

Health Insurance

Employees have the choice of three different PPOBlue health plans described below. Participation in a health insurance plan is not required.

PPOBlue is the Highmark Blue Cross Blue Shield Preferred-Provider Organization program. PPOBlue is designed for people who want the greatest flexibility within a network-based program. Members are free to see any health care professionals in the provider network, without referrals, and receive the higher level of coverage for eligible services. Members can choose to see providers outside of the network and benefits will be paid at the lower level of coverage for eligible services. Some other PPOBlue advantages include no claims to file when you use network providers, coverage for preventive care, coverage when you travel and 24-hour Blues On Call health decision support line.

PPOBlue-15

<u>Highlights</u>	<u>Network</u>	<u>Out-of-Network</u>
Annual Deductibles	\$250/\$500	\$500/\$1,000
Hospital Coverage	100% after ded	80% after ded
Office Visit Copay	\$15	80% after ded
Specialist Visit Copay	\$25	80% after ded
Prescription Drug Retail	\$10/\$20/\$35 (31-day supply)	NA
Prescription Drug Mail Order	\$20/\$40/\$70 (90-day supply)	NA

PPOBlue-25

<u>Highlights</u>	<u>Network</u>	<u>Out-of-Network</u>
Annual Deductibles	\$500/\$1,000	\$1,000/\$2,000
Hospital Coverage	90% after ded	70% after ded
Office Visit Copay	\$25	70% after ded
Specialist Visit Copay	\$25	70% after ded
Prescription Drug Retail	\$15/\$25/\$40 (31-day supply)	NA
Prescription Drug Mail Order	\$30/\$50/\$80 (90-day supply)	NA

Hi Deduct HP

<u>Highlights</u>	<u>Network</u>	<u>Out-of-Network</u>
Annual Deductibles	\$1,250/\$2,500*	\$1,250/\$2,500*
Hospital Coverage	100% after ded	80% after ded
Office Visit Copay	100% after ded	80% after ded
Specialist Visit Copay	100% after ded	80% after ded
Prescription Drug Retail	100% after ded (31-day supply)	NA
Prescription Drug Mail Order	100% after ded (90-day supply)	NA

* Network and Out-of-Network deductibles are combined. Note: If you enroll as an individual, the deductible and out-of-pocket maximums for the “Employee Only Plan” apply. If you enroll as a family, the deductible and out-of-pocket maximums for the “Family Plan” apply and can be satisfied by one or more of your family members.

Dental Insurance

Employees have the choice of the Basic, Custom or Enhanced dental plans. When you use a network provider, your coverage is at a higher level. You may, however, choose a non-network provider.

Highlights

Individual Deductible	\$25
Family Deductible	\$50
Diagnostic & Preventive Services	100%

Vision Insurance

This plan is offered through Vision Benefits of America (VBA). When you use a VBA network provider, your coverage is at a higher level. You may, however, choose a non-network provider.

Highlights

	<u>Network</u>
Exam	100% every 12 months
Lenses/Contacts	100% every 12 months
Frames*	100% every 24 months

**Within Allowance Limitations*

Life and AD&D Insurance

This is a term life policy at no cost to employees intended to help provide your survivors with financial security in case of your death. The term Life Insurance is equal to one times your annual base salary. Accidental Death and Dismemberment Insurance (AD&D) is also at no cost to you and is equal to one times your annual salary. AD&D coverage becomes effective in the event of an accident that is the sole cause of the injury and/or death.

Supplemental Life and AD&D Insurance

This additional insurance may be purchased for 1X, 2X, 3X, 4X or 5Xs annual salary up to a maximum of \$200,000. It also provides optional insurance for your spouse and children. AD&D also offers additional insurance for you and/or you spouse and dependents. It is offered in \$10,000 increments and has an employee rate of \$0.02 per month per \$1,000 of coverage.

Short-Term Disability Insurance

This no cost coverage plan is intended to help provide you with necessary income protection you need if you were to become disabled due to a non-occupational accident, injury or medical condition, which lasts up to ninety days. Employees must meet a 7 calendar day waiting period. This coverage applies to full-time employees only.

Income protection is based on years of service rounded up to the nearest year as of 12/31 and determined as follows:

< 1 year = 50%; 1 year = 60%; 2 years = 70%; 3 years = 80%; 4 years = 90%; and 5+ years = 100%

Long-Term Disability Insurance

This no cost coverage plan is intended to help provide you with the necessary income protection you need if you were to become disabled due to a non-occupational accident, injury or medical condition. It provides you with 60% of your base monthly salary (to maximum of \$10,000) after becoming disabled for ninety days. This coverage applies to full-time employees only.

Employee Assistance Program (EAP)

This program is available at no cost to you. As an employee, you have access to professional, confidential counseling services designed to help address the personal concerns and life issues you are facing. Some of the personal concerns your EAP can assist with are family conflicts, job pressures, stress and anxiety, grief and loss, real estate transactions, saving for college, and retirement planning. This service is available 24-hours a day, 7 days a week. Additionally, you are eligible for six face-to-face sessions throughout the year.

Paid Time Off (PTO)

Full-time and regular part-time employees are eligible for Paid Time Off benefits in accordance with the schedule listed below. PTO days are based upon service (except Directors and above). Your full PTO balance is restored on first workday on or after January 1 of each calendar year. Service is determined as of 12/31 and is rounded up to the nearest year for PTO eligibility. Employees may carry over up to 5 days of unused PTO. Unused carry over PTO days are not paid out at retirement or separation.

PTO Schedule (Days/Calendar Year)	Years of Service			
	< 1	1 - 5	6 - 10	11 or more
Full-Time*	New hires earn 1.5 days per each partial month worked (up to 17)	17	22	27
Regular Part-Time	New hires earn 1 day per each partial month worked (up to 5)	5	8	10

* Upper-level managers (i.e., presidents, vice presidents, deans, academic department heads, and certain directors) receive 27 days per year. New hires earn 3 days per each partial month worked (up to 27).

Other Paid Time Off

Full-time and regular part-time employees receive paid time off for bereavement, jury duty, and holidays as outlined below:

Bereavement

In the event of the death of a spouse, child or parent, employees may be granted up to five days paid leave.

In the event of the death of a grandparent, grandchild, brother, sister, father-in-law, mother-in-law, son-in-law, or daughter-in-law, employees may be granted up to three days of paid leave.

In the event of the death of a relative who is not an immediate family member, employees may be granted one day of paid leave.

Jury Duty

Employees shall receive up to two weeks of paid leave to serve on a jury.

Holidays

Full-time and regular part-time employees receive pay for holidays that are observed by the University and fall on an employee's normal schedule worked. The holidays include the following:

- New Year's Day
- Martin Luther King Jr. Birthday Observed
- Good Friday*
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving*
- Christmas Day
- Designated Christmas Break Days*

* Regular part-time non-exempt employees will not receive holiday pay for other observed holidays.

Retirement – 403(b) Matching Plan

The University provides employees an opportunity to contribute to a retirement plan with a University matching contribution as outlined below. Funds can be invested with three designated companies, each offering a wide variety of investment options. Employees become eligible for matching funds at age 21 with one year of full-time or regular part-time service. Employees may choose not to participate in this benefit.

The Employer shall make a Matching Contribution each Plan Year in an amount equal to 188% of the first 5% of each Participant's Compensation that he elects to contribute to the Plan as an Elective Deferral for that Plan Year. For purposes of the Employer's Matching Contribution, your Elective Deferrals in excess of 5 percent of Compensation will not be taken into account.

EXAMPLE: Employer Contributions will be determined according to the following example:

Assume an Employee with an eligible Compensation of \$50,000 makes an Elective Deferral to the Plan based on each scenario reflected below:

Scenario	1%	2%	3%	4%	5%
(a) Compensation	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
(b) Employee Contribution %	1%	2%	3%	4%	5%
(c) Employee Contribution (a * b)	\$500	\$1,000	\$1,500	\$2,000	\$2,500
(d) Employer Contribution %	188%	188%	188%	188%	188%
(e) Employer Contribution (c * d)	\$940	\$1,880	\$2,820	\$3,760	\$4,700
Total Contribution (c + e)	\$1,440	\$2,880	\$4,320	\$5,760	\$7,200

All contributions are 100% vested immediately.

Each year, the IRS establishes the maximum amount of a salary that may be contributed on a pre-tax basis.

Investment Companies Available:

AIG Retirement is a full service financial planning company. AIG Retirement has more than half a century of experience helping Americans plan for and enjoy a secure retirement. AIG Retirement provides real solutions for real lives by consistently offering products and services that are innovative, simple to understand and easy to use. We take a personal approach to retirement plans and programs, offering customized solutions for individual needs. One-on-one counseling at your convenience is available. Currently, we offer 64 different investment funds from conservative to aggressive and cover all the asset classes necessary to build a diverse portfolio.

FIDELITY TAX EXEMPT SERVICES COMPANY is a division of Fidelity Investments Institutional Services Company, Inc. They offer a wide range of Fidelity investments, which include Short-Term, Asset Allocation, Growth, and International Stock Funds. Their retirement services specialists are available by phone.

TIAA-CREF (Teachers Insurance Annuity Association–College Retirement Equities Fund) is the largest retirement system in the world, offering an array of financial products. The investment options with TIAA include the Traditional Annuity and the Real Estate Account. The investment options with CREF include a Money Market Account and the following variable accounts: Bond Market, Inflation-Linked Bond, Social Choice, Stock, Equity Index, Global Equities, and Growth Accounts. They also offer retirement planning services.

OTHER STAFF BENEFITS

Tuition Remission Program*

After completion of five full months of either full-time or regular part-time employment, staff employees may enjoy tuition remission benefits.

Full-time employees may take undergraduate, graduate and continuing education courses at RMU. Tuition is waived at 90%. Spouses and dependent children may take undergraduate and graduate courses at RMU without payment of 90% tuition. Fees are the responsibility of the employee.

Regular part-time employees are eligible to take undergraduate and graduate courses at RMU. Tuition is waived at 45%. Spouses and dependent children are eligible to take undergraduate courses at RMU and benefit from 45% tuition waiver. Fees are the responsibility of the employee.

* The above percentages are effective Fall 2009. ESPA and SPFPA contracts may vary from the above. Please review your contract.

Due to IRS regulations, taxes may be applied to the value of graduate courses. Questions should be directed to the Human Resources Department.

Tuition Exchange Program (Staff)

Full-time staff members are eligible to participate in *The Council of Independent Colleges Tuition Exchange Program (CIC-TEP) and the Tuition Exchange, Inc. (TEP)*, partnerships of colleges and universities offering competitive tuition exchange scholarships to dependents at member institutions. The program will provide all benefits for exchange privileges subject to the applicable governing policies, procedures, admission processes, and standards set forth by the program. Details are available from the Financial Aid Department.

Long Term Care

This plan is available for you, your spouse, and/or your parents. It is an age rated program with four monthly benefit options. It also contains three benefit duration options of 3 years, 6 years, and unlimited. Enrollment information and specific rates are available from the Human Resources Department.

Group Legal Plan

The Hyatt Premier Group Legal Plan provides fully covered legal services from experienced attorneys at a low monthly group rate.

Auto/Homeowners Insurance

This plan is available through Liberty Mutual at a special group rate and can be deducted from your monthly pay.

Credit Union

All employees are eligible to become a member of the West-Aircomm Federal Credit Union – a combination of Westinghouse Beaver and Airport Area Chamber of Commerce.

** Part-time employees must work 1,000 hours per year to become regular part-time and be eligible for benefits. Regular part-time employees follow a separate benefit schedule.*

*** The information contained herein is summary information only, and is subject to the express terms and conditions as set forth in the actual master plans and/or plan documents.*