2026 University of St. Thomas Benefits Overview

RETIREMENT PLAN

St. Thomas offers a generous retirement contribution of 5% your annual salary after one year of employment. This increases to 7% after 5 years of employment and 9.4% after 10 years of employment.

TUITION REMISSION PROGRAMS

Several tuition benefits are available to you and your dependents, including up to 90% tuition remission for you after 1 year of service, and up to 90% tuition remission for your dependents after 3 years of service. Tuition remission is available for your spouse, up to a maximum of 50%, after 3 years of service.

WORK/LIFE BALANCE

We understand that a healthy work-life balance is essential to employee satisfaction and productivity. In support, St. Thomas designates 14 university holidays, along with a generous vacation schedule, Presidential Gift Days and up to two weeks of paid parental leave.

Salaried (Exempt) Employees If you are a regular salaried employee, you will be allocated paid vacation days according to the following table (pro-rated based on FTE and start date):

Length of Service	Vacation Allotted	
Less than 12 Years	20 days per fiscal year	
12 Years or More	25 days per fiscal year	

Hourly (Non-Exempt) Employees If you are a regular full-or part-time hourly employee, you will receive Paid Leave Time (PLT) for vacation, sick and safe time, or other personal reasons. PLT is accrued. The following table is based on a 1.0 FTE:

Length of Service	Accrual Rate	Weeks Per Year	Full-Time Employees
Less than 4 Years	0.68	3.5 weeks	141.44 hours/year
4 to 12 Years	0.90	4.7 weeks	187.20 hours/year
12 Years or More	.109	5.7 weeks	226.72 hours/year

^{*} You begin accruing PLT immediately upon hire, but you are not eligible to use PLT until after completing 90 days of employment. You can carry forward a maximum of 160 hours of PLT each Sept. 30 (pro-rated based on FTE). Accrued PLT hours over 160 hours will be forfeited if not used by Sept. 30 each year.



MEDICAL

St. Thomas provides employees with two medical plans and two network options through BlueCross BlueShield of MN

2026 Bi-weekly Employee Costs	Plan 1: Aware Network / High Value Network	Plan 2: Aware Network / High Value Network
Employee	\$127.68 / \$115.07	\$70.47 / \$62.80
Employee + Spouse	\$324.57 / \$290.84	\$203.74 / \$182.33
Employee + child(ren)	\$297.53 / \$266.60	\$186.76 / \$167.14
Family	\$468.83 / \$420.10	\$294.29 / \$263.37

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in Plan 2, you are eligible to open a health savings account (HSA). This benefit allows you to set aside pretax dollars for eligible health, dental, and vision expenses. St. Thomas contributes up to \$250 for single coverage and \$500 for family coverage annually.

NICE HEALTHCARE

Nice Healthcare is the clinic that comes to you and provides unlimited virtual and in-home visits with clinicians. Services are available to you and your family members and include primary care, mental health, physical therapy, and **free** prescriptions. Nice Healthcare visits are **free** for employees. <u>Learn more about Nice Healthcare</u>.

VISION

The plan through EyeMed provides a benefit for exams, glasses and contacts and a national provider network. Biweekly rates for employee only is \$3.36, and family is \$9.04.

DENTAL

St. Thomas's dental plans offer comprehensive coverage and a national network through Delta Dental. The Enhanced Plan provides a no deductible option, orthodontia for dependents, and a \$1,500 annual benefit. The Basic Plan provides a low deductible, \$1,000 annual benefit option at a lower bi-weekly premium cost.

2026 Bi-weekly Employee Costs	Basic Plan	Enhanced Plan
Employee	\$9.67	\$14.83
Employee + Spouse	\$19.50	\$30.85
Employee + child(ren)	\$27.02	\$34.03
Family	\$33.23	\$50.86

FLEXIBLE SPENDING ACCOUNTS (FSA)

Using FSAs is one of the easiest ways to reduce health and dependent care costs, as these accounts allow you to use pre-tax dollars to cover eligible expenses.

LIFE & DISABILITY

St Thomas. provides Basic Life Insurance, as well as Short Term and Long-Term Disability benefits at no cost. You have the option to purchase additional life insurance for yourself, your spouse, and dependent children.





EMPLOYEE ASSISTANCE PROGRAM (EAP)

When problems arise, you can talk confidentially with counselors for support, direction, and solutions. Whether you or your family need help with your personal life or are having issues at work, the Employee Assistance Program (EAP) is here for you 24/7.

EMPLOYEE DISCOUNTS AND PERKS

As an employee of St. Thomas, you enjoy many perks that come with working for one of the top employers in Minnesota, as well as access to the resources at the university. These include free admission to select athletic and cultural events, free access to campus athletic facilities and libraries, and discounts at the campus store.

If you are a benefit eligible employee (.625 FTE), working 25 hours a week or more, you may enroll your spouse and children up to age 26 for certain benefit plans. Coverage is effective on the first day of the month following your hire date. If your hire date is the first day of the month your coverage is effective that day. This summary is intended to convey general information and is not an exhaustive analysis. Should there be any discrepancies herein, the plan document will supersede these materials. Please reference your plan documents for additional details.