



UNIVERSITY OF
DELAWARE

- ▶ Participants are selected through a lottery held each year. Faculty participates in the lottery only for a second child.

TIME AWAY FROM WORK

VACATION AND SICK LEAVE

- ▶ Employee accrual rates for vacation time averages 2.083 days per month for new employees through 5 years of service.
- ▶ Employees accrue sick leave at a rate of 1.5 days per month up to a maximum of 18 days per year.

SHORT TERM DISABILITY (STD)

NON-PENSION CREDIBLE POSITIONS (FACULTY AND STAFF POSITIONS)

- ▶ UD continues a percentage of salary for eligible employees based on years of benefits-eligible service.
- ▶ Faculty and staff with the 403(b) Retirement Savings Plan as their primary retirement income option can apply for salary continuation in the event of total and permanent disability.

STATE OF DELAWARE PENSION

CREDIBLE POSITIONS (MOST HOURLY STAFF POSITIONS)

- ▶ Delaware Disability Insurance Program—Eligible Employees are provided up to 75% of their base salary during periods of short-term disability.

HOLIDAYS AND WINTER BREAK

- ▶ The University observes the following holidays: New Year's Day, Martin Luther King Day, Memorial Day, Juneteenth, Independence Day, Labor Day, General Election Day (even-numbered years), Thanksgiving Day and the Friday following.
- ▶ The University provides December Holiday Break that will be announced annually.

LONG TERM CARE INSURANCE

- ▶ Helps manage the costs of long-term care and covers skilled, intermediate and custodial care in your home, an adult day care center, an assisted living facility or a nursing home.
- ▶ Newly hired benefited employees have the opportunity to apply with little or no medical underwriting.

WELLBEING AND WORK-LIFE

- ▶ Benefited employees and retirees receive \$75 wellness dollars per fiscal year to be used for fitness classes or recreation programs and services.
- ▶ The Employee Assistance Program through ComPsych® GuidanceResources® program is a FREE program available exclusively for State of Delaware Group Health Plan non-Medicare members and their dependents.

VOLUNTARY BENEFITS/PERKS

- ▶ **Home Purchase Assistance Program**—Full-time benefited exempt employees may be eligible to receive a one-time \$5,000 payment for the purchase of a primary residence. Restrictions apply, please visit the HR Total Rewards webpage for additional information.
- ▶ **Neighborhood Mortgage Assistance Program**—Full-time benefited exempt employees may be eligible to receive a one-time \$5,000 payment for mortgage assistance for the purchase of a primary residence within the City of Newark. Restrictions apply, please visit the HR Total Rewards webpage for additional information.
- ▶ **PNC Workplace Banking**—Faculty and staff are offered a set of money management tools with great features and exclusive benefits.
- ▶ **Pre-Tax Commuter Benefit Plan**—Benefits-eligible employees are able to set aside pre-tax dollars based on the IRS limits per month for mass transit expenses incurred for travel to and from work to assist with expenses for off-campus parking.
- ▶ **Automobile and Homeowner Insurance**—Through Liberty Mutual give employees the opportunity to purchase automobile and homeowners insurance.
- ▶ **529 College Savings Plan**—Through TIAA, this savings plan is a tax-advantage investment account to help save for future qualified education expenses
- ▶ **Student Loan Forgiveness**—Through TIAA and Savi, works to find your best federal repayment and forgiveness program for your situation.

TOTAL REWARDS HUMAN RESOURCES

Welcome to the University of Delaware.

The University provides full-time employees with a benefits allowance (or Flex Credit) called “UDollars.” This allowance covers a large portion of the premium costs for health, dental, vision, life and disability insurance.

For full-time employees, the University's health contribution is an average of 91% of the health and dental costs, depending on the plan and coverage tier.

Full-time benefited University employees, spouses and dependent children up to age 26 are eligible for benefits. We understand the importance of family, and we are here to support you and your loved ones.

www.udel.edu/hr/totalrewards

EFFECTIVE DATE OF COVERAGE

Employees hired on the first of the month will have their benefits effective on the same day. If hired after the first of the month, benefits will be effective on the first day of the following month.

Newly hired employees must complete their online benefits enrollment within 30 days from their hire date.

BENEFIT PLANS AND ENROLLMENT OPTIONS

All UD medical, dental and vision plans include a nationwide network, in-network providers are available throughout the United States and not limited to the Delaware region.

MEDICAL

First State Basic PPO (Highmark Delaware)

- ▶ In and out-of-network providers are available
- ▶ In and out-of-network deductibles are applicable
- ▶ Preventive services are covered in-network at 100% of the allowable charge
- ▶ Least expensive premiums

Aetna HMO

- ▶ Requires in-network primary care physician for each covered member
- ▶ Requires referrals for specialists
- ▶ No coverage for out-of-network doctors
- ▶ Extensive national provider network
- ▶ No deductibles, only co-pays
- ▶ Preventive services are covered in-network at 100% of the allowable charge

Comprehensive PPO (Highmark Delaware)

- ▶ In and out-of-network providers are available
- ▶ Extensive national provider network
- ▶ No deductibles for in-network services, only co-pays
- ▶ Low deductible for out-of-network services
- ▶ Preventive services are covered in-network at 100% of the allowable charge

CDH Gold with Health Reimbursement (Aetna)

- ▶ You can see any provider, in or out-of-network
- ▶ In and out-of-network deductibles are applicable

- ▶ Comes with employer-funded Health Reimbursement Account (HRA) that covers most of the deductible HRA works seamlessly with PPO coverage, no extra paperwork
- ▶ Unused HRA funds roll over to the next plan year if continuing with the CDH plan
- ▶ HRA is prorated based on hire date

PRESCRIPTION (CVS CAREMARK)

- ▶ Enrollment in prescription coverage is automatic when enrolled in a non-Medicare medical plan through Highmark or Aetna.
- ▶ Three copay levels (tiers), Tier 1 for Generic Drugs, Tier 2 for Preferred Drugs and Tier 3 for Non-Preferred Drugs.

DENTAL (METLIFE)

- ▶ Offered through MetLife Preferred Dentist Program (PDP), which carries an extensive national provider network.
- ▶ The University covers the full premium of the dental plan from employee only to family coverage.

VISION (NATIONAL VISION ADMINISTRATORS NVA)

- ▶ Offered through National Vision Administrators; NVA, with a nationwide network.
- ▶ The University covers the premium for the employee only coverage.
- ▶ Services include eye examinations, frames/lenses or contact lenses and other vision-related expenses.

BASIC TERM LIFE INSURANCE (METLIFE)

- ▶ The University offers basic group term life insurance to full-time employees at no cost to the employee.
- ▶ Employees may choose one of three University-paid basic life options: \$10,000, \$50,000 or 2 times base annual salary.

LONG TERM DISABILITY (LTD)

- ▶ There is no cost to the employee for the standard LTD option.
- ▶ Choose between the standard LTD option for 60% of pre-disability earnings or the high option, 66 2/3% of pre-disability earnings.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- ▶ Health and Dependent Day Care FSA
- ▶ Health Care and Dependent Care FSA funds contributed by employee are on a pre-tax basis.
- ▶ Plan year is on a calendar year (Jan. 1-Dec. 31)

RETIREMENT SAVINGS

FACULTY AND STAFF (EXEMPT AND NON-EXEMPT)

- ▶ The primary retirement plan for most benefited faculty and exempt staff is the University 403(b) through TIAA.
- ▶ The University offers an employer match of 11% for eligible employees who contribute 5% or more of their eligible earnings each pay.

HOURLY STAFF

- ▶ The primary retirement account for most benefited non-exempt/hourly staff is the Delaware State Employee Pension Plan (SEPP).
- ▶ Pension Plan participants can also enroll in 403(b) at TIAA to enhance retirement savings but are not eligible for the employer 403(b) match.

EDUCATION BENEFITS

TUITION REMISSION

- ▶ Waives tuition cost for spouse and/or eligible dependent children that have been accepted as a full-time matriculated student in an undergraduate degree program at UD.
- ▶ Applies to fall and spring semesters, with a minimum load of 12 matriculated credit hours per semester.

- ▶ A maximum of two tuition remission requests per semester.

COURSE FEE WAIVERS

- ▶ Full-time benefited employees receive six course fee waivers each calendar year.
- ▶ Each waiver will cover the tuition of an undergraduate or graduate level course up to four credit hours.
- ▶ This program is transferable to a spouse or dependent child. It does not cover fees, registration, etc.

COOPERATIVE TUITION EXCHANGE

- ▶ Full-time benefited employees may register for one course each term or semester at Delaware State University (DSU) or Delaware Technical Community College (DTCC). This benefit does not transfer to dependents.
- ▶ Tuition costs are waived for an academic course up to four credit hours.

DELAWARE TECHNICAL COMMUNITY COLLEGE TUITION EXCHANGE (DTCC)

- ▶ This exchange program waives tuition for eligible dependents of full-time employees who are enrolled as full-time students in a degree-granting program at DTCC. Eligible dependents include a spouse or dependent children.
- ▶ Participants are selected through a lottery held each August.

TUITION EXCHANGE PROGRAM (TEP)

- ▶ Tuition Exchange is a scholarship opportunity for dependent children of eligible faculty and staff at member schools with the Tuition Exchange Organization.
- ▶ Full-time employees who have a minimum of two years of eligible University service as of Oct. 31 of the year in which they submit TEP applications may apply for tuition exchange for an eligible dependent child.

WWW.UDEL.EDU/HR/TOTALREWARDS

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