



Total Compensation

# **2008 Benefits Overview**

## **For Full-Time Local Employees of Carnegie Mellon University - Qatar**

# An Overview of the Carnegie Mellon Benefits Program for Local Employees in Qatar

Benefits offered to local employees at Carnegie Mellon's Qatar Campus include: short- and long-term disability coverage, life insurance for the employee and their dependents, accidental death & dismemberment (AD&D) coverage, tuition benefits for employees, retirement benefits, workers' compensation and health care. Health care coverage includes: medical, prescription drug, dental and vision care.

This document provides an overview of the benefits available to full-time local hires of Carnegie Mellon University – 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. In all cases, university policies will govern.*

## **Eligibility**

In order to be eligible for the benefits listed in this Overview, you must be a regular, active, full-time local employee of Carnegie Mellon University - Qatar with an appointment of four months or longer. (Serial appointments of less than four months each do not satisfy this requirement.) Local employment law may modify or restrict the benefits that are described in this Overview.

## **Options to fit your needs**

Our benefits carriers provide medical, prescription, dental and vision coverage uniquely geared to those living around the world. They include a multi-lingual international helpline, in-house emergency and assistance personnel, an experienced medical claims services department, direct settlement with many local hospitals and clinics to avoid pre-payment and claims forms, and no restrictive hospital lists.

Employee and dependent life and accidental death & dismemberment (AD&D) insurance, as well as short-term and long-term disability is provided through MetLife. Paid time off (leave time) is also provided.

Upon joining Carnegie Mellon, employees have the opportunity to select the benefits that best meet their needs. Annually thereafter (with the exception of a qualified family or life status change), employees may change their benefit selections only during the Open Enrollment period.

## **Learn more about your options**

For questions about your benefits, reference the 2008 Benefits Workbook for Local Hires at Carnegie Mellon International Locations, located online at <http://hr.web.cmu.edu/current/insurance/international>. In addition, your local Human Resources or Business Office can help you. The Carnegie Mellon Benefits Office is also available to assist you in understanding and using our benefit programs. For more information, please consult Bea Mitchell, International Benefits Specialist at [bm2a@andrew.cmu.edu](mailto:bm2a@andrew.cmu.edu) or 412-268-5076.

Benefit Choices	Who May Be Covered?	When First Eligible?	Who Pays?	Benefit Highlights
<p><b>Medical:</b></p> <p><u>CIGNA International Benefits Medical Plan</u></p> <p><u>InterGlobal International Medical Plan</u></p> <p><u>Opt Out</u></p>	<p>Local full-time employees as well as their partners and eligible dependent children.</p>	<p>First of the month coincident with or after first day of employment.</p>	<p>Carnegie Mellon and employee, based on level of coverage.</p>	<p>Plan 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.</p> <p>New coverage election only permitted during annual Open Enrollment period or during the year if one experiences a qualified family or life status event.</p> <p>For details about this benefit and the monthly rates, please see the Benefits Workbook for Local Hires at Carnegie Mellon University International Locations, located online at: <a href="http://hr.web.cmu.edu/forms/benefits/intl/INTbkLocal.pdf">http://hr.web.cmu.edu/forms/benefits/intl/INTbkLocal.pdf</a>.</p>
<p><b>Prescription Drugs:</b></p> <p><u>CIGNA International Benefits Medical Plan</u></p> <p><u>InterGlobal International Medical Plan</u></p>	<p>Local full-time employees as well as their partners and eligible dependent children.</p>	<p>First of the month coincident with or after the first day of employment.</p>	<p>Carnegie Mellon and employee.</p>	<p>Prescription drugs are covered at 100% through CIGNA's medical plan. If you need to have a prescription filled, purchase the medication from a participating pharmacy using your medical ID card. If you use a non-participating pharmacy, pay for the medication in full and then file a claim form for reimbursement.</p> <p>For InterGlobal, see their Table of Benefits.</p> <p>For details about this benefit and the monthly rates, please see the Benefits Workbook for Local Hires at Carnegie Mellon University International Locations, located online at: <a href="http://hr.web.cmu.edu/forms/benefits/intl/INTbkLocal.pdf">http://hr.web.cmu.edu/forms/benefits/intl/INTbkLocal.pdf</a>.</p>
<p><b>Dental:</b></p> <p><u>CIGNA International Dental Plan</u></p> <p><u>InterGlobal Medical Benefits</u></p> <p><u>Opt Out</u></p>	<p>Local full-time employees as well as their partners and eligible dependent children.</p>	<p>First of the month coincident with or after first day of employment.</p>	<p>Carnegie Mellon and employee, based on level of coverage.</p>	<p>CIGNA plan includes coverage of preventive, routine and emergency care. Those who participate in the InterGlobal medical plan have limited dental coverage included in their plan.</p> <p>New coverage election permitted during annual Open Enrollment only. At other times, changes to <i>level</i> of coverage permitted only when a qualified family and life status event occurs.</p> <p>For details about this benefit and the monthly rates, please see the Benefits Workbook for Local Hires at Carnegie Mellon University International Locations, located online at: <a href="http://hr.web.cmu.edu/forms/benefits/intl/INTbkLocal.pdf">http://hr.web.cmu.edu/forms/benefits/intl/INTbkLocal.pdf</a>.</p>

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<p><b>Vision:</b></p> <p><u>CIGNA International Vision Plan</u></p> <p><u>InterGlobal Medical Benefits</u></p> <p><u>Opt Out</u></p>	<p>Local full-time employees as well as their partners and eligible dependent children.</p>	<p>First of the month coincident with or after first day of employment.</p>	<p>Carnegie Mellon and employee, based on level of coverage.</p>	<p>CIGNA plan covers eye exams, eyeglass lenses, frames or contacts based on a payment and frequency schedule. Those who participate in the InterGlobal medical plan have limited vision coverage included in their plan</p> <p>New coverage election permitted during annual Open Enrollment only. At other times, changes to <i>level</i> of coverage permitted only when a qualified family and life status event occurs.</p> <p>For details about this benefit and the monthly rates, please see the Benefits Workbook for Local Hires at Carnegie Mellon University International Locations, located online at: <a href="http://hr.web.cmu.edu/forms/benefits/intl/INTbkLocal.pdf">http://hr.web.cmu.edu/forms/benefits/intl/INTbkLocal.pdf</a>.</p>
<p><b>Life Insurance and AD&amp;D:</b></p> <p><u>MetLife</u></p> <p><u>Opt Out</u></p>	<p>Local full-time employees.</p>	<p>First of the month coincident with or after first day of employment.</p>	<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. 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. (See next page.)</p>

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<p><b>Dependent Child Life Insurance:</b></p> <p><a href="#">MetLife</a></p> <p><a href="#">Opt Out</a></p>	<p>Eligible dependents of full-time local employees who carry Employee Supplemental Life Insurance.</p>	<p>First of the month coincident with or after first day of employment or on the dependent's date of birth.</p>	<p>Employee.</p>	<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>Participation in Supplemental Insurance is required for participation in the dependent child program. (See above.)</p>
<p><b>Spouse/Domestic Partner Life Insurance:</b></p> <p><a href="#">MetLife</a></p> <p><a href="#">Opt Out</a></p>	<p>Spouse or registered domestic partner of local full-time employees who carry Employee Supplemental Life Insurance.</p>	<p>First of the month coincident with or after first day of employment or on date of marriage/ registration of partnership.</p>	<p>Employee.</p>	<p>Coverage equal to 50% of one's Employee Supplemental Life Insurance may be covered. Benefits-eligible employees of Carnegie Mellon may not be covered under this spouse/partner life insurance plan.</p> <p>Statement of Health (SOH) is required for coverage of more than \$50,000 USD at initial eligibility. Enrollment after initial eligibility will require SOH for any level of coverage.</p>
<p><b>Tuition Benefits*:</b></p> <p>* Employees are not guaranteed admission to university academic programs; normal admissions procedures apply.</p>	<p>Local full-time employees.</p>	<p>First full semester coincident with or following completion of six months of employment.</p>	<p>Carnegie Mellon.</p>	<p>This benefit applies to undergraduate or graduate credit-bearing courses in degree or non-degree (not certificate) programs. It covers up to two courses per term.</p> <ul style="list-style-type: none"> <li>• 100% tuition benefit for courses taken from a Carnegie Mellon program.</li> <li>• 50% tuition reimbursement for courses taken elsewhere.</li> </ul>
<p><b>Short-Term Disability (STD):</b></p> <p><a href="#">MetLife</a></p>	<p>Local full-time employees.</p>	<p>First of the month coincident with or after first day of employment.</p>	<p>Carnegie Mellon.</p>	<p>Provides 60% of base pay for up to 25 weeks for temporary incapacity caused by non-work related illness or injury. (Work-related illness or injury is covered by Worker's Compensation.)</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>Long-Term Disability (LTD):</b> <u>MetLife</u>	Local full-time employees.	After one (1) year of full-time employment.	<i>Basic:</i> Carnegie Mellon.  <i>Enhanced:</i> Employee	Provides 60% of base pay. Benefit payments begin after 6 months of total disability, which is covered under short-term disability or worker's compensation coverage, as appropriate.  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.  Maximum benefits duration based on age applies to both levels of coverage.
<b>Business Travel Accident:</b>	Local full-time employees.	Date of Employment.	Carnegie Mellon.	Up to \$300,000 USD or equivalent local currency in event of accidental death, dismemberment or loss of sight when traveling on authorized University business away from campus.
<b>Paid Time Off (PTO) and Home Leave:</b>	Local full-time employees.	First of the month coincident with or after first day of employment.	Carnegie Mellon.	The paid time off provided to employees varies based on their location and length of employment. Please check with Human Resources to determine the time off provided in your location.
<b>Holidays:</b>	Local full time employees.	Date of Employment.	Carnegie Mellon.	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). If a holiday falls on a day in which the campus would not normally be in operation, the holiday's observance may be moved or an extra floating holiday granted.  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 holidays fall on days in which the campus is not normally in operation.)  Contact Human Resources for more information about the observed holidays and floating holidays for the Qatar campus.

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<p><b>Retirement Benefits</b></p> <p><u>End of Service Pay:</u></p>	<p>Local full-time employees in Qatar.</p>	<p>Upon completion of the terms of employment.</p>	<p>Carnegie Mellon.</p>	<p>End-of-service pay is based on your location and the length of your employment with the program. Please check with Human Resources for more information about end-of-service pay.</p>
<p><b>Employee Assistance Plan (EAP) – Counseling Services:</b></p> <p><u>CIGNA International Employee Assistance Program (IEAP)</u></p> <p><u>Ceridian LifeWorks Website</u></p>	<p>Local employees.</p>	<p>Date of Employment.</p>	<p>Carnegie Mellon.</p>	<p>Personal counseling is available through CIGNA’s International Employee Assistance Program (IEAP). Call 974-539-5692 for assistance. Outpatient mental health benefits are included under the CIGNA medical plan and are payable at 100%, with a maximum of 23 visits per calendar year, and no lifetime maximum.</p> <p>The LifeWorks website is available to all local employees in Australia. It is a one-stop resource that offers expert information regarding stress, work concerns, family demands, substance abuse problems, etc. The LifeWorks website gives access to online assessment tools, information and free resources. The site is available at <a href="http://www.lifeworks.com">http://www.lifeworks.com</a> (username: carnegie; password: 1121).</p>
<p><b>Workers’ Compensation:</b></p>	<p>All employees.</p>	<p>Date of employment.</p>	<p>Carnegie Mellon.</p>	<p>Workers’ Compensation provides partial income replacement to employees for earnings lost due to job-related accidents or occupational diseases. This program does not provide benefits for injuries that are not job-related (see Short-Term Disability). Workers’ Compensation makes payments to a worker for necessary medical expenses based on recovery and when the employee may return to work.</p>

# 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.

In addition, Carnegie Mellon University does not discriminate in admission, employment, or administration of its programs on the basis of religion, creed, ancestry, belief, age, veteran status, sexual orientation or gender identity. Carnegie Mellon does not discriminate in violation of federal, state, or local laws or executive orders. However, in the judgment of the Carnegie Mellon Human Relations Commission, the Presidential Executive Order directing the Department of Defense to follow a policy of “Don’t ask, don’t tell, don’t pursue” excludes openly gay, lesbian and bisexual students from receiving ROTC scholarships or serving in the military. Nevertheless, all ROTC classes at Carnegie Mellon University are available to all students.

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.

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