Full-Time Professional Staff & Postdoctoral Appointments

Benefits Eligibility

Medical, Prescription, Dental & Vision

Full-time employees 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 offers two Point of Service (POS) options to those who live in the Greater Philadelphia Area, depending on where you live. 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 three dental plans: CIGNA Base, Preferred and DHMO. Drexel has one vision plan through Davis Vision.

Retirement Savings Plans

403(B)

The 403(b) Defined Contribution Retirement Plan is offered to full-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. You must contribute at least 1% to receive the University contribution.

If you do become automatically enrolled, you may elect to stop 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.

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

- Basic Life and Accidental Death & Dismemberment (AD&D) Insurance: As a University-paid benefit, Basic Life and AD&D provides coverage amounts equal to twice your annual salary (max. benefit: $500,000). For Basic Life and AD&D, if the volume of your life insurance exceeds $50,000, you have the option of limiting your coverage to $50,000 in order to avoid imputed income. If you later decide you would like to elect 2x your annual salary, you will then be required to show evidence of insurability.
- 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 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

Long Term Disability: A University-paid benefit provided to full-time faculty & professional staff members, equal to 60% of your monthly salary (following completion of a 90-day elimination period). This program carries a monthly maximum benefit of $20,000. The premiums for this benefit are deducted post-tax through your paycheck, to allow you to receive a pre-tax benefit should you go out on disability.

Time Off Benefits

- Holidays: 10 paid holidays & 2 floating holidays (accrued on a fiscal basis) per year
- Sick Leave: Paid time off in the event of a personal illness/injury of you or an Immediate Family Member, and to allow you to attend appointments with a health care provider.
- Vacation Leave: Paid time off for rest, relaxation, and other personal reasons.
- Civic Time: Professional Staff Members may request a Civic Engagement Leave for up to 16 hours per fiscal year.
- 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.

Tuition Remission

- Tuition remission is provided to full-time employees for most University credit and non-credit courses, as part-time students upon completion of 90 days of full-time benefits eligible employment and is available at the start of the next term after their 90th day of employment.

- The Tuition Remission benefit also provides tuition assistance to qualified spouses, domestic partners and dependent children of eligible full-time faculty and professional staff for undergraduate credit and non-credit courses taken at Drexel University after five years of employment. Once the Eligible Employee completes one (1) year of full-time benefits eligible employment, Tuition Remission is available to Qualified Family Members at 20% per year, up to five (5) years at 100%. Tuition Remission at 20% is available at the start of the next term after the employee's one-year anniversary date has occurred and an additional 20% each subsequent employment anniversary date, up to five years at 100%.

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Benefits Eligibility

Tuition Exchange

The Tuition Exchange program is a reciprocal scholarship exchange program for eligible dependent children of full-time faculty and professional staff entering their first year of college. Over 600 U.S. colleges and universities participate in the Tuition Exchange program. Drexel awards up to 20 scholarships to dependents of full-time employees who wish to attend institutions other than Drexel that participate in the Tuition Exchange program. The scholarships are awarded to employees with the longest full-time tenure and must be employed for at least five consecutive years to be eligible.

Employee Assistance Program

Drexel partners with Health Advocate as its Employee Assistance Program (EAP) provider. The EAP is designed to help you address the challenges that life, work and relationships can bring. Health Advocate 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. Health Advocate's many services include Short-term Counseling, Dependent/Elder Care Referrals, Retirement Coaching, Concierge Expert Referrals, Financial Services, Legal Services, and more.

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.
- Personal: Allows a leave of absence for 30 calendar days in a 12-month period for approved reasons (medical, non-medical, education, family-related, extended vacation, etc.).
- Military Caregiver Leave: Drexel offers up to 26 weeks of leave to Faculty and Professional Staff Members who provide care to wounded U.S. military personnel and 12 weeks of FMLA leave to the immediate family members of soldiers, reservists and members of the National Guard who have a "qualifying exigency."
- Military Leave for Employee: Professional Staff Members who enlist or who are called to active military service will not receive University pay or University-paid benefits during the time they are on active duty. However, health insurance coverage will be continued for thirty (30) days from the date the leave begins.

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.

Full-Time Professional Staff & Postdoctoral Appointments

Benefits Eligibility

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).

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

DU

Eligible for retiree benefits after completing either of the following:

- 10 years of full-time consecutive service with Drexel University and are age 55 or older, if hired before September 1, 2013

OR

- who have completed 15 years of full-time consecutive service with Drexel University and are age 60 or older if hired on or after September 1, 2013

* Full-time consecutive service (10 or 15 years) is strictly services with Drexel University
* Note for College of Medicine employees: Incepted on January 1, 2015, College of Medicine employees are eligible for retiree benefits after 15 years of consecutive full-time service after the age of 45 (and after 1998) who are at least 60 years of age are eligible.

ANS

Full-time consecutive service (10 or 15 years) is strictly services with Academy of Natural Sciences of Drexel University following the partnership commencement on July 1, 2012. Consecutive service does not include employment with The Academy of Natural Sciences of Drexel University prior to July 1, 2012.

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Drexel University Online Full-Time Professional Staff are not eligible for retiree benefits.