications of all stages of mastectomy, including lymphedemas.

Benefits required under the Women's Health and Cancer Rights Act would be provided on a consultation basis between the patient and attending physician. These benefits are subject to the same medical plan deductibles, co-payments and coinsurance that apply to any other benefit under the specific plan.

Availability of Notice of Privacy Practices

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) imposes numerous requirements on employer health plans concerning the use and disclosure of individual health information. This information, known as protected health information (PHI), includes virtually all individually identifiable health information held by a health plan – whether received in writing, in an electronic medium, or as oral communication.

DePaul University complies with the above-stated requirements and maintains a Notice of Privacy Practices that describes them. This Notice of Privacy Practices is available to all participants in the DePaul University Healthcare Plans.

This notice can be found in the Benefits Section of the Human Resources website (<https://hr.depaul.edu>) or can be requested by contacting the Benefit Helpline at (312) 362-8232.

While the University expects to continue Health and Welfare Benefit plans indefinitely, it reserves the right to terminate, suspend, withdraw, amend or modify all or any part of the plans, or to change the cost of coverage, at any time without notice. Any such change or termination of the plans will be based solely on the decision of the Plan Sponsor and/or the Plan Administrator and may apply to any or all groups of employees – including active and disabled employees, and current or future retirees and their dependents – as determined under the Plan.

No supervisor, manager or other representative of the University has any authority to enter into any oral or written agreement contrary to the foregoing or contrary to the terms of any summary plan description, applicable plan document, and / or policy.

This document does not supplement or modify the actual plan provisions that are described in the underlying plan documents and policies. Summaries of the plan documents (the Summary Plan Descriptions) can be found on the HR website at <https://hr.depaul.edu> . Policies are posted on the University's Policies and Procedures site at <http://policies.depaul.edu/> .