SAINT LOUIS UNIVERSITY  
FULL-TIME HEALTH & WELFARE & RETIREMENT  
BENEFITS OVERVIEW for 2016

403(b) Plan  
Tax deferred investments are available through salary reduction from the same mutual fund families and annuities used for the University Retirement Plan. All employees are immediately eligible. TIAA is the sole record keeper for the 403(b) plan.

Retirement Plan  
The University’s retirement plan is a voluntary defined contribution plan. After one year of continuous service, the University will contribute to the Plan a percentage of the eligible participant’s salary provided the employee contributes to the 403(b) Plan. The Plan offers a 2 to 1 match up to a maximum employer contribution of 10% based on an employee contribution of 5% or higher. Contributions are all taxed deferred. All contributions made by the University are vested upon eligibility after one year of employment in which an employee completes 1000 hours of service to the University. TIAA is the sole record keeper for the retirement plan.

Medical Benefits  
A choice of two medical programs is available, provided enrollment occurs within 31 days of eligibility. United HealthCare has a PPO Plus plan as well as Qualified High Deductible Health Plan (QHDHP). All plans and any eligible dependent coverage require a payroll contribution from the employee. The University arranges all medical plan costs on a pre-tax basis through a premium conversion program. Instead of a payroll deduction, your expense is arranged as a pay reduction, which reduces taxes you otherwise would have to pay. Enrolling and terminating is allowed when a qualifying event occurs and during an annual open enrollment period and changing from one plan to another is allowed only during an annual open enrollment period.

Wellness Program  
The University’s wellness program is managed by The Vitality Group and offers eligible employees an interactive and personalized platform that makes it easier to live the healthiest life. Employees also have the opportunity to receive discounts on their respective medical reduction by completing the Vitality Check biometric screening and the online Vitality Health Review within 31 days of eligibility for benefit coverage.

Dental Plans  
Two optional plans of coverage are available through Delta Dental, providing enrollment occurs within 31 days of eligibility. Enrolling and terminating is allowed when a qualifying event occurs and during an annual open enrollment period and changing from one plan to another is allowed only during an annual open enrollment period.

Vision Plan  
The University’s vision plan is available to employees through VSP, provided enrollment occurs within 31 days of eligibility. The plan offers access to coverage for eye exams, frames, lenses and contacts. Enrolling and terminating is allowed when a qualifying event occurs and during an annual open enrollment period and changing from one plan to another is allowed only during an annual open enrollment period.

Tuition Remission  
The University provides up to six courses (18 credit hours) of undergraduate or graduate credit per academic year. The plan strongly recommends that a staff member must have completed six consecutive months of full time employment with the University. Tuition remission is also available to the eligible spouse and children of full-time employees for undergraduate work after three years of full-time service. Graduate tuition in excess of $5250 in a calendar year will be taxed as additional income.

Tuition Exchange  
The Tuition Exchange Program enables children of eligible Saint Louis University employees to apply for a Tuition Exchange Program scholarship at any of the 645+ Tuition Exchange Program participating colleges and universities.

FACHEX Program  
The FACHEX program enables children of eligible Saint Louis University employees to apply for tuition remission at one of the 26 participating Jesuit colleges and universities. Each participating college or university establishes its own regulations and restrictions, with limited availability for accepting students through the FACHEX program. Please note these restrictions are prior to applying to the program. For more information, please contact Student Financial Services.

Life Insurance  
A choice is offered among benefits equal to one, two, three or four times base annual earnings, to a maximum of $400,000. The University provides a benefit equal to one times base annual salary and the remaining benefit selected is provided at low group rates based upon age. Dependent life in the amount of $25,000 for a spouse and $12,500 for an eligible dependent child is also available.

Accidental Death & Dismemberment  
The University provides a benefit equal to one times base annual salary. Participants may also select additional benefits in units of $10,000 not to exceed a $500,000 overall limit. A family coverage option is also available for an additional cost.

(over)
Flexible Spending Plan
The Flexible Spending Plan lets you pay for eligible medical and dental expenses that are not otherwise covered by insurance with contributions taken from your pay before taxes, for employees enrolled in the PPO Plus plan. You may elect an amount of benefit up to $2,550 per year. Enrollment must be made within 31 days of your date of eligibility, during the annual open enrollment period or within 31 days of dependent birth or adoption.

Dependent Care Plan
The Dependent Care Spending Account lets you pay for eligible child or dependent care expenses with contributions taken from your pay before taxes. You may elect any amount of benefit up to a legal limit of $5,000 per year (married persons filing separate returns would be limited to $2,500 each). An enrollment choice must be made within 31 days of your date of eligibility or during the annual open enrollment period. Enrolling and terminating is allowed when a qualifying event occurs and during an annual open enrollment period and changing from one plan to another is allowed only during an annual open enrollment period.

Health Savings Account (HSA)
Employees who enroll in the High Deductible Health Plan may also choose to set aside money in the Health Savings Account (HSA). These accounts are set up through Optum Bank and employees may make pre-tax payroll contributions into their HSA.

Long Term Disability
Coverage is automatic, as a condition of employment, after one year of full-time service. Benefits are payable as of the first day of the month following the later of 90 days or the exhaustion of sick leave and vacation not to exceed 180 days. The plan pays 60% of salary up to $15,000 per month. Benefits will be reduced by payments received under Workers’ Compensation and/or Social Security laws. There will be a small payroll deduction assessed for benefits that apply to any portion of salary that exceeds $36,000 per year.

Adoption Assistance Program
The adoption assistance policy provides financial reimbursement for adoption related expenses. Eligible staff, faculty and administrators may receive reimbursement for a maximum of $6,000 for agency and non-step child adoptions or $1,000 for adoptions of a stepchild.

Accident Plan
The University’s accident plan is available to employees through VOYA, provided enrollment occurs within 31 days of eligibility. The plan offers to assist in protecting employees financially through reimbursement of expenses incurred due to an accident. Enrolling and terminating is allowed when a qualifying event occurs and during an annual open enrollment period and changing from one plan to another is allowed only during an annual open enrollment period.

Child Care & Elder Care Referral Service
A referral service is available through all Employee Assistance Program (EAP). Please call ComPsych for information at 800-859-9319.

Employee Assistance Program
Confidential professional counseling is provided at no personal cost for employees and their families who are coping with a personal or family crisis. Please call ComPsych at (800) 859-9319 to make an appointment.

Vacation
Vacation is earned and accrued based on a 40 hour work week as listed below for a maximum accrual of 200 hours. Upon the termination of employment, the balance of accrued time will be paid out to the employee.

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<th>Year 0-4</th>
<th>10 days</th>
<th>Year 0-4</th>
<th>15 days</th>
<th>Year 0+</th>
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<td>Year 10+</td>
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Faculty member’s vacation is outlined in their contract/faculty Handbook.

Holidays
The University recognizes 13 holidays each year. Holiday schedules are published on a fiscal year basis and are available from supervisors in May of each year. Staff members who are required to work a scheduled holiday will receive a personal day to be taken prior to the end of the fiscal year. Faculty should consult their contract, faculty handbook & departmental chair.

Sick Leave
Sick leave is earned and accrued at a rate of 13 days per year. Unused leave may be accrued up to a maximum of 130 days. Medical evidence substantiating the nature and probable duration of an incapacity may be required. Faculty should consult their contract/handbook for applicable information.

Simon Recreation Center
Employees may request membership to University recreation facilities in accordance with established guidelines. Contact the Simon Recreation Center for information.

NOTES: THIS IS A BASIC OUTLINE OF BENEFITS AVAILABLE. FOR INFORMATION REGARDING ALL AVAILABLE BENEFIT PLANS, CONTACT SAINT LOUIS UNIVERSITY BENEFITS OFFICE AT 977-2595 or http://hr.slu.edu/

01/01/2016