

Part-Time Faculty

Benefits Eligibility

Medical, Prescription, Dental & Vision

Part time benefits eligible faculty have access to the following Drexel University's medical plans: Consumer Directed Health Plan (CDHP), Keystone Point of Service, AmeriHealth Point of Service, Personal Choice Basic PPO or Personal Choice High PPO. Drexel prescription plan, offered through OptumRx, is included with any of the medical plans. However, those enrolled in CDHP must meet their plans deductible before the copayments apply. Drexel offers two Point of Service options to employees who live within the Greater Philadelphia area. Depending on where you live in the area will determine your eligibility in either the Keystone POS plan or the AmeriHealth POS plan.

Drexel offers three dental plans: CIGNA Base, Preferred and DHMO. Drexel has one vision plan through Davis Vision. Visit Drexel's Health Overview page for more information.

Retirement Savings Plans

403(B)

The 403(b) Defined Contribution Retirement Plan is offered to part-time employees, supports pre-tax and post-tax savings, loan options and employees are fully vested upon hire. The University will match your contribution dollar for dollar, up to 6 percent. Drexel will also contribute an additional 3 percent or 5 percent depending on your age. You must enroll or actively waive participation within 31 days of your date of hire. If no action is taken, Drexel will automatically enroll you into a Lifecycle Fund at 2% per pay contribution rate.

If you do become automatically enrolled, you may elect to stop making future contributions at any time. Any elections to participate, to not participate, or to change your contribution rate can be made through your TIAA retirement account, accessible through DrexelOne. Any funds deposited into your TIAA account must follow the rules of the plan. Remember you must contribute at least 1% to the Plan in order to receive University contributions.

457(B)

The 457(b) Deferred Compensation Plan is offered to employees whose salary exceeds \$150,000 during a calendar year. Contributions to this plan are in addition to any contributions you may already be making in the 403(b) Defined Contribution Retirement Plan. Unlike the 403(b) Plan, which is a qualified plan, the 457(b) Plan is a nonqualified deferred compensation arrangement.

Life & Accident Insurance

- Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance: This option provides you with the opportunity to elect additional Group Term Life Insurance for yourself, your spouse and your dependent children (no one may be covered more than once under this plan). Note that you do not have to elect coverage for yourself as an employee in order to elect spouse and/or dependent child coverage. You may elect one, two, three or four times your annual salary in coverage up to a maximum benefit of \$2,500,000. Spousal coverage of up to \$150,000 and dependent child coverage of \$5,000 or \$10,000 is also available.
- Business Travel Accident Insurance: If an employee is injured during business travel, this benefit provides an amount equal to your annual salary and carries a minimum benefit of \$100,000 and a maximum benefit of \$500,000.

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Disability Benefits

Short Term Disability: An employee-paid, voluntary benefit, insured through the Lincoln Financial. Deductions are taken on a post-tax basis so that if you are in receipt of the benefit, the income is considered non-taxable. Two plans are available (Standard & Enhanced). Be sure to review your states disability benefits guidelines if you live in the following states: NY, CA, HI, NJ, RI, PR

Time Off Benefits

Winter Break: Paid time off during the weekdays between the Christmas and New Year's holidays.

Flexible Spending Accounts

- Health Care FSA: is a pre-tax savings account used for eligible health care expenses for you and your dependents. Such expenses could include prescriptions, copayments, doctor's visits, or orthodontia. The health care FSA is 100% employee funded, with the full annual election available to you upon your benefits effective date. Participants are issued a debit card and annual elections are paid back through convenient pre-tax payroll deductions per pay.
- Dependent Care FSA: is a pre-tax savings account that allows you to be reimbursed for eligible expenses relating to the care of your dependents while you or your spouse/domestic partner are at work or attending school full-time. The account is funded 100% by employees through pre-tax payroll deductions.
- Non-Drexel Parking Facilities and Mass Transit: is a commuter program that allows you to set aside pre-tax dollars for commuter expenses, by contributing a specific monthly dollar amount that will be loaded onto a Mastercard Debit Card. You can then use this debit card to purchase products directly from transit and off-campus/non-Drexel parking vendors.

*For all pre-tax FSAs, you will be notified if any such changes occur during the year. Maximum contributions are subject to change under Federal tax law, please visit Drexel Voluntary webpage for most recent updated information.

Employee Assistance Program

Drexel partners with SupportLinc as its Employee Assistance Program (EAP) provider. The EAP is designed to help you address the challenges that life, work and relationships can bring. SupportLinc is offered to benefits-eligible faculty and professional staff at no cost as part of our employee benefits package. Family and household members are also encouraged to access this benefit at no additional cost. SupportLinc's many services include Short-term Counseling, Dependent/Elder Care Referrals, Retirement Coaching, Concierge Expert Referrals, Financial Services, Legal Services, and more.

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FMLA, Non-FMLA Medical Leave & Leave of Absence

If there is a situation in which an employee needs to take a leave of absence, various options are available, depending on the employee's length of service:

- FMLA (Family & Medical Leave Act): FMLA is an unpaid leave of absence of up to 12 weeks in a rolling 12-month period. Available to employees who have been employed for at least one year (within the past 7 years), have worked 1,250 regular hours in the 12-month period preceding the leave, and who have a qualifying need.
- Non-FMLA Medical Leave: Non-FMLA Medical Leave is an unpaid leave of absence for up to 12 weeks of continuous leave in a rolling 12-month period for their own or a family member's serious or chronic medical condition(s), when an employee has not met FMLA minimum eligibility requirements.

Fertility & Adoption Benefits

Fertility: Progyny, the country's leading fertility benefits solution, includes comprehensive treatment coverage leveraging the latest technologies and treatments. Progyny Fertility Benefits is an enhancement to all of Drexel's medical plans, so you and your spouse/domestic partner must be enrolled in a Drexel's medical plan in order to participate in these benefits. For more information, visit Drexel's HR Health Coverage webpage.

Adoption: Benefit eligible employees have access to a \$5,000 adoption benefit to help with the costs associated with adoption. The employee does not need to be enrolled in medical benefits to be eligible for the adoption benefit. You must be employed with Drexel at the time when eligible expenses are incurred and upon submission for reimbursement.

Health Advocacy

You, as well as your spouse/domestic partner, dependents, parents, and parents-in-law are eligible to utilize Health Advocate, whose services help to navigate the complexity of the health care system.

A Healthier U & Wellness Incentive Program

- A Healthier U: Available to full-time or part-time benefits-eligible faculty and staff, Drexel's award-winning employee wellness program, "A Healthier U," focuses on three core areas of wellbeing: physical, financial, and emotional health.
- Wellness Incentive Program: Available to full-time or part-time professional staff enrolled in a Drexel medical plan or full-time employees who waive medical coverage, wellness credits can be earned by participating in workshops, screenings, and programs. You can earn up to \$400 wellness credits and spouses/domestic partners can earn up to \$250 wellness credits per year (paid out via your paycheck).

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Dragon Perks & Other Benefits

Significant savings on insurance & other benefits are available through convenient payroll deduction. These voluntary benefits are funded 100% by the employee and are available to regular full-time and part-time employees.

These benefits include a Commuter Program, Group Legal Plan, Long-term Care Insurance, Personal Loans, Pet Insurance, Auto/Home Insurance, Supplemental Accidental Death and Dismemberment (AD&D) Insurance, and Supplemental Life Insurance.

Employee Home Purchase Assistance Program & Renovation Loan

Full-time and part-time benefits eligible faculty and professional staff are eligible for the Home Purchase Assistance Loan (\$15,000 forgivable over 5 years) and the Renovation Loan (\$5,000-\$7,500 forgivable over 2 years). These two loans cannot be granted concurrently. After one loan is fully forgiven, the employee can access the other loan program. These are one-time benefits. They cannot be used again.

Retiree Benefits

Part-time Faculty are not eligible for retiree benefits.