



Total Compensation

2007 Benefits Overview

For Full-Time Faculty and Staff of Carnegie Mellon

An Overview of Carnegie Mellon's Full-Time Benefits Program

The salary and benefits Carnegie Mellon provides to its full-time employees is a comprehensive and competitive total compensation package. We are pleased to offer benefits that help employees get and stay healthy, plan for a financially secure retirement, balance work and family needs, and develop skills and competencies through continuing education. Benefit programs include medical, prescription, dental and vision care; short-term and long-term disability coverage; life and accidental death & dismemberment insurance for you and your dependents; university-paid retirement savings and an optional pre-tax personal retirement savings program; paid time off and holidays; child care assistance; and education benefits. Mandatory benefits, also a part of the benefits package, include unemployment compensation, workers' compensation, and social security.

This document provides an overview of the benefits available to full-time faculty and staff at Carnegie Mellon. *Since this is an overview, it is not intended to modify in any way the plan documents or Summary Plan Descriptions that, in the case of any difference, will govern. Carnegie Mellon reserves the right to modify, amend, or terminate any or all of the provisions of these benefits upon appropriate action by the University. In all cases, university policies will govern.*

Eligibility

In order to be eligible for the benefits listed in this Overview, you must be a regular, active, full-time (100% or 37.5 hours per week) employee in an appointment of four consecutive months or longer who are not covered by a collective bargaining agreement.

Pre-tax contributions reduce your costs

The medical, prescription, dental and vision coverage, long-term disability, and life and accidental death & dismemberment insurance are offered pre-tax through the university's Healthy Solutions benefits program. The pre-tax design allows employees to pay for their share of the price using income before taxes are deducted, thus reducing tax liability. In addition, parking permit fees may be paid through pre-tax payroll deductions. Any employee contributions to a Health Care Flexible Spending Account, Dependent Care Reimbursement Account or a Supplemental Retirement Account are also taken out of one's pay as a pre-tax deduction.

Multiple options to fit your needs

Employees can choose from multiple medical plans, administered by UMPC Health Plan, HealthAmerica or Highmark Blue Cross/Blue Shield. You may

opt out of medical coverage if you have coverage from another source. United Concordia Companies Inc., a subsidiary of Highmark Blue Cross Blue Shield, administers the three dental plan options. Davis Vision and Vision Benefits of America each administer two vision plans, while MetLife administers the Short and Long-Term Disability insurance plans. The employee life and accidental death & dismemberment insurance and dependent life insurance programs are administered through Minnesota Life. Health Care Flexible Spending Accounts are administered based on one's health insurance choice. Dependent Care Reimbursement Accounts are administered through EBDS.

Upon joining Carnegie Mellon, employees have the opportunity to select the benefits that best meet their needs. Annually thereafter (with the exception of dental and vision elections, which are biennial, or in the case of a qualified family or life status change), employees may change their benefit selections only during the Open Enrollment period.

Preparing for a secure retirement

Through a defined contribution retirement plan qualified under section 403(b) of the Internal Revenue Code, each month Carnegie Mellon contributes an amount equal to 8% of monthly salary toward retirement for those with a 12-month appointment or 9.78% for those with a 9-month appointment. A separate program allows employees to make voluntary pre-tax or post-tax contributions to a supplemental retirement account. Employees decide how to invest the money under both programs – university contributions and individual supplemental savings. Investment options are available through selected TIAA-CREF and Vanguard funds.

Time off

Carnegie Mellon staff observe nine designated holidays and three floating holidays each year. Full-time staff members also accumulate Paid Time Off to be used for vacation, illness or other personal needs.

Learn more about your options

Carnegie Mellon Human Resources provides benefits information to all new benefits-eligible employees through our orientation CD and Benefits Workbook and is available to assist you in understanding and using our benefit programs. For more information, see <http://hr.web.cmu.edu>, refer to the 2006 Benefits Workbook, or contact the Human Resources Benefits Office at (412) 268-4747 or hrhelp@andrew.cmu.edu.

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p>Medical Benefit Choices:</p> <p><u>Preferred Provider Organization (PPO) – Option 1 (available through UPMC, HealthAmerica, Highmark)</u> \$250 Individual/\$500 Family deductibles in network; \$500 Individual/\$1,000 Family deductibles out of network. Office visit copays apply. 100% in-network coinsurance.</p> <p><u>Preferred Provider Organization (PPO) – Option 2 (available through UPMC, Health America, Highmark)</u> \$250 Individual/\$500 Family deductibles in network; \$500 Individual/\$1,000 Family deductibles out of network. Office visit copays apply. 80% in-network coinsurance.</p> <p><u>Preferred Provider Organization (PPO) – Option 3 (available through UPMC, Health America, Highmark)</u> \$500 Individual/\$1,000 Family deductibles in network; \$1,000 Individual/\$2,000 Family deductibles out of network. Office visit copays apply. 80% in-network coinsurance.</p> <p><u>High Deductible PPO with Health Reimbursement Account (HRA) - (available from UPMC, HealthAmerica, Highmark)</u> University funds HRA - \$250 Individual/\$500 Family. \$1,000 Individual/\$2,000 Family deductibles in network; \$2,000 Individual/\$4,000 Family deductibles out of network. 80% in-network coinsurance.</p> <p><u>Health Maintenance Organization (HMO) - (available from HealthAmerica, Highmark)</u> No deductibles or coinsurance apply. Office visit copays apply. No out-of-network benefits extended.</p>	<p>Full-time faculty, special faculty and staff, their spouse or registered domestic partner and eligible dependents.</p>	<p>First of the month coincident with or after first day of employment.</p>	<p>Carnegie Mellon and employee, based on choice and level of coverage selected.</p>	<p>All choices, except opt-out, cover medically necessary services and scheduled preventive benefits. There are three levels of PPO options, and a high deductible PPO with a Health Reimbursement Account available from all carriers. Two carriers offer HMO options, and Highmark provides a Comprehensive plan. Plan pricing reflects the level of benefits provided. The most appropriate plan for an employee may be based on considerations of health status, health care usage and monthly costs vs out-of-pocket costs.</p> <p>New coverage election only permitted during annual Open Enrollment period. Changes in <i>level</i> of coverage permitted during the year <u>only</u> if one experiences a qualified family or life status event.</p> <p>Prescription drug benefits provided through PharmaCare for all plans, except the Highmark HMO (KeystoneBlue). For Highmark HMO subscribers, prescription drug benefits are provided through the HMO program. (See the next page.)</p> <p>Employees on a long-term overseas assignment for Carnegie Mellon (more than 6 months, or more than three months if you have an HMO in the US) should refer to the Benefits Overview for International Employees.</p>

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p><u>Comprehensive (available thru Highmark)</u> No difference in benefits based on network usage. \$500 Individual/\$1000 Family deductibles. 80% coinsurance.</p>				
<p><u>Opt Out</u></p>				
<p><u>Aetna Global Benefits World Traveler</u></p>	<p>Faculty, special faculty and staff traveling abroad on official Carnegie Mellon business.</p>	<p>From the date of departure.</p>	<p>Carnegie Mellon</p>	<p>For business-related trips of less than 6 months (or less than 3 months if you have an HMO in the U.S.), this insurance would be an add-on to the current medical insurance. One need not have insurance through a Carnegie Mellon plan to be eligible. This plan provides special medical services, such as evacuation, forwarding of records, provider locators, interpreters, facilitation of payment, and travel assistance.</p>
<p>Prescription Drug Choices:</p>				
<p><u>PharmaCare – Option A</u></p>	<p>Full-time faculty, special faculty and staff, their spouse/registered domestic partner and eligible dependents who are enrolled in any of our medical plans, except the Highmark HMO.</p>	<p>First of the month coincident with or after the first day of employment.</p>	<p>Carnegie Mellon and employee.</p>	<p><u>OPTION A:</u> Retail (Up To 30-Day Supply): \$10 generic drugs; \$15 brand-name formulary drugs - generic NOT available; \$25 brand-name formulary drugs - generic IS available; \$40 non-formulary drugs.</p> <p>Mail Order (Up To 90-Day Supply): \$20 generic drugs; \$30 brand-name formulary drugs - generic NOT available; \$50 brand-name formulary drugs - generic IS available; \$80 for non-formulary drugs.</p> <p><u>OPTION B:</u> Retail (Up To 30-Day Supply): \$5 generic drugs; 35% (\$100 maximum) brand-name formulary drugs; non-formulary drugs not covered unless pre-authorized as medically necessary (then 35%).</p> <p>Mail Order (Up To 90-Day Supply): \$10 generic drugs; 35% (\$200 maximum) brand-name formulary drugs; non-formulary drugs not covered unless pre-authorized as medically necessary (then 35%).</p>
<p><u>PharmaCare – Option B</u></p>				

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<u>Highmark HMO Prescription Drug Coverage</u>	Full-time faculty, special faculty and staff, their spouse/registered domestic partner and eligible dependents who are enrolled in the Highmark HMO plan.	First of the month coincident with or after the first day of employment.	Carnegie Mellon and employee.	<p><u>RETAIL PHARMACY (for up to a 34-day supply):</u> \$10 for a generic drug; \$15 for a brand-name drug on the plan's formulary; \$30 for a brand-name drug not on the plan's formulary.</p> <p><u>MAIL ORDER SERVICE (for up to a 90-day supply):</u> \$20 for a generic drug; \$30 for a brand-name drug on the plan's formulary; \$60 for a brand-name drug not on the plan's formulary.</p>
Dental Benefit Choices:	Full-time faculty, special faculty and staff, their spouse/registered domestic partner and eligible dependents.	First of the month coincident with or after first day of employment.	Carnegie Mellon and employee, based on choice and level of coverage selected.	<p>UCCI DHMO Option has no deductible. Preventive care is covered at 100%, and basic, restorative and prosthodontic work is covered after a copayment. It also covers children's orthodontia after a copayment. No out-of-network coverage available; DMHO network (ConcordiaPLUS) is more limited than PPO network. A primary dental office (PDO) must be selected.</p> <p>UCCI PPO Option 1 covers routine preventive dental care based on a schedule at 100% with no deductibles. Restorative and prosthodontic services are also included after meeting a deductible at a coinsurance rate based on the service. Out-of-network coverage applies. Network providers agree to accept allowance as payment in full. Uses the AdvantagePLUS network.</p> <p>UCCI PPO Option 2 includes preventive care based on a schedule at 100% with no deductible. Restorative and prosthodontic work are provided after a lower deductible and at a higher co-insurance rate than with PPO Option 1. It also covers children's and adult orthodontia after co-insurance (deductible does not apply). Out-of-network coverage applies. Network providers agree to accept allowance as payment in full. Uses the AdvantagePLUS network.</p> <p>New coverage election permitted during biennial Open Enrollment only. At other times, changes to <i>level</i> of coverage permitted based on qualified family and life status events.</p>
<u>UCCI Dental HMO (DHMO) Option</u>				
<u>UCCI PPO Option 1</u>				
<u>UCCI PPO Option 2</u>				
<u>Opt Out</u>				

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
Vision Benefit Choices:	Full-time faculty, special faculty and staff, their spouse/registered domestic partner and eligible dependents.	First of the month coincident with or after first day of employment.	Carnegie Mellon and employee, based on choice and level of coverage selected.	Covers eye exams, eyeglass lenses, frames or contacts based on a payment and frequency schedule. Davis and VBA Option 1 have a frequency level of once every 12 months for children through age 18 and every 24 months for adults 19 and older. Davis and VBA Option 2 have a frequency level of once every 12 months for all participants. Option 2 also has a higher allowance for frames and contact lenses.
<u>Davis Vision – Option 1</u>				
<u>Davis Vision – Option 2</u>				
<u>Vision Benefits of America – Option 1</u>				
<u>Vision Benefits of America – Option 2</u>				
<u>Opt Out</u>	Davis Vision and VBA differ based on their network of participating providers, coverage level for various services, and the process for obtaining services.	New coverage election permitted during biennial Open Enrollment only. At other times, changes to <i>level</i> of coverage permitted based on qualified family and life status events.		
Health Care Flexible Spending Account (HCFSAs):	Full-time faculty, special faculty and staff, their spouse and dependents who may be claimed as dependents for federal income tax purposes.	First of the month coincident with or after first day of employment.	Employee.	May contribute up to \$5,000 per year pre-tax. Expenses may be incurred from January 1 – December 31, 2007. “Use it or lose it” feature as required by law.
<u>Employee Benefit Data Services (EBDS)</u> - for those enrolled in a Carnegie Mellon UPMC or Highmark health plan, or who have opted out of Carnegie Mellon health coverage.				Reimbursements for certain medical, prescription, dental and vision expenses (including deductibles, copays and co-insurance) that are not covered by a benefit program. Over-the-counter medications and medical supplies as defined by the IRS are also covered.
<u>Corporate Benefit Services of America (CBSA)</u> - for those enrolled in a Carnegie Mellon HealthAmerica health plan.				Highmark and HealthAmerica participants can have their medical claims automatically submitted to the HCFSAs carrier; PharmaCare participants in a Highmark health plan can have their prescription claims automatically submitted to the FSA carrier. Automatic submission avoids claims filing.

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p>Dependent Care Reimbursement Account:</p> <p><u>Employee Benefit Data Services (EBDS)</u></p>	Full-time faculty, special faculty and staff, their spouse and dependents who may be claimed as dependents for federal income tax purposes.	First of the month coincident with or after first day of employment.	Employee.	<p>May contribute up to \$5,000 per year pre-tax. <i>(This maximum is reduced by any other child care benefits you may receive, including benefits for the Cyert Center – see Child Care Benefits below.)</i> Expenses may be incurred from January 1 – December 31, 2007.</p> <p>Reimbursement for eligible dependent care expenses to permit employee and spouse to work, seek work or attend school.</p> <p>“Use it or lose it” feature as required by law.</p>
Child Care Benefits:				
<u>Cyert Center Benefits</u>	Full-time faculty, special faculty and staff.	First of the month coincident with or after first day of employment.	Carnegie Mellon and Employee.	Sliding Scale fee benefit based on 10% of gross family income available at the Cyert Center for Early Childhood Education (Cyert Center), up to a maximum \$5,000 benefit per family per year.
<u>Child Care Referral/Search</u>	Full-time faculty, special faculty and staff.	Date of employment.	Carnegie Mellon.	Child Care referral/search service through Ceridian LifeWorks website.
<u>Get Well Room</u>	Full-time faculty, special faculty and staff.	Date of employment.	Carnegie Mellon and Employee.	Discounted rate at the Get Well Room (part of The Children’s Center of Pittsburgh) provides care to children with a minor illness.
Paid Parental Leave:				
	Full-time faculty.	After one (1) full year of continuous service in which at least 1,250 hours of service has been worked.	Carnegie Mellon.	<p>Faculty member receives 100% of salary for one semester to care for a newborn or newly adopted child. May also delay by one year the deadline for tenure decisions.</p> <p>Faculty member must be the primary caregiver, defined as receiving less than 30 hours per week (on average) of child care assistance per week during regular working hours.</p>

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p>Short-Term Disability:</p> <p><u>MetLife</u></p>	Full-time faculty, special faculty and staff.	First of the month coincident with or after first day of employment.	Carnegie Mellon.	Provides 60% of pay for up to 25 weeks for temporary incapacity caused by non-work related illness or injury or pregnancy. For staff, provides coverage for childbirth (6 weeks for vaginal delivery or 8 weeks for cesarean section delivery).
<p>Long-Term Disability Choices:</p> <p><u>Basic Coverage from MetLife</u></p> <p><u>Enhanced Coverage (Optional) from MetLife</u></p>	Full-time faculty, special faculty and staff.	After one (1) year of full-time employment and actively at work [immediately with proof of other group LTD coverage within preceding three (3) months].	<p><i>Basic:</i> Carnegie Mellon.</p> <p><i>Optional:</i> Carnegie Mellon and Employee.</p>	<p>Basic coverage is required. Benefit payments begin after 6 months of total disability. Basic coverage provides 60% of base pay.</p> <p>Optional enhanced coverage is the same as basic coverage, but also includes a 5% annual cost-of-living adjustment feature for up to 10 years.</p> <p>Maximum benefits duration based on age applies to both levels of coverage.</p>
<p>Life Insurance and AD&D:</p> <p><u>Basic Coverage from Minnesota Life:</u> 1 times annual salary</p> <p><u>Supplemental Coverage (Optional) from Minnesota Life:</u> 1 times annual salary 2 times annual salary 3 times annual salary 4 times annual salary</p>	Full-time faculty, special faculty and staff.	First of the month coincident with or after first day of employment.	<p><i>Basic:</i> Carnegie Mellon.</p> <p><i>Supplemental:</i> Employee.</p>	<p>Basic coverage is provided at no cost to employee. No Evidence of Insurability required for basic coverage. May limit coverage to \$50,000 to avoid imputed income, if salary is greater than \$50,000.</p> <p>May purchase supplemental life insurance in increments of one's annual salary. (Maximum coverage is \$500,000.) Medical Evidence of Insurability (EOI) is required if purchase of supplemental insurance brings total coverage to over \$200,000.</p> <p>All coverage include accidental death and dismemberment feature, which pays up to a double benefit in certain circumstances. You may opt out of basic coverage due to moral or religious objections.</p>
<p>Dependent Child Life Insurance:</p> <p><u>Minnesota Life</u></p>	Eligible dependents of full-time faculty, special faculty and staff.	First of the month coincident with or after first day of employment or on the date of birth for current employees.	Employee.	<p>Three levels of coverage available: \$2,500; \$5,000; or \$10,000 per child. (Cost covers all eligible children for the same price.)</p> <p>Medical Evidence of Insurability (EOI) is not required at initial eligibility. An increase in coverage or enrollment after initial eligibility generally requires EOI for any level of coverage.</p>

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p>Spouse/Domestic Partner Life Insurance:</p> <p><u>Minnesota Life</u></p>	<p>Spouse or registered domestic partner of full-time faculty, special faculty and staff.</p>	<p>First of the month coincident with or after first day of employment or on date of marriage/ registration of partnership.</p>	<p>Employee.</p>	<p>Coverage from \$10,000 to \$100,000 in increments of \$10,000 may be purchased. A benefits-eligible employee of Carnegie Mellon may not be covered under a spouse/domestic partner life insurance plan.</p> <p>Medical Evidence of Insurability (EOI) is required for coverage of \$40,000 or more at initial eligibility. An increase in level of coverage or enrollment after initial eligibility will require EOI for any level of coverage.</p>
<p>Month-After-Death Benefit:</p>	<p>Active full-time faculty, special faculty and staff.</p>	<p><i>Faculty:</i> Date of Employment.</p> <p><i>Staff:</i> After one (1) year of continuous employment.</p>	<p>Carnegie Mellon.</p>	<p>Cash payment of one month's gross pay to designated life insurance beneficiary.</p> <p>Must be an active employee at the time of death.</p>
<p>Business Travel Accident:</p>	<p>Full-time faculty, special faculty and staff.</p>	<p>Date of Employment.</p>	<p>Carnegie Mellon</p>	<p>Up to \$300,000 in event of accidental death, dismemberment or loss of sight when traveling on authorized University business away from campus.</p>
<p>Tuition Benefits for Faculty and Staff*:</p> <p>* Employees are not guaranteed admission to university academic programs; normal admissions procedures apply.</p>	<p>Full-time faculty, special faculty and staff.</p>	<p>First full semester coincident with or following successful completion of six months of benefits-eligible employment.</p>	<p>Carnegie Mellon and Employee.</p>	<p>This benefit applies to undergraduate or graduate credit-bearing courses in degree or non-degree (not certificate) programs.</p> <ul style="list-style-type: none"> • 100% tuition benefit for courses taken at Carnegie Mellon. • 50% tuition reimbursement for courses taken elsewhere. <p>Undergraduate or graduate credit-bearing courses:</p> <ul style="list-style-type: none"> • Maximum 2 courses at a time. • Graduate tuition value subject to IRS tax withholding requirement from pay. The first \$5,250 in graduate tuition benefits per calendar <i>year</i> (not per <i>semester</i>) are tax-free. Benefits in excess of \$5,250 are considered imputed income and are subject to taxation.

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p>Tuition Benefits for Dependent Children of Faculty and Staff*:</p> <p>* Dependent children are not guaranteed admission to university academic programs; normal admissions procedures apply.</p>	<p>Eligible dependent children of full-time faculty, special faculty and staff.</p>	<p><u>Faculty:</u> First full semester coincident with or following date of employment.</p> <p><u>Staff:</u> After five (5) full years of continuous service. (Part-time employment years in which the employee worked at least 1,000 hours counts as ½ of a full service year, for up to 3 full service years.)</p>	<p>Carnegie Mellon and Employee.</p>	<p><u>At Carnegie Mellon:</u> 100% undergraduate tuition benefit for eligible dependent children at Carnegie Mellon for up to 8 terms.</p> <p><u>At other institutions:</u> For faculty and employees in faculty benefits-eligible positions, 60% of Carnegie Mellon's tuition for eligible dependent children for up to 8 terms. (Limit two dependent children.)</p> <p>For other full-time employees, \$2,650** per term (\$5,300 per year) for eligible dependent children for up to 8 terms. (Limit two dependent children.)</p> <p>** NOTE: benefit allowance is subject to annual review.</p>
<p>Retirement Plan [403(b) plan]:</p> <p><u>TIAA-CREF</u></p> <p><u>Vanguard</u></p>	<p>Full-time faculty, special faculty and staff.</p>	<p>First of the month coincident with or after first day of employment.</p>	<p>Carnegie Mellon.</p>	<p>8% monthly salary contributed to self-directed account during each month in which a salary is drawn. (Contribution is 9.78% of monthly salary for employees with 9-month academic calendar appointments.)</p> <p>Employees may invest in either selected TIAA-CREF or Vanguard funds. If the employee does not select the funds into which university contributions should be invested, they will be invested in an age appropriate TIAA-CREF Lifecycle Fund by default.</p> <p>3-year vesting requirement. Prior service with another college or university may be recognized to meet this requirement.</p> <p>Rollovers from other section 403(b) plans permitted if vested.</p>

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
Supplemental Retirement Accounts [403(b) plan]: <u>TIAA-CREF</u> <u>Vanguard</u>	Full-time faculty, special faculty and staff.	First of the month coincident with or after first day of employment.	Employee.	May contribute to a traditional or Roth SRA account. May direct contributions to TIAA/CREF and/or selected Vanguard funds. Subject to IRS withdrawal requirements. Immediate vesting. <ul style="list-style-type: none"> • <u>Traditional</u>: Pre-tax salary contributions, which lower taxes now (resulting in a smaller impact on current take home pay). Contributions and earnings are taxable at retirement. • <u>Roth</u>: Post-tax salary contributions, so you pay more in taxes now. Contributions and earnings are not taxable at retirement.
Catch-Up Contributions	Full-time faculty, special faculty and staff who are at least age 50 by year's end.			May contribute to either or both kinds of accounts, up to a combined maximum allowed by law, not to exceed annual salary. (The deferral contribution limit is \$15,500 in 2007.) Those aged 50 and older may make additional pre-tax "catch-up contributions" in addition to their applicable deferral limit. (The allowable catch-up contribution is \$5,000 in 2007.)
Employee Assistance Program: <u>Ceridian LifeWorks</u>	Full-time faculty, special faculty and staff, their spouse or registered domestic partner and eligible dependents.	Date of employment.	Carnegie Mellon.	LifeWorks is a one-stop resource that offers expert information, personalized community referrals, and telephone or face-to-face consultation regarding stress, work concerns, family demands, substance abuse problems, etc. 24 hours a day, seven days a week. Employees may also use the LifeWorks website to access online assessment tools and free information, resources and assistance including free booklets, audio tapes, tip sheets, and child care, elder care or summer camp references. The EAP component provides access to counselors to address substance abuse problems, or to address personal issues. <u>Up to three free counseling sessions are provided that do not require coordination with one's health insurance plan.</u>

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights															
Holidays:	Full-time staff and special faculty.	Date of Employment.	Carnegie Mellon.	<p>9 paid holidays are observed:</p> <ul style="list-style-type: none"> • New Year's Day • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Day After Thanksgiving • Day Before Christmas • Christmas Day • New Year's Eve <p><u>Plus:</u> 3 Floating Holidays to be used at employee's discretion, within departmental guidelines, during each calendar year. Floating holidays that are not used during the calendar year are lost.</p>															
Paid Time Off (PTO):	Full-time staff.	First of the month coincident with or after first day of employment.	Carnegie Mellon.	<p>Accrues monthly.</p> <table border="1" data-bbox="1234 634 1906 786"> <thead> <tr> <th data-bbox="1234 634 1430 660">Years of Service:</th> <th data-bbox="1499 634 1675 660">PTO Days/Mo.:</th> <th data-bbox="1745 634 1906 660">Max. Per Yr.:</th> </tr> </thead> <tbody> <tr> <td data-bbox="1234 660 1465 686">Up to and including 3</td> <td data-bbox="1562 660 1612 686">1.42</td> <td data-bbox="1814 660 1843 686">17</td> </tr> <tr> <td data-bbox="1234 686 1415 712">Beginning year 4</td> <td data-bbox="1562 686 1612 712">1.67</td> <td data-bbox="1814 686 1843 712">20</td> </tr> <tr> <td data-bbox="1234 712 1415 738">Beginning year 8</td> <td data-bbox="1562 712 1612 738">2.08</td> <td data-bbox="1814 712 1843 738">25</td> </tr> <tr> <td data-bbox="1234 738 1430 764">Beginning year 16</td> <td data-bbox="1562 738 1612 764">2.50</td> <td data-bbox="1814 738 1843 764">30</td> </tr> </tbody> </table> <p>May carry over maximum of 1 year's accrual to next employment year. Unused PTO days in excess of what may be carried over will be added to Reserve Sick Day Bank to be used in lieu of short-term disability.</p>	Years of Service:	PTO Days/Mo.:	Max. Per Yr.:	Up to and including 3	1.42	17	Beginning year 4	1.67	20	Beginning year 8	2.08	25	Beginning year 16	2.50	30
Years of Service:	PTO Days/Mo.:	Max. Per Yr.:																	
Up to and including 3	1.42	17																	
Beginning year 4	1.67	20																	
Beginning year 8	2.08	25																	
Beginning year 16	2.50	30																	
	Full-time special faculty.	First of the month coincident with or after first day of employment.	Carnegie Mellon.	22 PTO days per employment year are granted. Unused days cannot be carried over to the next employment year.															
Enhanced Banking Services:	Faculty, special faculty and staff with direct deposit into an account of the participating bank.	First of the month following a successfully deposited paycheck via Direct Deposit.	Carnegie Mellon.	Various banking services, i.e. free checking account, free use of online banking tools, etc., provided to employees with direct deposit into either a Citizen's Bank or PNC Bank checking account.															
<u>Citizen's Bank</u>																			
<u>PNC Bank</u>																			

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Real Estate Services:				
<u>Home Purchase</u>	Full-time faculty, upon approval of the Provost.	Date of Employment.	Employee.	Second Mortgage loans for home purchase and loans for renovation or remodeling of primary residence. Availability of loans limited by law.
<u>Hanna Gold Advantage Program</u>	All faculty, special faculty and staff.	Date of Employment.	Carnegie Mellon.	These services include discounts on real estate commissions, mortgages and closing costs, and access to various retail services. To take advantage of the program, Carnegie Mellon employees or family members must register <i>in advance</i> with Howard Hanna's Relocation & Business Development Department.
Public Transportation:				
	All faculty, special faculty and staff.	Date of employment.	Carnegie Mellon.	Free transportation on Allegheny County Port Authority buses, Ts and inclines with valid Carnegie Mellon ID. ID card must be surrendered at the time of separation from the university; failure to do so may result in tax consequences for the employee.
Automobile Purchase Discount:				
<u>Ford Motor Company</u>	All faculty, special faculty and staff.	Date of employment.	Carnegie Mellon.	Provides a discount on eligible Ford Motor Company and General Motors makes and models. Most eligible vehicles are priced at the auto company's employee cost plus a small fee. Each Carnegie Mellon employee may purchase two cars at the discounted price (lifetime maximum).
<u>General Motors</u>				
University ID Card:				
	All faculty, special faculty and staff, their registered spouse/domestic partner, and their children aged 12 - 20.	Date of employment.	Carnegie Mellon.	Provides access to and/or discounts at university athletic facilities, social events, the libraries, the Faculty Dining Room (if the employee is a member), and the Carnegie Mellon Art Store, as well as use of the Carnegie Mellon Shuttle Transportation system.

Benefit Features	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p>Domestic Partner Benefits:</p> <p>Registered same- or opposite-sex domestic partners of Carnegie Mellon employees are entitled to the same benefits to which an employee's legally-married spouse would be entitled, except where federal regulations prohibit the provision of such benefits.</p> <p>Different eligibility requirements must be met to provide insurance benefits than to receive other benefits. These criteria are outlined on the Carnegie Mellon Human Resources website (http://hr.web.cmu.edu).</p>	<p>Registered same or opposite-sex domestic partners of full-time faculty, special faculty or staff.</p>	<p>First of the month coincident with or after first day of employment or when domestic partnership is established per the guidelines of the registration policy.</p>	<p>Carnegie Mellon and employee, depending on the benefits elected.</p>	<p>To learn more about the highlights of each benefit, see the applicable listing in this overview (page numbers provided).</p> <ul style="list-style-type: none"> • Medical Benefits (See page 1) • Prescription Drug Benefits (See page 2) • Dental Benefits (See page 3) • Vision Benefits (See page 4) • Domestic Partner Life Insurance (See page 7) • EAP – Ceridian LifeWorks (See page 9) • University ID Card (See page 11) • Bereavement Leave (See HR website about paid leaves – http://hr.web.cmu.edu)
Mandated Benefits:				
<u>Unemployment Compensation</u>	All employees	Date of employment	Carnegie Mellon	<p>Unemployment Compensation or insurance is a weekly benefit paid for a limited period of time to workers to tide them over when they are out of work through no fault of their own.</p>
<u>Workers' Compensation</u>	All employees	Date of employment	Carnegie Mellon	<p>Workers' Compensation programs are operated by the state employment service and provide replacement income to employees for earnings lost due to job-related accidents or occupational diseases. These programs do not ordinarily provide benefits for injuries that are not job-related. Workers' Compensation makes payments to a worker for necessary medical expenses based on recovery and when the employee may return to work.</p>
<u>Social Security</u>	All employees	Date of employment	Carnegie Mellon and employee	<p>The Social Security system, a federal program, provides benefits to retired workers, to certain dependents of workers who have retired or died, and to disabled workers. To qualify for Social Security benefits, certain criteria must be met throughout your working lifetime. The amount of benefits a worker receives is based on his or her level of earnings.</p>

Carnegie Mellon

Carnegie Mellon University does not discriminate and Carnegie Mellon University is required not to discriminate in admission, employment, or administration of its programs or activities on the basis of race, color, national origin, sex or handicap in violation of Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972 and Section 504 of the Rehabilitation Act of 1973 or other federal, state, or local laws or executive orders.

In addition, Carnegie Mellon University does not discriminate in admission, employment, or administration of its programs on the basis of religion, creed, ancestry, belief, age, veteran status, sexual orientation or gender identity. Carnegie Mellon does not discriminate in violation of federal, state, or local laws or executive orders. However, in the judgment of the Carnegie Mellon Human Relations Commission, the Presidential Executive Order directing the Department of Defense to follow a policy of “Don’t ask, don’t tell, don’t pursue” excludes openly gay, lesbian and bisexual students from receiving ROTC scholarships or serving in the military. Nevertheless, all ROTC classes at Carnegie Mellon University are available to all students.

Inquiries concerning application of these statements should be directed to the provost, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone 412-268-6684 or the vice president for enrollment, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone 412-268-2056.

Carnegie Mellon University publishes an annual campus security report describing the university’s security, alcohol and drug, and sexual assault policies and containing statistics about the number and type of crimes committed on the campus during the preceding three years. You can obtain a copy by contacting the Carnegie Mellon Police Department at 412-268-2323. The [security report](#) is also available online.

Obtain general information about Carnegie Mellon University by calling 412-268-2000.

Carnegie Mellon® HUMAN RESOURCES

UTDC - Benefits Office

4516 Henry Street

Pittsburgh, PA 15213-3730

(412) 268-4747

Email: hrhelp@andrew.cmu.edu

Web site: <http://hr.web.cmu.edu>