

# BENEFITS @ WORK



Your 2009 Benefits Overview



SAMUEL MERRITT  
UNIVERSITY

# Benefits @ Work

A special combination of benefit programs are at work every day supporting your goals, your career, your health and your life.

These programs have been designed to meet the diverse needs of our employees — whether you are just starting your career, you wish to improve your skills or knowledge, your life demands more flexibility or you are nearing retirement — there are *Benefits @ Work* to support you along the way.

Your Benefits @ Work			
Rewarding Your Commitment	Enhancing Your Health	Balancing Your Life	Securing Your Future
Competitive Compensation	Medical Coverage	Vacation Leave and Holidays	Long-Term Disability Benefits
Service Awards	Prescription Drug Plan	Sick Leave	Life and Accident Insurance
Recognition Programs	Behavioral Health Care	Leaves of Absence	Retiree Health Care Account
Learning and Development Opportunities	Employee Assistance Program	Other Paid Leaves	403(b) Savings Plan Options
	Dental Benefits	Commuter Benefits	Sutter Scholars
	Vision Benefits	Flexible Spending Accounts	Credit Union
	Wellness for Life	Pet Insurance and Other Discount Programs	

This overview provides a snapshot of the programs that are in place to help you succeed — at work, at home and in every facet of your life. Read on for more details on these important programs.

# Rewarding Your Commitment

Samuel Merritt University supports your commitment to educating highly skilled and compassionate health care professionals through competitive pay, recognition of your contributions at work and financial assistance for work-related courses and other learning activities.

## Competitive Compensation

The philosophy of the University is to attract, develop and retain employees to fulfill the University's mission, as well as to reward employees for performance and achievements. This is accomplished through equitable salary programs that align with the success and performance of the University.

## Recognition Programs

At the University, we reward dedication and longevity and we recognize people who do their jobs well by demonstrating our values. Our rewards and recognition programs include:

- **Service Awards** — acknowledging faculty and staff for outstanding service at the President's Dinner each year, as well as those who have achieved a five-year service milestone.
- **Spot Awards** — providing timely recognition from managers and supervisors for employee achievements contributing to department, division or University goals during the year.
- **Strommen-Dillashaw Award** — recognizing outstanding and exemplary commitment through personal and professional dedication which enhances the image of the University and supports the personal and professional development of students.

## Learning and Development Opportunities

One of the keys to the long-term success of Samuel Merritt University is providing professional development opportunities to our faculty and staff. A variety of on-the-job training opportunities are available as well as financial assistance programs for work-related learning activities. These financial assistance programs include:

- **Tuition Reimbursement** — up to a maximum of \$1,200 per calendar year for benefited employees who attend work-related academic courses.
- **Staff Education** — up to 40 hours of paid educational leave per year for employees attending work-related courses, seminars or conferences.
- **Loan Forgiveness** — forgivable loans are awarded for doctoral degree or masters graduate programs considered relevant or critical to the University. Typically, loans are \$5,000 per year for a doctoral program (three years) and \$3,000 per year for a masters program (two years).



*At Samuel Merritt University there is an opportunity for each of us to make a difference.*

# Enhancing Your Health

Good health is a top priority at Samuel Merritt University. Through Alta Bates Summit Medical Center we offer health plans that utilize doctors and hospitals throughout the Sutter Health network and a wellness program that keeps us healthy over the long term.

## Medical Coverage

Benefited employees have a choice of two medical options: an Exclusive Provider Organization (EPO) Plan and a Preferred Provider Organization (PPO) Plan. Both plans utilize the Sutter Health network of physicians and hospitals for in-network care. However the PPO Plan also pays benefits for care received from Anthem Blue Cross providers and out-of-network providers. Medical coverage is provided *premium-free* to employees enrolled in the EPO Plan or the PPO Plan with wellness participation.

## Prescription Drug Plan

Benefits are provided as part of your medical coverage. Copays vary depending on the type of drug (generic, brand name or non-formulary brand name) and whether you have your prescription filled at a retail pharmacy (for a 30-day supply) or the Peralta Outpatient Pharmacy (for a 60-day supply).

## Behavioral Health Care

Both inpatient and outpatient behavioral health care benefits are provided to medical plan participants using OptumHealth Behavioral Solutions' extensive network of providers. PPO participants may also receive care from out-of-network providers at a higher coinsurance cost.

## Employee Assistance Program (EAP)

The EAP can help you and your eligible dependents with a wide range of personal issues, such as marriage and family conflicts, drug and alcohol concerns, social adjustment, and financial and legal dilemmas. The first five assessment and counseling sessions are provided free of charge (no copays are collected for these visits).

## Dental Benefits

Benefited employees have a choice of two dental plan options provided through Delta Dental. All premiums for employees and eligible family members are paid by the University.

## Vision Benefits

Benefited employees may elect vision care through the Vision Service Plan (VSP). Vision care services can be obtained from both in-network (VSP) providers and out-of-network providers; however, benefits are higher in-network. All premiums for employees and eligible family members are paid by the University.

## Wellness for Life

Our commitment to health is best demonstrated through our participation in Alta Bates Summit's comprehensive employee wellness program — *Wellness for Life*.

This program includes onsite health activities and your choice of an online self-directed program, a coach-directed program or a physician-directed program.

Participants earn points that are redeemable for gift cards for completing the key activities and milestones of their wellness program.

Wellness programs and activities are customized based on your health goals and interests.

Alta Bates Summit Medical Center has earned the Platinum Level achievement award from the American Heart Association as a Fit Friendly Company.



This workplace has been recognized by the American Heart Association for meeting criteria for employee fitness.

# Balancing Your Life

Balancing life's demands is a little easier when you have the flexibility and support programs available to you at Samuel Merritt University.

## Vacation Leave and Holidays

Vacation leave is provided for University staff who need time off from work. Vacation leave for faculty is incorporated into their work schedules. The University observes eleven holidays annually and is closed between Christmas and New Year's Day.

## Sick Leave

Sick leave is available to help replace your income when you are away from work for an extended period of time due to illness or injury. You receive 100% of your base salary for as many hours as you have in your sick leave bank. The benefit is coordinated with other disability pay such as State Disability Insurance (SDI), Workers' Compensation or Social Security disability.

## Leaves of Absence

Leaves of absence are available to help meet your needs in a variety of situations when you need to be away from work for an extended period of time. These include: medical, family care, military and military family, occupational and personal leaves.

## Other Paid Leaves

Samuel Merritt University employees receive paid time off for jury duty and for bereavement leave when there is a death in your family. Visit our website at [www.samuelmerritt.edu](http://www.samuelmerritt.edu) for more information.

## Commuter Benefits

You can use pre-tax dollars to purchase vouchers redeemable for transit passes, tickets or tokens, transit-related parking and to pay for van pool fares. Alta Bates Summit also provides a free shuttle service from BART during business hours.

## Flexible Spending Accounts

These accounts allow you to set aside tax-free money for out-of-pocket health care expenses not covered by your medical plan and dependent care expenses for children under the age of 13 (or elderly dependents) that require care while you work. Contributions are made through payroll deduction and you file a claim for reimbursement from your account whenever you incur an expense.

## Pet Insurance and Other Discount Programs

Through Alta Bates Summit, all Samuel Merritt University employees are eligible to receive discounts on pet insurance and a variety of other items such as entertainment and sporting events, computers, cell phones and other services. Visit our website at [www.samuelmerritt.edu](http://www.samuelmerritt.edu) for a full list of the discounts currently available.



*These programs give you the ability to balance your family needs.*

# Securing Your Future

No one can predict the future, but having programs in place to help protect you in the event of an illness or injury and to help you save for important events, like retirement, can go a long way toward securing your financial future.

## **Long-Term Disability (LTD) Benefits**

LTD benefits are automatically provided by the University to all benefited employees. Benefits begin after a waiting period and generally continue to age 65 or you recover from your disability (if sooner).

## **Life and Accident Insurance**

Life and Accident insurance protects your family in the event of a serious injury or death. The University provides a basic amount of life and accidental death and dismemberment (AD&D) insurance at no charge to you. You may purchase supplemental life and AD&D insurance as well as dependent life insurance coverage at low group rates through convenient payroll deduction.

## **Retiree Health Care Account**

The program is designed to help offset the cost of retiree health care plan premiums. If eligible, \$1,000 per year of service will be credited to your Retiree Health Care Account. The maximum you may earn is \$35,000. The University pays the cost of this account.

## **403(b) Savings Plan**

You can participate in a voluntary tax deferred savings program sponsored by the University. You can make pre-tax contributions up to an annual maximum of \$16,500 in 2009. If you are over age 50, you can contribute an additional \$5,500 in 2009.

The savings plan includes investment alternatives and a matching contribution plan is available to all benefit eligible employees. Contact our Human Resources department for more information or visit our website at [www.samuelmerritt.edu](http://www.samuelmerritt.edu).



## **Other Financial Programs**

We can help you reach other important financial goals.

### **Sutter Scholars**

Children and grandchildren of Samuel Merritt University employees can apply for scholarships to help with the cost of tuition. Scholarships are available for college and vocational schools. Scholarships are awarded annually under the Sutter Scholars program and the amounts awarded may vary depending on need. Since the program is competitive, not all students applying will receive a scholarship.

### **Credit Union**

Employees have access to credit union membership for savings through regular payroll deduction. Checking accounts, Christmas club and loan programs are also available from the credit union.