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LEHIGH
UNIVERSITY.

2011 Benefits Synopsis For Exempt Staff

Updated January 2011

Welcome to Lehigh University

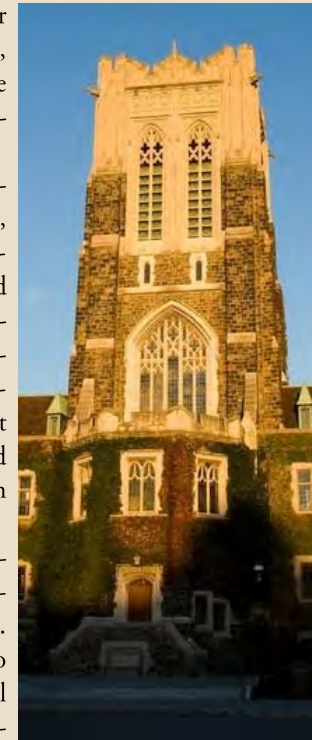
Lehigh is a premier residential university, annually ranked in the top tier of national research universities.

A nondenominational, coeducational, private university, Lehigh's four colleges and numerous research centers contribute to a vibrant, collaborative academic community that serves undergraduate and graduate students from across the globe.

The university rewards creativity, leadership, and innovation. And our commitment to excellence and intellectual curiosity are the underpinnings of everything we do. These core values also influence our compensation and benefits program for faculty and staff. In addition to competitive salaries, medical, and life insurance, we offer generous retirement contributions and a tuition remission program for employees and their families.

This brochure offers a brief introduction to some, but not all, of the many benefits provided to Lehigh staff.

For additional information on our benefits, visit the Human Resources website at: http://www.lehigh.edu/~inhro/benefits_administration.html.



Eligibility Information

Effective Dates for Benefits

Staff are eligible to begin participation in the Flexible Benefits plan (including medical, dental, life, dependent life, long term disability, and flexible spending accounts) on the first of the month following their first work day at Lehigh. Active enrollment is required for participation in the medical plans, dental insurance, and flexible spending accounts. Enrollment must be completed within thirty (30) days of the first work day.

For exempt staff members age 35 and over, Lehigh's retirement plan is available on the first work day. If a staff member is under age 35, the effective date is the first of the month following the staff member's 35th birthday or completion of two years of service and attainment of the age 21, whichever occurs first. Enrollment in the plan is required to establish control of the account.

Tuition benefits are effective with the semester after beginning employment.

All other benefits are effective on the first work day.

Domestic Partner Coverage

Lehigh University provides the same benefits to same and opposite sex domestic partners as we do for spouses of our employees. A simple registration process is required to establish eligibility.

Staff members should be aware that the benefits provided may be considered taxable income to the employee. In addition, tuition benefits offered by LVAIC member institutions are governed by the policies of each school.

2011 Full-Time Exempt Staff Benefits

Health Care, Paid Leave, And Other Coverage

Medical Insurance

Lehigh University offers four medical insurance plans from **Capital Blue Cross**.

- The **CMM Plan** is a traditional fee-for-service comprehensive medical plan that allows subscribers to see any health care provider.
- **PPO80** and **PPO100** are preferred provider organizations that use the same national provider network as the **CMM Plan**, but that provide additional benefits if the network is used and impose additional cost sharing if it is not. The major differences between **PPO80** and **PPO100** are that there is no deductible or coinsurance with **PPO100** and behavioral health care benefits in **PPO100** are available only through **Integrated Behavioral Health**.
- **Keystone Health Plan Central (KHPC)** is a health maintenance organization that requires the selection of a primary care physician and referrals for care by specialists. **KHPC** has a local provider network.

Learn more about Lehigh's medical coverage at <http://www.lehigh.edu/~inhro/FlexMedical.htm>.

Prescription Drug Coverage

All Lehigh medical plans include a prescription drug plan with Medco. For monthly generic prescriptions, staff members pay 10 percent of Medco's average wholesale price, up to a maximum of \$25. For monthly brand name prescriptions, the charge is 20 percent, up to a maximum of \$50.

Vision Plan

The **DavisVision** plan is a part of all Lehigh medical plans.

Dental Plan

Lehigh offers **United Concordia's Concordia Flex** fee for service dental plan as an optional program to all staff members. Diagnostic and preventive services are provided at no cost to the subscriber. Basic services are covered at 80 percent and major services are covered at 50 percent. There is a maximum annual benefit of \$1,000 per person (not including diagnostic and preventive services). Orthodontic services are covered for children only, at 50 percent, with a lifetime maximum of \$1,000.

Long Term Disability Insurance

All full-time benefits eligible staff members receive long term disability insurance. The full cost of the premium to supplement 66.67 percent of base salary is paid by the university. This premium is offered as a pre- or post-tax option.

Sick Leave Benefits

All employees are provided with sick leave/excused absence benefits. During the first five years of service, 10 sick leave/excused absence days are available each year. After five years, 15 days per year are available.

If a staff member is out of work for more than ten continuous workdays because of an illness or injury, short-term disability benefits are available.

Vacation Benefits

During the first fifteen years of service, exempt staff accrue vacation at the rate of 22 days per year. After fifteen years of service, staff accrue 25 days per year.

Holidays Observed

Lehigh observes twelve paid holidays each year. Typically New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day are scheduled holidays. Holidays not scheduled are floating holidays and may be used any time during the year.

Financial Benefits

Retirement Benefits

Lehigh contributes to a pension plan with **TIAA-CREF** for staff working at least 50 percent of a full work schedule. Contributions are made at the rate of 10 percent of eligible earnings for staff age 30+ and 5 percent for staff under 30.

Staff may also contribute to a **Voluntary 403 (b) Retirement Savings Plan** on a tax-deferred basis through **American Century Investments**, **Fidelity Investments**, **TIAA-CREF**, and **The Vanguard Group**.

Credit Union

The Bethlehem Teachers Federal Credit Union provides services to all salaried staff members at Lehigh. Services include payroll deduction, savings and checking accounts, personal loans, and home equity loans.

Home Purchase Incentive Program

Lehigh will pay two percent of the mortgage amount (up to a maximum of \$2,000) to staff members who purchase homes in the Bethlehem neighborhoods surrounding campus. This payment is usually made in the paycheck following settlement. Staff who work at least 75 percent of a full work schedule are eligible for the program, a partnership with Wachovia bank.

Direct Deposit

Staff are paid once per month — on the last working day of the month. Lehigh provides free, automatic direct deposit. Staff members may choose to have their paycheck deposited into one or more savings or checking accounts of their choosing.

Life Insurance

Each staff member receives life insurance coverage equal to one times his or her Flexible Benefits Salary. Supplemental coverage can be purchased for up to four times salary. Coverage is also available for dependents.

Other Insurance Benefits

Liberty Mutual Insurance Company offers staff the opportunity to purchase homeowners, automobile, and liability insurance through payroll deduction.

Tuition Benefits

For Staff:

Full-time staff members (working at least 75 percent of a full schedule), may take six credits of undergraduate or graduate study each semester at Lehigh (fall, spring, and across the two summer sessions) at no charge. Staff taking graduate level courses should be aware that the value of course tuition over \$5,250 per year is considered taxable income.

Lehigh staff may take up to six total undergraduate credits each fall and spring semester and three credits in each of the summer semesters at other Lehigh Valley Association of Independent Colleges (LVAIC) member institutions.

Lehigh's training subsidy allows staff to take two non-credit courses or seminars each semester that are directly related to the staff member's current job.

For Family Members

Spouses, Domestic Partners, and unmarried dependent children may take Lehigh undergraduate courses at one-half the full tuition rate, effective with the semester after employment starts. Beginning with the semester in which the staff member completes five years of eligible service, these family members are exempt from the entire cost.

Tuition is waived immediately for graduate and summer undergraduate courses. The value of graduate tuition is taxable to the employee.

Spouses are also eligible for the same tuition exchange program as staff at LVAIC member colleges but only for the fall and spring semesters.

A **Tuition Cash Grant** program is available for each unmarried dependent child of eligible staff. A cash grant of \$5,000 per year can be applied to undergraduate tuition for all staff at level 11 and above. There is a five-year waiting period for exempt staff at a lower level.