

2009 Full-Time Exempt Staff Benefits

Q: When do benefits go into effect?

A:

- You are eligible to begin participation in the Flexible Benefits plan (including medical, dental, life, dependent life, LTD, FSAs) on the first of the month following your first work day. Active enrollment is required before you can participate in the medical plans, dental insurance, supplemental life insurance, dependent life insurance, or flexible spending accounts. If you want to enroll in these optional benefits, you must do so within thirty (30) days of your first work day.
- For exempt staff members age 35 and over, Lehigh's retirement plan is available on the first work day. If under age 35, the effective date is the first of the month following the exempt staff member's 35th birthday or completion of two years of service and attainment of age 21, whichever occurs first. Enrollment in the plan is required before contributions can begin.
- Tuition benefits are effective with the semester after beginning employment.
- All other benefits are effective on the first work day.

Q: What medical coverage does Lehigh offer?

A: 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 you to see any health care provider you choose. *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* is a health maintenance organization that requires you to select a primary care physician and receive care only by referral. *KHPC* has a local provider network.

For additional information on Lehigh's medical coverage, go to <http://www.lehigh.edu/~inhro/FlexMedical.htm>.

Q: Does Lehigh provide prescription drug coverage?

A: A prescription drug plan with **Walgreens Health Initiative (WHI)** is part of all the medical plans. For monthly prescriptions, staff members pay 10 percent of WHI's average wholesale price up to a maximum of \$25 for generic prescriptions and 20 percent up to a maximum of \$50 for brand name drugs. Birth control prescription drugs are covered at 50 percent of WHI's average wholesale price.

Q: Is there any vision coverage?

A: Vision care is a part of each medical plan through the *DavisVision* program.

Q: Is there a dental plan?

A: Dental insurance is provided through **United Concordia's "Concordia Flex"** fee for service dental plan. Diagnostic and preventive services are provided at 100 percent; 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. Orthodontic ser-

vices are covered for children only at 50 percent with a lifetime maximum benefit of \$1,000 per person.

Q: What life insurance coverage is provided?

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

Q: Is any other insurance available?

A: The **Liberty Mutual Insurance Company** gives staff members the opportunity to purchase homeowners, automobile, and liability insurance through payroll deduction.

Q: Does Lehigh provide any coverage for domestic partners?

A: Yes, Lehigh University provides the same benefits to same sex and opposite sex domestic partners as we do for spouses of our employees. However, the benefits may be considered taxable income to the employee, and LVAIC tuition benefits are governed by the benefit policies of each school.

Q: What kinds of retirement benefits are available?

A: Lehigh contributes to a pension plan with **TIAA-CREF** for all staff who work 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 over and 5 percent for staff under age 30. Eligibility begins on the first day of employment if age 35 or older, or after two years of service and age 21, whichever occurs first.

Q: Can staff contribute their own money into a pension program?

A: Retirement savings can be tax-deferred into the *Voluntary 403(b) Retirement Savings Plan*. Eligibility for this plan is the first of the month after beginning employment. Investment companies include **American Century Investments, Fidelity Investments, TIAA-CREF, and The Vanguard Group**.

Q: Are there tuition benefits for staff?

A: If hired as a full-time staff member (working at least 75 percent of a full schedule), six credits of undergraduate or graduate tuition may be taken each semester at Lehigh (fall, spring, and across the two summer sessions). If taking graduate level courses at Lehigh, the value of course tuition over \$5,250 per year is considered taxable income. As part of LVAIC, Lehigh staff may take six undergraduate credits each fall and spring and three undergraduate credits in each of the summer sessions at any member institution. The total credits cannot exceed six per semester.

Q: Are there tuition programs for family members?

A: Spouse/Domestic partners and unmarried dependent children may take Lehigh spring and fall 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, spouses and unmarried children are exempt from the entire tuition 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 the LVAIC colleges but only for the fall and spring semesters.

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

Q: What about non-credit courses?

A: Lehigh has a training subsidy program that allows employees to take two courses or seminars each semester as long as the course is non-credit and directly related to the staff member's current job.

Q: Which holidays does Lehigh observe?

A: 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 that can be used during the year.

Q: Are there vacation benefits?

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

Q: What sick leave is available?

A: To protect from financial hardship in case of an unavoidable short-term absence from work, staff members are provided with paid sick leave/excused absence benefits.

If out of work for more than ten continuous work-days because of an illness or injury, short-term disability benefits are available.

Q: Does Lehigh offer Long-Term Disability

(LTD) insurance?

A: Yes, Lehigh offers LTD insurance to all full-time, benefits eligible exempt staff members. The full cost of the premium to supplement 66-2/3 percent of your salary is paid by Lehigh University. This premium is offered as a pre-tax or post-tax option.

Q: Is there a credit union affiliated with Lehigh?

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

Q: How are exempt staff paid?

A: Staff are paid once per month — on the last working day of the month.

Q: Can paychecks be deposited into checking or savings accounts?

A: A free, automatic check depositing service is provided. This plan automatically deposits a staff member's paycheck in either a checking or savings account each payday.

Q: Does Lehigh offer any incentives to staff who purchase homes near the campus?

A: Lehigh will pay 2 percent of the mortgage amount (up to a maximum of \$2,000) to staff members who purchase homes in the Bethlehem neighborhoods surrounding campus, usually in the paycheck following settlement. Staff who work at least 75 percent of a full work schedule are eligible for the program, which is run in partnership with **Wachovia Bank**. No down payment is required for the mortgage, and settlement costs are reduced.

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For additional information on the benefits offered at Lehigh University, access the Human Resources Website at: http://www.lehigh.edu/~inhro/benefits_administration.html.



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**2009 BENEFITS
FOR FULL-TIME
EXEMPT STAFF**