



# Benefits at a Glance

House Staff Physicians (HSPs)

Creighton  
UNIVERSITY

## Creighton's Total Rewards Strategy

Creighton's total rewards philosophy, driven by our mission and core values, aims to ensure that Creighton is a desirable place to work, learn, and grow both professionally and personally. The overall health of our employees is of paramount importance, including their physical, emotional, mental, financial and spiritual well-being. Creighton provides a suite of valuable health, wellness, time off programs, tuition benefits and financial security benefits to demonstrate care and support for our employees and their families today and in the future.

### BENEFITS

- Accident, critical care and hospital indemnity voluntary benefits
- Adoption assistance
- Compensation
- Dependent care and flexible spending accounts
- Group and voluntary life insurance
- Legal and identity theft voluntary benefits
- Medical, pharmacy, dental and vision plans
- On-campus and partner pharmacies
- Paid parental leave
- Short-term and long-term disability
- 403(b) retirement plan

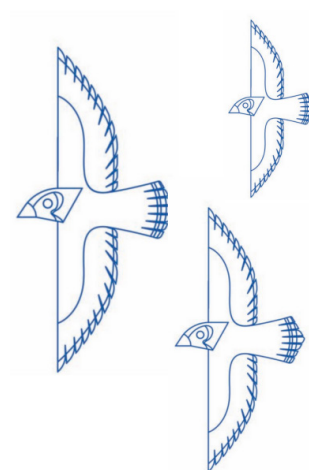
### WELL-BEING

- Biometric screenings
- Creighton Therapy and Wellness
- CURA Fund
- Daily mass and daily reconciliation
- Employee assistance program
- Financial well-being
- Flu vaccinations
- Free fitness centers
- Free smoking cessation program
- Lifestyle medicine clinic
- Mental health resources
- On-campus child development center\*
- Spiritual and faith opportunities
- Well-Being Program

### LEARNING AND DEVELOPMENT

- Employee development
- Employee resource groups
- Ignatian formation
- Lifelong learning
- Tuition discount program (private Omaha and Phoenix high schools)
- Tuition exchange and FACHEX
- Tuition remission

\*Omaha only





Below is a snapshot of Creighton's elective employee benefits. For more details, such as plan documents, claim forms, etc., visit [creighton.edu/hr/benefits](https://creighton.edu/hr/benefits).

## Elective benefits

### HEALTH INSURANCE PLANS

Comprehensive medical coverage, including physician, hospital and wellness benefits, are administered by UnitedHealthcare (UHC). The integrated prescription drug benefit is provided by RxBenefits + Express Scripts (ESI).

### DENTAL PLAN

Administered by MetLife, the dental plan provides for preventive, basic and major services as well as orthodontia coverage for dependent children and adults.

### VISION PLAN

The Vision Service Plan (VSP) provides you preventive vision care benefits, including routine eye exams, reduced-cost frames, lenses and contacts along with other discounts and benefits.

### FLEXIBLE SPENDING ACCOUNT (FSA)

Medical and dependent care FSAs allow you to pay for eligible expenses with pre-tax dollars. The funds are deposited into a special account that can be used to pay for certain healthcare and dependent child/elder care expenses.

### HEALTH SAVINGS ACCOUNT (HSA)

For those participating in the High Deductible Health Plan (HDHP), an HSA is available to set aside pre-tax dollars to pay for eligible medical, dental and vision expenses.

### SHORT-TERM DISABILITY

Short-term disability is available to all benefits-eligible employees and is 100% employee paid. These benefits pay 67% of your before-tax weekly earnings up to the maximum weekly benefit for up to 11 weeks.

### LONG-TERM DISABILITY

Creighton automatically enrolls you into the long-term disability program and pays 100% of the cost of this benefit. If you need to file a claim, the benefit is taxable to you. You do have the option to enroll in the Tax-Choice option where you pay the premiums and, in the event you file a claim, the benefit is tax-free.

### GROUP TERM LIFE AND ACCIDENTAL DEATH INSURANCE

Creighton pays for a policy equal to one times your annual salary to a maximum of \$100,000 with Mutual of Omaha.

### VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH INSURANCE

To provide added financial stability, you can enroll in additional life insurance coverage for yourself and your family with Mutual of Omaha.

### METLIFE LEGAL PLUS PARENTS

Through MetLife Legal, you can receive legal advice and legal services for a wide range of personal legal matters. The plan also covers parents, parents-in-law and grandparents for many of the common legal issues a family might face.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Receive confidential and professional counseling on any issue related to personal, family and/or work-related problems. Services are free and available 24 hours a day, seven days a week to faculty, staff and their families — eight consultations per topic, per year.

### ALLSTATE IDENTITY PROTECTION

Comprehensive identity monitoring and fraud resolution, plus award-winning cyber protection designed to help you protect yourself and your family against today's digital threats.

### ACCIDENT INSURANCE

Accident coverage provides you the ability to purchase affordable accident insurance through UnitedHealthcare. Accident insurance pays you cash to use in any way you need if you are injured in a qualifying accident.

### CRITICAL ILLNESS INSURANCE

Creighton University provides you the ability to purchase affordable critical illness insurance through UnitedHealthcare. Critical illness insurance pays you cash to use in any way you need if you are diagnosed with a covered condition.

### HOSPITAL INDEMNITY

You have the opportunity to purchase hospital indemnity insurance through UnitedHealthcare. Hospital indemnity insurance pays a cash benefit for the first day you are admitted to the hospital and an additional benefit per day for each additional day of confinement.



## Retirement plan

Creighton's retirement plan allows you to electively defer money from your paycheck on a pre-tax or post-tax basis. You are eligible to contribute to the IRS limit each calendar year. Visit [principal.com/welcome](https://principal.com/welcome) to set up your account and enroll in the retirement plan.

## Well-being and work-life solutions

In the Jesuit tradition of *cura personalis*, caring for the whole person, Creighton University's Well-Being Program is designed to support the holistic wellness of our community by promoting healthy lifestyle habits and offering a variety of resources built on eight key pillars of well-being, including physical, emotional, intellectual, environmental, balance, nutrition, spiritual and social.



Wellness has many components, and Creighton has resources available throughout your journey to fit everyone's needs.

## Time-off options

The observance of a University-designated holiday is based on the individual school/department business necessity and the individual requirements of the position. Visit [my.creighton.edu/hr/resources/employee-resources/time-off](https://my.creighton.edu/hr/resources/employee-resources/time-off) for further details.

### FUNERAL/BEREAVEMENT LEAVE

Up to five working days may be allowed without loss of pay for attending the funeral of an immediate family member or one to three days for other family members.

### SICK TIME AND VACATION

Benefit-eligible HSPs are provided sick time hours and vacation based on their contract.



## Leave of absence

### HELPING TO SUPPORT THE ENTIRE PERSON

Creighton University values enabling its eligible employees the opportunity to achieve a work-life harmony through various time off and leave of absence programs. Consult with HR to determine what leave benefits apply in your confidential, unique situation.

### FAMILY MEDICAL LEAVE

Family and Medical Leave Act (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons.

- For incapacity due to pregnancy, prenatal medical care or childbirth
- To care for the employee's child after birth, or placement for adoption or foster care
- To care for the employee's spouse, son, daughter or parent, who has a serious health condition; or for a serious health condition that makes the employee unable to perform the employee's job

You must have been employed for one year and worked 1,040 hours prior to requesting your leave.

### MEDICAL, PARENTAL AND CAREGIVER (MPC) LEAVE

HSPs will be eligible for up to six weeks (30 days) of paid medical, parental and caregiver (MPC) leave for qualifying reasons that are consistent with FMLA (regardless of eligibility under federal law for FMLA leave), at least once during the HSP's time in the program, starting the first day HSP reports to work in the program.

HSPs' six weeks of MPC leave is available in addition to vacation and sick leave. Vacation and sick leave may be used prior to or after MPC leave in a contract year. HSPs may not use MPC leave in the same year they use parental leave.

This MPC leave benefit is only available once to HSPs during their time in the program. Should a HSP complete this program and continue to another program sponsored by Creighton, the HSP will again be eligible for MPC leave. All FMLA and other protected unpaid time may still be available to the HSP for leave.

### LEARN MORE

To learn more about the benefit and leave offerings and well-being resources available from Creighton, please visit [creighton.edu/hr/benefits](https://creighton.edu/hr/benefits).



## Learning and development

### TUITION DISCOUNT PROGRAM

Eligible HSPs may be eligible for discounts at Omaha and Phoenix private schools.

### TUITION REMISSION

Tuition remission is a waiver of tuition and is available to employees and their eligible dependents who qualify and are admitted for enrollment at Creighton University. The benefits apply to tuition only; all non-tuition expenses and fees are the responsibility of the student. *Note: The IRS requires any graduate tuition amount over \$5,250 be considered taxable wages.*

- Employees, spouses and IRS tax-dependent children are eligible for 100% tuition remission subject to eligibility requirements
- Employees and dependents are eligible upon the employee's date of hire.

### TUITION EXCHANGE AND FACHEX

Tuition Exchange is a tuition remission program for children of current benefits-eligible employees. Through the program, a dependent child of an eligible employee at one participating institution may be awarded Tuition Exchange at another.

FACHEX is an undergraduate tuition remission program for children of current benefits-eligible employees. Through the FACHEX program, employees who have a tuition remission benefit for their children at their home institution can apply to receive the same benefit at participating Jesuit colleges and universities, should there be space available, and the student meets that school's requirements for FACHEX applicants.

### ADDITIONAL DEVELOPMENT OPPORTUNITIES

- Employee development classes and workshops
- Ignatian formation
- Lifelong learning



### LEARN MORE

To learn more about the benefit offerings and resources available to guide your path at Creighton, please visit [creighton.edu/hr/benefits](https://creighton.edu/hr/benefits).

If you have detailed questions or a unique situation, email the Benefits Team in Human Resources at [benefits@creighton.edu](mailto:benefits@creighton.edu) or call **402.280.2709**.

### MEDICAL LEAVE

In the event an employee needs to take a leave of absence for an illness, and the employee is ineligible for the Family Medical Leave Act (FMLA), they may be eligible for a medical leave of absence and/or short-term disability.

### MILITARY LEAVE

Policy complies with the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

### PAID PARENTAL LEAVE

After one year of employment, benefit-eligible employees are eligible for six weeks of paid parental leave to provide parents with additional flexibility and time to bond with a new child, adjust to their new family situation and provide increased balance to their employment and family obligations.