

# Tufts University

## Benefits Fact Sheet: Non-Exempt Staff

(Effective January 1, 2008)

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This fact sheet is a summary of the benefits available for **Non-Exempt employees regularly scheduled to work 17.5 or more hours per week**. Employees may choose to elect coverage under these programs at hire, during the annual fall open enrollment period, or in the event of a qualified change in family status.

### Medical Plan

Tufts University offers you and your eligible family members affordable and comprehensive coverage options:

- Fallon Community Health Plan (HMO)
- Harvard Pilgrim Health Care (HMO)
- Tufts Health Plan (Point of Service Plan – POS)
- Tufts Health Plan (Exclusive Provider Organization – EPO/HMO)

Once enrolled, coverage begins on the date of hire. Both the employee and the University share monthly premiums. The amount paid by the employee is tax-sheltered from federal and state income and FICA taxes. Benefits are available for a spouse or same-sex domestic partner and/or eligible dependents.

### Dental Plan

The Dental Plan, provided by Delta Premier USA, pays a percentage of the reasonable and customary costs of dental care for preventive, basic, and major restorative services to a maximum benefit of \$1,500 per person per year. Orthodontic coverage is also available at 50% to any age, with any provider, with a separate lifetime maximum of \$1,000. If you receive preventive care in 2008, you may qualify for a rollover credit to use in 2009. This credit can apply if you do not use up your annual maximum (restrictions apply).

Once enrolled, coverage begins on the date of hire. The employee and the University share the cost of coverage. The amount paid by the employee is tax-sheltered from federal and state income and FICA taxes. Benefits are available for a spouse or same-sex domestic partner and/or eligible dependents.

### Discount Vision Care Program

The Plan, administered by EyeMed Vision Care, provides benefits for an annual eye examination and significant discounts on frames, lenses, contact lenses, LASIK and PRK Vision Correction Procedures and lens accessories.

You and your dependents may choose a provider(s) from a national network of Optometrists, Ophthalmologists, Opticians and many leading Optical Retailers such as LensCrafters, Target Optical and most Pearle and Sears Vision locations.

Once enrolled, coverage begins on the date of hire. The employee pays the cost of coverage. The amount paid by the employee is tax-sheltered from federal and state income and FICA taxes. Benefits are available for a spouse or same-sex domestic partner and/or eligible dependents.

### MetLaw (administered by Hyatt Legal Plans)

MetLaw provides you, your spouse and dependents with fully covered legal services from experienced attorneys. These services include court appearances, document review and preparation, debt collection defense, wills, family and real estate matters.

Once enrolled, coverage begins on date of hire, and you must remain in the Plan for the entire year. The amount paid by the employee is after tax.

## Life Insurance Plans

There are a variety of Life Insurance options through MetLife for you and your dependents. Coverage begins on either your date of hire or on the date you first become eligible:

- **Basic coverage**, provided by the University, is equal to your annual salary rounded to the next higher \$1,000.
- **Supplemental coverage** is available in multiples of up to four times your annual salary. The premium is based on age and the supplemental coverage amount selected.
- **Voluntary Accidental Death and Dismemberment Insurance** is available in multiples of up to five times your annual salary. Your premium is based on the amount of covered salary you choose.
- **Dependent Life Insurance** is available for your spouse/same sex domestic partner and child(ren). You can choose coverage in the amount of either \$25,000 or \$50,000 for your spouse/same sex domestic partner, and/or \$10,000 for each covered child.

## Flexible Spending Accounts (FSA)

Health and Dependent Care Accounts allow you to save taxes on the money spent for eligible, uncovered medical, dental, vision and dependent care expenses. FSAs may be opened for either or both types of expenses, with money set aside on a pre-tax basis so that participants may enjoy tax-free reimbursement of eligible expenses. Participation in an FSA begins the first of the month following or coinciding with the date of hire. The Plan is administered through WageWorks.

## Long Term Disability Plan (LTD)

The University offers Long Term Disability coverage through MetLife to provide you with financial protection in the case that you become disabled and are unable to work due to illness or accident. Because you pay the premium, any benefits paid to you would be paid post tax.

You can elect to purchase a benefit of 40% or 60% of covered base monthly salary, up to a maximum benefit of \$10,000 per month. Once enrolled, coverage begins on date of hire. Benefits begin after 180 days of disability.

**Note:** A pre-existing condition limitation will apply during your first year on the Plan or if you increase your level of coverage.

## Retirement Plans

**401(a) Basic Retirement Plan:** The University automatically contributes to the Retirement Plan, beginning on your date of hire. The University contribution is as follows:

<b><i>Your Age Before First Day of Month Of the Contribution</i></b>	<b><i>Contribution as a Percentage of Covered Salary Up to SS Wage Base</i></b>	<b><i>Contribution as a Percentage of Covered Salary Over SS Wage Base</i></b>
Under 40	5%	10%
40 or over	10%	15%

Two investment organizations are available under the Retirement Plans: TIAA/CREF and Fidelity. University contributions are 100% vested after three years of service.

**403(b) Voluntary Retirement Plan:** The Voluntary Retirement Plan provides you with the opportunity to tax defer income through payroll deductions and put aside personal savings for retirement, beginning on the first of the month following your enrollment.

## Paid Time Off

*(Note: Paid time off is pro-rated for part-time employees.)*

### **Holidays:**

Full-time: twelve days per year

Part-time: paid for holidays which fall on employees' regularly scheduled workdays

### **Personal Days:**

Full-time: two days per year

### **Illness Days:**

Full-time: thirteen days per year

Bonus days are given to employees with limited or unused sick time.

### **Vacation:**

Full-time: fifteen days per year, accrued at the rate of 1.25 days per month

## Educational Opportunities

### **Tuition Remission Plan (Courses taken at Tufts):**

- **Full-time:** Employees are eligible for 100% tuition remission for **two** courses per semester after three months of employment.
- **Part-time:** Employees are eligible for 100% tuition remission for **one** course per semester after three months of employment.

***Note:** Part time is defined as employees regularly scheduled to work at least 17.5 hours per week. Benefits are available for spouses or same-sex domestic partners. Dependents of full-time employees are also eligible for benefits provided they meet the criteria outlined in the plan guide.*

### **Tuition Reimbursement Plan (Courses at other accredited institutions):**

- **Full-Time Staff:** Employees who complete one year of full-time service before a course begins, are eligible for 100% Tuition reimbursement up to a maximum of \$2,000 per fiscal year for job-related courses.

## Other Benefits

- **Long Term Care Insurance** – To enroll in the Long Term Care Plan, please contact CNA at 1-877-777-9072 and speak with a Long Term Care Advisor.
- **MetPay** – Discounts for Auto and Home owners insurance are available for Tufts employees. If you are interested in enrolling in the MetPay Property and Casualty Insurance, please contact MetPay at 1-800-Get-Met8.
- **Mortgage Service Program** – This program provides access to home financing services through Professional Advantage Financial Group. If you would like to obtain information on mortgage loans, please contact a mortgage consultant at Professional Advantage through their web site at [www.proadvantage.com](http://www.proadvantage.com) or call 800-809-5626.

**Please Note:** Specific policies and contract provisions govern each plan. In the event of a conflict between this summary and the actual plan provisions, the latter will govern. This fact sheet is intended to highlight and summarize benefits and should not be construed as a guarantee of future benefits. All benefit policies of the University are subject to change.