HARDIN-SIMMONS UNIVERSITY
An EDUCATION *Enlightened by Faith*

2016 Summary of Benefits

Effective Date of Benefits –
Benefits for new employees at Hardin-Simmons University are effective the **"first of the following month"** after date of hire except employer paid benefits which will start on date of hire. Specifically, optional benefits such as medical, dental, vision, voluntary life, short term disability, etc. will be effective the first of the following month.

Employer paid benefits such as Term Life Insurance (HSU Paid), Long Term Disability (HSU Paid) and HSU provided retirement contributions will begin on date of hire. In addition, employees may contribute to their retirement on date of hire.

New employees must make decisions about benefits during the first 30 days of their employment. After the initial 30 day period no changes can be made until Open Enrollment in January for *most* benefits, excluding retirement.

Qualifying Life Event Changes (QLE's) -
The only changes that can be made outside of open enrollment are those involving a "Qualifying Life Event". Eligible QLE's include: marriage, divorce, birth or adoption of a child and death of an employee or dependent. Additionally, if a dependent reaches the maximum age for coverage (age 26) that would also be an eligible QLE. A change in job status which involves losing or gaining coverage can also be an eligible QLE.

HR must be contacted within 30 days from the date of the QLE. Employees are responsible for contacting HR and providing the appropriate documentation within 30 days, otherwise the requested change must wait until Open Enrollment.

Group Medical Insurance
Hardin-Simmons University has a self-insured medical insurance program administered through Aetna.

HSU employees who are Full Time (working at least 30 hours per week) have 3 options for medical insurance.
All three plans are part of the Aetna Choice POS II (Open Access) network. If elected, coverage under this plan begins the first day of the following month after date of hire. (1) **High Deductible Health Plan** (no first dollar coverage/pay out of pocket until deductible is met). (2) **Base PPO Plan** ($5,000 employee deductible, then 20% co-insurance until maximum out of pocket is met). (3) **Buy-Up PPO Plan** ($2,000 employee deductible, then 20% co-insurance until maximum out of pocket is met). **See below the family deductibles for each plan as well as the out of pocket maximums for employee/family*

Aetna High Deductible Heath Plan (H.D.H.P.) - Health Savings Account

Employee Only	Employee Monthly Cost **= $ 25.00**
Employee + Children	Employee Month Cost **= $310.00**
Employee + Spouse	Employee Monthly Cost **= $380.00**
Employee + Family	Employee Monthly Cost **= $515.00**

H.D.H.P. No first dollar coverage, pay out of pocket until deductible is met, except for preventative. All other covered expenses have a deductible of $4,000 individual/$8,000 family. After the deductible, benefits are paid 100% of allowable charges (in network) except for an additional $1,000 pharmacy deductible for employee/$2,000 family. Employees may contribute to a Health Savings Account via payroll deduction to pay for eligible "out of pocket" medical, dental and vision expenses.

Preventive care benefits are paid at 100%, no deductible in network.

Aetna PPO Base Plan

Employee Only	Employee Monthly Cost **= $185.00**
Employee + Children	Employee Month Cost **= $470.00**
Employee + Spouse	Employee Monthly Cost **= $540.00**
Employee + Family	Employee Monthly Cost **= $675.00**

PPO Base Plan- Primary care office visit co-pays $40.00; Specialist office visit $60; Prescription card co-pays $10/$50/$65 for generic/brand/non-preferred (**except 4th Tier Specialty Drugs)**. There is a 90 day mail order service available which provides prescriptions at reduced rates $20/$60/$75.

Base PPO Deductible is $5,000 individual/ $10,000 per family. After deductible is met, the insurance pays 80% of allowable charges (usual/customary charges for a service) with the individual paying 20% co-insurance until "maximum out of pocket" is met.

Once an individual reaches $6,600 or $13,200 for family Aetna pays 100% for the rest of the calendar year.

Preventive care benefits are paid at 100%, no deductible in network.

Aetna PPO Buy-Up Plan

Employee Only	Employee Monthly Cost **= $250.00**
Employee + Children	Employee Month Cost **= $535.00**
Employee + Spouse	Employee Monthly Cost **= $640.00**
Employee + Family	Employee Monthly Cost **= $775.00**

PPO Buy- Plan- Primary care office visit co-pays $40.00; Specialist office visit $60; Prescription card co-pays $10/$50/$65 for generic/brand/non-preferred (**except for 4th Tier Specialty Drugs**). There is a 90 day mail order service available which provides prescriptions at reduced rates $20/$60/$75.

Buy-Up PPO Deductible is $2,000 individual/ $4,000 per family. After deductible is met, the insurance pays 80% of allowable charges (usual/customary charges for a service) with the individual paying 20% co-insurance until "maximum out of pocket" is met.

Once an individual reaches $6,600 or $13,200 for family, Aetna pays 100% for the rest of the calendar year.

Preventive care benefits are paid at 100%, no deductible in network.

Out of Network Providers
Employees may elect to use non-Aetna providers but the costs are normally significantly higher.

MetLife Dental Insurance – Optional

Low Plan

Monthly (12 months) Premium Payment	
Employee	$ 38.67
Employee + Spouse	$ 78.67
Employee + Child(ren)	$ 95.14
Employee + Family	$145.61

High Plan

Monthly (12 months) Premium Payment	
Employee	$ 45.40
Employee + Spouse	$ 92.39
Employee + Child(ren)	$ 116.19
Employee + Family	$ 176.31

Superior (Southwest Select) Vision Insurance - Optional

Monthly (12 months) Premium Payment	
Employee	$ 6.42
Employee + Spouse	$12.84
Employee + Child(ren)	$ 14.94
Employee + Family	$ 22.95

Flex Plan/Cafeteria Plan (Section 125 Plan) – Optional
This plan enables HSU employees to designate money (tax-free/social security free) for certain medical/childcare expenses and certain medically-related insurance premiums. Employees may register and request a debit card to be used to pay for their eligible flexible spending account purchases. These pre-tax dollars must be used at the end of the year as except for $500 is allowed to be rolled over to the next year, otherwise it is "use it or lose it".

A **Limited Flexible Spending Account** is available to those who elect the High Deductible Health Plan (H.D.H.P.) but is limited to dental & vision only. A limited amount of $500 may be rolled over, otherwise it is "use it or lose it".

A **Health Savings Account** is available for those on the High Deductible Health Plan (H.D.H.P.) to designate money (tax-free) via payroll deduction for qualified medical, dental and vision expenses. This money does roll over year to year and can be spent on yourself or your dependents for eligible expenses even if you are no longer employed at the university.

Term Life Insurance (Dearborn) - **Paid by HSU**
In an amount equal to an employee's annual pay. The term life insurance coverage also includes Accidental Death and Dismemberment coverage. If pay increases, the amount of insurance increases. For employees over 70 the life insurance is 65% of Salary and Employees over 75 the life insurance is 50% of Salary.

Guaranteed Issue Term Life Insurance (UNUM) **-** Optional
HSU offers optional guaranteed issue (no medical questions) group term life insurance to new employees. Employees may purchase up to $100,000 of term life insurance without evidence of insurability during the first 30 days of employment. Higher coverage is also available by showing insurability. Coverage is also available for spouse/eligible children. After the initial 30-day period, medical underwriting is required for new enrollment. Employees participating in the group term life insurance program may upgrade to the $100,000 maximum during open enrollment.

Long Term Disability Insurance (UNUM) **- Paid by HSU**
After a 90-day waiting period from the date a doctor certifies disability, a disabled employee receives an amount equal to 60% of their monthly pay. The benefits of this plan are reduced if the employee receives Social Security and/or any other benefits, i.e., workers compensation.

Short Term Disability Insurance (UNUM) **-** Optional
After a 14 day waiting period from the date a doctor certifies disability, a disabled employee receives an amount equal to 60% of their monthly pay for "up to 11 weeks" per medical certification. The benefits of this plan are reduced if the employee receives Social Security and/or any other benefits, i.e., workers compensation.

Other Optional Group Coverages available for purchase during Annual Open Enrollment:

1. UNUM Group Critical Illness Plan
2. UNUM Group Accident Plan
3. UNUM Group Hospital Indemnity Plan

Legal Shield – Optional
Pre-Paid Legal Services and Identify Theft Protection (contact HR for more information)

Retirement Plans IRS Code 403(b)
HSU places a tax deferred amount equal to **6.5%** of employee pay into one of four retirement carriers: Guide Stone Financial Resources, Lincoln Financial Group, and AXA Equitable and TIAA-CREF. Employees may also make tax deferred contributions to their plan (within legal limitations). Employees are immediately 100% vested. Early withdrawals (i.e., resignation) are subject to penalties and taxes. However, there are loan provisions. University employees may also participate in a Roth 403(b). A 457(b) plan is available to employees who want to tax-shelter additional money above the regular 403(b) legal limits. Employees must submit an enrollment form to HR in order to receive the employer contribution.

Tuition Benefit (Institutional Family Grant)
Employees/eligible immediate family members (i.e., dependent children, spouse) may attend HSU by paying only 15% of the tuition and 100% of all other expenses/fees. Staff employees & their immediate family members are eligible for this benefit the semester following completion of a 120-day waiting period. There is no waiting period for faculty. Employees may take two courses per fall and spring semester, one course each summer session and none during the May term. (Employment which includes a full tuition grant and/or the opportunity for full-time enrollment as part of the compensation for that position are not subject to these limitations.) An HSU Institutional Family Grant form must be submitted to the Financial Aid Office. Form is available on the HSU website. Employee schedules must be approved by the departmental vice-president. The grant is limited to credit courses offered by HSU for which regular HSU tuition is assessed. Courses offered through the Patty Hanks Shelton School of Nursing, the Doctor of Physical Therapy program, the Doctor of Educational Leadership program, Doctor of Ministry program, courses in international study and intercollege courses are NOT included. (For income tax purposes concerning this benefit, consult your tax advisor.)

Texas Workers Compensation
Coverage is provided to employees who experience work-related injuries. Employees must report all work related injuries immediately to Human Resources and to their immediate supervisor and/or Vice President.

Sick Leave (Staff Only)
Full-time staff employees earn one day (8 hours) per month; 65 days may be accumulated.
*Employees must review the Employee Handbook regarding sick leave usage, FMLA, etc.

Vacation Leave (Staff Only)
New full-time staff employees earn 6.67 hours per month. (10 days annually) Leave accruals begin on the first day of the first full month of employment. *Employees must review the Employee Handbook regarding vacation usage, rollover, etc.
*****If an employee is approved to take vacation prior to earning the accrual a "Negative Vacation Acknowledgement Form" must be signed by the employee & supervisor and submitted to payroll in advance.**

Holidays
Staff employees follow the university holiday calendar, including the following:

- January - Martin Luther King Jr.
- March - Spring Break (Two days)
- March/April – Good Friday
- May - Memorial Day
- July - Independence Day/4th of July
- October – Fall Break (one Friday in mid-late October, date to be determined annually)
- November – Thanksgiving Holiday (3 days)
- December – Christmas Holidays (Two weeks)

*Labor Day is **NOT** a University holiday
****Faculty employees follow the academic calendar each semester**

Bereavement Leave
Up to 3 days of Bereavement Leave may be approved in the event of the death of an immediate family member.
Up to 10 days of Bereavement Leave may be approved in the event of the death of an employee's spouse or child.
Vacation must be used for any additional bereavement leave taken. Documentation must be submitted to HR.

Employees must review the Employee Handbook regarding Bereavement Leave usage.

Other Leave – Employees must review the Employee Handbook regarding other leave types (Jury Duty, etc.)

Family Medical Leave (FMLA)

Employees must review the Employee Handbook regarding FMLA eligibility. Contact HR if you have any questions.

Under the Family and Medical Leave Act (FMLA), employees may take "unpaid" protected leave under certain circumstances. To be eligible for FMLA leave, an employee must have worked for at least 12 months and must have worked at least 1,250 hours (25 hours per week average) during the 12 months prior to the leave.

Staff Employees are required to use any accrued sick and vacation time concurrently with FMLA leave.

Certification from a physician or other healthcare provider is required to support a request for leave because of a serious health condition. Employees may not perform work while on FMLA. A release to return to work is required before an employee suffering from a serious medical condition is permitted to return to work.

Basic Leave: Eligible employees are entitled to take up to 12 weeks of unpaid leave in a 12 month period for the birth or adoption of a child or to care for oneself or an eligible family member suffering from a serious health condition.

Military Family Leave: Eligible employees with a family member on a covered active duty are entitled to take up to 12 weeks of unpaid leave in a 12 month period for qualifying exigencies arising from active duty service.

The relevant 12 month period will be a "rolling" back period that is calculated by going back 12 months from the date a requested leave is to begin.

All employee benefits that operate on an accrual basis, such as sick and vacation days will cease to accrue during FMLA leave. All group benefits such as major medical and hospitalization will continue during FMLA provided that the employee's contributions/premiums continue to be paid during FMLA leave. Other benefit plans such as retirement, life insurance, long term disability, etc. will be governed in accordance with the terms of each benefit plan.

FMLA must be requested as far in advance as possible. A minimum of 30 days prior to taking leave is required, except for emergency situations. Employees may obtain certification forms and more information from HR.

FMLA must be approved by HR.

Business Casual Dress Code
The University offers a Business Casual dress code throughout the year. The image portrayed should be one of professionalism, regardless of work area. Specifically, employees should be neat, clean and dress in good taste as a representative of the University. Good grooming and appropriate dress reflect employee pride, inspire confidence and contribute to the corporate culture and reputation.

*Supervisors cannot override University Policy regarding dress code and/or any other policy without approval.

Direct Deposit
Direct deposit is required for all employee paychecks.
Pay Stubs/Pay Advices are available on-line via HSU Central.

Abilene Teachers Federal Credit Union
University employees are eligible for membership.

Admission to Campus Events
University employees receive free or discounted admission to many campus activities throughout the year. For example, passes are provided for regular season football, men's basketball, women's basketball, baseball, men's soccer, women's soccer, volleyball, softball, music & theatre performances, art exhibits, etc.

Bookstore Discounts
Faculty and staff receive a 10% discount on items purchased at the HSU Bookstore.

Smoke Free Environment
HSU offers a smoke-free environment for faculty, staff and students.

Fringe Benefits Committee
The University appoints a Fringe Benefits Committee each year to review employee benefits.
Recommendations to improve our fringe benefits may be sent to the committee members.

Physical Therapy The Hardin-Simmons University Physical Therapy department provides a physical therapy clinic to faculty, staff, and their families in need of physical therapy services. The clinic is held most Fridays every semester from 10:30 am – 12:30 pm. The fee is only $10 per visit and after the initial evaluation; a doctor's referral is required.

Cabins in New Mexico - $45 per night (based on availability)
The university owns three cabins in Ruidoso, New Mexico which are available for faculty and staff employees at very inexpensive rates. Employees may contact HR to make reservations, advance payment is required to reserve a cabin.

Resort at Lake Travis - $70 per night (based on availability)
University employees have access to condos at Lake Travis, Texas through a rental arrangement with Vacation Resorts International. Additionally, employees have access to other facilities in the United States and in some overseas locations at reduced rates. ***Various reservation restrictions apply as availability is sometimes limited at this location.**

Resort at Possum Kingdom Lake - $70 per night (based on availability)
University employees have access to Condos at The Cliffs Resort, located on Possum Kingdom Lake, at reduced rates. Various reservation restrictions apply. Contact Donna Seaton for more information.

Champion Energy (Go to HSU Central for more information)
HSU employees have the opportunity to obtain their home electricity from Champion Energy.
This special HSU rate from Champion Energy is one of the lowest in West Texas.

Employees must review the Employee Handbook for more details regarding company policies & procedures. The Employee Handbook and Staff Orientation Manuel are located on HSU Central. Contact HR if you have questions.

Human Resources Department (325) 670-1259

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