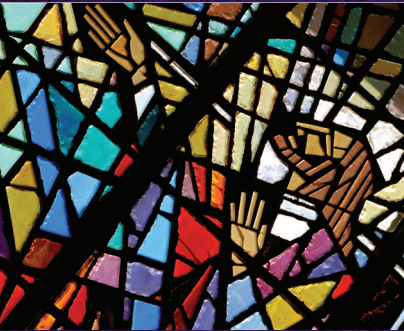




# Southwest Baptist UNIVERSITY



*employee*  
**benefits summary**  
2019

<b>Health</b>	Health insurance is free for employees who enroll in the qualified High Deductible Plan with a Health Savings Account (HSA) partially funded by SBU. A buy-up plan is available, as well as a Flexible Spending Account (FSA) option for medical and dependent care reimbursement.
<b>Retirement</b>	Employees contributing up to 5% to SBU's 403(b) retirement plan will receive an employer match equal to their contribution percentage on a 5-year vesting schedule.
<b>Life</b>	Employee's life insurance coverage for 2x salary up to \$100,000 paid for by SBU. Additional life insurance and/or Accidental Death and Dismemberment coverage also available.
<b>Dental</b>	Voluntary coverage available with free cleanings, exams and x-rays. Employee coverage paid 100% by SBU after 10 years of service.
<b>Vision</b>	Voluntary coverage available with annual eye exam and frame and contact allowances.
<b>Supplemental Medical</b>	Voluntary insurance policies available through MetLife.
<b>Long Term Disability</b>	Long Term Disability coverage available to provide 60% of compensation in the event of an illness or injury that prevents an employee from working for more than 90 days.
<b>Short Term Disability</b>	Short Term Disability coverage available to provide 60% of compensation in the event of an illness or injury that prevents an employee from working for more than 14 days up to 90 days total.
<b>Paid Time-Off</b>	Paid holidays, sick, vacation and personal time available. Benefit varies based on position.
<b>Tuition Concession</b>	Available to employee (one class per term) and employees' dependents (one undergraduate and graduate degree option, excluding doctoral programs).

This document is a brief summary of benefits effective January 1, 2019. In the event of a discrepancy between this information and the plan documents or underlying insurance contracts, the latter will take precedence.