



2017 EMPLOYEE BENEFIT SUMMARY

INDIANA WESLEYAN UNIVERSITY



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Benefits are offered to all full-time regular employees working the equivalent of at least 32 hours per week. For medical plan purposes only, IWU will comply with all applicable laws related to the Affordable Care Act.

TRADITIONAL BENEFITS

* Spousal Limited Eligibility
A spouse who has group medical coverage available through their employer, where at least 50% of the premium is paid by their employer, must enroll in that employer's plan. This change only applies to spouses and not to children.

HEALTH INSURANCE

2 plan options available : (1) a Traditional PPO plan and (2) a High Deductible Health Plan.

	Traditional PPO	High Deductible Health Plan*
Individual Deductible	\$1,000	\$2,000
Family Deductible	\$3,000	\$4,000
Co-insurance	80% / 20%	80% / 20%
Primary Doctor Co-payment	\$25	N/A
Specialist Co-payment	\$40	N/A
Preventive Care	100%	100%
Individual Out-of-Pocket Max	\$3,500	\$3,500
Family Out-of-Pocket Max	\$7,000	\$6,850
* Utilizes Health Savings Account (HSA)		
Monthly Employee Premium		
Member Only	\$151.54	\$82.59
Member & Spouse	\$473.71	\$281.84
Member & Child(ren)	\$465.85	\$251.91
Family	\$788.01	\$364.44

PRESCRIPTION DRUG COVERAGE

		Traditional PPO	High Deductible Health Plan
Retail	Generic	\$10	20% after deductible
	Formulary	\$35	20% after deductible
	Non-brand Formulary	\$60	20% after deductible
(90-day supply)			
Mail Order	Generic	\$20	20% after deductible
	Formulary	\$70	20% after deductible
	Non-brand Formulary	\$120	20% after deductible

Coverage begins with the first day of regular full-time employment.

Plan design shown reflects in-network PPO coverage only.
Additional fees apply for utilizing out-of-network providers.

PPO Networks:

- Blue Access PPO (Indiana employees only)
- National BlueCard PPO (all non-Indiana employees)

www.anthem.com | www.expressscripts.com

DENTAL INSURANCE

- 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, with greater discounts by visiting a Delta Dental provider.

Coverage begins with the first day of regular full-time employment.

www.deltadental.com

Dental Premiums

Employee Only	\$6.34
Employee + Spouse	\$10.57
Employee + Children	\$13.75
Family	\$21.15

VISION INSURANCE

- Provided through Superior 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.

Coverage begins with the first day of regular full-time employment.

www.superiorvision.com

Vision Premiums

Employee Only	\$1
Employee + Spouse	\$2
Employee + Children	\$2
Family	\$4

RETIREMENT / PENSION PLAN

- TIAA-CREF or Wesleyan Pension Fund Options.
- 8% employer contribution.
- Up to 2% matching contribution.

An employee working a minimum of 1,000 hours per year may make immediate contributions; however, there is a one-year wait for the employer contribution unless the employee is coming from another 501(c)(3) employer.

www.tiaacref.org | www.wesleyan.org

TERM LIFE INSURANCE

- 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.oneamerica.com

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) POLICY

- 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.oneamerica.com

LONG-TERM DISABILITY

- 100% employer paid.
- Pays 60% of covered monthly earnings after a 90-day elimination / waiting period.

Coverage begins with the first day of regular full-time employment.

www.oneamerica.com

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.

www.hrpro.biz

RELOCATION EXPENSES

Professional Move:

IWU will pay for 100% of approved charges for a professional move through a preferred University Partner for eligible full-time faculty and administrators at the Director level 17 and above.

Self-Move:.....

For eligible full-time employees hired at level 15 or above, 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 approved costs of the lowest self-move bid. The employee will be responsible for providing all applicable receipts to substantiate the relocation expenses.

For a full description of the relocation benefit, including details about items covered and excluded, please contact the Human Resources Department at hr@indwes.edu or 765-677-2810.



FEATURED BENEFITS

WELLNESS PROGRAM

- Outcome-based Wellness program available to all fulltime staff, administrators, faculty and spouses on IWU insurance.

Eligibility begins the first day of employment. Additional information available upon request.

ADOPTION REIMBURSEMENT BENEFIT

- The employee is reimbursed up to \$4,000 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.

HOUSING ASSISTANCE PROGRAM

- Pays up to \$5,000 toward the down payment for homes in Grant County.
- Housing Assistance Program budget is capped at \$50,000 per fiscal year with funds being distributed on first-come first served basis.
- 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.

Tuition Benefits

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, eligibility guidelines and remission schedule below.

TUITION WAIVER EXCHANGE PROGRAM (TWEP)

Tuition waiver is available on a limited basis through other participating Council for Christian Colleges and Universities (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 College of Arts and Sciences Administration Office.

www.cccu.org

COLLEGE OF ADULT & PROFESSIONAL STUDIES TUITION GRANT FOR SPOUSES

- Provides waiver of tuition charges for undergraduate programs in the College of Adult & Professional Studies (CAPS), subject to policy and eligibility guidelines.

Subject to Tuition Remission Scale.



EMPLOYEE TUITION REMISSION (for Undergraduate Dependents)

- Tuition Remission scale:
 - After first year of employment - 25%
 - After second year of employment - 50%
 - After third year of employment - 75%
 - After fourth year of employment - 100%

Tuition Benefits cont.

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

- 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.

TIME-OFF/LEAVE BENEFITS

PAID HOLIDAYS

- Independence Day
- Labor Day
- Thanksgiving (2 days)
- Christmas Eve through New Year's Day
- Martin Luther King Day
- Good Friday
- 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

- 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 will receive 15 sick days per fiscal year, granted each July 1 with a maximum accumulation of 60 days.
- Five sick days per fiscal year may be used to care for dependent children, spouses, and parents.

Eligibility begins with the first day of regular full-time employment. Additional information available upon request.

PAID VACATION

- 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.

FAMILY MEDICAL LEAVE ACT (FMLA)

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.

Employee must have worked for IWU 12 months and 1,250 hours, and have a qualifying event to be eligible. Additional information available upon request.

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 12 months and have worked at least 1,500 hours in the past 12 months to be eligible. In addition, the employee who seeks Military Family Leave must be either the spouse, parent, grandparent, or sibling of the person ordered to, or returning from, active duty military service. Additional information available upon request.

MATERNITY/PATERNITY/ADOPTION LEAVE

Paid sick leave will be used during maternity and adoption leave (for primary caregiver) up to the amount of the employee's accrued sick days. Fathers of newborns or non-primary caregivers of adopted children may use up to ten (10) days of paid sick leave.

For additional information and detailed summary, please contact Human Resources.

WORKER'S COMPENSATION

- 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.

Eligibility begins with the first day of regular full-time employment. Additional information available upon request.

Time-off/Leave Benefits cont.

BEREAVEMENT

- Full-time employees who suffer a death in their family will be granted up to four days off with pay to travel and plan/attend funeral services.

Eligibility begins with the first day of regular full-time employment. Additional information available upon request.

JURY DUTY

- 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.

VOLUNTARY BENEFIT PLANS

VOLUNTARY GROUP ACCIDENT INSURANCE

- 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 GROUP CRITICAL ILLNESS PLAN

- Pays a lump-sum benefit upon diagnosis of covered illness: Cancer, heart attack, stroke, or end-stage renal failure that requires dialysis.
- 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 GROUP SHORT-TERM DISABILITY

- 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

- 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. Amount cannot exceed 50% of employee's amount. 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.oneamerica.com



CAMPUS/COMMUNITY BENEFITS

RECREATION & WELLNESS CENTER

(Marion, Indiana campus only)

- 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.

www.indwes.edu/campus-recreation/recreation-and-wellness-center/

ON-CAMPUS HEALTH CARE CENTER

- Free RN checkups.
- \$10 copay for Nurse Practitioner appointment (Traditional PPO only).
- Conveniently located on the second level of the Student Center.

Availability of services begins with the first day of employment.

FINANCIAL INSTITUTIONS

- Enhanced services, discounts, and benefits to employees from:
 - Via Credit Union
 - STAR Financial (STARS@Work Program)
- On-campus ATM in Student Center.

Eligibility begins with the first day of regular full-time employment.

www.viacu.org
www.starfinancial.com

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.

EMPLOYEE MEAL PLANS

- Baldwin Dining Center, located in the Student Center.
- Significantly discounted meal plans;
- Kids age 2 and under eat free

Individual Meal Prices:	Line Rate	Children 3-12
Breakfast	\$5.50	\$4.50
Lunch	\$6.50	\$5.50
Dinner	\$7.50	\$6.50

Meal Packages (available for IWU employees)

- 10 meals for \$42.50
- 25 meals for \$97.50

No reduced price for children on the IWU Employee meal package.

Eligibility begins with the first day of regular full-time employment. Additional information available upon request.

BOOKSTORE DISCOUNTS

- 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.

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.

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.



PROFESSIONAL DEVELOPMENT

Professional memberships, subscriptions, conferences, education, training, and scholarship and presentation incentives may be available. Please contact your direct supervisor for additional details for this benefit.

Eligibility begins with the first day of regular full-time employment.

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.

Questions? For additional information about each benefit, please contact the Human Resources Department at (765) 677-2117 or via email at benefits@indwes.edu

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Indiana Wesleyan University is an equal opportunity employer committed to fostering a diverse learning community of committed evangelical Christians from all racial and ethnic backgrounds.

