Today’s Agenda

- DePaul’s Compensation Philosophy
- Health and Welfare Programs
- Time Off Benefits
- 403(b) Retirement Plan
- Work/Life Benefits
Respect for individual dignity, a central teaching of St. Vincent DePaul, lies at the heart of the University’s compensation philosophy.

COMPENSATION PHILOSOPHY
Total Compensation Philosophy

Mission Driven
Align compensation policies and procedures to support DePaul’s long term direction.

Sustainable
Manage compensation programs efficiently and effectively to meet competitive goals and maintain financial viability.

Competitive
Establish levels of compensation that compete well with those of similar universities and appropriate external benchmarks.

Just
Respect individual dignity by recognizing the relative value of every job function to the University and by equitably rewarding individual performance.

Compliant
Ensure that DePaul’s compensation policies and procedures are in compliance with all applicable federal and state laws and regulations.
Providing wellness and security to our employees.

HEALTH & WELFARE PROGRAMS
Health & Welfare Overview

Medical Plan Options
- Blue Cross Blue Shield Preferred Provider Organization (PPO)
- Blue Cross Blue Shield BlueEdge Consumer Driven Health Plan (CDHP)
- HMO Illinois

Blue Cross Blue Shield Dental Plan
VSP Vision Plan

Flexible Spending Accounts (FSAs)
- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account

Employer Paid Basic Group Life Insurance

Voluntary Life Plans
- Supplemental Life Plan
- Accidental Death and Dismemberment Plan
- Dependent Life Plan
Features a network of hospitals and physicians that have agreed to scheduled, discounted rates for their services.

Going outside of the network will result in less coverage by the medical plan and more out of pocket expense.

Out-of-network coverage is based on a schedule of maximum allowance and may result in balance billing to the employee.

Network referrals not required.
Consumer Driven Health Plan (CDHP)

Combines a high deductible health/medical plan (i.e. $2000 deductible for an individual in the CDHP, $500 for an individual in the PPO) with a health savings account (HSA) to help you and your family invest in your well-being.

**Health Savings Account**
- Eligible individuals can make tax-free contributions within specified annual limits. Earnings (interest, dividends, investments) in the account grow on a tax-free basis.
- HSA account balances accumulate year-to-year tax-free and without risk of forfeiture.
- HSA accounts are portable upon leaving DePaul.
- DePaul makes an annual contribution to the HSA.

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>DePaul HSA Contribution (Proportionally less when enrollment occurs after January)</th>
<th>2016 Maximum Annual Account Contribution</th>
<th>2016 Maximum Employee Contribution Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Coverage</td>
<td>$500</td>
<td>$3,350</td>
<td>$2,850 ($3,350-$500)</td>
</tr>
<tr>
<td>Employee + Dependent(s)</td>
<td>$1,000</td>
<td>$6,750</td>
<td>$5,750 ($6,750 - $1,000)</td>
</tr>
<tr>
<td>Age 55 Employee Additional Catch Up</td>
<td>Refer to above</td>
<td>$1,000</td>
<td>$3,850 – Single Coverage $6,750 – Family Coverage</td>
</tr>
</tbody>
</table>
HMO IL Plan

- Participants designate a primary care physician and must use the doctors, hospitals and other health care providers within the HMO network.

- Network referral required.

- The HMO plan features low out-of-pocket costs for most services - office visit co-pays are set at $30 (primary care physician) or $50 (specialist).

- Most other services are covered at 100%.
## Medical Benefits
### Comparison of Coverage

|                                | CDHP
Consumer Driven Health Plan | PPO
Preferred Provider Organization | HMO
Health Maintenance Organization |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong>&lt;br&gt;(In-Network providers)</td>
<td>$2,000 single&lt;br&gt;$4,000 family</td>
<td>$500 single&lt;br&gt;$1,000 family</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Out-of-pocket Limit</strong>&lt;br&gt;(In-Network Providers)</td>
<td>$3,000 single&lt;br&gt;$6,000 family</td>
<td>$2,500 single&lt;br&gt;$5,000 family</td>
<td>$2,000 single&lt;br&gt;$4,000 family</td>
</tr>
<tr>
<td><strong>Doctor’s Office Visits</strong></td>
<td>80%</td>
<td>100% after $30 co-pay for primary care&lt;br&gt;100% after $50 co-pay for specialist and therapy services</td>
<td>100% after $30 co-pay for primary care&lt;br&gt;100% after $50 co-pay for specialist and therapy services</td>
</tr>
<tr>
<td><strong>Referral Required</strong></td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Preventative Care</strong></td>
<td>No Charge</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Emergency</strong></td>
<td>80%</td>
<td>80%</td>
<td>100% after $75 Co-Pay</td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>One Exam every 12 months&lt;br&gt;$75 Glasses allowance every 24 months</td>
</tr>
<tr>
<td><strong>Pre-Tax Savings Account (HSA)</strong></td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

[Summary Plan Descriptions](#)  [Benefit Enrollment Resources](#)
Prescription Drugs

Retail Prescription Coinsurance*
Prescription coinsurance will apply to the annual out-of-pocket maximum
- Generic: 20% ($10 min, $100 max)
- Formulary: 30% ($10 min, $125 max)
- Non-Formulary: 35% ($10 min, $150 max)

Mail Order Prescription Copay*
Prescription copayments will apply to the annual out-of-pocket maximum
- Generic: $25
- Formulary: $60
- Non-Formulary: $100

*For the Consumer Driven Health Plan, these amounts apply after the deductible is met.
Waiving Medical Coverage

You may actively waive medical coverage at the enrollment site via Campus Connection.

If you do not take action

If you do not enroll or waive medical coverage within 31 days of your hire date, you will be defaulted into the Blue Cross Blue Shield CDHP plan for individual coverage.
**Dental Plan**

Provides comprehensive PPO dental coverage, administered through BCBS.

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>Key Information &amp; Highlights</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$50 per person – If you have family coverage, the first three members of your family to receive services will be subject to a $50 deductible, per person, per benefit period.</td>
</tr>
<tr>
<td>Preventative Services (i.e. Oral Exams, Cleanings twice a plan year)</td>
<td>100%* covered without regard to whether the deductible has been satisfied.</td>
</tr>
<tr>
<td>Primary Services (i.e. fillings)</td>
<td>80%* covered after the deductible.</td>
</tr>
<tr>
<td>Major Services (i.e. crowns, bridges)</td>
<td>50%* covered after the deductible.</td>
</tr>
<tr>
<td>Orthodontic Service (for Dependents under 19 only)</td>
<td>50%* covered without regard to whether the deductible has been satisfied.</td>
</tr>
<tr>
<td>Emergency Dental Services</td>
<td>100%* covered after the deductible.</td>
</tr>
<tr>
<td>Maximum Benefit</td>
<td>$1,500 per calendar year, per person (excludes orthodontic services)</td>
</tr>
<tr>
<td>Maximum Orthodontia Benefit</td>
<td>$1,500 lifetime maximum</td>
</tr>
</tbody>
</table>

*The Plan pays a percentage of the “maximum allowance,” meaning the amount that network dentists agree to accept as payment in full, for a particular service. If you receive treatment from an out of network provider, the provider may charge more than the amount of the maximum allowance for a particular service. You will be responsible for paying your deductible and the difference between the amount charged by your provider and the percentage paid by the Dental Plan.
## VSP Vision Plan

### Benefit Schedule

**Eye Exams** – Once every 12 months

**Prescriptions Eyeglasses or Contacts (not both)** – Once every 12 months

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>In Network</th>
<th>Out of Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Eye Exam</td>
<td>$10 co-pay</td>
<td>$45 Reimbursement</td>
</tr>
<tr>
<td>Eyeglasses</td>
<td>$20 co-pay</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>$150 allowance</td>
<td>$70 Reimbursement</td>
</tr>
<tr>
<td>Contacts</td>
<td>$150 allowance</td>
<td>$105 Reimbursement</td>
</tr>
</tbody>
</table>

**You will not receive a card for the VSP Vision Plan** - Your DePaul Employee ID number with two leading zeros will allow you and your eye care professional to access your benefits: i.e. DePaul ID 5555555 = VSP ID number 005555555
Healthy Vin-cent Wellness Campaign

Interactive Health Portal

- Portal with points system for completing activities
- Employees can see their progress throughout the year towards achieving the incentive
- Event registration
- Nutrition, health, exercise, food logs that show progress over time
- Ability to chat via email with health coaches, trainers, dietitians
- Smart Phone app
- Ability to sync FitLinxx or Fitbit device

Earn a $250 Incentive!
2016 Healthy Activities Portal

www.myinteractivehealth.com
Flexible Spending Accounts

Health Care Flexible Spending Account
✓ You may contribute a minimum of $100 up to a maximum of $2,550 per year
✓ Includes a Conexis Elite Benefit Card

Dependent Care Flexible Spending Account
✓ You may contribute a minimum of $500 up to a maximum of $5,000 per year

Use it or lose it...
Life Insurance

Group Basic Life Insurance
1 1/2 times annual base salary, up to a maximum of $300,000

Supplemental Life Insurance
Up to 5 times annual base salary to $500,000

Accidental Death and Dismemberment
Up to 5 times annual base salary

Dependent Life Insurance
• $20,000 Spouse / $10,000 Child
• $10,000 Spouse / $5,000 Child

Log into Campus Connect to designate beneficiaries
Navigate to Self Service > Benefits > Liberty Mutual
Health & Welfare Eligibility

You may enroll in benefits coverage upon your date of hire, covering yourself and your dependents in the plans as follows:

<table>
<thead>
<tr>
<th>Eligible Classifications</th>
<th>Medical Plans</th>
<th>Dental Plan</th>
<th>Vision Plan</th>
<th>Supplemental Life/AD&amp;D</th>
<th>Dependent Optional Life</th>
<th>Basic Life/LTD/STD*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Spouse</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Children</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Domiciled Adult - One Only (you may cover a spouse or SDA but not both)</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Children of SDAs</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

* Subject to automatic enrollment
To Enroll Dependents

To add Dependents and/or SDA’s to your coverage, complete the applicable forms below and return them to the Benefits Department prior to enrolling in your benefits.

To Add a Dependent
Dependent Add/Change Form
Declaration of Tax Status Form

To Add a Second Domiciled Adult
Steps to Enroll
SDA Affidavit of Eligibility
Declaration of Tax Status Form
Enrollment Resources

www.HR.DePaul.edu

Benefits Enrollment Resources

Summary Plan Descriptions

Benefits Department hrbenefits@depaul.edu
(312)362-8232
To Enroll

Log into Campus Connection

Self Service → Benefits → Benefits Enrollment
Enrollment

• Your chosen coverage will be effective on the 1st of the month following your date of hire (or on the actual date of hire if you are hired on the 1st of the month) provided you enroll correctly.

• Your paycheck deductions will begin on your first paycheck after you have completed your enrollment and will include retroactive deductions, if applicable.

• Your next opportunity to make changes to your benefits enrollment is during the annual Benefits Open Enrollment or within 31 days after a qualified family status change.
Illness, Disability, Leaves, Vacation and Paid Holidays

TIME OFF BENEFITS
Illness, Disability & Leaves

**Sick Pay**
- Exempt - Sick time is tracked, but not accrued
- Non Exempt - Accrue sick time at the rate of two weeks per year on a biweekly basis

**Short Term Disability**
- Employees who complete six (6) months of full-time service become eligible for STD

**Long-Term Disability**

**Family Medical Leave Act (FMLA)**
Vacation Benefits

Exempt Staff (based on 35-hour standard workweek):
- 1-10 Years of Service = 15 days (4.038 hours per pay period)
- 10 plus Years of Service = 20 days (5.38 hours per pay period)

Non-Exempt Staff:
- 1-3 Years of Service = 10 days (2.69 hours per pay period)
- 3-10 Years of Service = 15 days (4.038 hours per pay period)
- 10 plus Years of Service = 20 days (5.38 hours per pay period)

View Your Accruals in Campus Connect
Self Service → Payroll & Compensation → View Paycheck

Note: A maximum of five (5) days of accrued vacation may be carried over into the next calendar year.
Additional Time Off Benefits

Two Floating Holidays per year (must be taken in full day increments)
In the first year of employment, six months of service is required as a prerequisite.

Paid Holidays
Martin Luther King Jr. Day     Labor Day
Good Friday                   Thanksgiving Holiday (Thursday & Friday)
Memorial Day                   Winter Break (12/24-1/1)
Independence Day              St. Vincent DePaul Day (12/23)

Flexible Work Options
A tax-deferred retirement plan for DePaul Faculty and Staff

403(B) RETIREMENT PLAN
Participants may elect to defer up to 100% of their eligible compensation to the Plan on a pre-tax basis, subject to IRS limits. No after-tax contributions are permitted.

All new hires/rehires after January 1, 2016 will be automatically enrolled in the plan with a pre-tax savings rate of 5% unless you opt out or make a different election within 60 days of your hire.

2016 Deferral Limit is $18,000 (plus $6,000 Age 50 Catch-Up if applicable). Note, this limit includes any 2016 contributions to a prior employer.

Two Plan Fund Sponsors are available
- Fidelity Investments
- TIAA-CREF
403(b) Retirement Plan

University Contribution (Match)
Employees who have completed one year of service (as defined by the Plan), attained age 21 and deferred at least 5% are eligible for the 8.5% per-pay period University contribution.

Vesting
Salary deferrals and matching contributions are fully and immediately vested.
New full-time faculty and staff employees who were employed full-time at another post-secondary educational institution within 120 days of hiring with DePaul may have prior continuous service credited toward the one-year service requirement for the University matching contribution, provided you submit documentation from your prior employer as follows:

- On letterhead, from the prior institution.
- Include employee name and dates of service (start and end dates).
- Confirm full-time status.

Submit the documentation **within 90 days** of hiring with DePaul to:

DePaul University
Attn: Benefits Department
Office of Human Resources
1 East Jackson Boulevard
Chicago, Illinois  60604
Email: 403bRetirement@DePaul.edu
403(b) Retirement Plan
Active Enrollment

Step One
Submit your Contribution Election online by logging into Campus Connect

    Self Service —> Benefits
    (403(b) will appear as a link)

Step Two
You will need to set up a user account with Fidelity and/or TIAA-CREF. Select investment mix directly from the investment plan provider’s website by following the links provided in the enrollment module.

Step Three
Designate your beneficiaries with Fidelity and/or TIAA-CREF.
If you do not actively enroll or opt out of the 403(b) Plan within 60 days of hire/rehire, you will automatically be set up with 5% pre-tax contributions:

• An account will be set up on your behalf at Fidelity.

• Contributions will be invested in the appropriate Target Retirement Fund based on your date of birth.

• You may still access your account and make election changes at any time, even if you are default enrolled.
WORK LIFE BENEFITS

Supporting the balance between your work and personal life
Transportation Benefit

To enroll and for additional information http://go.depaul.edu/conexis

Pay for commuting expenses with pre-tax dollars – not subject to federal or state income taxes

- Mass transit ticket fares (CTA & METRA)
- Eligible commuter parking expenses

*Please note that the cutoff date to enroll or change your participation is the 10th of each month
Educational Benefits

Tuition Waiver

Employees, spouses or unrelated second domiciled adults (SDAs), and dependents have access to tuition assistance based on eligibility guidelines. Details are found in the University Tuition Waiver policy.

Tuition Exchange Program

Dependents of employees who are seeking an undergraduate degree also have access to a tuition exchange program with partner institutions.

Note: A waiting period applies for spouse and dependent tuition benefits
GEMS World Academy
Child Care Discount

- 10% discount on tuition while employed at DePaul
- Variety of education programs
- Located in Lincoln Park at 2301 Clark St. (corner of Belden and Clark)
Provides temporary care during a lapse or breakdown in normal care arrangements

3 Types of Care:
- In-home well or mildly-ill child care
- In-home adult care
- Center-based child care

Registration and Reservations
1.877.BH.CARES or http://backup.brighthorizons.com
Username: DEPAUL  Password: VINCENT
Adoption Benefit

- Maximum of $2,000 per adoption
- Benefit to help defray the costs of legal fees and administrative expenses associated with an adoption
Employee Assistance Program

ComPsych® GuidanceResources®

Confidential support, information and resources
- Confidential Counseling
- Financial Information and Resources
- Work-Life Solutions
- Legal Support and Resources
- Guidance Resources Online

Call: 800.621.4124
Online: guidanceresources.com
Company Web ID: EAP4DPU
Voluntary Benefits*

MetLife

Auto/Renters/Home Insurance

- Enroll at any time: 800-GETMET8 (800-438-6388)
- Discounts for payroll deductions

* The individual insurance policies being represented through this voluntary insurance program are not part of the DePaul University group benefits program. DePaul does not subsidize, sponsor nor administer these policies. All service, claim, premium and benefit issues / questions are strictly between the policy owner and the applicable insurance carrier.
DePaul Employee Discounts

PC Loan Reimbursement Program
Receive a loan of up to $2,500 to purchase a PC for personal use

Demon Discounts
- AMC Theaters
- Chicago Bulls Tickets
- I-GO Car Sharing
- Millennium Garages
- Mrs. Fields
- Naked Pizza
- National Car Rental
- PNC Bank
- Weight Watchers At Work
- And Many More!
Questions?

Human Resources Benefits Department
Ext. 2-8232
hrbenefits@depaul.edu