

A GREAT PLACE
TO MAKE A LIVING...

AND A LIFE.



FAMILY-FRIENDLY AND FLEXIBLE BENEFITS

The opportunity to enrich the lives of others, to match your talents to the work of higher education, to see your career as a path of lifelong learning — those are powerful reasons to build a career in a university environment.

As a top-tier Catholic research university, the University of Dayton is a great place to make a living ... and to make a life. Family-friendly, flexible benefits bring balance to your work and the rest of your life. Whether you're just beginning your professional career, focused on the needs of a growing family or concerned with building a secure retirement, the University of Dayton offers a rich benefit plan designed to help you achieve your goals.

This brochure is an introduction to the University's benefit plan. For a more detailed description, see udayton.edu/hr.

Eligibility Chart

Individuals who work:	1,000-1,499 hours regularly scheduled	1,500+ or 35+ hours/week for 9+ months/year
Vacation ❖	<input type="checkbox"/>	◆
Holidays	<input type="checkbox"/>	◆
Sick leave	<input type="checkbox"/>	◆
Short-term disability insurance	◆	◆
Life insurance	◆	◆
Supplemental life insurance	◆	◆
Dependent life insurance	◆	◆
Accidental death and dismemberment insurance	◆	◆
Long-term care insurance	◆	◆
Health care insurance	◆	◆
Flexible spending accounts	◆	◆
Retirement	◆	◆
Adoption assistance	◆	◆
Employee assistance program	◆	◆
Wellness program	◆	◆
Bombeck Center discount	◆	◆
Bereavement leave	<input type="checkbox"/>	◆
Long-term disability insurance		◆
Tuition assistance		◆
Tuition exchange program		◆
Basketball and football ticket discounts		◆

❖ applies only to University exempt and nonexempt staff members.

prorated

Individuals who work at least 1,000 hours per year but not on a regularly scheduled basis are eligible to participate in the tax-deferred annuity retirement program.



BENEFITS THAT FIT YOUR INDIVIDUAL NEEDS

The University's insurance benefits are designed to provide you and your family with financial security — now and in the future.

LIFE INSURANCE

The University pays the full cost of group life insurance for each eligible employee. The basic life insurance policy is equal to 1.7 times the employee's annual base salary. Reductions apply for employees 55 or older.

SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Eligible employees may purchase additional life insurance at their own expense and enroll in a supplemental life insurance program valued at one, two, three or four times the annual base salary, up to a maximum of \$750,000. Accidental death and dismemberment insurance, which offers comprehensive 24-hour accident protection, may also be purchased by the employee for themselves or their family.

HEALTH CARE INSURANCE

The University health insurance program provides for individual and for family coverage. The University and the employee share in the cost of medical insurance coverage. Plan options provide different levels of benefits to meet individual needs. Each plan option includes prescription drug coverage, which is available on a retail and mail-order basis. Dental insurance is available in combination with medical or by itself. All employee contributions to health care and dental premiums may be made on a pre-tax basis. Enrollment in any health insurance plan also enrolls you and your family in a vision plan to help with the cost of glasses and contacts.

FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts let you pay for out-of-pocket expenses for health care and dependent care on a before-tax basis, saving you money.

Health care spending accounts can be used to pay for expenses not covered under your health care insurance, including, for example, medical and dental plan deductibles and copayments and expenses for glasses and contact lenses.

Dependent care spending accounts can be used to pay for day care, elder care and care for your dependents who are not capable of self-care.

DISABILITY INSURANCE

The University offers both short-term and long-term disability coverage for all eligible employees.



Planning for a secure financial future



RETIREMENT BENEFITS

University contributions

The University contributes to an employer-funded group retirement annuity 401(a) plan with TIAA-CREF. The plan features a four-year vesting schedule, and University contributions are made every pay period. You may direct the allocation of University contributions among several variable annuities and mutual funds.

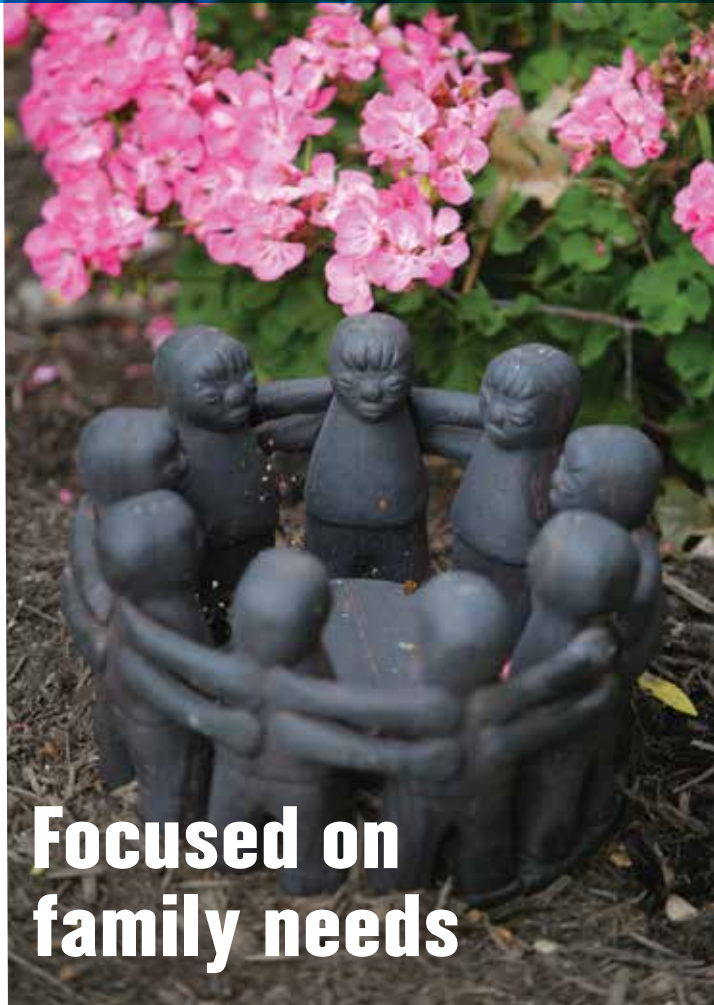
The University's contribution is a percent of your annual salary and is determined by your length of eligible service and the level of your contribution to the 403(b) retirement plan. To receive the maximum level of University contribution during the first 10 years of service, individuals must contribute at least 5 percent of their base annual salaries to an approved tax-deferred annuity program.

Employee contributions

Employees contribute to a tax-deferred 403(b) annuity plan that offers a selection of investment funds managed by a choice of financial providers. You may make tax-deferred or after-tax contributions up to the maximum amount allowed by the Internal Revenue Service.

FINANCIAL PLANNING

To help you create a strategy to provide for your children's education, meet retirement goals or plan your estate, TIAA-CREF offers a personal financial plan prepared by certified financial planners.



Focused on family needs



SICK LEAVE

The University provides sick leave for medical conditions that prevent employees from working and for certain family-related medical issues.

ADOPTION REIMBURSEMENT

The University will pay eligible employees one-half of qualified legal adoption expenses, up to \$5,000 per family, per adoption.

EARLY CHILDHOOD PROGRAM

The Bombeck Family Learning Center, the University of Dayton School of Education and Allied Professions' children's center, provides an early childhood program based on developmentally appropriate practices. The partnership with the School of Education and Allied Professions has established the center as an early childhood demonstration school. Accreditation by the National Association for the Education of Young Children was awarded in 2003, assuring that the highest standards of quality are being met. Enrollment is dependent upon availability of openings, with priority given to children of University of Dayton employees. A tuition discount is available for benefit-eligible employees.

EMPLOYEE ASSISTANCE/WORKLIFE PROGRAM

The employee assistance program, administered by a private consulting and service firm, provides professional, confidential counseling for most personal problems, as well as informational resources on a variety of topics, including legal and financial matters, through an easily accessible website or toll-free number. The service is available at no cost to employees, their immediate family members and any other relative living in the same household.

DEPENDENT LIFE INSURANCE

Employees may also buy life insurance coverage for their spouses and dependent children.

LONG-TERM CARE INSURANCE

Employees may purchase group long-term care insurance to help cover the cost of long-term nursing home stays and home health care visits beyond the coverage offered by health care plans and other insurance or government programs. Coverage is available to eligible employees and their spouses, parents, parents-in-law, grandparents and grandparents-in-law up to age 80.

TUITION BENEFITS

Upon hire, eligible employees receive up to 100 percent remission of educational cost for both undergraduate and graduate courses up to 18 credit hours per academic year. Your dependents are eligible for undergraduate tuition benefits when admitted in accordance with University of Dayton admission standards. The following eligibility schedule applies after the completion of continuous eligible service:

2 years of service	45 percent of tuition
3 years of service	70 percent of tuition
4+ years of service	95 percent of tuition

Time to enjoy life outside of work

HOLIDAYS

The University observes 15 holidays a year. For this year's holiday schedule, see udayton.edu/hr/benefits/employee/time_off.php.

VACATION

Eligible full-time staff members employed on a continuous basis earn vacation credits.

Completed years of continuous service	Days per month	Days per Year
From: 0	1.0	12
5	1.25	15
15+	1.5	18

WELLNESS PROGRAM

The wellness program, open to all faculty and staff members, promotes a healthy lifestyle through activity-based courses, lecture programs, personal fitness training and screening programs for specific health risks. Spouses and immediate family members are accommodated on a space-available basis after employee registration.

COMPUTER LOANS

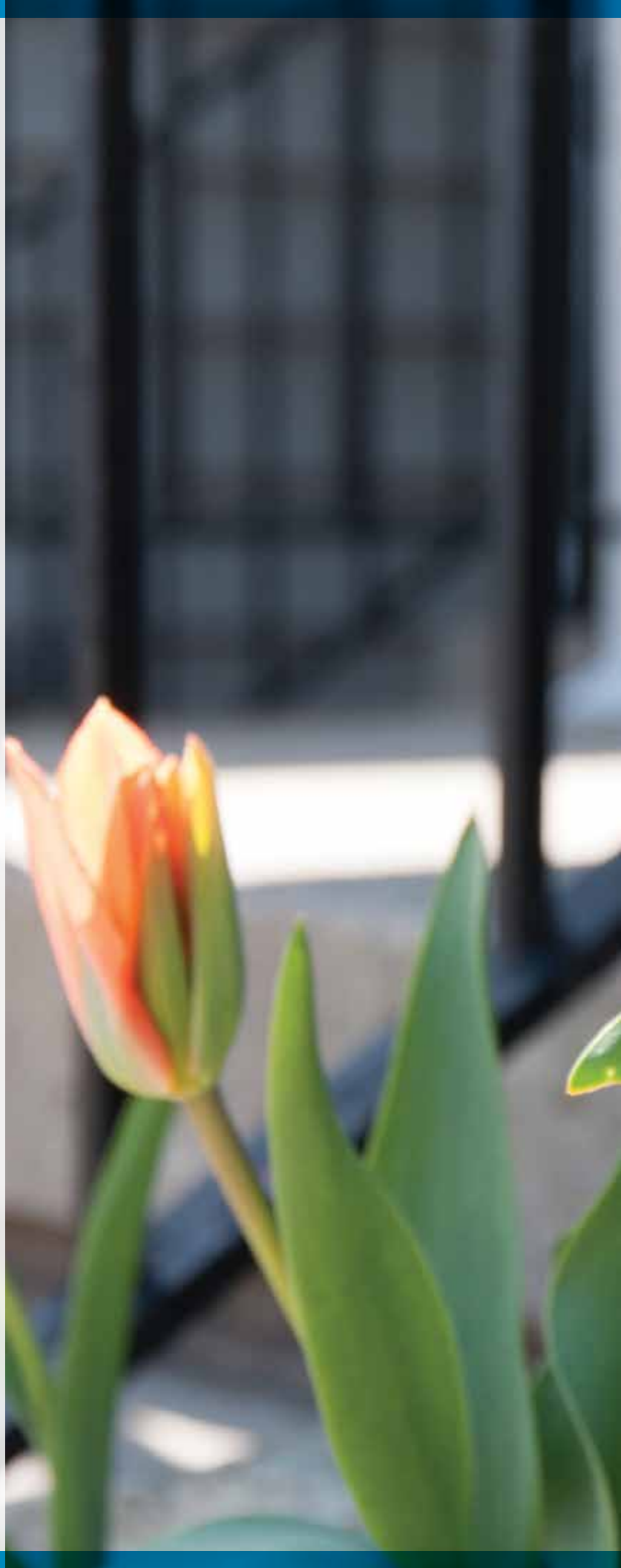
Loans through Day Air Credit Union are available to help full-time employees purchase personal computers.

EMPLOYEE PICNIC

Each fall, the University hosts an employee picnic and provides food, beverages, entertainment, games and prizes free of charge to all benefits-eligible employees.

ON-CAMPUS CONVENIENCES

- Dining facilities
- Fitness and recreation complex
- Post office
- Automated teller machines
- Bookstore
- Credit union







UNIVERSITY *of*



DAYTON

This brochure highlights the University of Dayton's benefit plan. Any inconsistency between the terms of this brochure and any plan document will be governed by the plan document. Although the University of Dayton expects to continue these benefit plans indefinitely, the University reserves the right to amend, modify or discontinue the plans at any time.