

# Benefit Highlights

2025

## Temporary Faculty and Administrative Members - Lump/ Monthly

The following benefits are available to temporary full-time employees working on at least a 75% academic or fiscal year schedule. Contact Human Resources for information on those benefits applicable to you or other employee groups.

### Benefit

The medical, dental and vision insurance may be effective on the first day of the month coinciding with or following the employment date.

#### MEDICAL PLAN

Three choices of medical coverage are available through the UnitedHealthcare Choice Plus Network.

#### SUREST CHOICE PLUS PPO

Covers hospitalization, surgical, major medical and prescription drugs:

- 100% preventive care coverage;
- Doctor Office Visits \$5-40 office copay;
- No deductible;
- No coinsurance;
- Out-of-pocket maximum: \$4,000 Individual/\$8000 family in network;
- Prescription Coverage: \$5/\$20/\$40 retail (30 day supply); 90 day supply for mail service available; Specialty 30% copay supply;
- See Nonnetwork benefit limitations—USI.edu/hr/benefits

Individual	24.76	34.05
Employee/Spouse	54.55	75.01
Employee /Child	41.09	56.50
Family	67.95	93.43

#### UMR HSA CHOICE PLUS PPO

Covers hospitalization, surgical, major medical and prescription drugs:

- 100% preventive care coverage;
- The University contributes to an HSA Account, both seed money (\$282 Individual, \$564 Family) and payroll (\$39 Individual, \$78 Family); Employees can also contribute to HSA on a pre-tax basis;
- Deductible: \$3,300 individual /\$6,600 family in network;
- Coinsurance: 20% for employee after deductible, in network;
- Out-of-pocket maximum: \$5,000 individual/\$10,000 family, in network;
- Prescription Coverage: 20-30% employee coinsurance, after deductible in network;
- See Nonnetwork benefit limitations—USI.edu/hr/benefits

Salary	- 41k	41k +
Individual	29.02	38.60
Employee/Spouse	63.93	85.05
Employee /Child	48.16	64.06
Family	79.62	105.92

#### UMR CORE CHOICE PLUS PPO

Covers hospitalization, surgical, major medical and prescription drugs:

- 100% preventive care coverage;
- Doctor Office Visits \$30 office copay;
- Deductible: \$750 individual /\$1,500 family in network;
- Coinsurance: 20% for employee after deductible, in network;
- Out-of-pocket maximum:

Salary	- 41k	41k +
Individual	63.32	74.50
Employee/Spouse	139.51	164.14
Employee /Child	105.09	123.63
Family	173.77	204.44

Contact lenses, frames and a 25% discount on laser vision correction

#### ACCIDENTAL DEATH AND DISMEMBERMENT

is a policy in the amount of 1.5 times annual salary with a maximum of \$100,000. The University pays 100% of this premium.

Individual	2.77	
Employee/Spouse	5.84	
Employee /Child	6.90	
Family	10.03	

#### RETIREMENT PLAN

Employees may participate at any time by contributing pre or post tax dollars

Individual	2.95	
Employee/Spouse	5.88	
Employee /Child	6.18	
Family	8.58	

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## Temporary Faculty and Administrative Members

Comp/ Monthly

### EMPLOYEE ASSISTANCE PROGRAM

For regular employees on a 50% or greater assignment, the University offers an Employee Assistance Program to aid employees' health. The program, through TimelyCare, offers TalkNow on demand mental and emotional support, scheduled counseling, health coaching and digital self care. All services are completely confidential.

### INDIANA 529 INVESTMENT PLAN

The University will make payroll deductions for employees enrolled in this plan. There is no waiting period for participation. This is a tax advantaged college education savings plan with employee contributions on a post-tax basis.

### SAVI- PUBLIC SERVICE LOAN FORGIVENESS

The University has partnered with SAVI to guide employees through the public service loan forgiveness programs offered to employees at public institutions. Employees complete a questionnaire and SAVI provides options for loan forgiveness. SAVI will manage the annual submission of documents to stay compliant with the programs and help members save money.

### FEE WAIVER ON CLASSES

- Staff employees receive a full waiver of tuition for undergraduate and graduate courses; a maximum benefit of six credits for fall and spring semesters and up to six credit hours during the summer session with a maximum of 15 hours per academic year.
- Spouses and eligible dependents (see policy) of employees receive a waiver of 75% of student tuition for undergraduate and graduate

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