

# Benefits at a Glance

For Faculty and Staff

Most employers offer benefits, but Creighton provides benefits that go beyond the paycheck. At Creighton, we are committed to offering a comprehensive and competitive benefits package that provides options for our employees and their families. In the Jesuit tradition of *cura personalis*, caring for the whole person, we are committed to the overall health—physical, mental, emotional, financial and spiritual—of each employee.

## Group Health and Welfare Plans\*

### Health Insurance Plans

Comprehensive medical coverage including physician, hospital and wellness benefits as well as prescription coverage are administered by **UnitedHealthcare (UHC)**. Three plan options are available: Creighton Consumer Account Plan (CCAP), PPO1 and PPO2.

### Dental Plan

Administered by **MetLife**, the dental plan provides for preventive, basic and major services as well as orthodontia coverage for dependent children and adults.

### Vision Plan

The **Vision Service Plan (VSP)** provides you preventive vision care benefits, including routine eye exams, reduced-cost frames, lenses and contacts along with other discounts and benefits.

### Flexible Spending Account (FSA)

Medical and Dependent Care FSAs allow you to pay for eligible expenses with pre-tax dollars. The funds are deposited into a special account that can be used to pay for certain health care and dependent child/elder care expenses.

### Health Savings Accounts (HSA)

For those participating in the CCAP plan, an HSA is available to set aside pre-tax dollars to pay for eligible medical, dental and vision expenses.

### Short-term Disability

Short-term disability is available to all benefit-eligible employees and is 100% employee paid. These benefits pay 67% of your before-tax weekly earnings up to the maximum weekly benefit for up to 11 weeks.

### Long-term Disability

Creighton automatically enrolls you into the long-term disability program and pays 100% of the cost of this benefit. If you need to file a claim, the benefit is taxable to you. You do have the option to enroll in the Tax-Choice option where you pay the premiums and, in the event you file a claim, the benefit is tax-free.

### Group Term Life and Accidental Death Insurance

Creighton pays for a policy equal to one times your annual salary to a maximum of \$100,000 with **Mutual of Omaha**.

### Voluntary Term Life and Accidental Death Insurance

To provide added financial stability, you can enroll in additional life insurance coverage for yourself and your family through **Mutual of Omaha**.

### MetLaw

Through MetLaw, you can receive legal advice and legal services for a wide range of personal legal matters.

### ID Watchdog Identity Theft

ID Watchdog helps you better protect your identity by monitoring your credit and other services.

\* Eligibility – Benefits are effective the first of the month following your date of hire, unless hired on the 1st of the month and then benefits are effective that day. You must work 20 hours per week to be benefit eligible.

# Creighton's Total Rewards Strategy

Our total rewards philosophy is guided by our Jesuit, Catholic values with a focus on inclusion, *cura personalis* and community. The overall health of our employees is of paramount importance including their physical, emotional, financial and spiritual well-being. We are committed to creating comprehensive and competitive benefits programs that include a variety of offerings and options that best support the overall well-being of our employees, their families and our community.



## BENEFITS

- ◆ Adoption Assistance
- ◆ Dependent Care and Flexible Spending Accounts
- ◆ Group and Voluntary Life Insurance
- ◆ Legal and Identity Theft Voluntary Benefits
- ◆ Medical, Pharmacy, Dental and Vision Plans
- ◆ On-campus Pharmacy\*
- ◆ Parental Leave
- ◆ Short-term and Long-term Disability



## WELL-BEING

- ◆ Creighton Therapy and Wellness\*
- ◆ CURA Fund
- ◆ Daily Mass\* and Daily Reconciliation
- ◆ Elder Care Assistance
- ◆ Employee Assistance Program
- ◆ Free Fitness Centers\*
- ◆ Free Smoking Cessation Program
- ◆ Ignatian Ministry
- ◆ Lifestyle Medicine
- ◆ On-campus Child Development Center\*
- ◆ On-campus Credit Union\*
- ◆ Wellness Program



## FLEXIBILITY

- ◆ Alternative Schedule
- ◆ Compressed Work Schedule
- ◆ Occasional Flexibility/Temporary Schedule Change
- ◆ Paid Volunteer Service Hours
- ◆ Phased Retirement Schedule
- ◆ Reduced Schedule
- ◆ Remote Work



## LEARNING AND DEVELOPMENT

- ◆ Free Employee Development
- ◆ Ignatian Formation
- ◆ Internal Employee Career Search Website
- ◆ Internal Mobility Program
- ◆ Tuition Remission

\*Omaha campus only

## Retirement Plan

### Eligibility

- ◆ All employees are eligible to participate in the plan as of their date of hire.
- ◆ You can enroll online and check account balances at [principal.com](http://principal.com) or by calling 800.547.7754.
- ◆ Contribute up to 90% of eligible compensation (subject to IRS limits: \$19,500 deferrals, \$6,500 catchup deferrals, and \$290,000 eligible compensation for 2021).
- ◆ Pre-tax and after-tax (Roth) contribution options available.



## Employer Matching Contribution

- ◆ Company match made with pre-tax dollars.
- ◆ You are immediately eligible to receive the 2% Employer Minimum Contribution regardless of your own deferrals to the plan. Meaning, you do not need to contribute to the plan to receive the 2% from Creighton. To take full advantage of the Employer Matching Contribution, you will need to defer a portion of your eligible compensation to receive the employer match. See the Matching Table for more details.


403(b) Employee Elective Deferral	Employer Minimum Contribution	Employer Matching Contribution	Total Employer Contribution
5.00%	2.00%	5.00%	7.00%
4.00%	2.00%	4.00%	6.00%
3.00%	2.00%	3.00%	5.00%
2.00%	2.00%	2.00%	4.00%
1.00%	2.00%	1.00%	3.00%
0.00%	2.00%	0.00%	2.00%

## Well-Being and Work-Life Solutions

### Wellness Benefits

Our wellness benefits include health education seminars, on-campus free fitness centers, participation in fitness classes and health promotion events. The program also offers more comprehensive services, including:

- Biometric Screenings
- Health Coaching
- Health Assessments
- Health Advisor Services

 Creighton has partnered with Virgin Pulse to provide you with a variety of resources to assist you in your health and wellness journey. You can earn points and the chance to win prizes by connecting a fitness tracking device, completing challenges, meeting with a health coach and more.

### Work-Life Benefits

- ◆ CURA Fund
- ◆ Parental Leave
- ◆ Adoption Assistance
- ◆ Flexible work schedule (alternative schedule, compressed work schedule, job sharing and reduced schedule)
- ◆ Ability to work remotely in certain jobs/roles

### Employee Assistance Program

- ◆ Confidential professional consultation on a wide variety of personal, family and/or work-related problems
- ◆ Free and available 24 hours a day, 7 days a week to faculty, staff and their families
- ◆ 8 consultations per issue, per year
- ◆ Contact information: 800.424.4831 or [magellanascend.com](http://magellanascend.com)



### Real Appeal

- ◆ A new step-by-step online weight loss program available at no cost to all employees, spouses and dependents enrolled in our UnitedHealthcare insurance plan.

### Lifestyle Medicine Clinic at Creighton University

- ◆ The purpose of this service is to provide a progressive and unique employee health program aimed to prevent, treat and/or reverse chronic illness through the promotion of healthy lifestyle behaviors (lifestyle medicine). This program strives to improve health and quality of life, reduce health risks and contain costs associated with chronic disease.



The Lifestyle Medicine Clinic  
AT CREIGHTON UNIVERSITY

### Clickotine from Magellan

- ◆ A tobacco cessation program



## Time-off Program

The observance of a University-designated holiday is based on the individual school/department business necessity and the individual requirements of the position.

### Established Holidays

- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas holiday break (the University is closed during the period from Christmas Eve through New Year's Day)
- Martin Luther King Jr. Day
- Good Friday
- Memorial Day

### Sick Hours

Benefit-eligible staff accrue sick leave hours each pay period based on annual scheduled hours.

### Vacation

Benefit-eligible staff accrue vacation hours each pay period based on annual scheduled hours, job level and years of benefit-eligible service.

### Service Time Off

Eligible employees can volunteer up to 16 hours per academic year (July 1 through June 30) with a Creighton-sponsored event and/or Creighton partnership.

## Learning and Development

### Tuition Remission

Tuition remission is a waiver of tuition and is available to faculty and staff and their eligible dependents who qualify and are admitted for enrollment at Creighton University. The benefits apply to tuition only; all non-tuition expenses and fees are the responsibility of the student. *Note: The IRS requires any graduate tuition amount over \$5,250 be considered taxable wages.*

- ◆ Employees, spouses and IRS tax-dependent children are eligible for 100% tuition remission subject to eligibility requirements
- ◆ Eligible after six months of employment

### Tuition Discount Program

- ◆ Eligible faculty and staff may be eligible for discounts at Omaha parochial schools

### Additional Development Opportunities

- ◆ Internal career mobility program
- ◆ Employee development classes and workshops
- ◆ Ignatian formation

## Leave of Absence

### Family Medical Leave

Family and Medical Leave Act (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- ◆ for incapacity due to pregnancy, prenatal medical care or childbirth;
- ◆ to care for the employee's child after birth, or placement for adoption or foster care;

- ◆ to care for the employee's spouse, son, daughter or parent, who has a serious health condition; or for a serious health condition that makes the employee unable to perform the employee's job.

You must have been employed for one year and worked 1,040 hours prior to requesting your leave.

## Disability Medical Leave

In the event an employee needs to take a leave of absence for an illness, and the employee is ineligible for the Family Medical Leave Act (FMLA), they may be eligible for a medical leave of absence and/or short-term disability.

### Funeral/Bereavement Leave

Up to three working days may be allowed without loss of pay for attending the funeral of an immediate family member.

### Military Leave

Policy complies with the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

### Parental Leave

After one year of employment, benefit-eligible faculty and staff are eligible for four weeks of paid parental leave to provide parents with additional flexibility and time to bond with a new child, adjust to their new family situation and provide increased balance to their employment and family obligations.