

## Benefits Overview for Benefited Employees

The University of Denver is proud to offer a comprehensive benefits package to employees holding an appointed position that is at least half time (20 hours per week). Many of the plans also offer coverage for eligible dependents. For detailed information about the University's benefits, please visit [www.du.edu/human-resources/benefits](http://www.du.edu/human-resources/benefits).

### **VOLUNTARY BENEFITS**

Employees may choose to enroll in any or all of these benefits; employees are responsible for a portion or the full cost of these benefits.

#### **Medical Insurance**

There are two Copay medical plan options and two High Deductible Health Plan (HDHP) options offered through Cigna and Kaiser Permanente for employees. The University contributes a portion to the monthly amount.

#### **Dental Insurance**

There are two dental plan options available through Delta Dental of Colorado and a discount program through Beta Health. This is an employee paid benefit, which means the employee pays for the full premium.

#### **Vision Insurance**

There are two vision plan options available through EyeMed. This is an employee paid benefit, which means the employee pays for the full premium.

#### **Flexible Spending Accounts**

Health Care, Limited Purpose, Dependent Care flexible spending accounts (FSA) are available through Rocky Mountain Reserve (RMR). Flexible spending accounts allow employees to pay for eligible health care and dependent care expenses with pre-tax dollars.

#### **Health Savings Account**

Employees who are enrolled in a High Deductible Health Plan may be eligible to open and contribute pre-tax dollars to a health savings account (HSA) through Rocky Mountain Reserve. DU will also contribute to your HSA.

#### **Pet Insurance**

We care about all of your dependents – even the four-legged ones. Employees may purchase pet insurance directly through MetLife.

#### **Retirement Savings Plan**

The University offers a retirement plan under section 403(b) through TIAA to enable employees to invest in their retirement via automatic payroll contributions. Contributions are made on a pre- or post-tax basis. Employees are eligible to enroll in the employer



match feature after completing one year of service with the University. Employees may also waive this service requirement with prior service at another qualified educational institution.

If an employee is eligible for the match and contributes 4% or more, the employee will receive a matching contribution made by the University. Employees are 100% vested immediately.

### **Voluntary Life Insurance**

Employees have the option to purchase additional life insurance for themselves, spouse/partner, and children through Life Insurance Company of North America.

### **Voluntary Accidental Death & Dismemberment (AD&D)**

Employees have the option to purchase additional AD&D for themselves, spouse/partner, and children through Life Insurance Company of North America.

### **Voluntary Accidental Injury Insurance**

Employees have the option to purchase accidental injury insurance, which provides a fixed cash benefit for certain injuries or if the covered person undergoes a broad range of medical treatments or care resulting from a covered accident.

### **Voluntary Critical Illness Insurance**

Employees have the option to purchase critical illness insurance, which provides a cash benefit when a covered person is diagnosed with a covered critical illness or event after coverage is in effect.

## **CORE BENEFITS**

Benefits provided to all benefited employees at little or no cost.

### **Basic Life Insurance**

Employees working at least 20 hours per week are eligible for a basic life benefit of one times annual salary up to \$100,000 (minimum of \$10,000).

### **Basic Accidental Death & Dismemberment (AD&D)**

Employees working at least 20 hours per week are eligible for a basic AD&D benefit of up to \$100,000.

### **Business Travel Accident**

Employees traveling on official University business are provided a \$200,000 business travel accident policy through Prudential. The benefits includes 24/7 access to medical and travel assistance services around the world.



### **Bereavement Leave**

Leave with pay is available to employees if there is a death in the immediate family. Funeral leave is limited to three days if the burial is within Colorado, and five days if it's outside of Colorado.

### **Employee Assistance Program**

Employee Assistance Program (EAP) through SupportLinc is a health benefit separate from medical insurance. Employees and immediate family members receive up to 6 counseling sessions per issue per year for a wide variety of concerns. SupportLinc can also refer members to professional counselors and services.

### **Family and Medical Leave Act (FMLA)**

Family and Medical Leave Act requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for certain family and medical reasons. Employees are eligible if they have worked for at least one year and for 1,250 hours over the previous 12 months.

### **Family & Medical Leave Insurance Program (FAMLI)**

The FAMLI program will provide all eligible employees a portion of their weekly salary for up to 12 weeks of leave to care for themselves or a family member, with an additional four weeks of leave for complications during pregnancy or childbirth.

FAMLI leave can be used by all employees who reside in Colorado, including faculty, staff, student employees working and living in Colorado who earn wages of at least \$2,500.

### **Paid Holidays**

The University observes the following holidays, which are paid holidays.

New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth (June 19), Independence Day, Labor Day, Thanksgiving Day, Thanksgiving Holiday (the Friday after Thanksgiving Day), the Chancellor's Holiday Party (1/2 day), and Winter Break (December 25 – 31).

### **Parental Leave for Pregnancy, Childbirth, or Adoption**

Faculty members receive one academic term of paid parental leave to be taken within the first year of delivery, adoption or placement for foster care.

Non-faculty employees receive up to ten weeks of paid parental leave. If an employee elects to take their 12 weeks as eligible under Federal Law, those additional two weeks would be unpaid or employees can use sick and/or vacation time.

### **RTD EcoPass**

The EcoPass provides free and unlimited ridership on RTD bus and light rail lines (with certain designated exceptions).

**Short-Term and Long-term Disability**

Short-term disability (STD) insurance is designed to help employees meet financial needs if the employee is unable to work due to an illness or injury. Long-term disability (LTD) insurance provides salary continuation in the event the employee's disability continues beyond the STD period.

**Sick Leave**

Full-time, non-faculty employees accrue 1 day of sick leave per month up to a maximum of 130 days. Accrual rates are prorated by FTE for employees who work less than full-time.

Under the Healthy Families and Workplaces Act, employees accrue one hour of paid leave for every 30 hours worked up to a maximum of 48 hours per year. If an employer already provides an employee a minimum of 48 hours paid sick leave per year, no additional leave is required. Employees begin accruing leave as soon as their employment begins, and employers may not impose a waiting period before employees can use any leave accrued. Employees may carry over into a subsequent year up to 48 hours of accrued but unused sick leave.

**Tuition Waiver**

Tuition waiver program is designed to enable benefited employees, their spouse/partner, and dependent children to enroll in "for-credit" courses at the University with reduced or no tuition charges.

**Vacation Leave**

Full-time, non-faculty employees accrue vacation time based on the employee's work schedule and length of employment. Full-time employees accrue 1.25 days per month up to a maximum of 15 days. After completing seven years of service at the University, employees accrue 2 days per month up to a maximum of 22 days. Accrual rates are prorated by FTE for employees who work less than full-time.