



Benefits at a Glance 2017

Full-Time Employees

BENEFIT	DESCRIPTION												
Medical Insurance	Choice of three plan designs through Connecticare, Inc. <table><tr><th>Plan Choice</th><th>USJ Contribution</th></tr><tr><td>HMO ("core")</td><td>66%</td></tr><tr><td>HDHP</td><td>92%</td></tr><tr><td>POS</td><td>61%</td></tr></table> Subject to Catholic exclusions for certain reproductive care	Plan Choice	USJ Contribution	HMO ("core")	66%	HDHP	92%	POS	61%				
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Dental Insurance	Annual maximum \$1500; includes orthodontia for covered children; USJ contribution 60%												
Vision Insurance	Coverage for annual vision exams, lenses, frames and contacts; fully paid by employee												
Flexible Spending Accounts	Health Care Reimbursement Account Dependent Day Care Reimbursement Account												
Basic Life Insurance and AD&D	1 times annual salary to a maximum of \$50,000; fully paid by USJ												
Long-Term Disability Insurance	Provides partial salary continuation for a continuous disability after 90 days of disability; fully paid by USJ												
Voluntary Life Insurance option	Flexible coverage amounts to meet a broad range of protection needs; fully paid by employee												
Retirement Plan (403b)	USJ contribution of 11% of regular salary provided applicable employee contribution is made (0%, 2% or 5%); immediate vesting; non-cashable												
Supplemental Retirement Annuity	Pre-tax employee contributions up to IRS maximums												
Tuition Waiver ~ employee	Two courses per semester (maximum 6 credits); may include one course per semester at a Greater Hartford Consortium school												
Tuition Waiver ~ spouse	One course per semester at USJ (maximum 3 credits)												
Tuition Waiver ~ eligible dependent child	Full tuition at USJ												
Tuition Exchange programs	Tuition for an eligible dependent child at a participating school for one year; availability may be subject to lottery.												
Tuition Discount at The School for Young Children	20% discount off of school, backpack and summer programs												
Group Automobile/Homeowners Insurance	Discounted premiums; payroll deduction available												
CHET (Connecticut Higher Education Trust)	Section 529 Higher Education savings program; payroll deduction available												
Holidays	10 per year as specified by USJ												
Sick Leave: Faculty	4 weeks per completed year of service to a maximum of 24 weeks; maximum 6 months paid leave in a twelve month period												
Sick Leave: Staff	Accrues at a rate of one day per month to a maximum of 90 days												
Personal Days: Staff	2 days per fiscal year												
Vacation: Staff working 12 months	Accrual begins upon hire; available for use after 3 months' employment <table><tr><th>Years of service</th><th>Non-Exempt</th><th>Exempt</th></tr><tr><td>0-3</td><td>10 days</td><td>15 days</td></tr><tr><td>4-6</td><td>15 days</td><td>20 days</td></tr><tr><td>7+</td><td>20 days</td><td></td></tr></table>	Years of service	Non-Exempt	Exempt	0-3	10 days	15 days	4-6	15 days	20 days	7+	20 days	
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7+	20 days												
Vacation: Staff working 10 months	45 hours per academic year												

ELIGIBILITY

Most employee benefits begin on the first of the month following hire or change to benefits-eligible status. Benefits with a different eligibility waiting period include: 403(b) supplemental retirement annuity (no waiting period), 403(b) employer contribution (1 year and 1,000 hours, 25 years of age), dependent tuition waiver (see policy), and tuition exchange (1 year).

Unless otherwise noted, full-time for benefits purposes is 0.75 FTE for faculty and 0.80 FTE (30 hours/week) for staff. The Employee Handbook provides additional details regarding eligibility.