



Employee Benefits Overview

The University of the District of Columbia is proud to offer an extensive range of benefits for eligible employees:

Comprehensive Medical Coverage

The University contributes 75% of the total cost for health insurance premiums. Employees pay 25% of the associated costs. The semimonthly 2015 health premiums are listed below.¹

Plan	You pay...					
	PPO			CDHP		
AETNA PPO & CDHP	Self \$82.18	Self+1 \$161.56	Family \$237.50	Self \$46.91	Self+1 \$92.21	Family \$135.56
AETNA HMO	Self - \$76.44 Self +1 - \$150.26 Family - \$220.89					
Kaiser HMO	Self - \$63.15 Self+1 - \$120.61 Family - \$185.02					
United HC HMO	Self - \$70.79 Self+1 - \$135.21 Family - \$207.42					

Dental Coverage

The University pays 100% of the premium costs for dental coverage through CIGNA DHMO plan. An employee can elect the CIGNA Dental PPO and will be responsible for the associated premium cost.

Optical Coverage

The coverage is through Quality Plan Administrator, Inc. The University pays 100% of the premium of the costs for optical coverage.

Group Life Insurance

Term life insurance provides coverage equal to an employee's annual salary rounded to the next thousand, plus \$2000. An employee pays two-thirds of the total cost of group life insurance and the University pays one-third. For example:

Basic Salary	You pay...
\$100,100 (rounded to the next thousand)	\$8.84
\$102,000 + \$2,000 = \$104,000	

Retirement Plans

403 (b) (Education Service Employees)

The University provides a 403(b) plan sponsored by Teachers Insurance Annuity Association – College Retirement Equities Fund (TIAA-CREF). The University contributes 7% of an employee's annual salary. Employee contribution is optional.

Defined Contribution Pension Plan - 401(a) (Career Service Employees)

The District government's primary retirement plan for eligible employees first hired on or after October 1, 1987, is a "defined contribution" plan, with benefits based on 100% employer-provided contributions plus earnings over the course of the participant's working years. The District funds this plan; there is no employee contribution. The current employer-paid contribution is 5% of the base salary (5.5% for Corrections Officers). Employees must have one year of continuous service to participate, and they are fully vested in the Defined Contribution Pension Plan after five years of continuous service.²

Deferred Compensation Plans

All University employees are eligible to participate in the Deferred Compensation Program, an optional savings program that allows employees to tax-defer income and invest for the future. The portion of salary an employee contributes reduces the amount of taxable income in each paycheck. The Internal Revenue Service determines the annual maximum amount that can be deferred. The 457 plan is administered through ING. The 403 plan is administered by TIAA-CREF, New York Life and MetLife.

Health Care Flexible Spending Account

An HCFSAs allow you to plan for and cover eligible out-of-pocket medical expenses on a pre-tax basis, with deductions taken directly from your base salary. Deductions for the HCFSAs reduce the gross income on your Form W-2 for federal and social security tax purposes. Your deductions are put into a special account, which will be used to reimburse participants for covered expenses up to the annual allowable IRS maximum. If you have not used all of the money that you deposited into your HCFSAs by December 31st of each year, it will be forfeited according to IRS rules.

Dependent Care Flexible Spending Account Program (DCFSA)

A DCFSA allows you to pay for eligible dependent care expenses on a pre-tax basis, with deductions taken directly from your base salary. These deductions reduce your gross income on your Form W-2 for federal and social security tax purposes. The deductions are put into a special account, which will be used to reimburse participants for covered expenses up to the annual allowable IRS maximum. If you have not used all of the money that you deposited into your DCFSA by December 31st of each year, it will be forfeited according to IRS rules. All receipts for plan year expenses must be submitted by March 31st of the following year.

Optional Life Insurance

¹Health Benefits rates listed are for employees on a 24 installment pay plan.

²Wage grade and District Service (DS) employees hired after 1987

Optional life insurance is available at low cost for an employee and their dependents. Employees pay 100% of the cost of optional life insurance. Listed is an example of the estimated cost of optional life insurance coverage.

Optional Plan	Additional Coverage	Premium Amount
Option A -Standard	Additional \$10,000	Determined by age
Option B -Additional	Up to 5X employee's salary	Determined by age and salary
Option C -Family	10K, 25K, or 50K (spouse) 10K (eligible child)	Determined by age and coverage selected

Long-Term Disability Insurance

In addition to the protection afforded to all employees under the Worker's Compensation Act of the District of Columbia, the District Government and the University provide disability plans for eligible full-time employees.

Short Term Disability

All benefits-eligible employees may enroll in the Short-Term Disability Insurance Program. Short-term disability insurance provides income replacement that may be used in conjunction with your annual or sick leave. This program has a 20-day elimination period. Income is replaced at 66 2/3% of the employee's base pay and coverage lasts for six months.

Annual and Sick Leave

Eligible employees accrue annual leave and sick leave each pay period. **Regular full-time employees** accrue annual leave each pay period on the following schedule:

Administrative Employees:

Years of Employment	Annual Leave
0 - 3	13 days (4 hours per pay period)
3 - 15	15 days (5 hours per pay period)
15+	22 days (7 hours per pay period)

DS and Wage employees:

Years of Employment	Annual Leave
0 - 2	13 days (4 hours per pay period)
3 - 15	20 days (6 hours per pay period)
15+	26 days (8 hours per pay period)

Faculty who were hired to teach at the University on or after the 2003/2004 academic year may accrue a maximum of 90 days of sick leave.

Employee Assistance Program

All employees may use the Employee Assistance program, which provides confidential counseling and referral services for emotional, professional or financial problems. This confidential counseling program is staffed by non-government agency professionals through Inova.

Commuter Benefits Program

All benefits-eligible employees may enroll in the Commuter benefits Program. Commuter Benefits accounts provide tax-exempt funds to be used to pay for eligible transit and parking expenses. These funds can be loaded on to a MasterCard to be used to pay for eligible transit expenses.

Remitted Tuition

The University will provide for full remitted tuition to eligible full-time employees and their immediate families who wish to enroll in courses at the University, subject to University admission requirements.

AFLAC Indemnity Plans

All benefits-eligible employees may enroll in the AFLAC Indemnity Plans. The plans pay benefits for covered health events. There are five plans available to employees:

- Cancer Insurance
- Hospital Confinement
- Personal Sickness
- Personal Accident
- Specified Health Event

Holidays

UDC employees receive 11 paid holidays:

- **New Year's Day**
- **Martin Luther King, Jr. Birthday**
- **Washington's Birthday**
- **District of Columbia Emancipation Day**
- **Memorial Day**
- **Independence Day**
- **Labor Day**
- **Columbus Day**
- **Veterans Day**
- **Thanksgiving Day**
- **Christmas Day**