



2024 University of St. Thomas Benefits Overview

RETIREMENT PLAN

St. Thomas offers a generous retirement contribution of 9.4% of your annual salary after one year of employment.

TUITION REMISSION PROGRAMS

Several tuition benefits are available to you and your dependents, including up to 100% tuition remission for you after 1 year of service, and up to 100% tuition remission for your spouse and/or dependents 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, Presidential Gift Days and up to two weeks of paid parental leave.

MEDICAL

St. Thomas provides employees with two medical plans and two network options through United Healthcare (UHC).

2023 Bi-weekly Employee Costs	Plan 1: Choice Plus Network / Core Network	Plan 2: Choice Plus Network / Core Network
Employee	\$115.11 / \$103.74	\$63.53 / \$56.62
Employee + Spouse	\$292.60 / \$262.19	\$183.67 / \$164.37
Employee + child(ren)	\$268.22 / \$240.34	\$168.36 / \$150.67
Family	\$422.64 / \$378.72	\$265.30 / \$237.43

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 **at no cost** and include primary care, mental health, physical therapy, and prescriptions. [Learn more about Nice Healthcare.](#)

VISION

The plan through EyeMed provides a benefit for exams, glasses and contacts and a national provider network.

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.

2023 Bi-weekly Employee Costs	Basic Plan	Enhanced Plan
Employee	\$9.30	\$12.83
Employee + Spouse	\$18.75	\$32.11
Employee + child(ren)	\$25.98	\$29.44
Family	\$31.95	\$46.39



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 an employer-paid Basic Life Insurance benefit for you. You also have the option to purchase additional life insurance for yourself, your spouse, and dependent children.

St. Thomas provides Short-Term Disability (STD) coverage to you at no cost. If you become disabled, after a seven-day waiting period for illness or injury, the STD plan provides a weekly benefit equal to 100% of your base salary for 4 weeks (6-8 weeks maternity) and 70% thereafter for up to 180 days.

St. Thomas provides Long-Term Disability (LTD) coverage at no cost to you. The LTD plan provides a monthly benefit equal to 60% of your base salary up to \$15,000 if you become disabled. You have the option of being taxed on the premiums that St. Thomas pays, where you would then receive the full 60% or not pay the tax and then 60% of your salary would be taxed at the time of receiving the benefit.

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.