



# **2011 Benefits Overview**

**For Full-Time  
Expatriate Employees  
of Carnegie Mellon -  
Qatar Campus**

# Overview of the Carnegie Mellon Benefits Program for Full-Time Expatriate Employees in Qatar

The Carnegie Mellon benefits program for full-time expatriate employees in Qatar includes: medical, prescription drug, dental and vision care, short- and long-term disability coverage; life insurance for you and your eligible dependents, and accidental death & dismemberment (AD&D) coverage. Benefits also include a retirement program; as well as, tuition remission for yourself; an Employee Assistance Program (EAP); paid time off; and paid holidays. Dependent on your taxing status, U.S. mandatory benefits are also a part of the benefits package, and include unemployment compensation, workers' compensation and Social Security.

This document provides an overview of the benefits available to expatriate faculty, special faculty and staff in Qatar. ***Since this is an overview, it is not intended to modify in any way the plan documents or Summary Plan Descriptions that, in the case of any difference, will govern. Carnegie Mellon reserves the right to modify, amend, or terminate any or all of the provisions of these benefits upon appropriate action by the university. Carnegie Mellon will observe local employment laws covering benefits.***

## **Eligibility**

In order to be eligible for many of the benefits listed in this overview, you must be employed with Carnegie Mellon as a regular, active, full-time faculty, special faculty or staff member in an appointment of four months or longer (serial appointments

of less than four (4) months each do not satisfy this requirement) at Carnegie Mellon University–Qatar, except where noted otherwise. Eligibility for these benefits ends upon the termination of your international assignment.

## **Pre-tax contributions reduce U.S. taxes**

For those who will be paid on the university's U.S. payroll, many of your benefits (including health-related benefits) are offered pre-taxed. The pre-tax design allows you to pay for your share of these benefits by using income before U.S. taxes are deducted, thus reducing your tax liability. In addition, any employee contributions to either a Health Care Flexible Spending Account or a Dependent Care Reimbursement Account are pre-tax salary reductions. You can also choose to direct part of your salary into a taxed-deferred annuity supplemental retirement savings account.

## **Preparing for a secure retirement**

For those with U.S. sourced taxable income (on the U.S. payroll), Carnegie Mellon offers a defined contribution, U.S. tax-deferred retirement plan qualified under section 403(b) of the Internal Revenue Code. A separate, supplemental retirement plan is also available through the Tax Deferred Annuity plan.

An End-of-Service benefit is available for third country nationals who do not have US-sourced, taxable income.

## **Time off**

All Carnegie Mellon employees observe designated paid holidays consistent with the host country. Expatriate staff members also accumulate Paid Time Off (PTO) to be used for vacation, illness or other personal needs. Special faculty on international assignments receive 22 vacation days. Ten days of annual leave home is provided to expatriate employees with long term or long term extended assignments. Home leave is accrued on a monthly basis and must be used or lost in the year earned. As the University provides more generous leave benefits than those mandated by local law, PTO, Vacation days and Home Leave are all counted against any annual leave entitlements that may be provided under Qatar Labor Law.

## **Learn more about your options**

The Carnegie Mellon Human Resources' Benefits Office is available to assist you with understanding and applying for your expatriate benefits. For more information, see <http://www.cmu.edu/hr/international/expatriate-benefits.html>, or refer to the 2011 Benefits Workbook for Expatriates in Qatar. Contact the International Benefits Specialist in the HR-Benefits Office at [HRhelp@andrew.cmu.edu](mailto:HRhelp@andrew.cmu.edu) or 412-268-4747 before you begin your international assignment or anytime during your assignment.

Benefit Choices	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p><b>Medical:</b></p> <p><u>CIGNA International Expatriate Benefits Medical Plan</u></p> <p><u>InterGlobal International Medical Plan</u> (including U.S. coverage)</p> <p><u>InterGlobal International Medical Plan</u> (excluding U.S. coverage)</p> <p><u>Opt-Out/No coverage</u></p>	<p>Benefits-eligible full-time faculty, special faculty and staff on international assignment, their spouses/registered domestic partners &amp; eligible child(ren) (whether living in the U.S. or abroad).</p>	<p>If already employed by the university, first day of the month <b>prior to</b> the beginning of the international assignment. If newly hired with the university, your first day of employment.</p>	<p>Carnegie Mellon and employee, based on level of coverage.</p>	<p>Plans covers medically necessary services and scheduled preventive benefits, as well as medical evacuation needs, translator services and other coordination services. There are no deductibles or employee coinsurance. Prescription coverage is also included (see below). The CIGNA Medical plan includes vision and InterGlobal Medical includes dental coverage (see next page).</p> <p>New coverage election permitted within 31 days of first becoming eligible or during annual Open Enrollment period or during the year if you experience a qualified family or life status event.</p> <p>For details about this benefit and the monthly rates, please see the Benefits Workbook for Expatriates in Qatar, located online at: <a href="http://www.cmu.edu/hr/international/forms/INTbook11-Qatar.pdf">http://www.cmu.edu/hr/international/forms/INTbook11-Qatar.pdf</a>.</p>
<p><b>Prescription Drugs:</b></p> <p><u>CIGNA International Expatriate Benefits Prescription Plan</u></p> <p><u>InterGlobal International Prescription Plan</u></p>	<p>Benefits-eligible full-time faculty, special faculty and staff on international assignment, their spouses/registered domestic partners &amp; eligible child(ren) (whether living in the U.S. or abroad).</p>	<p>If already employed by the university, first day of the month <b>prior to</b> the beginning of the international assignment. If newly hired with the university, your first day of employment.</p>	<p>Carnegie Mellon and employee.</p>	<p><u>CIGNA Plan:</u> Prescription drugs are covered at 100% when using an in-network U.S. pharmacy or an overseas pharmacy. Medications are covered at 80% when you use an out-of network U.S. pharmacy.</p> <p><i>OBTAINING MEDICATIONS WHEN YOU ARE IN THE U.S.:</i></p> <ul style="list-style-type: none"> <li>• <b>RxPRIME is your U.S.-based prescription plan.</b> Present your medical ID card to get up to a 30-day supply.</li> <li>• <b>Tel-Drug Mail Order Service.</b> Members can receive up to a 90-day supply of a medication shipped to a U.S. address.</li> <li>• <b>Before departure or when visiting, get up to a 365-day supply.</b> Get a prescription for up to a 1-year supply (or as long as the overseas appointment) and take it with you to Qatar.</li> </ul> <p><u>InterGlobal Plan:</u> Prescription drugs are covered at 100% when using an overseas pharmacy. If your plan includes coverage in the U.S., 100% of the cost will be covered in the U.S. as well. You will purchase up to a 3 month supply of the medication and pay for it in full, and then submit a request for reimbursement.</p> <p><u>Obtaining Medications When You Are Overseas:</u> If you need to have a prescription filled while you are overseas, call Customer Service, who will help you determine if the medication is available locally or whether ordering/shipping will be required.</p>

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<p><b>Vision:</b></p> <p><u>CIGNA International Expatriate Benefits Vision Plan</u></p> <p><u>InterGlobal International Vision Plan</u></p>	<p>Benefits-eligible full-time faculty, special faculty and staff on international assignment, their spouses/registered domestic partners &amp; eligible child(ren) (whether living in the U.S. or abroad).</p>	<p>If already employed by the university, first day of the month <i>prior to</i> the beginning of the international assignment. If newly hired with the university, your first day of employment.</p>	<p>Carnegie Mellon and employee, based on level of coverage.</p>	<p>The CIGNA vision plan covers eye exams, eyeglass lenses, frames or contact lenses based on a payment and frequency schedule. It is included with the Medical plan, and cannot be purchased separately.</p> <p>The InterGlobal Health Insurance plans also provides for routine eye exams, glasses or lenses as part of the medical coverage.</p> <p>For details about this benefit, please see the Benefits Workbook for Expatriates in Qatar, located online at: <a href="http://www.cmu.edu/hr/international/forms/INTbook11-Qatar.pdf">http://www.cmu.edu/hr/international/forms/INTbook11-Qatar.pdf</a>.</p>
<p><b>Dental:</b></p> <p><u>CIGNA International Expatriate Benefits Dental Plan</u></p> <p><u>Opt Out</u></p>	<p>Benefits-eligible full-time faculty, special faculty and staff on international assignment, their spouses/registered domestic partners &amp; eligible child(ren) (whether living in the U.S. or abroad).</p>	<p>If already employed by the university, first day of the month <i>prior to</i> the beginning of the international assignment. If newly hired with the university, your first day of employment.</p>	<p>Carnegie Mellon and employee, based on level of coverage.</p>	<p>CIGNA Dental plan includes 100% coverage of preventive and basic restorative care with no deductible, and provides an allowance for restorative, prosthodontic and children’s orthodontia after a deductible and co-insurance. (The CIGNA <i>Medical</i> plan has limited dental coverage only for accidental injury of healthy, natural teeth sustained while covered under the plan.)</p> <p>The InterGlobal medical plan includes coverage to relieve pain and damage caused by injury to natural teeth/gums that become unhealthy. This coverage falls under the InterGlobal In-Patient Medical coverage.</p> <p>New coverage election permitted within 31 days of first becoming eligible or during annual Open Enrollment period or during the year if you experience a qualified family or life status event.</p> <p>For details about this benefit and the monthly rates, please see the Benefits Workbook for Expatriates in Qatar, located online at: <a href="http://www.cmu.edu/hr/international/forms/INTbook11-Qatar.pdf">http://www.cmu.edu/hr/international/forms/INTbook11-Qatar.pdf</a>.</p>

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<p><b>Health Care Flexible Spending Account (HCFSA):</b></p> <p><u>Ceridian Benefit Services</u></p> <p><u>Opt Out</u></p> <p>(Due to U.S. tax regulations, expenses for Domestic Partners cannot be reimbursed through an HCFSA.)</p>	<p>Benefits-eligible full-time faculty, special faculty and staff who are on the U.S. payroll, and their spouse and/or child(ren) who may be claimed as dependents for federal income tax purposes.</p>	<p>If already employed by the university, first day of the month <i>prior to</i> the beginning of the international assignment. If newly hired with the university, your first day of employment.</p>	<p>Employee.</p>	<p>May contribute up to \$5,000 USD per year pre-tax. Expenses may be incurred from January 1, 2011 – March 15, 2012. “Use it or lose it” feature as required by law.</p> <p>Reimbursements for most medical, prescription, dental and vision expenses (including deductibles, copays and co-insurance) that are not covered by a benefit program. Over-the-counter medications and medical supplies as defined by the IRS are also covered.</p> <p>Debit card can be used to pay for expenses from carriers that accept credit card payments and from stores capable of processing FSA debit cards. Other expenses require a claim form to be submitted to Ceridian Benefit Services by June 30, 2012. Substantiation documentation should be kept from all transactions, as documentation will be required with paper claims or debit card transactions.</p>
<p><b>Dependent Care Reimbursement Account:</b></p> <p><u>Ceridian Benefit Services</u></p> <p><u>Opt Out</u></p>	<p>Eligible dependents who may be claimed for federal income tax purposes by benefits-eligible full-time faculty, special faculty and staff who are on the U.S. payroll.</p>	<p>If already employed by the university, first day of the month <i>prior to</i> the beginning of the international assignment. If newly hired with the university, your first day of employment.</p>	<p>Employee.</p>	<p>May contribute up to \$5,000 USD per year pre-tax. (<i>This maximum is reduced by any other child care benefits you may receive.</i>) Reimbursement for eligible dependent care expenses to permit employee and spouse to work, seek work or attend school.</p> <p>Expenses may be incurred from January 1 – December 31, 2011. A claim form and accompanying documentation must be submitted to Ceridian Benefit Services by June 30, 2012.</p> <p>“Use it or lose it” feature as required by law.</p>
<p><b>Paid Parental Leave:</b></p>	<p>Benefits-eligible full-time faculty.</p>	<p>After one (1) full year of continuous service in which at least 1,250 hours of service has been worked.</p>	<p>Carnegie Mellon.</p>	<p>Faculty member receives 100% of salary for one semester to care for a newborn or newly adopted child. May delay tenure decision deadline by 1 year.</p> <p>Faculty member must be the primary caregiver, defined as receiving less than 30 hours per week (on average) of child care assistance during regular working hours.</p>

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<b>Maternity Leave</b>	All full-time employees.	After 1 full year of service.	Carnegie Mellon.	Fifty (50) calendar days at 100% salary, during pregnancy or after delivery. May use annual or sick leave if less than 30 days of maternity leave are available post-delivery. May use up to 60 days of unpaid leave post delivery if no paid leave is available with a doctor's note. This leave runs concurrently with Short-Term Disability for those eligible for that benefit.
<b>Breastfeeding Leave</b>	All full-time employees.	Immediately after end of maternity leave.	Carnegie Mellon.	Up to one hour paid leave daily to breastfeed or express milk for up to one year after the end of maternity leave.
<b>Sick Leave</b>	All full-time employees.	After 3 months of service.	Carnegie Mellon.	Two weeks paid leave at 100% salary with a doctor's note. Four additional weeks at 50% salary. Up to 6 additional weeks unpaid. This leave will run concurrently with Short-Term Disability for those eligible for that benefit, if the leave meets STD requirements.
<b>Short-Term Disability (STD):</b> <u>MetLife</u>	Benefits-eligible full-time faculty, special faculty and staff.	First of the month coincident with or after the first day of employment.	Carnegie Mellon.	Provides 60% of pay for up to 25 weeks for temporary incapacity caused by non-work related illness or injury or pregnancy.
<b>Long-Term Disability (LTD):</b> <u>MetLife</u>	Benefits-eligible full-time faculty, special faculty and staff.	After one (1) year of full-time active employment, or immediately with proof of other group LTD coverage within preceding three (3) months.	<i>Basic:</i> Carnegie Mellon.  <i>Enhanced:</i> Carnegie Mellon and Employee.	Basic coverage is required. Benefit payments begin after 6 months of total disability. Basic coverage provides 60% of base pay.  Optional enhanced coverage is the same as basic coverage, but also includes a 5% annual cost-of-living adjustment feature for up to 10 years. Enhanced coverage is not applicable to those age 69+.  Maximum benefits duration based on age applies to both levels of coverage.

Benefit Choices	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p><b>Life Insurance and AD&amp;D:</b></p> <p><a href="#">MetLife</a></p> <p><a href="#">Opt Out</a></p>	Benefits-eligible full-time faculty, special faculty and staff.	First of the month coincident with or after the first day of employment.	<p><i>Basic:</i> Carnegie Mellon.</p> <p><i>Supplemental:</i> Employee.</p>	<p>Basic coverage of one times annual salary is provided at no cost to employee. No Statement of Health required for basic coverage. May limit coverage to \$50,000 USD to avoid imputed income, if salary exceeds \$50,000 USD. You may opt out of basic coverage.</p> <p>May purchase supplemental life insurance in increments of one's annual salary (from one times to four times annual salary), up to maximum coverage of \$1 million USD. All levels of supplemental coverage include an accidental death and dismemberment feature, which pays up to a double benefit in certain circumstances.</p> <p>Statement of Health (SOH) is required if you purchase supplemental insurance of more than \$500,000 USD.</p> <p>Participation in Supplemental Insurance is required for participation in the dependent child or spouse/domestic partner programs.</p>
<p><b>Dependent Child Life Insurance:</b></p> <p><a href="#">MetLife</a></p> <p><a href="#">Opt Out</a></p>	Eligible dependents of benefits-eligible full-time faculty, special faculty and staff who carry Employee Supplemental Life Insurance.	First of the month coincident with or after the first day of employment.	Employee.	<p>Three levels of coverage available: \$2,500; \$5,000; or \$10,000 USD per child. (Cost covers all eligible children for the price.)</p> <p>Statement of Health (SOH) is not required at initial eligibility. An increase in coverage or enrollment after initial eligibility generally requires SOH for any level of coverage.</p>
<p><b>Spouse/Domestic Partner Life Insurance:</b></p> <p><a href="#">MetLife</a></p> <p><a href="#">Opt Out</a></p>	Spouse or registered domestic partner of benefits-eligible full-time faculty, special faculty and staff who carry Employee Supplemental Life Insurance.	First of the month coincident with or after the first day of employment.	Employee.	<p>Coverage equal to 50% of one's Employee Supplemental Life Insurance may be purchased. Full-time benefits-eligible employees of Carnegie Mellon may not be covered under this spouse/partner life insurance plan. Benefits-eligible part-time employees of Carnegie Mellon may be covered, but that person will then forfeit their basic life insurance and optional AD&amp;D insurance benefits.</p> <p>Statement of Health (SOH) is required for coverage of more than \$50,000 USD at initial eligibility. Enrollment for any level of coverage after initial eligibility, or an increase in coverage to more than \$50,000 will require SOH.</p>

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<b>Month-After-Death Benefit:</b>	Active benefits-eligible full-time faculty, special faculty and staff.	Faculty: Date of Employment.  Special Faculty and Staff: After one year of continuous employment.	Carnegie Mellon.	Cash payment of one month's gross pay to designated life insurance beneficiary.  Must be an active employee at the time of death.
<b>Business Travel Accident:</b>	Full-time faculty, special faculty and staff.	Date of Employment.	Carnegie Mellon.	Up to \$300,000 USD in event of accidental death, dismemberment or loss of sight when traveling on authorized Carnegie Mellon University business away from campus.
<b>Tuition Benefits*: Undergraduate or Graduate</b>	Benefits-eligible full-time faculty, special faculty and staff.	First full semester coincident with or following completion of six months of employment.	Carnegie Mellon and Employee.	This benefit applies to undergraduate or graduate credit-bearing courses in degree or non-degree (not certificate) programs. <ul style="list-style-type: none"> <li>• 100% tuition benefit for courses at Carnegie Mellon locations.</li> <li>• 50% tuition reimbursement for courses taken elsewhere.</li> </ul> Employees may receive benefits for a maximum of two courses at a time. The value of graduate tuition may be subject to IRS tax withholding requirements. The first \$5,250 USD in graduate tuition benefits per calendar <i>year</i> (not per <i>semester</i> ) is tax-free. Benefits in excess of \$5,250 USD are considered imputed income and are subject to taxation.
<b>Tuition Benefits for Dependent Children*:</b>	Eligible dependent children of benefits-eligible full-time faculty, special faculty and staff upon approval of sponsoring program.	<u>Faculty benefits-eligible positions:</u> First full semester coincident with or following date of employment.  <u>Other full-time employees:</u> After five service years of continuous service.	Sponsoring Program** and Employee.	<u>At Carnegie Mellon:</u> 100% undergraduate tuition benefit for eligible dependent children at Carnegie Mellon for up to 8 terms.  <u>At other institutions:</u> <b>For faculty and employees in faculty benefits-eligible positions,</b> 60% of Carnegie Mellon's tuition for eligible dependent children for up to 8 terms. (Limit two dependent children.)  <b>For other full-time employees,</b> \$3,250 USD** per term (\$6,500 USD per year) for eligible dependent children for up to 8 terms. (Limit two dependent children.)  ** NOTE: benefit allowance is subject to annual review. These levels are for the 2010-11 academic year.

Benefit Choices	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<b>Retirement Plan:</b>				
<u>403(b) Plan through TIAA-CREF or Vanguard:</u>	Retirement benefits-eligible faculty, special faculty and staff with U.S. sourced taxable income who work at least 1000 hours in an employment year and are at least age 21.	First of the month coincident with or after first day of employment.	Carnegie Mellon.	<p>8% monthly salary contributed to self-directed account during each month in which a salary is drawn. (Contribution is 9.78% of monthly salary for employees with 9-month academic year appointments.)</p> <p>Upon your hire, your university contributions will automatically be enrolled in an age appropriate TIAA-CREF Lifecycle Fund. You may change carriers at any time by completing the appropriate carrier enrollment forms.</p> <p>3-year vesting requirement. Prior service with another college or university that would have met our vesting guidelines may be recognized to meet this requirement. Rollovers from other section 403(b) plans permitted if vested.</p>
<u>End of Service Pay:</u>	Expatriate-benefits eligible employees who do not qualify for or are not vested in 403(b) contributions.	Upon completion of the terms of employment, and having completed at least 1 year of service.	Carnegie Mellon.	Four weeks of last monthly salary received for each year of service, prorated for partial years.
<b>Tax-Deferred Annuity Plan (Supplemental Retirement Savings Accounts) [403(b) plan]:</b>	Faculty, special faculty and staff with U.S. sourced taxable income.	First of the month coincident with or after first day of employment.	Employee.	<p>May contribute to a traditional or Roth TDA account. May direct contributions to TIAA/CREF and/or selected Vanguard funds. Subject to IRS withdrawal requirements. Immediate vesting.</p> <ul style="list-style-type: none"> <li>• <u>Traditional</u>: Pre-tax salary contributions, which lower taxes now (resulting in a smaller impact on current take home pay). Contributions and earnings are taxable at retirement.</li> <li>• <u>Roth</u>: Post-tax salary contributions, so you pay more in taxes now. Contributions and earnings are not taxable at retirement.</li> </ul> <p>May contribute to either or both kinds of accounts, up to a combined maximum allowed by law, not to exceed annual salary. (The deferral contribution limit is \$16,500 USD in 2011.)</p> <p>Those aged 50 and older may make additional pre-tax “catch-up contributions” in addition to their applicable deferral limit. (The allowable catch-up contribution is \$5,500 USD in 2011.)</p>

<b>Benefit Choices</b>	<b>Who May Be Covered?</b>	<b>When First Eligible?</b>	<b>Who Pays?</b>	<b>Benefit Highlights</b>															
<b>Holidays:</b>	Faculty, special faculty and staff assigned to international locations.	Date of Employment.	Carnegie Mellon.	<p>In Qatar, there are 11 fixed holidays (Fall Eid Al Fater [3 Days], Eid Al Adha [3 days], National Day, Christmas Eve Day, Christmas Day, New Year's Eve, New Year's Day)</p> <p>In addition, employees get one floating holidays per calendar year that may be used at the employee's discretion, with supervisor approval. Floating holidays that are not used within the calendar year will be lost. (The number of floating holidays may change if the number of observed holidays changes or a holiday falls on days in which the campus is not normally in operation.)</p>															
<b>Time Off:</b>																			
<u>Staff Paid Time Off (PTO)</u>	Full-time faculty and staff assigned to international locations.	First of the month coincident with or after first day of employment.	Carnegie Mellon.	<table border="1"> <thead> <tr> <th><b>Years of Service:</b></th> <th><b>PTO Days/Mo.:</b></th> <th><b>Max. Per Yr.:</b></th> </tr> </thead> <tbody> <tr> <td>Up to and including 3</td> <td>1.42</td> <td>17</td> </tr> <tr> <td>Beginning year 4</td> <td>1.67</td> <td>20</td> </tr> <tr> <td>Beginning year 8</td> <td>2.08</td> <td>25</td> </tr> <tr> <td>Beginning year 16</td> <td>2.50</td> <td>30</td> </tr> </tbody> </table> <p>Accrues monthly. May carry over maximum of 1 year's accrual to next employment year. Unused PTO days in excess of what may be carried over will be added to Reserve Sick Day Bank to be used in lieu of short-term disability.</p>	<b>Years of Service:</b>	<b>PTO Days/Mo.:</b>	<b>Max. Per Yr.:</b>	Up to and including 3	1.42	17	Beginning year 4	1.67	20	Beginning year 8	2.08	25	Beginning year 16	2.50	30
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<u>Special Faculty Vacation</u>	Special faculty on 12-month appointments.	First of the month coincident with or after first day of employment.	Carnegie Mellon.	22 vacation days per year are granted. Unused days cannot be carried over to the next year, and there is no payment for accrued but unused vacation days upon separation of employment.															
<u>Home Travel Leave</u>	Benefits-eligible faculty, special faculty and staff assigned to Qatar for a long term (LT) or long term extended (LTE) assignment.	First of the month coincident with or after first day of employment.	Carnegie Mellon.	International employees accrue on a monthly basis an additional 10 days per year while they are assigned overseas. The accrual rate returns to the U.S. rate when the international assignment ends. Home Travel Leave must be used in the year it is earned, or it will be lost.															

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<u>Hajj Pilgrimage Leave</u>	Muslim faculty, special faculty and staff assigned to Qatar.			<p>Muslim employees shall be entitled to special leave of 20 days without pay, once during the period of his/her service, to perform the (Hajj) pilgrimage.</p> <p>The employer shall decide the number of employees who are given this special leave every year, depending upon the requirement of workers and giving priority to long serving employees.</p>
<p><b>Employee Assistance Program:</b> <u>LifeSolutions Global</u></p>	Benefits-eligible faculty, special faculty and staff and their spouse/registered domestic partner and eligible dependents assigned to Qatar	Date of employment.	Carnegie Mellon.	<p>LifeSolutions provides free, confidential assistance with any work, life, personal, or family issue in country or at home. Any time, any day, you can contact LifeSolutions for live assistance including short-term coaching, counseling, information and referrals. A LifeSolutions consultant can also work with you to research child care, elder care, and other helpful resources.</p> <p>Contact LifeSolutions:</p> <ul style="list-style-type: none"> <li>• by telephone at +44 (0) 208 987 6550 (tell the operator to reverse the charges),</li> <li>• by email sent to <a href="mailto:globaleap@workplaceoptions.com">globaleap@workplaceoptions.com</a>,</li> <li>• by texting 44 790 934 1229 (standard text messaging rates may apply), or</li> <li>• online at <a href="http://www.lifesolutionsforyou.com">http://www.lifesolutionsforyou.com</a> (company code: cmuieap).</li> </ul> <p>The LifeSolutions website offers expert information regarding work, personal issues, health, parenting, aging, management, international issues, relocation stresses, etc. The LifeSolutions website gives access to online informational articles and free resources. The site is at <a href="http://www.lifesolutionsforyou.com">http://www.lifesolutionsforyou.com</a> (company code: cmuieap).</p>

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<b>Domestic Partner Benefits:</b>	If permitted by the host country, registered same or opposite-sex domestic partners of benefits-eligible full-time faculty or staff living in the U.S. or abroad.	First of the month coincident with or after first day of employment or when domestic partnership is established per the guidelines of the registration policy.	Carnegie Mellon and employee, depending on the benefits elected.	<p>The laws and customs of host countries may limit our ability to extend benefits to registered same- or opposite-sex domestic partners of Carnegie Mellon employees working outside the U.S.</p> <p>Domestic partners residing in the United States while their partners are assigned overseas are entitled to the same benefits to which an employee's legally-married spouse would be entitled, except where U.S. federal regulations prohibit the provision of such benefits.</p> <p>Specific eligibility requirements for Domestic Partners are outlined on the Carnegie Mellon Human Resources web site (<a href="http://www.cmu.edu/hr/benefits/benefit_admin/partners.html">http://www.cmu.edu/hr/benefits/benefit_admin/partners.html</a>).</p> <p>Tax consequences may apply for coverage of a domestic partner, as per Internal Revenue Service regulations.</p>
<b>U.S. Mandated Benefits:</b>				
<b>Unemployment Compensation</b>	All employees with U.S. sourced taxable income.	Date of employment	Carnegie Mellon	Unemployment Compensation or insurance is a weekly benefit paid for a limited period of time to workers to tide them over when they are out of work through no fault of their own.
<b>Workers' Compensation</b>	All employees with U.S. sourced taxable income.	Date of employment	Carnegie Mellon	Worker's compensation programs will provide for income replacement and payment of medical expenses to employees for job related accidents or occupational diseases pursuant to relevant legal requirements. This program does not provide benefits for injuries that are not job-related.
<b>Social Security</b>	All employees with U.S. sourced taxable income.	Date of employment	Carnegie Mellon and employee	The Social Security federal program provides benefits to retired workers, to certain dependents of workers who have retired or died, and to disabled workers. To qualify for Social Security benefits, criteria must be met throughout your working lifetime. The amount of benefits a worker receives is based on one's earnings.

# Carnegie Mellon

Carnegie Mellon University does not discriminate and Carnegie Mellon University is required not to discriminate in admission, employment, or administration of its programs or activities on the basis of race, color, national origin, sex or handicap in violation of Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972 and Section 504 of the Rehabilitation Act of 1973 or other federal, state, or local laws or executive orders.

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Inquiries concerning application of these statements should be directed to the provost, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone 412-268-6684 or the vice president for enrollment, Carnegie Mellon University, 5000 Forbes Avenue, Pittsburgh, PA 15213, telephone 412-268-2056.

Carnegie Mellon University publishes an annual campus security report describing the university’s security, alcohol and drug, and sexual assault policies and containing statistics about the number and type of crimes committed on the campus during the preceding three years. You can obtain a copy by contacting the Carnegie Mellon Police Department at 412-268-2323. The security report is also available online.

Obtain general information about Carnegie Mellon University by calling 412-268-2000.

Statement of Accessibility: Carnegie Mellon University makes every effort to provide accessible facilities and programs for individuals with disabilities. For accommodations/services please contact Larry Powell, Manager of Disability Resources, at [lpowell@andrew.cmu.edu](mailto:lpowell@andrew.cmu.edu) or telephone 412-268-2013.

## **Carnegie Mellon® HUMAN RESOURCES**

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