

INDIANA WESLEYAN UNIVERSITY

2009 EMPLOYEE BENEFIT SUMMARY

Indiana Wesleyan University is pleased to offer all regular full-time employees, working at least 32 hours per week, the following benefits. Complete information about each benefit is available by contacting the IWU Human Resources Department at (765) 677-2117 or via email at hr@indwes.edu.

BENEFIT	DESCRIPTION	ELIGIBILITY	ADDITIONAL INFORMATION																																	
Retirement / Pension Plan	<ul style="list-style-type: none"> TIAA-CREF or Wesleyan Pension Fund Options. 12% employer contribution. 0% employee contribution required. 	A full-time employee may make immediate contributions; however, there is a one-year wait for the <i>employer</i> contribution unless the employee is coming from another 501(c)(3) employer.	www.tiaacref.org www.wesleyan.org																																	
Health Insurance	<p>2 PPO Plan Options:</p> <table border="1"> <thead> <tr> <th></th> <th>Premier Plan</th> <th>Standard Plan</th> </tr> </thead> <tbody> <tr> <td>Individual Deductible</td> <td>\$350</td> <td>\$500</td> </tr> <tr> <td>Coinsurance %</td> <td>90 / 10</td> <td>80 / 20</td> </tr> <tr> <td>Primary Doctor Co-payment</td> <td>\$20</td> <td>\$25</td> </tr> <tr> <td>Specialist Co-payment</td> <td>\$30</td> <td>\$40</td> </tr> <tr> <td>Individual Out-of-Pocket Max</td> <td>\$1500</td> <td>\$3000</td> </tr> <tr> <td>Monthly Employee Premium</td> <td></td> <td></td> </tr> <tr> <td> Member Only</td> <td>\$84</td> <td>\$53</td> </tr> <tr> <td> Member & Spouse</td> <td>\$168</td> <td>\$106</td> </tr> <tr> <td> Member & Child(ren)</td> <td>\$146</td> <td>\$92</td> </tr> <tr> <td> Family</td> <td>\$233</td> <td>\$155</td> </tr> </tbody> </table> <p><i>Plan design shown reflects in-network PPO coverage only. Additional fees apply for utilizing out-of-network providers.</i></p>		Premier Plan	Standard Plan	Individual Deductible	\$350	\$500	Coinsurance %	90 / 10	80 / 20	Primary Doctor Co-payment	\$20	\$25	Specialist Co-payment	\$30	\$40	Individual Out-of-Pocket Max	\$1500	\$3000	Monthly Employee Premium			Member Only	\$84	\$53	Member & Spouse	\$168	\$106	Member & Child(ren)	\$146	\$92	Family	\$233	\$155	Coverage begins with the first day of regular full-time employment.	<p>PPO Networks:</p> <ul style="list-style-type: none"> Blue Access PPO (<i>Indiana employees only</i>) National BlueCard PPO (<i>all non-Indiana employees</i>) www.anthem.com
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Dental Insurance	<ul style="list-style-type: none"> Provided through Delta Dental Insurance Preventive dental services are paid at 100% of reasonable and customary charges. Passive provider network allows employees to visit any dentist without penalty, yet greater discounts by visiting a Delta dental provider. Employee premium is covered in health insurance premium cost. 	Coverage begins with the first day of regular full-time employment.	www.deltadental.com																																	

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Vision Insurance	<ul style="list-style-type: none"> ◆ Provided through Spectera Vision Insurance ◆ In-network \$10 vision exam copay ◆ In-network \$25 materials copay ◆ \$130 retail chain frame allowance ◆ Standard plastic single vision lenses, standard plastic lined bifocal, and standard plastic lined trifocal lenses are covered in full at in-network providers. ◆ Employer pays 100% of insurance premium. 	Coverage begins with the first day of regular full-time employment.	www.spectera.com
Adoption Reimbursement Benefit	<ul style="list-style-type: none"> ◆ The employee is reimbursed up to \$4000 per adoption for qualifying expenses. ◆ Limit 2 adoption reimbursements per employee family. 	Coverage begins with the first day of regular full-time employment.	Additional information available upon request.
Wellness Program	<ul style="list-style-type: none"> ◆ Incentive-based exercise program for employees and spouses. ◆ \$150 per quarter for both husband and wife upon successful completion of program requirements. ◆ Employee may take 1.5 wellness days off per quarter in lieu of cash or other incentives. 	Eligibility begins the first day of the quarter immediately following medical clearance to participate in the program.	Additional information available upon request.
On-Campus Health Care Center	<ul style="list-style-type: none"> ◆ Free RN checkups ◆ \$10 copay for Nurse Practitioner appointment. ◆ Conveniently located on the second level of the Student Center. 	Availability of services begins with the first day of employment.	http://cas.indwes.edu/Health-Center/
Recreation & Wellness Center (Marion, IN Campus only)	<ul style="list-style-type: none"> ◆ Employees and immediate family members can utilize the Recreation & Wellness Center at no cost. ◆ Includes swimming pool, climbing wall, fitness equipment, racquetball courts, tennis courts, free weights, indoor and outdoor tracks, basketball courts, and locker room privileges. 	Eligibility to use the facility begins with the first day of employment.	Recreation & Wellness Center Tour
Term Life Insurance	<ul style="list-style-type: none"> ◆ 100% Employer Paid ◆ Pays a benefit equal to 2 times the employee's annual salary. 	Coverage begins with the first day of regular full-time employment.	www.lfg.com
Accidental Death & Dismemberment (AD&D) Policy	<ul style="list-style-type: none"> ◆ 100% Employer Paid ◆ A benefit is paid to the employee or beneficiary contingent upon the type of loss incurred. 	Coverage begins with the first day of regular full-time employment.	www.lfg.com
Long-Term Disability	<ul style="list-style-type: none"> ◆ 100% Employer Paid ◆ Pays 60% of covered monthly earnings after a 90-day elimination / waiting period. 	There is a one-year wait before coverage begins, unless the employee had a long-term disability policy at his or her previous employer.	www.lfg.com
Housing Assistance Program	<ul style="list-style-type: none"> ◆ Pays up to \$5000 toward the down payment or home improvements for qualifying homes around the Marion, Indiana campus. ◆ Home improvements are reimbursed at 50% up to \$5000. ◆ Homes must be located within the following areas: South of 36th Street, East of the by-pass (State Road 9), North of 45th Street, Adams Street, Race, Selby, Wigger, Harmon, Landess, Carey Streets from 45th to 47th Street, and the Heritage at University Village subdivision. ◆ Given on a loan-grant basis (forgiven at 20% per year of full-time employment). 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.

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Flexible Spending Accounts	These tax-advantaged financial accounts allow an employee to set aside a portion of his or her earnings to pay for qualified unreimbursed medical and dependent care expenses. Money deducted from an employee's pay into a flexible spending account is not subject to payroll taxes, resulting in substantial payroll tax savings.	Employees are eligible to enroll the first day of employment.	http://www.adminpro-inc.com/
Paid Holidays	Independence Day, Labor Day, Thanksgiving (2 days), Christmas through New Year's Day, Good Friday, and Memorial Day (A minimum of 13 paid days total).	Eligibility begins with the first day of regular employment.	Additional information available upon request.
Paid Sick Leave	<ul style="list-style-type: none"> ◆ Salaried employees receive 20, 40, and 60 sick days for years one, two, and three respectively. After year three, the employee will have up to but not more than 60 sick days available each fiscal year. ◆ Hourly employees earn one sick day each month of employment, up to 36 days. ◆ Four sick days per fiscal year may be used to care for immediate family members, including parents. 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Paid Vacation	<ul style="list-style-type: none"> ◆ Days are commensurate with position classification level. ◆ Days increase with longevity at the university. ◆ Vacation is prorated for new employees according to the number of months the employee will be working in the current fiscal year (July 1 – June 30). 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
College of Arts & Sciences Tuition Grant for Dependent Children and Spouse	Provides waiver of tuition charges for undergraduate programs in the College of Arts & Sciences (CAS), subject to policy and eligibility guidelines.	There is a one-year wait unless the employee is already eligible for tuition waiver from a previous employer, in which case tuition waiver is granted immediately.	Additional information available upon request.
Tuition Waiver Exchange Program (TWEPE)	Tuition waiver is available on a limited basis through other participating Council of Christian College and University (CCCU) schools.	There is a one-year wait unless the employee is already eligible for tuition waiver from a previous employer, in which case tuition waiver is granted immediately.	Additional information available upon request in the Academic Affairs Office. www.cccu.org
College of Adult & Professional Studies Tuition Grant for Spouses	<ul style="list-style-type: none"> ◆ Provides waiver of tuition charges for undergraduate programs in the College of Adult & Professional Studies (CAPS), subject to policy and eligibility guidelines. ◆ Spouses may also be eligible for tuition waiver for selected non-degree pre-Master's programs at the graduate level that result in licensure and mirror similar programs offered at the undergraduate level, subject to policy guidelines. 	There is a one-year wait unless the employee is already eligible for tuition waiver from a previous employer, in which case tuition waiver is granted immediately.	Additional information available upon request.
Undergraduate Tuition Grants for Employees	Provides waiver of tuition charges for undergraduate programs and classes in the College of Arts & Sciences (CAS), and the College of Adult & Professional Studies (CAPS), subject to policy and eligibility guidelines.	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Graduate Tuition Loan/Grant for Employees	<ul style="list-style-type: none"> ◆ Provides waiver of tuition charges for IWU graduate programs, subject to tuition loan/grant policy and eligibility guidelines. ◆ Non-IWU graduate tuition assistance may be available at accredited universities up to a credit hour equivalency of the average in-state public credit hour rate for a similar program, subject to tuition loan/grant policy and eligibility guidelines. 	Regular full-time employee must have one year of satisfactory employment, demonstrate a long-term commitment to IWU, and have the degree be a benefit to the University.	Additional information available upon request.

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Military Family Leave	Provides up to ten days of unpaid leave per year to employees whose family members are placed on active military duty, on leave from active duty, or returning from military service.	The employee must have worked for at least twelve (12) months and have worked at least 1,500 hours in the past twelve months to be eligible. In addition, the employee who seeks Military Family Leave must be either the spouse, grandparent, or sibling of the person ordered to, or returning from, active duty military service.	Additional information available upon request.
Voluntary Accident Insurance	<ul style="list-style-type: none"> ◆ Supplemental coverage that provides benefits for qualifying injuries and accidents; ◆ Pays in addition to health insurance coverage. ◆ Open enrollment each fall. 	Eligibility begins with the first day of regular full-time employment.	www.aflac.com
Voluntary Cancer Insurance Plan	<ul style="list-style-type: none"> ◆ Supplemental coverage that provides benefits after cancer diagnosis; ◆ Pays in addition to health insurance coverage. ◆ Open enrollment each fall. 	Eligibility begins with the first day of regular full-time employment.	www.aflac.com
Voluntary Indemnity Plan	<ul style="list-style-type: none"> ◆ Pays a cash benefit for covered individuals that are confined to a hospital and/or who suffer a heart attack, stroke, coma, or paralysis. ◆ Benefit pays in addition to health insurance coverage. ◆ Open enrollment each fall. 	Eligibility begins with the first day of regular full-time employment.	www.aflac.com
Voluntary Short-Term Disability	<ul style="list-style-type: none"> ◆ Provides short-term disability benefits that provide income protection in the event that you become injured or have a qualifying illness that prevents you from working. ◆ Benefit pays in addition to health insurance coverage ◆ Open enrollment each fall. 	Eligibility begins with the first day of regular full-time employment.	www.aflac.com
Voluntary Term Life Insurance	<ul style="list-style-type: none"> ◆ Employees: increments of \$10,000 up to \$150,000 or five times salary, whichever is less. ◆ Spouse: increments of \$5,000 to \$50,000, or 2.5 times the employee's annual salary, whichever is less. In order to elect coverage for your spouse you must elect employee voluntary life coverage. ◆ Children: \$10,000 per child. In order to elect coverage for your child(ren) you must elect employee voluntary life coverage. ◆ Certain restrictions apply, with premiums contingent upon age and amount elected. 	Eligibility begins with the first day of regular full-time employment.	www.lfg.com
Credit Union Membership	<ul style="list-style-type: none"> ◆ Marion School Employees Federal Credit Union. ◆ On-campus ATM in Student Center. 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Sporting Event Passes	Free admissions to all non-tournament IWU sporting events	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Library Privileges	Check out privileges for Jackson Library materials, including access to all media and resource services.	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Discounted Employee Meal Plans	<ul style="list-style-type: none"> ◆ Baldwin Dining Center, located in the Student Center. ◆ Significantly discounted meal plans; ◆ Kids age 5 and under eat free, 6-11 eat at half price. 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Student and Employee Chapels	<ul style="list-style-type: none"> ◆ Offices close one hour per month for IWU community-wide service; ◆ Employees may attend student chapel services as work schedules permit (MWF 10:00 a.m. or 11:00 a.m.). 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.

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Bookstore Discounts	<ul style="list-style-type: none"> ◆ 20% off non-sale merchandise. ◆ Located in the Student Center. 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Moving Expenses	<p>IWU will reimburse the employee for the cost of a self-move, provided the employee provides the Human Resources Department with documentation that competitive bids were sought (three whenever possible) prior to the move transpiring. IWU will pay for the lowest self-move bid. The employee will be responsible for providing all applicable receipts to substantiate the relocation expenses.</p> <p>Eligible reimbursable expenses include up to two (2) 26 foot rental trucks, rental truck fuel, trailer, the driving of one personal vehicle, dollies, packing boxes, packing tape, packing materials, and other related expenses needed to transport "normal household goods" (including furniture, clothing, beds, washer, dryer, refrigerator, freezer, garden and garage equipment).</p> <p>Ineligible expenses include hotel, food costs, insurance, storage units, secondary personal vehicle fuel cost, boats, travel trailers, motorhomes, ATVs, and animals. Any rare or exceptionally valuable items requiring special handling or packing will be the employee's responsibility.</p>	Employee must be regular full-time faculty member or administrator at the Director level and above.	Additional information available upon request.
Professional Development	Professional memberships, subscriptions, conferences, education, training, and scholarship and presentation incentives may be available. Please contact the respective hiring official for details.	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Sabbatical	Competitive award that pays full salary and benefits for 1 semester and ½ salary and benefits for 1 year.	Open to FT faculty at the Associate level and above after 7 years of FT teaching.	Additional information available upon request.
Community Discounts	Please contact Human Resources for further details.	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Jury Duty	<ul style="list-style-type: none"> ◆ If summoned for jury duty during regular working hours, IWU will pay the difference between the court pay and the employee's normal daily pay. ◆ Employees keep mileage and/or meal reimbursement. ◆ Benefit will pay for a maximum of 10 days of jury service per year. 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Bereavement	<ul style="list-style-type: none"> ◆ In the event of a death in the immediate family, employees will receive up to four (4) days of paid bereavement leave. ◆ Immediate family is defined as husband, wife, son, daughter, mother, father, brother, sister, grandparents, grandchildren, step-children, father-in-law, mother-in-law, brother-in-law, and sister-in-law. 	Eligibility begins with the first day of regular full-time employment.	Additional information available upon request.
Medical Supplement Insurance	Provides health insurance continuation and Medicare supplement insurance to eligible employees at retirement.	<p>Employees who have served for at least ten years and who retire from the University after age 62 will be eligible to continue coverage under the University's group medical insurance program until they are eligible for Medicare.</p> <p>At age 65, a retired employee will be eligible for Medicare supplement insurance if the employee had 10 years of service with the University and was age 55 as of January 1 2001.</p>	Additional information available upon request.

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<p>Family Medical Leave Act (FMLA)</p>	<p>Provides up to 12 weeks of leave to eligible employees due to: (1) The birth of a child or for the placement of a child with the employee for adoption or foster care; (2) The care of a spouse, child or parent with a serious health condition; (3) The employee's own serious health condition that renders the employee unable to perform the functions of his or her job; (4) A "qualifying exigency" arising out of the fact that a spouse, son, daughter or parent is on active duty or has been called or notified about an impending order to active duty in support of a contingency operation; and,(5) Up to 26 weeks of leave to care for an injured military service member.</p>	<p>Employee must have worked for IWU 12 months and 1250 hours, and have a qualifying event to be eligible.</p>	<p>Additional information available upon request.</p>
<p>Workers Compensation</p>	<ul style="list-style-type: none"> ◆ In the event of a work-related injury, employees will receive medical examination and treatment through the IWU Worker's Compensation plan. ◆ Most medical expenses and partial salary will be paid by Worker's Compensation 	<p>Eligibility begins with the first day of regular full-time employment.</p>	<p>Additional information available upon request.</p>