



Total Compensation

2007 Benefits Overview

For Part-Time Faculty and Staff of Carnegie Mellon

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

The salary and benefits Carnegie Mellon provides to its part-time employees is a comprehensive and competitive total rewards 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 and prescription coverage, life and accidental death & dismemberment insurance, retirement savings programs, 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 part-time faculty and staff at Carnegie Mellon. ***It is not intended to modify in any way the plan documents or Summary Plan Descriptions, which will govern in the case of any difference.*** 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

The medical, prescription, life insurance, accidental death & dismemberment insurance and staff education benefits under this plan are available to part-time employees of the university working 17.5 hours or more per week (or 46.7% of a full-time schedule) in an appointment of four consecutive months or longer, who are not covered by a collective bargaining agreement. University retirement contributions and credit toward the service requirement for tuition benefits for children begins after a part-time employee has worked 1,000 hours in an employment year.

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. Minnesota Life administers the life insurance and Accidental

Death & Dismemberment programs. You may also opt out of medical and prescription coverage.

Upon joining Carnegie Mellon and then annually thereafter (unless a qualified life or family status change occurs), employees may change their benefits elections only during an annual Open Enrollment period.

Pre-tax contributions reduce your costs

The medical, prescription, and accidental death & dismemberment insurance are offered pre-tax through the university's 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. Employee contributions to a Supplemental Retirement Account can also be taken out of one's pay as a pre-tax deduction.

Preparing for a secure retirement

Through a defined contribution retirement plan qualified under section 403(b) of the Internal Revenue Code, Carnegie Mellon contributes an amount equal to 8% of salary towards retirement for part-time employees who have worked at least 1,000 hours in an employment year. 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.

Learn more about your options

The staff of Carnegie Mellon Human Resources is available to assist you in understanding and using our benefit programs. For more information, please consult <http://hr.web.cmu.edu>, refer to the Benefits Workbook for Part-Time Employees, or contact Human Resources 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>Benefits eligible part-time faculty, special faculty and staff, their spouse/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><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>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><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>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><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 or Highmark)</u> No deductibles or coinsurance apply. Office visit copays apply. No out-of-network benefits extended.</p>				

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<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 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, facilitation of payment, and travel assistance.</p>
<p>Prescription Drug Benefits:</p>				
<p><u>PharmaCare – Option A</u></p>	<p>Benefits-eligible part-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>				

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<u>Highmark HMO Prescription Drug Coverage</u>	Benefits-eligible part-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>
Life Insurance: <u>Minnesota Life</u>	Benefits-eligible part-time faculty, special faculty and staff.	First of the month coincident with or after first day of employment.	Carnegie Mellon	<p>1 times annual salary or \$10,000, whichever is greater. May opt out of this coverage due to moral or religious objections. If annual pay exceeds \$50,000 per year, may limit coverage to \$50,000 to avoid taxes on imputed income.</p> <p>If you are covered by Dependent Life Insurance from a spouse/domestic partner who is a full-time employee of Carnegie Mellon, you are not eligible for part time Life or AD&D Insurance.</p>
Accidental Death and Dismemberment Insurance: <u>Minnesota Life</u>	Benefits-eligible part-time faculty, special faculty and staff.	First of the month coincident with or after first day of employment.	Employee	<p>Provides a scheduled benefit if accident results in death, the loss of a limb or certain vital functions. Coverage of \$20,000 - \$250,000 is available. (Coverage above \$150,000 cannot exceed 10 times one's annual salary.)</p> <p>If you are covered by Dependent Life Insurance from a spouse/domestic partner who is a full-time employee of Carnegie Mellon, you are not eligible for part time Life or AD&D Insurance.</p>
Business Travel Accident Insurance:	Benefits-eligible part-time faculty, special faculty and staff.	Date of Employment.	Carnegie Mellon	Up to \$300,000 in event of accidental death, dismemberment or loss of sight while traveling on authorized University business away from campus.

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Child Care Benefits:				
<u>Child Care Referral/Search</u>	Part-time faculty, special faculty and staff.	Date of Employment.	Carnegie Mellon	Child Care referral/search service through Ceridian LifeWorks web.
<u>Get Well Room</u>	Part-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.
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Tuition Benefits for Staff: Undergraduate or Graduate	Benefits-eligible part-time faculty, special faculty and staff.	First full semester coincident with or following the completion of six months of benefits-eligible employment.	Carnegie Mellon	100% tuition benefit for one credit-bearing course at a time taken at Carnegie Mellon at the undergraduate or graduate level for degree or non-degree (but not certificate) programs. \$5,250 in graduate tuition benefits per calendar year (not per semester) are tax free. Tuition benefits for graduate courses of more than \$5,250 will be subject to IRS tax withholding requirements from pay.
* Employee is not guaranteed admission to university academic programs; normal admissions procedures apply.				
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Credit Toward Tuition Benefits for Dependent Children of Staff:	Benefits-eligible part-time faculty, special faculty and staff who work at least 1,000 in an employment year.	Date of employment.	Carnegie Mellon	Staff must complete 5 full years of service to be eligible for tuition benefits for their dependent children. Benefits-eligible part-time staff who work at least 1,000 hours in an employment year gain ½-service year of credit. Part-time staff can earn up to three years of credit. (The other two years must be earned through full-time employment.) Faculty are not required to satisfy a service requirement. Faculty and staff must be full-time during the period in which their children receive the benefit. The tuition benefit for children is: 100% undergraduate tuition remission for eligible dependent children at Carnegie Mellon for up to 8 terms, or a grant for undergraduate tuition if attending another institution for up to two children, up to 8 semesters each.
* Dependent children are not guaranteed admission to university academic programs; normal admissions procedures apply.				

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<p>Employee Assistance Program: <u>Ceridian LifeWorks</u></p>	<p>Part-time faculty, special faculty and staff, their spouse or domestic partner and eligible dependents.</p>	<p>Date of employment.</p>	<p>Carnegie Mellon</p>	<p>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, etc. 24 hours a day, seven days a week.</p> <p>Employees may also use the LifeWorks website to access online tools and free information, resources and assistance, including free booklets, audio tapes/DC, tip sheets, and child/elder care or summer camp locators.</p> <p>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></p>
<p>Retirement Plan [403(b) Plan]: <u>TIAA-CREF</u> <u>Vanguard</u></p>	<p>Part-time faculty, special faculty and staff who work at least 1,000 hours in an employment year.</p>	<p>First of the month coincident with or after first day of employment, after the employee has worked a minimum of 1,000 hours/employment year.</p>	<p>Carnegie Mellon</p>	<p>Amount equal to 8% monthly salary contributed to self-directed account. Employees may invest in 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 the TIAA-CREF Money Market Account by default.</p> <p>Contributions begin once the participant has worked 1,000 hours, and are made for the entire year up to that point, and from then on until the end of the employment year.</p> <p>3 year vesting requirement. Prior service with another college or university may be recognized to meet this requirement. Rollovers from other section 403(b) plans permitted if vested.</p>

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Supplemental Retirement Accounts: <u>TIAA-CREF</u> <u>Vanguard</u>	Part-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. 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.)
Catch-Up Contributions	Part-time faculty, special faculty and staff who are at least age 50 by year's end.			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.)
Public Transportation:	Benefits-Eligible part-time 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 Discounts:	Part-time 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).
Enhanced Banking Services:	Part-time faculty , special faculty and staff with direct deposit into an account with the banking.	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.

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<p>Real Estate Services: <u>Hanna Gold Advantage Program</u></p>	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.
<p>University ID Card:</p>	All faculty, special faculty and staff, their spouse/domestic partner, and children ages 12 - 20.	Date of Employment.	Carnegie Mellon	Provides access and/or discounts to university athletic facilities, social events, the libraries, the Faculty Dining Room (if the employees is a member); and the Carnegie Mellon Art Store, as well as use of the Carnegie Mellon Shuttle Transportation system.
<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 health/prescription benefits than to receive other benefits. These criteria are outlined on the website (hr.web.cmu.edu).</p>	Registered same or opposite-sex domestic partners of part-time faculty, special faculty or staff.	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.	Carnegie Mellon and employee, depending on the benefits elected	<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) ● EAP – Ceridian LifeWorks (See page 5) ● University ID Card (See page 7)

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Mandated Benefits:				
<u>Unemployment Compensation</u>	All employees.	Date of Employment.	Carnegie Mellon	Unemployment Compensation 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.
<u>Workers' Compensation</u>	All employees.	Date of Employment.	Carnegie Mellon	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.
<u>Social Security</u>	All employees.	Date of Employment.	Carnegie Mellon and employee	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.

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

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