



BENEFIT PLANS OVERVIEW FOR FACULTY

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Contact Information

Plan Provider Contact Information

Plans	Group Number	Member Services	Website
Medical Mutual of Ohio Medical Plans	226685	216-687-6000 800-232-7400	www.medmutual.com
Medical Mutual of Ohio /Medco Prescription Plan	226685	800-417-1961	www.medco.com
Kaiser Medical Plan – HMO	0531	800-686-7100	www.kaiserpermanent.org
Cigna Dental Plan	3310988	PPO: 888-336-8258 HMO: 800-367-1037	www.cigna.com
EyeMed Vision Care Plan	9776493	800-723-0513	www.eyemedvisioncare.com
VSP Vision Care	30017808	800-877-7195	www.vsp.com
Ceridian (COBRA Administration)	226685	800-488-8757	www.ceridian-benefits.com
FlexSave (Flexible Spending)		800-525-9252 Fax: 440-878-4890	www.myflexonline.com Questions: flexpending@mmoh.com
Unum (Life, AD&D, & Long Term Disability Insurance)	581726	800-421-0344	www.unum.com
TIAA-CREF (Retirement Plans)		800-842-2252	www.tiaa-cref.org
Liberty Mutual	113401	1-800-437-7995 Ext 54066	www.libertymutual.com/lm/briangecina
Ohio Educational Credit Union		216-621-6296 Ext. 3066 FAX: 216-621-6190	www.ohioedcu.com
Ease@Work (Employee Assistance)		216-241-3273 1-800-521-3273	www.easeatwork.com/EASEy
PNC Bank		216-382-6900	www.pnc.com
Huntington Bank		216-515-6122	www.huntington.com
RTA – Commuter Advantage	19661	216-621-9500	www.rideRTA.com
Howard Hanna Real Estate		1-800-321-0558 Ext. 262	www.hannagoldadvantage.com

Enrollment

John Carroll University offers comprehensive benefit plans, including medical, life insurance, long-term disability income protection, vision, dental, accidental death and dismemberment insurance, a flexible spending plan for medical and dependent care, and 403(b) tax-deferred retirement plan and supplemental plan.

This booklet includes only a general outline of the benefits available at JCU. Detailed information on specific benefits is given to each new full-time faculty at the time of his or her hire. This booklet is intended to highlight key benefit plan features, the actual plan documents (contracts, certificates, etc.) are controlling. Please refer to the Office of Human Resources website (www.jcu.edu/hr) for access to additional information. Basic plan design and current year premium rates for various coverages can be found on the [Faculty Benefits Summary Sheet](#). Faculty hired on or after the new benefit plan year, starting January 1st, will be eligible for the benefits described in that year's benefit booklet.

Enrollment in all benefit programs and requests for additional information or changes in coverage are handled through the Office of Human Resources. The benefits presently available are described in this overview. It is incumbent upon the faculty member to communicate with the Office of Human Resources in order to effect timely enrollment or to change coverage. There may be length of service requirements and underwriting criteria for eligibility and there may be premium costs associated with some of these benefits.

The Office of Human Resources conducts an annual benefit enrollment each year so employees have the opportunity to readjust their benefit plan participation as well as reconfirm their current and future choices.

Eligibility

General Full-time faculty are eligible to apply for the plans as described in this booklet at the time of their hire. Vesting may vary for certain benefits.

Faculty status determines eligibility for benefit plan participation and is dependent on the nature of the faculty contract as determined by the Academic Vice President's office in accordance with the Faculty Handbook.

Additionally, all faculty hired on or after the new benefit plan year, starting January 1st, will be eligible for the benefits described in that year's benefit booklet.

If election is not made at the time of hire (within 31 days of start date) employee must wait until the annual open enrollment period and may require additional information or evidence of insurability for qualification into certain plans.

Start of Coverage:

Detail

- Is based upon the full-time employee hire date
- Begins on the 1st day of the month following the employee hire date.
- Each employee has 31 days from date of hire to elect coverage, unless otherwise indicated.
- If an election is not made within 31 days from date of hire:
 - employee must wait until the annual open enrollment period;
 - Or upon evidence of a qualifying life event (contact the Office of Human Resources).

For specific eligibility and enrollment information, please call the Office of Human Resources at (216) 397-4976 or via email at hrdept@jcu.edu.

Medical - Preferred Provider Organization (PPO)

Overview	<p>The University sponsors a Medical Mutual SuperMed PPO group medical plan for eligible employees and their eligible dependents. The cost for the plan is shared between the University and the employee, and may be adjusted as needed based on the expected cost of the plans.</p>
Eligibility	<p>All full-time employees are eligible to apply for the Medical Mutual SuperMed PPO group medical coverage for themselves and their eligible dependents in the medical plans sponsored by the University.</p> <p>If coverage is not elected at the time of hire, the next opportunity to enroll is during the annual open enrollment period unless there is a qualifying life event as defined by ERISA (federal) guidelines. (see the Office of Human Resources for details).</p>
Detail	<p>Start of Coverage:</p> <ul style="list-style-type: none">• Is based upon the full-time employee hire date.• Begins on the 1st day of the month following the employee hire date.• Each employee has 30 days from date of hire to elect coverage.• If an election is not made within 30 days from date of hire employee must wait until the annual open enrollment period. <p>Contributions:</p> <ul style="list-style-type: none">• Participants contribute toward the premium of their group medical insurance.• Premiums vary depending on the plan chosen and the level of coverage.• Employees are informed of the contribution at the time of enrollment, and during the annual open enrollment. <p>Impact of Retirement on medical plan participation:</p> <ul style="list-style-type: none">• Under age 65 after retirement: Employees who retire prior to reaching age 65 and who currently participate in a University sponsored health plan may choose to continue participation in the University's group medical coverage that active employees participate in by paying the full cost of premiums for themselves and for any eligible dependents that wish to remain on the plan. Retirees and their spouses will maintain continued coverage as long as monthly premiums are paid to

the University.

- Age 65 or over - after retirement: Since 1992 the University has sponsored a group medical plan (supplement major medical and prescription drug plan) for retirees age 65 and over. Upon reaching age 65, retirees may elect to continue their group medical through the University sponsored group plan (supplemental major medical and prescription drug plan) This plan requires enrollment in Medicare Parts A and B. Retirees and their spouses will maintain continued coverage as long as monthly premiums are paid to the University.

Prescription Drug Coverage:

Employees enrolled in Medical Mutual PPO plan have prescription drug coverage as through MEDCO, which includes incentives to participate in a mail order maintenance program.

Premiums for coverage are deducted from your pay on a pre-tax basis.

While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.

[Medical Mutual Traditional PPO Plan Document](#)-Active Employees, COBRA Participants and Retirees under 65.

[Medical Mutual Medifil Plan Document](#)-Retirees 65 or older.

Medical - High Deductible Health Plan (HDHP)

Overview

The University sponsors a Medical Mutual SuperMed HDHP group medical plan for eligible employees and their eligible dependents. The cost for the plan is shared between the University and the employee, and may be adjusted as needed based on the expected cost of the plans.

Eligibility

All full-time employees are eligible to apply for the Medical Mutual SuperMed HDHP group medical coverage for themselves and their eligible dependents in the medical plans sponsored by the University.

If coverage is not elected at the time of hire, the next opportunity to enroll is during the annual open enrollment period unless there is a qualifying life event as defined by ERISA (federal) guidelines. (see the Office of Human Resources for details).

Detail

Start of Coverage:

- Is based upon the full-time employee hire date.
- Begins on the 1st day of the month following the employee hire date.
- Each employee has 30 days from date of hire to elect coverage.
- If an election is not made within 30 days from date of hire employee must wait until the annual open enrollment period.

Contributions:

- Participants contribute toward the premium of their group medical insurance.
- Premiums vary depending on the plan chosen and the level of coverage.
- Employees are informed of the contribution at the time of enrollment, and during the annual open enrollment.

Impact of Retirement on medical plan participation:

- Under age 65 after retirement: Employees who retire prior to reaching age 65 and who currently participate in a University sponsored health plan may choose to continue participation in the University's group medical coverage that active employees

participate in by paying the full cost of premiums for themselves and for any eligible dependents that wish to remain on the plan. Retirees and their spouses will maintain continued coverage as long as monthly premiums are paid to the University.

- Age 65 or over - after retirement: Since 1992 the University has sponsored a group medical plan (supplement major medical and prescription drug plan) for retirees age 65 and over. Upon reaching age 65, retirees may elect to continue their group medical through the University sponsored group plan (supplemental major medical and prescription drug plan) This plan requires enrollment in Medicare Parts A and B. Retirees and their spouses will maintain continued coverage as long as monthly premiums are paid to the University.

Prescription Drug Coverage:

Other

Employees enrolled in the Medical Mutual HDHP plan have prescription drug coverage through MEDCO, which includes incentives to participate in a mail order maintenance drug program.

Premiums for coverage are deducted from your pay on a pre-tax basis.

Plan Documents

While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.

Health Savings Account

Medical Mutual HDHP Plan Document- Active Employees, COBRA Participants and Retirees under 65.

Medical Mutual Medifil Plan Document-Retirees 65 or older.

More information regarding the Health Savings Account can be found on the [US Bank](#) website.

Medical - Health Maintenance Organization (HMO)

Overview

The University sponsors a Kaiser Permanente HMO group medical plan for eligible employees and their eligible dependents. The cost for the plan is shared between the University and the employee, and may be adjusted as needed based on the expected cost of the plans.

Eligibility

All full-time employees are eligible to apply for the Kaiser Permanente HMO group medical coverage for themselves and their eligible dependents in the medical plans sponsored by the University.

If coverage is not elected at the time of hire, the next opportunity to enroll is during the annual open enrollment period unless there is a qualifying life event as defined by ERISA (federal) guidelines. (see the Office of Human Resources for details).

Detail

Start of Coverage:

- Is based upon the full-time employee hire date.
- Begins on the 1st day of the month following the employee hire date.
- Each employee has 30 days from date of hire to elect coverage.
- If an election is not made within 30 days from date of hire employee must wait until the annual open enrollment period.

Contributions:

- Participants contribute toward the premium of their group medical insurance.
- Premiums vary depending on the plan chosen and the level of coverage.
- Employees are informed of the contribution at the time of enrollment, and during the annual open enrollment.

Impact of Retirement on medical plan participation:

- Under age 65 after retirement: Employees who retire prior to reaching age 65 and who currently participate in a University sponsored health plan may choose to continue participation in the University's group medical coverage that active employees participate in by paying the full cost of premiums for themselves and for any eligible dependents that wish to remain on the plan. Retirees and their spouses will maintain continued coverage as long as monthly premiums are paid to the University.
- Age 65 or over - after retirement: Since 1992 the University has sponsored a group medical plan (supplement major medical and prescription drug plan) for retirees age 65 and over. Upon reaching age 65, retirees may elect to continue their group medical through the University sponsored group plan (supplemental major medical and prescription drug plan) This plan requires enrollment in Medicare Parts A and B. Retirees and their spouses will maintain continued coverage as long as monthly premiums are paid to the University.

Prescription Drug Coverage:

Other

Employees enrolled in the Kaiser Permanente HMO medical plan have prescription drug coverage as part of their enrollment.

Premiums for coverage are deducted from your pay on a pre-tax basis.

While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are

controlling.

[Kaiser Permanente HMO Plan Document \(Active and Retirees\)](#)

Continuation of Group Coverage after Qualifying Event (COBRA)

Overview	John Carroll University complies with the requirements of the Consolidated Omnibus Budget Reconciliation Act (COBRA) which provides for the continued participation in certain benefits when a qualifying event occurs for a specific period of time.
Eligibility	Employees and qualified dependents who currently participate in group medical, dental, and/or vision plans, as well the Medical Flexible spending account are eligible for continuation of group coverage in those plans after a qualifying event. Qualifying events are those events that would cause someone to lose benefit coverage. The type of qualifying event will define who the qualified beneficiaries are and how long the plans will have to offer coverage.
Detail	<p>Qualifying Events for COBRA coverage (Employees):</p> <ul style="list-style-type: none">• Voluntary or involuntary termination of employment for reasons other than gross misconduct.• Reduction in the number of hours of employment causing loss of coverage. <p>Qualifying Events for COBRA coverage (Spouses):</p> <ul style="list-style-type: none">• Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct.• Reduction in the hours worked by the covered employee causing loss of coverage.• Covered employee's becoming entitled to Medicare.• Divorce or legal separation of the covered employee.• Death of the covered employee. <p>Qualifying Events for COBRA coverage (Dependent Children):</p> <ul style="list-style-type: none">• Loss of dependent child status under the plan rules.• Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct.• Reduction in the hours worked by the covered employee causing loss of coverage.• Covered employee's becoming entitled to Medicare.• Divorce or legal separation of the covered employee.• Death of the covered employee. <p>Length of coverage:</p> <ul style="list-style-type: none">• Length of COBRA coverage is determined by the COBRA law and its regulations.• COBRA beneficiaries generally are eligible for group coverage during a maximum of 18 months for qualifying events due to employment termination or reduction of hours of work.• Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

In accordance with federal requirements, the university will provide notice of these rights under the law at such point that eligibility for coverage occurs.

Vision Benefits

Overview

These vision plans are an optional plan with services provided through EyeMed Vision Care or VSP.

As an optional and voluntary plan, employees pay the full cost of participation in the plan.

Eligibility

Full-time employees and their dependents are eligible to participate.

If not elected at the time of hire, the next opportunity to enroll is during the annual enrollment period unless there is a qualifying life event (see the Office of Human Resources for details).

Detail

Both vision care programs provides access to a nationwide network of private practice optometrists and ophthalmologists, as well as conveniently located retail stores.

These plans provide for a complete examination, as well as spectacle lenses and frames, or contact lenses.

Other

Premiums for coverage are deducted from your pay on a pre-tax basis.

While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.

www.eyemedvisioncare.com

www.vsp.com

Dental Benefits

Overview	<p>John Carroll University offers an optional dental plan through Cigna Dental Care.</p> <p>Employees pay the full cost of participation in the plan.</p>
Eligibility	<p>Full-time employees, their spouses and their dependents are eligible to participate.</p> <p>If not elected at the time of hire, the next opportunity to enroll is during the annual enrollment period unless there is a qualifying life event (see the Office of Human Resources for details).</p>
Detail	<p>There are two plan options that are available:</p> <p><u>Cigna Dental Care Dental Health Maintenance Organization (DHMO):</u></p> <p>The Cigna Dental Care Plan has no deductible and all services are required to occur within the DHMO network. Any claims for dental services provided by non-network providers are at the employees own expense.</p> <p><u>Cigna Dental Preferred Provider Organization (DPPO):</u></p> <p>The Cigna DPPO Plan allows you to use both in-network and out-of-network providers. Covered services from an in-network provider are paid at a higher rate.</p> <p>You may locate participating dental providers on Cigna's website.</p> <p>Premiums for coverage are deducted from your pay on a pre-tax basis.</p>
Other	<p>While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.</p>
Plan Documents	<p>The Dental PPO and the Cigna Dental Care (DHMO) Plan Documents are combined.</p>

Life Insurance and Accidental Death and Dismemberment (AD&D) Benefit

Overview	John Carroll University provides life insurance coverage through UnumProvident Company. Basic Life insurance coverage equals one times the covered individual's annual salary. AD&D coverage is an additional life insurance amount equal to the Basic Life benefit.
Eligibility	Full-time staff and administrators.
Detail	<p>Basic Life Insurance</p> <ul style="list-style-type: none">• If you have been employed by the University for less than ten years you will receive coverage equal to 1x your salary (to a maximum of \$350,000). The cost is 100% covered by the University.• If you have been employed by the University for ten or more years you will receive coverage equal to 2x your salary (to a maximum of \$350,000). The cost is 100% covered by the University.• Since IRS regulations require that the value of the premium for life insurance that the University pays for on your behalf in excess of \$50,000 be treated as imputed income, appropriate taxes will be withheld on those amounts. You can estimate this impact using the information found here. <p>Accidental Death and Dismemberment Insurance (AD&D)</p> <ul style="list-style-type: none">• Additional life insurance coverage equal to the amount of the elected Basic Life benefit.• The cost for AD&D is paid for by the University.• Partial benefits are payable if an eligible employee loses eyesight or a limb as the result of such an accident.• Additional education benefits are available to children. <p>Supplemental Life Insurance</p> <ul style="list-style-type: none">• Supplemental insurance coverage is optional and available at age-banded rates, in the amount of 1x or 2x your salary (to a maximum of \$250,000). The employee pays the full premium for Supplemental Life Insurance. Current rates for supplemental life

can be found [here](#).

Age Reductions

- Certain age reductions apply, see coverage certificate for details.

At Retirement:

- The University provides \$2,000 of life insurance coverage at no cost to individuals that held elective coverage when they retired.

Beneficiaries:

- Participants may designate beneficiaries and update and/or change beneficiary designation at any time. (Contact Human Resources for details)
- Benefits are payable to designated beneficiaries.

Plan Documents

While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.

[Life Insurance and AD&D Plan Document for Under 10 years of service.](#)

[Life Insurance and AD&D Plan Document for 10 or more years of service.](#)

Long Term Disability Insurance (LTD)

Overview The long term disability plan (LTD) is a fully insured group plan that provides replacement for part of the participant's income in the event of total disability.

This is a voluntary plan with the cost of insurance premiums shared between the University and the employee. The employee contribution will be specified at the time of enrollment and may change depending on the insurance renewals and employee salary level.

Eligibility Full-time employees may elect participation in this plan. Application must be made at the time of hire; otherwise, a statement of health must be completed and accepted by the insurance carrier.

Detail Total disability is defined as:

- Being limited from performing the material and substantial duties of your regular occupation due to your sickness or injury for the first 24 months;
- And you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.
- After 24 months of payments, you are disabled when the carrier determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training, or experience.

Benefit payments:

- Begin six months (180 days) after total disability starts.
- Will be 60% of covered monthly earnings as of the date the disability began and will not exceed \$7,500.00 (however, the monthly benefit will never be less than \$100 or 10% of monthly salary, whichever amount is greater).
- Are offset by any other payment(s), such as Social Security, Workers' Compensation if applicable.
- No disability payments will be made for the same time period when John Carroll University salary or wage, insurance, industrial compensation, or unemployment insurance is providing payment.
- Hence, faculty salary continuation in fulfillment of contracts replaces the above benefits.
- Evidence of total disability must be presented by a physician and

approved by the insurance company.

- Full contribution to the retirement plan based on income at the commencement of total disability will be made by the insuring company.
- The longest period of time the insurance carrier will pay a benefit while you are disabled is shown in the following table:

Age at Disability	Benefit Duration
Less than 60	To age 65, but not less than 5 years
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

Additional questions regarding disability benefits should be referred to the Office of Human Resources.

While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.

**Plan
Document**

[UNUM Long Term Disability Plan Document](#)

University Disability Benefits

Overview	The University provides benefits to supplement long term disability insurance and provides some coverage to all in the event of disability.
Eligibility	All full-time employees with at least one year of service.
Detail	<p>In the event of <u>total disability</u>, faculty continue to receive regular base salary for a period of six months.</p> <p>Total disability in this case means (1) inability to do any work due to an illness or accident and (2) the condition is expected to last indefinitely--at least six months.</p> <p>Evidence of total disability must be presented by a physician. Decision as to whether or not the disability is total rests with the University.</p> <p>While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.</p>
Restriction	<p>No University payment will be made for the same period when John Carroll University salary or wage, insurance, worker's compensation or unemployment insurance is providing payment. Hence, faculty salary continuation in fulfillment of contracts replaces the above benefits, where applicable.</p> <p>Since this is not an insured benefit, any payments made by the University under this policy are taxable as income.</p>

Travel Insurance

Overview	Travel insurance is an additional coverage for death due to accident while traveling on authorized University travel. This policy also has coverage for disability and dismemberment resulting from accidents while on University travel.
Eligibility	All full-time employees are eligible and covered.
Detail	In case of accidental death during authorized travel for the University, the death benefit will be \$200,000. This coverage includes all authorized travel to destinations outside of University Heights or the city of principal assignment.
Other	<p>The total cost of the coverage is paid by the University.</p> <p>While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.</p>

Flexible Spending Accounts - FSA

Overview	<p>Flexible Spending Accounts (FSAs) allow you to pay certain qualifying expenses with pre-tax dollars for medical and dependent care expenses.</p> <p>Please refer to the website which lists qualifying expenses www.mytakecareplan.com.</p>
Eligibility	<p>If not elected at the time of hire, the next opportunity to enroll is during the annual enrollment period unless there is a qualifying life event (see the Office of Human Resources for details).</p>
Health Expense Reimbursement Account	<p>The Medical Expense Reimbursement Account allows you to set aside pre-tax dollars to pay for qualifying out-of-pocket medical, dental, vision and prescription drug expenses, including deductibles, coinsurance payments and co-pays for yourself or your qualified dependents. A maximum of \$2,500 per plan year can be set aside in a Medical Expense Reimbursement Account. This amount is subject to government regulations. Expenses for dependents that are not covered through the John Carroll University health plan may also qualify for reimbursement.</p>
Dependent Care Reimbursement Account	<p>The entire annual amount you elect for Health Medical Flexible Spending Account (FSA) is available on the first day and throughout the plan year (the account is pre-funded).</p> <p>The Dependent Care Reimbursement Account allows you to set aside pre-tax dollars to pay for eligible dependent care expenses to a maximum of \$5,000 per plan year, per family. This amount is subject to government regulations.</p> <p>The amount you elect to be deposited into your Dependent Care Account will be available to you as you accrue it each month. Unlike the Medical Flexible Spending Account the annual amount is not available at the beginning of the plan year (this account is not pre-funded).</p>
Other	<p>A worksheet is available to assist you in determining how much money to save annually. The worksheet can be found at www.mytakecareplan.com</p> <p>Your balance and other details are always available online or by calling the Flex Save hotline. Money set aside for one account cannot be moved to another account. Once enrolled you may change your annual contributions only if you experience a qualifying “change in</p>

family status,” such a marriage, divorce, addition or loss of a dependent, or a change in your spouse’s employment. Otherwise, you election will automatically stop at the end of a calendar year.

It is important to carefully review your estimated expenses, since under IRS regulations; any **unspent funds remaining in each account at the end of the plan year are forfeited.** While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.

[Flexible Spending Plan Documents](#)

Retirement Savings Plans

Overview	The University sponsors a 403(b) defined contribution retirement savings plan as well as a supplement retirement savings plan to assist you in saving for your retirement. As of December 31, 1967, the TIAA-CREF individual annuity program was made available as the vehicle for providing pensions based on service after January 1, 1968.
Plan	Defined Contribution Plan
Eligibility	Enrollment in this plan is a condition of employment which requires eligible, full-time employees age 21 or over to contribute on a tax deferred basis into the retirement plan. Eligible employees are those employees who work or who are anticipated to work more than 1000 hours per year.
Details	Currently, employees contribute 4.5% of their gross salary and the University contributes an additional 6.0% into the defined contribution plan. All participants are fully vested immediately in the accumulated values the combination of their contribution and the University's contribution will produce under the TIAA-CREF Program. "Fully Vested" means the irrevocable right of the participant to the value of the accumulated balance under the program. Upon termination of employment at the University for any reason, the vested interest remains with the participant.
Plan	Supplemental Retirement Plan This supplement 403(b) plan is an elective plan in addition to the defined contribution plan.
Eligibility	All employees of the University are eligible to contribute on both a tax deferred basis or under the Roth rules to a supplemental retirement fund. There are limits set by the IRS on how much can be contributed each year. This plan also contains provisions for loans and hardship withdrawals.

Details Participants in defined contribution plan and supplemental plan have a variety of investment options available to them and may change their investment elections throughout the year. The current plan administrator is TIAA-CREF. Employees may request information, meet with a plan counselor or access information by contacting TIAA-CREF either by phone or online (www.tiaa-cref.org/jcu).

Other While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling. For details contact the Office of Human Resources.

Retirement - Wage Supplement

Overview This provides additional compensation to those who retire from the University.

Eligibility All full time employees age 62 and older with five or more years of continuous employment who retire are eligible

Detail Faculty who meet these requirements and retire from the University are eligible for an additional month's of their regular salary wage (1/9th of their latest annual contract amount). .

Payment of the wage supplement is made in the month following the actual retirement.

Workers' Compensation

- Overview** John Carroll University complies with the State of Ohio mandated workers' compensation coverage for all employees.
- Eligibility** All employees are covered under the workers' compensation program from their date of hire.
- Detail** If an employee has a work related illness or is injured on the job workers' compensation provides medical benefit payments as well as wage supplements according to the rules and regulations of the State of Ohio.
- Employees must report all work-related illnesses or injuries to their supervisor/chair before the end of the workday or as soon as possible.
- Workers' compensation procedures can be found at www.jcu.edu/fas/vice/regulatory.htm

Unemployment Compensation

Overview	John Carroll University complies with the Unemployment Compensation rules and regulations for the State of Ohio.
Eligibility	<p>Most full-time and part-time employees are covered under the Ohio Unemployment Compensation Act.</p> <p>Under the provisions of this law, covered employees of the university who become totally or partially unemployed and who meet the eligibility requirements as set forth in the law may receive unemployment compensation. Typically if a covered employee voluntarily resigns their position, they are not eligible for unemployment compensation.</p>
Detail	<p>The University, as a self-insured employer, pays the full cost of any benefit paid to employees.</p> <p>The amount of the weekly benefit depends on earnings, dependents and other factors that may change.</p> <p>Determination of eligibility and adjudication of all claims for unemployment compensation is conducted by agencies of the State of Ohio. All former employees should contact the Ohio Bureau of Employment Services for further assistance. More information can be found at:</p> <p>www.ifs.ohio.gov</p>

Social Security/Medicare

Overview All employees who are paid wages by the University, with the exception of student workers, graduate assistants and certain visa holders, must contribute to the Federal Social Security Program as well as to Medicare.

Eligibility All employees who are paid wages regardless of full-time or part-time status are required to participate.

Detail The University is required to collect Social Security and Medicare tax on wages earned by employees, and submit it to the government on the employee's behalf.

The cost to the employee and employer is established by Congress

More information on Social Security and Medicare can be found at:

www.ssa.gov

www.medicare.gov

Tuition Waiver Program

Overview

The University provides a tuition waiver program that allows eligible employees, their spouses and dependent children the opportunity to pursue a bachelor and/or masters degree at John Carroll.

Eligibility

- All full-time employees are eligible on a graduated basis for tuition waiver when employment begins. If employed during a semester or summer session, eligibility will begin with the first full semester (or summer session following the beginning of employment.)
- Full-time Faculty, Administrators, and Staff: Limited to two (2) courses during any one semester and one (1) course during each summer session.
- Graduate Assistants are eligible for tuition benefits as of their date of employment.
- Part-Time Faculty who teach for five (5) cumulative semesters are eligible to take one (1) course. Waivers will be forwarded to the Academic Vice President's Office for approval.
- Spouses of eligible faculty, administrators, and staff are eligible for tuition up to a full-time course load (18 credit hours) per semester.
- Children of eligible faculty and staff who are
 - 26 years of age or younger, and
 - Financially dependent upon their full-time JCU employed parent. Financial dependence is established prima facie if the child is claimed as such on the employee's federal income tax return. A copy of which must be submitted to the Office of Human Resources

- on a yearly basis.
 - If a child is not claimed as a tax-dependent, eligibility for tuition waiver may be requested in writing and established as an exception.
 - If the above criteria are met, tuition up to full-time course load (18 credit hours) per semester can be waived.
- Retired employees, spouses and dependent children may be eligible if:
 - the JCU employee retired from full-time service at age 62 or older or retired because of total disability;
 - the JCU employee completed at least five (5) years of full-time continuous service; and
 - the child(ren) are
 - working towards a degree;
 - 26 years of age or younger; and
 - financially dependent upon their retired JCU parent.
- Deceased JCU Employees (died while employed by JCU with 3 years or more of service): Tuition may be waived for dependent children and unmarried surviving spouse.
- Deceased Retired Full-time Employees: Tuition may be waived for dependent children and unmarried surviving spouses.

Detail The tuition waiver benefit is covered at 100% for current employees. New hires and dependents are eligible the first semester following date of hire.

- How to Apply?**
- You must complete an Application for Tuition Waiver Form which is available at <http://sites.jcu.edu/hr> and submit to HR Department by the designated date (1st day of classes) for each semester/summer session.
 - JCU employees, spouses and dependents must complete the appropriate financial aid forms to determine federal and/or state eligibility.

Programs Not Eligible

- Study Abroad
 - Distance Learning
 - School-based M.Ed.
- Check with the Financial Aid Office as to eligibility of waivers for special programs or courses.

Fees Waived

- Full-time Employees and their Spouses: Fees waived include; application, graduation, and lab fees.

Fees Not Waived

- Full-time Employees and their Spouses: Returned check or library fees.
- Dependent Children: Dependent room and board, all other fees.

Non-Credit Programs

- Tuition and/or fees for non-credit programs waived if course or program is determined to be job-related and beneficial to the employee's work at JCU. Must be approved by Division VP and HR Department.

Other Programs Eligibility

Eligible JCU employees may also participate in the following programs:

1. Tuition Exchange Program - Determined by the employing (home) institution. Target for JCU usually between 8-10 students per class year (40 imports at any given time). A waiver determining eligibility must be completed to participate in this program. List of participating institutions can be found at <http://www.tuitionexchange.org/schools.cfm>
2. Council of Independent Colleges Tuition Exchange Program (CIC-TEP) – Includes over 300 colleges and universities around the country. List can be accessed at www.cic.edu/tep/index.asp
CIC-TEP benefits are automatically terminated at the end of the current term if employee drops below full-time employment.
3. Jesuit Tuition Exchange (FACHEX) – Undergraduate tuition remission program, usually for regular sessions, for children of eligible employees. Benefits are for the remission of full-time student tuition only. All room, board and fees are the responsibility of the student. For more information contact the Office of Financial Aid. List can be accessed at: http://webmedia.jcu.edu/hr/files/2011/05/Participating_FACHEX_Schools.pdf

Tuition Waiver forms can be accessed at:

<http://sites.jcu.edu/hr/pages/hr-forms-and-documentation/>

The Ohio Educational Credit Union, Inc. (OECU)

Overview

The University sponsors employee participation in the Ohio Educational Credit Union (OECU), a member-owned, not-for-profit financial cooperative dedicated to providing quality financial products and services to its members.

Eligibility

Upon employment or any time thereafter, full-time John Carroll University employees may join The Ohio Educational Credit Union, Inc. (OECU), a member-owned, not-for-profit financial cooperative dedicated to providing quality financial products and services to its members.

Detail

Membership requires a direct deposit of a portion of your pay to a membership account and that the account must be in good standing.

Membership entitles participants to a broad range of financial services including:

- Free regular share account
- Preferred loan rates for auto, boat, motorcycle (subject to creditworthiness of borrower)
- Unlimited free ATM transactions
- Higher interest rates on term share certificates (similar to a CD)
- Higher interest rates on IRA share certificates
- No IRA administration fee
- Free OECU official checks

Employees can authorize deposits or payments to be made to the credit union through payroll deduction.

If an employee ceases to be employed by the University, the membership benefits derived from being an employee will be adjusted to the level the individual qualifies for as a regular member. Any preferred, outstanding loan or interest rates will remain in force until maturity.

Although these benefits are the result of negotiation between the University and the OECU, the OECU retains the right to change this level of benefits upon notification to the University.

Use of University Facilities/Employee Purchasing/Discounts

Overview/Eligibility The University allows access to and use of facilities as described below.

Detail

BOOKSTORE

Full-time employees are eligible for a 10% discount on bookstore purchases except for rings and certain specially priced merchandise.

FOOD SERVICE

Employees, visitors and guests may eat at any of the food venues on campus.

Arrangements can be made for personal use of University facilities for meetings and/or catered events on the campus, subject to rental fees, availability and catering requirements. Information is available on-line. Generally these affairs can only be held when classes are not in session.

GYM AND SWIMMING POOL

During stated hours, the gym, including the pool, handball courts and exercise rooms are open to employee use. All must present identification and abide by the rules of use.

LIBRARY

Books may be borrowed in accordance with restrictions and fines in force.

EMPLOYEE PURCHASING/DISCOUNTS:

Employee Computer Purchase Program:

John Carroll University will help full-time employees to purchase computer equipment through a 12-month payroll deduction plan. The main goal of this plan, called the Employee Computer Purchase Assistance Program, is to ease the initial financial burden of obtaining a home computer system. Employees interested in taking advantage of this program must complete a Request for Personal Computer Purchase form from the Purchasing Department and submit it, along with a quote for the computer the employee wishes to purchase. Purchasing will review the form for completeness and submit it to the Vice President for Finance and Administrative Services for approval. Once approved, employees will purchase the computer equipment directly and submit the invoice to the Purchasing Department. The employee will be reimbursed for the purchase and the John Carroll University Payroll Office will be notified to begin payroll deductions.

DISCOUNTS:

From time to time various vendors/local retailers may offer discounts on their products and services. Please check the HR website for up to date offerings.

Parking

Overview	Parking on campus and at other University designated locations is subject to the Parking Department, part of Campus Safety Services, rules and regulations.
Eligibility	All full and part-time faculty members who signed their contracts prior to June 1, 1992 are permitted to park free but cannot be guaranteed a parking space.
Detail	<p>Parking on campus and at off-site University locations requires a permit which can be obtained from Campus Safety Services.</p> <p>Students, even though they do some part-time work for the University, are not eligible for free parking. Dependents of employees are not eligible. Only one decal permit will be issued per employee.</p> <p>Parking in fire lanes and other no parking areas is subject to ticketing and towing by University Heights police and Campus Safety Services.</p>

