Benefit Highlights

Faculty and Administrative Members Exempt/Biweekly

2027

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

Benefit	Biweekly Premium
The medical, dental and vision insurance may be effective on the first day of the month coinciding with or following the employment date.	Premiums for health insurance are based on wages, below 50k and 50k and above have different premiums.

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 $10-65 office co-pay;
- **No deductible;**
- **No coinsurance;**
- **Out-of-pocket maximum:** $5,000 Individual/$10,000 family in network;
- **Prescription Coverage:** $10/$40/$60 retail (30-day supply); 90-day supply for mail service available; Specialty $150 30-day supply;
- See Non-network benefit limitations—USI.edu/hr/benefits

Salary	- 50k	50k+
Individual	56.55	75.39
Employee/Spouse	136.67	182.21
Employee /Child	112.79	150.38
Family	160.78	214.37

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 per-pay ($19.50 Individual, $39 Family); Employees can also contribute to HSA on a pre-tax basis;
- **Deductible:** $3,500 individual /$7,000 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% employee coinsurance, after deductible in-network;
- See Non-network benefit limitations—USI.edu/hr/benefits

Salary	-50k	50k+
Individual	31.93	42.57
Employee/Spouse	74.41	99.21
Employee /Child	52.95	70.60
Family	87.54	116.71

UMR CORE CHOICE PLUS PPO

Covers hospitalization, surgical, major medical and prescription drugs:

- 100% preventive care coverage;
- Doctor Office Visits $35 office co-pay;
- **Deductible:** $1,250 individual /$2,500 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:** $10/$40/$60 retail (30-day supply); 90-day supply for mail service available; Specialty $150 30-day supply;
- See Non-network benefit limitations—USI.edu/hr/benefits

Salary	-50k	50k+
Individual	91.20	121.60
Employee/Spouse	220.42	293.89
Employee /Child	181.91	242.54
Family	259.32	345.75

DENTAL PLAN

The dental plan is provided by **HRI Dental/Vision**. The plan benefits are 100% for preventive and 50% for restorative services. Annual maximum per person is $1,350. The dental plan also covers orthodontic procedures with a $1,200 lifetime maximum benefit.

Individual	3.10
Employee/Spouse	6.54
Employee /Child	7.72
Family	11.23

VISION PLAN

This plan is provided by **Anthem Blue View Vision**. The plan covers annual exams, prescription eyeglasses and contact lenses, frames and a one-time discount on laser vision correction services.

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

Benefit Highlights

Faculty and Administrative Members Exempt/Biweekly

2027

GROUP LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT
The benefit provides a policy in the amount of 1.5 times annual salary with a maximum coverage of $100,000. The University pays 100% of this premium.

VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
This voluntary benefit is available to regular (non-temporary) full-time employees. Employee's have the option to elect the benefit in increments of $10,000 up to a maximum of $500,000. New hires may elect up to $250,000 on themselves, $50,000 on spouse and $10,000 on dependent children without answering medical questions, provided they elect coverage within 30 days of hire.

VOLUNTARY SHORT-TERM DISABILITY
This voluntary benefit is available to regular (non-temporary) full-time employees. This voluntary plan provides a weekly benefit of 60% of your weekly earnings. Benefits pay for accidents and sicknesses for up to 26 weeks. Benefits may begin on the 15th calendar day from event.

LONG-TERM DISABILITY
This benefit is available to regular (non-temporary) full-time employees after three years of continuous employment. Subject to certain requirements, the waiting period may be waived with required documentation received within 60 days of employment. This plan provides a monthly benefit of 60% of monthly earnings. This benefit is available to temporary employees in 75% or greater appointment at the beginning of the fourth year. The University pays 100% of this premium.

FLEXIBLE SPENDING ACCOUNTS – HEALTH (HFSA) AND DEPENDENT CARE (DCFSA)
Regular (non-temporary) employees may enroll in flexible spending accounts which allow employees to obtain reimbursement for un-reimbursed health care expenses and/or dependent care expenses. The annual maximum for **HFSA is $3,500**. The annual maximum for **DCFSA is $7,500** or $3,750 if you are married and file taxes separately from your spouse.

VOLUNTARY HOSPITAL INDEMNITY COVERAGE
This voluntary benefit is available to regular (non-temporary) full-time employees. Hospital Indemnity coverage pays a benefit when an employee or their covered dependents are admitted to the hospital for a covered stay.

VOLUNTARY ACCIDENT COVERAGE
This voluntary benefit is available to regular (non-temporary) full-time employees. Accident coverage applies to non-work related accidents only. If an employee elects to purchase accident coverage, this plan pays a tax-free benefit directly to the employee to help offset unexpected expenses associated with an accident for the employee or their covered dependents.

VOLUNTARY CRITICAL ILLNESS
This voluntary benefit is available to regular (non-temporary) full-time employees. A critical illness plan pays a lump sum directly to the member for many conditions. Employees may also cover their spouse and dependent children.

EMPLOYEE ASSISTANCE PROGRAM
For regular employees on a 50% or greater assignment, the University offers an Employee Assistance Program to aid employees with mental 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.

RETIREMENT PLAN
This benefit is available to regular (non-temporary) employees on a 50% or greater assignment after a one-year waiting period. If the employee has participated in another university-sponsored retirement plan, with employer contributions, the waiting period may be waived provided such proof is given to HR within 60 calendar days of hire. The University makes the total contribution of the equivalent of **9% of annual appointment salary**. This is a 403(b) qualified plan with employer-only contributions. Employees are immediately 100% vested in these funds. University makes 100% of the contribution.

SUPPLEMENTAL RETIREMENT PLAN
Eligible employees may participate at any time by contributing pre or post tax dollars from their pay into a TIAA 403b (pre ***or*** post-tax) or 457b (pre or post-tax) plan.

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-only 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 of 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.

Benefit Highlights

Faculty and Administrative Members Exempt/Biweekly

2027

FEE WAIVER ON CLASSES

- Employees receive a full waiver of tuition for undergraduate and graduate courses; a maximum benefit of six credit hours 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 100% of student tuition for undergraduate and graduate courses. A maximum of 132 semester credit hours is eligible for the fee waiver.
- Employees also may receive a waiver of fees for noncredit courses held on campus through the Outreach and Engagement Department.
- See University handbook for full policy and guidelines—USI.edu/hr/policy.

RECREATION, FITNESS AND WELLNESS CENTER

The Recreation, Fitness and Wellness Center, located south of the Screaming Eagles Arena, is available at no cost to employees. Features include three courts, a fitness center area with cardiovascular equipment, free weights, an elevated track, game room, lounge, climbing center and group exercise rooms. The facility offers a variety of activities including basketball, volleyball, badminton, table tennis, billiards, foosball, board games, step, spin, stability ball, kickboxing, Tai Chi, Yoga, self-defense classes and personal training.

AQUATIC CENTER

The Aquatic Center, located between the Screaming Eagles Arena and the Recreation, Fitness and Wellness Center, is available at no cost to employees. Features include an 8-lane, 25-meter by 25-yard pool and diving well. Seating for 190 and professional timing and scoreboard displays make the Aquatic Center an ideal host for duel and regional meets. Outside of competition, the Aquatic Center will be available for open swim to the USI community six hours a day during the week.

VACATION

Chief administrative personnel (president, vice presidents, deans and directors (including senior staff designated by the president of the University), professional librarians and fiscal faculty will accrue vacation at the rate of 20 working days per fiscal year. Other administrative staff will accrue vacation at the rate of 15 working days per fiscal year. Upon the completion of five years of service, other administrative staff will accrue vacation at the rate of 20 days per fiscal year. Academic year appointments are not eligible for vacation. The maximum accrual at any time is twice the annual allowance.

SICK TIME WITH PAY

Faculty and Administrative Members can earn up to 12 working days of sick time each fiscal year. Sick time will be available for use upon accrual. Up to 20 days per fiscal year may be used for illness of immediate family members and domestic partners.

PARENTAL LEAVE POLICY

Full-time, regular (non-temporary) benefit-eligible faculty, administrators and support staff are eligible for up to 10 consecutive working days of paid parental leave per fiscal year, following the birth or adoption of a child.

HOLIDAYS WITH PAY

Holidays with pay include New Year's Day, Good Friday, Memorial Day, Juneteenth, Fourth of July, Labor Day, Thanksgiving Day plus the day preceding and following, Christmas Eve, Christmas day plus two working days.

WINTER RECESS WITH PAY

Designated day(s) off with pay may be provided by the University between Christmas and New Year's Day.

BEREAVEMENT LEAVE

Up to three days with pay is granted to make arrangements for and/or to attend the funeral of a spouse, domestic partner, child, step-child, parent, step-parent, brother, step-brother, sister, step-sister, mother-in-law, father-in-law, brother-in-law, sister-in-law, daughter-in-law, son-in-law, grandparent, grandchild or other member of family residing in immediate household. Up to two additional days travel time also may be granted. For other members of family—an uncle, aunt, niece, nephew, grandparent-, uncle-, aunt-, niece-, or nephew-in-law—a leave of absence for up to one day with pay may be allowed. Employees may be granted up to two additional days travel time.

LEAVES OF ABSENCE/MILITARY LEAVE

Leaves of absence with or without pay may be granted for medical reasons, family medical reasons or personal reasons. The University is compliant with USERRA law for military active duty and provides pay up to 15 days per fiscal year for annual reserve training.

ELECTION DAY

Reasonable time off to vote without loss of pay will be allowed if the employee's work schedule is in conflict with voting hours.

JURY DUTY OR WITNESS IN COURT
Time off with pay with required documentation.

PARKING
On-campus parking is available at no cost to the employees.

SOCIAL SECURITY
Social Security is administered by the federal government through the Social Security Administration and provides survivor, disability and retirement benefits. The cost is shared by the University and the employee.

WORKER'S COMPENSATION
Benefits are dependent upon circumstances. Work-related injuries and illnesses must be reported immediately to the employee's supervisor. The University pays 100% of premium.

PAYDAY
Faculty and Administrative Members are paid biweekly on Fridays. Wages are directly deposited at the financial institution of the employees' choice.

USI DEACONESS CLINIC
The USI Deaconess Clinic, located in the Recreation, Fitness and Wellness Center, is a full-service clinic offering medical services and health-related information to employees.

DENTAL HYGIENE CLINIC
This facility is located on the main level of the Health Professions Center. Employees may take advantage of the discounted prices for the following services performed by the dental hygiene students: adult and child hygiene treatments, full mouth series of x-rays, bitewing x-rays and sealants.

ATHLETIC TICKETS
Season tickets for athletic events are available. Contact the Athletic Office for schedules and rates at 812-465-7165.

THEATRE
Season tickets for University theatre productions are available. Contact the Theatre Office for additional information at 812-465-1635.

PUBLIC SAFETY
University Public Safety staff members are available for assistance at 812-464-1845 and can be reached promptly in case of emergency on campus at 812-492-7777. Public Safety staff members are first responders in emergency situations.

EAGLE ACCESS CARD
The employee photo identification card is issued upon employment. The Eagle Access card is needed to borrow books from Rice Library, for admission to the Screaming Eagles Arena and the University Fitness, Recreation and Wellness Center and for other services and special University events.

For more information about benefits and payroll email:
Benefits: benefits@usi.edu
Payroll: USI.Payroll@usi.edu
Visit the Human Resources Department website at USI.edu/hr

NOTE: Information in this document is subject to change. Statements contained herein are intended to be used only as an aid in understanding USI's employee benefit program for Faculty and Administrative Members. In case of conflict, the applicable plan document or insurance contract shall prevail.

As an Equal Opportunity/Affirmative Action Employer, the University of Southern Indiana considers all qualified applicants for employment without regard to race, color, religion, sex, pregnancy or marital status, parental status, national origin or ancestry, age (40 and older), disability, genetic information, sexual orientation, gender identity, gender expression, veteran status or any other category protected by law or identified by the University as a protected class.