



Santa Clara University

FACULTY BENEFITS SUMMARY

2009

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These Benefits Are Effective January 1, 2009

This Benefits Summary is provided for informational purposes only. It is not a Summary Plan Description (SPD) or Summary of Material Modifications (SMM). This overview of your Santa Clara University employee benefits is intended only as a brief summary and is not binding. In the event of a conflict between information provided in this summary and the plan document, the plan document determines the benefits that will be provided. For further explanation of Santa Clara University's plans or employee programs, please refer to the plan document, policy, or Summary Plan Description (SPD).

Benefit Plan Contact Information

Benefit Plan	Member Services	Website
Blue Cross Medical Plan	HMO: 1-800-227-3771 PPO: 1-800-888-8288	www.anthem.com/ca
Kaiser Medical Plan	1-800-464-4000	www.kp.org
Delta Dental Plan	1-888-335-8227	www.deltadentalca.org
Vision Service Plan (VSP)	1-800-877-7195	www.vsp.com
The Lipman Company (TLC) (Flexible Spending Account & COBRA Administration)	1-800-533-0113	www.lipman.com/flex
Lumenos (Health Savings Account Administrator)	1-888-224-4911	www.lumenos.com
Sterling HSA (Health Savings Account Administrator)	1-800-617-4729	www.sterlinghsa.com
UBH Employee Assistance Program	1-866-638-5714	www.liveandworkwell.com <u>Access code: 10980</u>
American Fidelity Cancer Plan	1-800-365-8306 Ext. 310	www.af-group.com
C.N.A Long Term Care Plan	1-800-528-4582	www.cna.com
Golden State ScholarShare (CA 529 Plan)	1-877-728-4338	www.scholarshare.org
Met Life (Life, AD&D, and Voluntary Life)	1-800-638-6420	www.metlife.com
MetLife (Long Term Disability)	1-800-638-5433	www.metlife.com
Sedgwick CMS (Short Term Disability and Paid Family Leave)	1-800-269-1579	www.sedgwickcms.com/calabasas
401(a) and 403(b) Retirement Plans	TIAA-CREF 1-800-842-2776 Fidelity 1-800-343-0860	www.tiaa-cref.org www.fidelity.com/atwork

When Benefits Begin

For Employees:

Regular full-time employees are eligible for benefits. An eligible employee is a member who works a minimum of 20 hours per week for the University. Your Benefits begin on the first date of the month coinciding with or following the 1st day of employment. Benefit plans currently include:

- Medical Plan
- Dental Plan
- Vision Plan
- Flexible Spending Plan (Section 125 Plan)
- Employee Assistance Plan
- Basic Life Insurance
- Accidental Death & Dismemberment Insurance (AD&D)
- Long Term Disability Insurance
- Short Term Disability Insurance
- 401(a) and 403(b) Retirement Plans

For Eligible Dependents:

Employees must complete and return their benefits enrollment paperwork to the Human Resources Department within 31 days of their eligibility for benefits. Please note, if you or your eligible dependents do not enroll in the plans within 31 days of your eligibility date, you will not be able to enroll until the next Open Enrollment Period. Please refer to the Summary Plan Description for more details (<http://www.scu.edu/hr/benefits/spd.cfm>).

Eligible Dependents include your:

- Spouse or Registered Domestic Partner
- Unmarried child to age 19
- Unmarried child to age 24 if enrolled as a full-time student* in a certified educational institution and is claimed as dependent under the IRS definition
- Unmarried child of any age who is incapable of self-sustaining employment due to a mental or physical handicap.

A child includes your adopted child, stepchild or recognized natural child.

** Your health plan may request proof of full-time student status in a manner and frequency determined by the plan's requirements.*

Medical Benefits

Medical Plan Choices Santa Clara University recognizes that you need protection against the financial burden of costly health care expenses. Consequently, the University offers a choice of medical plan options. In making your selection, you will first need to decide whether you prefer to receive medical services through a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO) plan. Depending on where you live, you can choose from the following plans. Please note that not all options are available in all areas.

HMO Plans

Blue Cross HMO Plan (CA only)
Kaiser HMO Plan (Northern CA only)

PPO Plan

Blue Cross Traditional PPO Plan
Blue Cross HSA High-Deductible PPO Plan
Blue Cross HIA PPO Plan

Evaluating Your Medical Options It is important to know the difference in how each type of medical plan works so that you can make the best choice for you and your family. The chart below summarizes the key differences between the HMO and PPO plans (see plan documents for specific details):

Plan Features	With an HMO* Plan...	With a PPO Plan...
Medical Providers	You must select an HMO Primary Care Physician (PCP) for each covered family member. Your PCP provides routine care and refers you to specialists if necessary.	You decide each time you need medical care whether to use PPO network providers or out-of-network providers.
Coverage	Most medical services are fully covered. Small copays may be required for certain services such as office visits and emergency or urgent care treatment.	Your benefits depend on the medical provider that you use. When you use a network provider, you receive a higher level of benefit coverage.
Claim Forms	No claim forms are required.	You must file a claim for reimbursement of medical expense for services received from out-of-network providers. Network providers file the paperwork for you.
Preauthorization	Your physician will be responsible for obtaining preauthorization of hospital stays and any out-patient surgical treatment.	You are responsible for obtaining preauthorization of hospital stays and certain out-patient surgical procedures.
Travel Coverage	An HMO provides benefits world- wide only in emergency situations. Please see your Summary Plan Description for the definition of emergency.	Your benefits cover you when you travel worldwide.

* Please note that the Kaiser HMO Plan functions differently from most HMO Plans. With the Kaiser Plan you do not need to choose a Primary Care Physician; however, you must receive all your medical care from Kaiser providers and facilities. Services not obtained from Kaiser providers or facilities are covered only in emergency situations.

Medical Benefits – HMO Plans

Plan Features	Blue Cross HMO Plan (California Only)	Kaiser HMO Plan (Northern California Only)
	In-Network	Kaiser Providers and Facilities
General Information		
Plan Description	You choose a Primary Care Physician to coordinate all your health care. Services obtained from non-authorized providers will not be covered by Blue Cross	All your health care services must be received from Kaiser providers and facilities
Annual Deductible	None	None
Annual Out-of-Pocket Maximum	Individual: \$1,500; Family: \$4,500	Individual: \$1,500; Family: \$3,000
Lifetime Maximum Benefit	Unlimited for most eligible services	Unlimited
Medical Benefits		
Doctor Office Visits	\$15 copay	\$15 copay
Routine Physical Exam/ Preventive Care	\$15 copay	\$15 copay
Prescription Drug Copays <i>Pharmacy (30-day supply)</i> <i>Mail Order (90-day supply)</i>	Generic: \$10 copay Formulary Brand: \$20 copay Non-Formulary: \$40 copay 2 times pharmacy copay	Generic: \$10 copay Brand: \$20 copay 2 times pharmacy copay (100-day supply)
Chiropractic Care	\$15 copay; limited to 20 visits per calendar year	\$15 copay; limited to 30 visits per calendar year
Diagnostic X-Ray/Lab	Covered at 100%	Covered at 100%
Optical Dispensing	Not covered	\$175 eyewear allowance every 2 years
Hospital Benefits		
Room & Board	Covered at 100%	Covered at 100%
Surgeon's Fees	Covered at 100%	Covered at 100%
Maternity/Delivery	Covered at 100%	\$5 copay
Emergency Room	\$50 copay; (copay waived if admitted)	\$50 copay; (copay waived if admitted)
Mental Health/Substance Abuse		
Inpatient Services	Covered at 100% Mental Health Facility: limited to 30 days per calendar year Substance Abuse: Covered at 100%; Detox only	Covered at 100% Mental Health: limited to 45 days per calendar year Substance Abuse: Covered at 100%; Detox only
Outpatient Services	Mental Health: \$20 copay; limited to 20 visits per calendar year Substance Abuse: not covered	Mental Health: \$15 copay; limited to 20 visits per calendar year Substance Abuse: \$5 copay group; \$15 copay individual

Medical Benefits – PPO Plans

Plan Features	Blue Cross Traditional PPO Plan	
	PPO*	Out of Network*
General Information		
Annual Deductible	Individual: \$250; Family: \$750	
Annual Out-of-Pocket Maximum (does not include deductible)	\$2,000 per Member	\$6,000 per Member
Lifetime Maximum Benefit	\$5,000,000	
Medical Benefits		
Doctor Office Visits	\$15 copay Primary Care Physician \$25 copay Specialist (Deductible Waived)	Covered at 70%
Routine Physical Exam/ Preventive Care	\$15 copay (Deductible Waived) \$250/yr maximum	Covered at 70%
Prescription Drug <i>Pharmacy (30-day supply)</i> <i>Mail Order (90-day supply)</i>	Generic: \$10 copay Formulary Brand: \$20 copay Non-Formulary: \$40 copay 2 times pharmacy copay	Generic: \$10 copay + 50% Formulary Brand: \$20 copay + 50% Non-Formulary: \$40 copay + 50% 2 times pharmacy copay
Physical Therapy/Chiropractic Care	Covered at 80% 24 visits per calendar year	Covered at 70% up to \$25/visit 24 visits per calendar year
Diagnostic X-Ray/Lab	Covered at 80%	Covered at 70%
Hospital Benefits		
Room & Board	Covered at 80%	Covered at 70% (after \$500 per admission deductible)
Surgeon's Fees	Covered at 80%	Covered at 70%
Maternity/Delivery	Covered at 80%	Covered at 70%
Emergency Room	Covered at 80% after \$100 copay; (copay waived if admitted)	Covered at 80% after \$100 copay (copay waived if admitted)
Mental Health/Substance Abuse		
Inpatient Services	Mental Health: Covered at 80% Substance Abuse: Covered at 80% to 30 days per calendar year	Mental Health: Covered at 70% Substance Abuse: Covered at 70% to 30 days per calendar year
Outpatient Services	Mental Health: \$20 copay/visit to 30 visits per calendar year Substance Abuse: \$20 copay/visit to 30 visits per year	Mental Health: Covered at 70% to 30 visits per calendar year Substance Abuse: Covered at 70% to 30 visits per calendar year

* Note: PPO Network reimbursement based on negotiated fees, Non-PPO Network reimbursement based on Reasonable & Customary Fees.

Medical Benefits – PPO Plans

Plan Features	Blue Cross Lumenos Health Saving Account (HSA) PPO Plan**	
	PPO*	Out of Network*
General Information		
Plan Description	This Lumenos plan allows an insured person to use a Health Savings Account to pay for routine medical care. The program also includes traditional health coverage, similar to a typical health plan that protects the insured person against large medical expenses.	
Annual Deductible	Individual: \$2,500 Family: \$5,000	
Annual Out-of-Pocket Maximum (includes deductible)	Individual: \$2,500 Family: \$5,000	Individual: \$5,000 Family: \$10,000
Lifetime Maximum Benefit	\$5,000,000	
Medical Benefits		
Doctor Office Visits	Covered at 100%	Covered at 70%
Routine Physical Exam/Preventive Care	Covered at 100% (deductible waived)	Covered at 70%
Prescription Drug <i>Pharmacy (30-day supply)</i> <i>Mail Order (90-day supply)</i>	After deductible is met Covered at 100% Covered at 100%	After deductible is met Covered at 70% Not covered
Physical Therapy/Chiropractic Care	Covered at 100%; limited to 24 visits per calendar year	Covered at 70%; limited to \$25/visit and 24 visits per calendar year
Diagnostic X-Ray/Lab	Covered at 100%	Covered at 70%
Hospital Benefits		
Room & Board	Covered at 100%	Covered at 70%
Surgeon's Fees	Covered at 100%	Covered at 70%
Maternity/Delivery	Covered at 100%	Covered at 70%
Emergency Room	Covered at 100%	Covered at 100%
Mental Health/Substance Abuse		
Inpatient Services	Mental Health: Covered at 100% to \$175/day Substance Abuse: Covered at 100% to \$175/day to 30 days per calendar year	Mental Health: Covered at 70% to \$175/day Substance Abuse: Covered at 70% to \$175/day to 30 days per calendar year
Outpatient Services	Mental Health: Covered at 100% to \$25/visit Substance Abuse: Covered at 100% to \$25/visit & 50 visit per calendar year	Mental Health: Covered at 70% to \$25/visit Substance Abuse: Covered at 70% to \$25/visit & 50 visits per calendar year

* Note: PPO Network reimbursement based on negotiated fees, Non-PPO Network reimbursement based on Reasonable & Customary Fees.

**Employees enrolling in the HSA (Compatible) High Deductible PPO Plan are eligible to establish and contribute to a Health Savings Account (HSA). More can be learned about HSA's by contacting Blue Cross (www.bluecrossca.com).

Medical Benefits – PPO Plans

Plan Features	Blue Cross Lumenos Health Incentive Account (HIA) PPO Plan	
	PPO*	Out of Network*
General Information		
Plan Description	This Lumenos plan includes a health incentive account which gives the insured person the benefits received from a typical health plan, plus health care dollars to help offset the insured persons' out-of-pocket health expenses. This plan offers all the benefits of a traditional health plan plus more – including the chance to earn health care dollars by taking steps that can help insured persons achieve better health.	
Healthy Rewards	If insured person completes the following program, the insured person will earn HIA credits to reduce out-of-pocket expenses; unused HIA dollars roll over year-to year. <ul style="list-style-type: none"> Complete Health Assessment Online \$50/adult/year Enroll in Health Coach Program \$100/person/year Graduate for Health Coach Program \$200/person/year Complete Smoking Cessation Program \$50/person/lifetime Complete Weight Management Program \$50/person/lifetime 	
Annual Deductible	Individual: \$500; Family: \$1,000	
Annual Out-of-Pocket Maximum (includes deductible)	Individual: \$2,500 Family: \$5,000	Individual: \$5,000 Family: \$10,000
Lifetime Maximum Benefit	\$5,000,000	
Medical Benefits		
Doctor Office Visits	Covered at 90%	Covered at 70%
Routine Physical Exam/Preventive Care	No copay (deductible waived)	Covered at 70%
Prescription Drug <i>Pharmacy (30-day supply)</i> <i>Mail Order (90-day supply)</i>	After deductible is met Covered at 80% Covered at 80%	After deductible is met Covered at 70% Not covered
Physical Therapy/Chiropractic Care	Covered at 90%; limited to 24 visits per calendar year	Covered at 70%; limited to \$25/visit and 24 visits per calendar year
Diagnostic X-Ray/Lab	Covered at 90%	Covered at 70%
Hospital Benefits		
Room & Board	Covered at 90%	Covered at 70%
Surgeon's Fees	Covered at 90%	Covered at 70%
Maternity/Delivery	Covered at 90%	Covered at 70%
Emergency Room	Covered at 90%	Covered at 90%
Mental Health/Substance Abuse		
Inpatient Services	Mental Health: Covered at 90% to \$175/day Substance Abuse: Covered at 90% to \$175/day to 30 days/year	Mental Health: Covered at 70% to \$175/day Substance Abuse: Covered at 70% to \$175/day to 30 days/year
Outpatient Services	Mental Health: Covered at 90% to \$25/visit Substance Abuse: Covered at 90% to \$25/visit to 50 visits per calendar year	Mental Health: Covered at 70% to \$25/visit Substance Abuse: Covered at 70% to \$25/visit to 50 visits per calendar year

* Note: PPO Network reimbursement based on negotiated fees, Non-PPO Network reimbursement based on Reasonable & Customary Fees.

Dental Benefits

Delta Dental Santa Clara University provides dental care coverage through Delta Dental. Under this plan, you may receive care from any dentist you wish. If you obtain dental care services from a dentist who participates in the Delta Preferred Option (DPO) network, you may have the opportunity to save money. Dentists participating in the Delta Preferred Option network agree to discount their charges, and benefits are based on discounted fees. You may locate a participating dental provider at www.deltadentalca.org or call 1-888-335-8227.

You also have the option of obtaining dental care services from dentists who do not participate in the DPO network. Since the fees for Non-DPO dentists are not discounted (as they are with network providers), your out-of-pocket expenses may be greater.

Plan Features	Delta Dental	
	Network Providers	Non-Network Providers**
General Plan Information	When you obtain dental services from network providers, you will receive a higher level coverage	You may receive dental care from any dentist you wish. If you receive care from non-network dentists, your coinsurance will be higher
Annual Deductible	Individual: \$25; Family: \$75; waived for preventive care Services	Individual: \$25; Family: \$75; waived for preventive care Services
Annual Maximum Benefits	\$2,000	\$2,000
Preventive Care Services (X-Rays, Cleanings, Examinations)	Eligible charges covered at 100%	Eligible charges covered at 100%
Routine {Basic Services* (Amalgam Fillings (only), Extractions, Root Canals)	Eligible charges covered at 100%	Eligible charges covered at 80%
Major Services* (Bridges, Dentures, Crowns)	Eligible charges covered at 60%	Eligible charges covered at 50%
Orthodontia Services* (Children to age 19 only)	Eligible charges covered at 50%, to a lifetime maximum of \$2,500	Eligible charges covered at 50%, to a lifetime maximum of \$2,500
* Subject to the deductible. ** Payment to provider based on reasonable and customary rates.		

Vision Benefits

Vision Service Plan (VSP)

Santa Clara University provides vision care for Blue Cross Members through the Vision Service Plan (VSP). VSP allows you to receive vision care services from any provider you wish. When you access vision care from VSP network providers, most eligible services are covered at 100%, subject to copays. Vision care accessed from non-network providers is covered at different levels. To view a list of VSP network providers visit their website at www.vsp.com.

Kaiser members have their well vision coverage through Kaiser directly. See Kaiser Plan Materials for coverage information

Plan Features	Vision Service Plan	
	Network Providers	Non-Network Providers
General Plan Information	When you obtain vision services from VSP providers, you will receive a higher level of coverage	You may receive vision care from any doctor you wish. If you receive care from non-VSP doctors your coinsurance will be higher.
Co-payment for Examination	\$20	\$20
Vision Examination	Covered at 100% once every 12 months	Covered to a maximum of \$40 once every 12 months
Frames	Covered at 100% up to the VSP allowance, every 24 months	Covered to a maximum of \$45 once every 24 months
Lenses <i>Single Lenses</i> <i>Bifocal Lenses</i> <i>Trifocal Lenses</i> <i>Lenticular Lenses</i>	Covered at 100% once every 24 months	Covered at 100%, once every 24 months to the following maximums: <ul style="list-style-type: none"> ◆ Up to \$40 ◆ Up to \$60 ◆ Up to \$80 ◆ Up to \$125
Contact Lenses <i>Medically Necessary</i> <i>Cosmetic</i>	Covered at 100% Covered to a maximum of \$120 in lieu of frames and lenses	Covered to a maximum of \$240 Covered to a maximum of \$120 in lieu of frames and lenses

Cost Sharing

Medical & Dental Premiums

Santa Clara University shares the cost of the medical and dental premiums for you and your dependents. The following displays the cost sharing schedule for Y2009.

*Please contact Human Resources for additional information regarding rates and taxability of premiums for Registered Domestic Partners.

Medical & Dental Premium Rates Employee Contribution (per Pay Period)				
	Employee Contribution**	SCU Contribution	Total Cost Per Pay Period*	Monthly Cost*
Blue Cross HMO Plan				
Employee Only	\$0.00	\$234.88	\$234.88	\$469.76
EE + 1 Dependent	\$102.55	\$388.71	\$491.27	\$982.53
EE + 2 or more Dependents	\$187.41	\$515.99	\$703.40	\$1,406.80
Blue Cross Traditional PPO Plan				
Employee Only	\$128.83	\$198.75	\$327.58	\$655.16
EE + 1 Dependent	\$358.07	\$328.39	\$686.46	\$1,372.91
EE + 2 or more Dependents	\$546.38	\$435.88	\$982.26	\$1,964.51
Blue Cross HSA (Compatible) High-Deductible PPO Plan				
Employee Only	\$0.00	\$177.72	\$177.72	\$355.44
EE + 1 Dependent	\$37.57	\$329.16	\$366.73	\$733.45
EE + 2 or more Dependents	\$87.92	\$436.98	\$524.90	\$1,049.79
Blue Cross HIA PPO Plan				
Employee Only	\$36.49	\$198.97	\$235.46	\$470.92
EE + 1 Dependent	\$163.61	\$328.85	\$492.46	\$984.92
EE + 2 or more Dependents	\$268.55	\$436.55	\$705.10	\$1,410.19
Kaiser HMO Plan				
Employee Only	\$0.00	\$219.10	\$219.10	\$438.20
EE + 1 Dependent	\$87.64	\$350.56	\$438.21	\$876.41
EE + 2 or more Dependents	\$160.38	\$459.68	\$620.06	\$1,240.12
Delta Dental Plan				
Employee Only	\$0.00	\$33.55	\$33.55	\$67.10
EE + 1 Dependent	\$9.23	\$44.83	\$54.06	\$108.11
EE + 2 or more Dependents	\$21.09	\$59.33	\$80.42	\$160.84

*Medical rates for the Blue Cross Plans include rates for VSP vision benefit

**All employees and dependent contributions are automatically deducted via payroll on a before-tax basis. Faculty and staff who do not wish to have contributions deducted on a before-tax basis must sign a waiver form available in Human Resources. If at any time, payroll deductions cannot be withheld automatically, those under withheld contributions will be placed into an arrears account and will automatically restart when pay resumes.

Investment & Savings Benefits

University Retirement Plan	
401(a) Retirement Plan	The Santa Clara University Defined Contribution Plan
Eligibility	See Summary Plan Description for Details http://www.scu.edu/hr/benefits/retirement.cfm
Plan Contributions	10% of your base salary is submitted on your behalf to the retirement fund sponsor of your choice each pay period. This benefit is fully funded by Santa Clara University.
Plan Sponsor	Choose either Fidelity Investments or TIAA-CREF as your fund sponsor for this plan
Investment Options	Fidelity Investments has over 60 investment options; TIAA-CREF has 8 investment options. Please see fund performance and prospectus of the appropriate plan sponsor for details.
Vesting Schedule	100% Vested after working 1000 hours in 2 consecutive plan years. (January 1 – December 31)

Voluntary Retirement Plan	
403(b) Retirement Plan	The Santa Clara University Tax Deferred Annuity Plan
Eligibility	See Summary Plan Description for Details http://www.scu.edu/hr/benefits/retirement.cfm
Plan Contributions	This benefit is funded by voluntary employee contributions expressed in either a flat amount of a percentage of salary. You can contribute any amount you wish up to the IRS calendar year limits.
Plan Sponsor	Choose either Fidelity Investments or TIAA-CREF as your fund sponsor for this plan
Investment Options	Fidelity Investments has over 60 investment options; TIAA-CREF has 8 investment options. Please see fund performance and prospectus of the appropriate plan sponsor for details.
Vesting Schedule	100% Vested as of the date of your first contribution

Tax Savings Benefits

Flexible Spending Accounts Plan

The Flexible Spending Accounts (FSA) Plan allows you to pay certain qualifying expenses with pre-tax dollars for medical and dependent care expenses. Because deductions for these expenses are subtracted from your gross pay, your taxable income is reduced, less taxes are withheld, and your take-home pay may be greater. Your medical and dental plan premiums are deducted from your paycheck on a before-tax basis.

Medical Expense Reimbursement Account

The Medical Expense Reimbursement Account allows you to set aside pre-tax dollars to pay for qualifying out-of-pocket medical, dental, vision and prescription drug expenses, including deductibles, coinsurance payments and copays for yourself or your IRS dependents. A minimum of \$300 and a maximum of \$3,600 per plan year can be set aside in a Medical Expense Reimbursement Account. Expenses for dependents who are not covered through the Santa Clara University health plan may also qualify for reimbursement. Please refer to The Lipman Company website for lists of qualifying expenses www.lipman.com.

Dependent Care Reimbursement Account

The Dependent Care Reimbursement Account allows you to set aside pre-tax dollars to pay for eligible dependent care expenses to a maximum of \$5,000 per plan year, per family. This includes child care, elder care, and other eligible dependent care. Please refer to The Lipman Company website for lists of qualifying expenses www.lipman.com.

Spending Account Rules

- 1** You must designate how much money you wish to contribute annually to each account at the beginning of the Plan Year. Money set aside for one account cannot be moved to another account.
- 2** You may change your annual contributions only if you experience a qualifying "change in family status," such as marriage, divorce, addition or loss of a dependent, or a change in your spouse's employment.
- 3** It is important to carefully review your estimated expenses, since under IRS regulations, ***ANY UNSPENT FUNDS REMAINING IN EACH ACCOUNT AT THE END OF THE PLAN YEAR ARE FORFEITED***—referred to as the *Use It or Lose It Rule*.

Health Savings Account

Those electing the HSA (Compatible) High Deductible PPO Plan are eligible to establish and contribute to a Health Savings Account. HSA's are tax-advantaged accounts that can be used to pay for certain eligible medical expenses. For the Y2009 Benefit Year, those electing Individual Coverage can contribute up to \$2,900, and those electing Family Coverage can contribute up to \$5,800 on a pre-tax basis into an HSA. Those over age 55 can contribute more.

Education Benefits

Tuition Remission Eligibility:

- Tenured, tenure track and senior lecturer faculty must teach a minimum of 6 courses per academic year to receive the full tuition remission benefit.
- Academic Year Lecturer, Visiting, Adjunct, and other special faculty must teach a minimum of 7 courses per academic year to receive the full tuition remission benefit.
- All regular staff working 30 hours or more per week.
- Employees working less than the eligibility limits above will receive tuition remission on a pro-rated basis, and the benefit is not available to their dependents.
- Spouses of eligible faculty and staff
- Children of eligible faculty and staff who are
 - under age 25 for Undergraduate Courses
 - under age 30 for Graduate Courses

Benefit:

- Faculty/Staff
 - Full benefit after 1 year of employment
 - Undergraduate and/or Graduate Courses
 - 2 undergraduate courses per quarter or 6 graduate units per semester during academic year
 - 1 undergraduate course or 3 graduate units per summer
- Family Members
 - 100% after faculty/staff member completes 3 years of continuous employment and meets eligibility requirements.
 - Choice of courses toward one Undergraduate or courses toward one Graduate Degree

For additional information regarding the Tuition Remission program, please visit http://www.scu.edu/hr/benefits/snapshot_summary/summ_tuition.cfm.

Tuition Exchange

Eligibility:

Benefits Eligible University employees with at least 3 years of continuous service eligible to participate in the Santa Clara University tuition exchange program for dependent children. The service requirement must be met within 15 calendar days of the close of late registration for the quarter/semester. Additional information and a list of participating institutions can be found on the Tuition Exchange website at: www.tuitionexchange.org.

Application Procedure:

1. Complete all sections of the online Tuition Exchange Application Form ([PDF](#)).
2. Print 2 copies of the form.
3. Submit 1 copy to the Human Resources Department Service Desk by November 1 of the year preceding your student's anticipated enrollment date. For example, forms for a Fall 2009 enrollment are due November 1, 2008.
4. The Tuition Exchange Liaison Officer will send to the parent a copy of the "Scholarship Certification and Application" Form once it has been sent to the participating institution(s) of choice.

Employee Assistance Plan, Voluntary Long Term Care & Cancer Protection

United Behavioral Health (UBH) Employee Assistance Plan (EAP)

If you or a family member needs assistance balancing life's demands, or require help with personal or family issues, you can contact the United Behavioral Health (UBH) Employee Assistance Plan (EAP) for help. The EAP is a confidential service that uses short-term counseling and referrals (8 consultations per incident per 12 consecutive month period) to help you deal with a variety of issues. You and all eligible members of your family are automatically covered by the EAP on your benefits effective date. The entire cost of this program is paid for by Santa Clara University.

You may contact the EAP directly 24 hours a day, seven days a week, by calling UBH at 1-866-638-5714.

For additional information please visit <http://www.scu.edu/hr/benefits/eap.cfm>.

Golden State Scholarshare Plan (CA 529 Plan)

This College Savings program allows you to open an account on behalf of a beneficiary that you name. The money you contribute via payroll deduction is invested in special portfolios designed to meet the needs of your designated beneficiaries, and different kinds of investors.

For additional information please visit <http://www.scholarshare.com/>.

Long Term Care Employee Paid Post Tax Benefit Plan

Santa Clara University provides group voluntary Long Term Care through CNA. This is an insurance program designed to provide benefits to assist with the cost of Nursing Home and/or Community Based Care required because an insured has a qualified impairment. Please see plan materials for details.

For additional information please visit <http://www.scu.edu/hr/benefits/ltc.cfm>.

Employee Paid Pre-tax Cancer Protection Plan

Santa Clara University provides a group voluntary Cancer Protection Plan through American Fidelity. This plan is a "money plan" that pays a predetermined dollar amount to the subscriber following screening, services and treatment associated with cancer. Please see plan materials for details.

For additional information please visit

http://www.scu.edu/hr/benefits/snapshot_summary/summ_ccp.cfm.

Income Protection Benefits

Basic Life and AD&D Insurance

Santa Clara University provides Basic Life and Accidental Death & Dismemberment Insurance (AD&D) through MetLife Life Insurance Company. Premiums for this benefit are fully paid for by the University.

If death occurs while an eligible employee is covered under the plan, the employee's beneficiary will receive a benefit amount equal to \$50,000.

In the event of an accidental death, a benefit amount equal to the Basic Life insurance coverage will be paid to the beneficiary. Partial benefits are payable if an eligible employee loses eyesight or a limb as the result of such an accident.

For additional information please visit <http://www.scu.edu/hr/benefits/life.cfm>.

Voluntary Life Insurance for employees and dependents

You can purchase life insurance for you and your dependents through the SCU group life plan. There is a guarantee issue amount for new hires of 3 times base salary, up to \$100,000 for you and \$10,000 for your spouse.

For additional information please visit <http://www.scu.edu/hr/benefits/life.cfm>.

Travel Accident AD&D

In the event of your accidental death due to traveling on SCU business, your beneficiary will receive a benefit amount equal to \$100,000. Partial benefits are payable to you if you lose your eyesight or a limb as the result of an accident.

For additional information please visit <http://www.scu.edu/hr/benefits/life.cfm>.

Short Term Disability Insurance

Santa Clara University provides Short Term Disability Insurance (STD) in lieu of California's State Disability Insurance. This Short Term Disability plan is administered by Sedgwick CMS. All employees are required to make contributions in an amount equal to or less than the contribution rate established by the California Employment Development Department for the California State SDI Plan each year.

The plan pays 55% of your base monthly earnings to a maximum weekly benefit of \$840 and a minimum of \$50 for up to 52 weeks. Benefits begin on the 8th consecutive day of disability due to a non-industrial accident or illness.

For additional information please visit <http://www.scu.edu/hr/benefits/disability.cfm>.

Income Protection Benefits – continued

Long Term Disability Insurance

Santa Clara University provides Long Term Disability Insurance (LTD) through Met Life Insurance Company. Premiums for this benefit are fully funded by the University.

The plan pays 66 2/3% of the first \$15,000 of your base monthly earnings to a maximum monthly benefit of \$10,000 after a 360 day elimination period. If you are eligible for income from other sources such as Social Security and/or Workers Compensation, LTD benefits are adjusted so that the maximum monthly benefit you receive from all sources does not exceed 66 2/3% of pre-disability earnings. If you are totally disabled before age 69, your benefits will continue to age 70. If you are disabled after age 70, your benefits will continue for a maximum period of 12 months. You must meet the definition of disabled in order to qualify for benefits.

For additional information please visit
<http://www.scu.edu/hr/benefits/disability.cfm>.

Paid Family Leave Benefits

Santa Clara University provides Paid Family Leave Insurance (PFL) administered by Sedgwick CMS. All employees are required to make contributions in an amount equal or less than the contribution rate established by the California Employment Development Department for the California State PFL Plan each year. This plan provides wage replacement to those on an approved leave of absence to care for a spouse, registered domestic partner, child, or parent with a serious health condition, or to bond with a newborn within the first year of life or a child within the first year following adoption or foster care placement.

The plan pays 55% of your base monthly earnings to a maximum weekly benefit of \$840 and a minimum of \$50 for up to 6 weeks. Prior to receiving a benefit, you must first utilize 2 weeks of accrued but unused vacation time. This includes the 7 calendar day waiting period.

For additional information please visit
<http://www.scu.edu/hr/benefits/disability.cfm>.

Kids on Campus

About KOC

Kids on Campus is the child care center at Santa Clara University whose philosophy is to learn through play. KOC has been a part of the University since the fall of 1969, serving children from 6 weeks up to 6 years of age. The program expanded in the fall of 2002 to include infant and toddler care. KOC is designed for children whose parent(s) are SCU faculty, staff, students and, when room permits, alumni. Kids on Campus is a small community of about 50 families, with approximately 42 children in attendance at any given time.

General Enrollment Information

Admission to KOC is handled through a waiting list. All applicants must be registered on the waiting list. Notification of enrollment for each year (September through mid-June) begins in July of the prior academic year. (There is also a summer session from mid-June through August.)

Space is reserved in a descending order, with the first priority given to:

1. Children of families currently enrolled in Kids on Campus, when sibling's attendance will overlap during regular academic year (September through mid-June).
2. Children of faculty and staff as positioned on waiting list.
3. Children of undergraduate students.
4. Children of full-time graduate students.
5. Children of part-time graduate students.
6. Alumni of Santa Clara University.

Fee Payment

Tuition is set by the KOC Board (made up of the KOC Director and parents) each academic year. Arrangements can be made to have the fees paid through a payroll deduction.

** For more details about KOC, please visit the KOC website at: www.scu.edu/koc or contact KOC directly at (408) 554-4771.*

Other Benefits

Discounts, Memberships and More

Santa Clara University offers a variety of other benefits in addition to those listed in this summary. Other benefits include free gym membership to the Pat Malley Fitness Center, passes to some Athletic events, and discounted transit tickets, dining options and performances in the Center for Performing Arts on campus. Human Resources sponsors financial planning and consulting services with Fidelity, TIAA-CREF. Human Resources also coordinates quarterly workshops that provide professional development, as well as campus information.

Human Resources also coordinates financial consultations with Joe Crowley. Joe Crowley is an independent financial counselor who is available to meet with faculty and staff. He offers 50 minute, confidential appointments to assist you in making wise financial decisions from buying a home or investing in the stock market to money market accounts and other investment options. To schedule an appointment, please contact the HR Service Desk at extension 4392.

We encourage you to visit our website at www.scu.edu to explore all the benefits of working at Santa Clara University!