

2027 Benefits Guide for Qatar Faculty and Staff



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This guide and our web resources are not intended to take the place of plan documents. If there is a conflict between this guide and the plan documents, the plan documents will govern. The [Summary Plan Descriptions \(SPDs\)](#) contain more detailed information. Contact [HR Services](#) to request a hard copy of the SPDs. Carnegie Mellon University reserves the right to modify, amend, or terminate any or all of the provisions of these benefits or the plan documents at any time for any reasons upon appropriate action by the university. Notwithstanding any of the prior statements, in all cases, university policies will govern.

When to Enroll in Benefits

Employees may enroll in benefits when they first become eligible and every year during Open Enrollment.

Newly Eligible Employees

Newly eligible employees must enroll in benefits within 30 days of their hire date (or the day they become eligible). Benefit elections will be effective for the remainder of the calendar year unless the employee experiences a qualified [life or family status change](#).

When do benefits go into effect?

Local Hires: Benefits always go into effect on the first of the month. For example, if the hire date is the first of the month, the benefits effective date is the same date. Otherwise, the benefits effective date is the first day of the month following the date you were hired or became eligible.

Expatriates: If you are already employed by Carnegie Mellon, your benefits become effective on the first day of the month prior to the start of your international assignment. If you are newly hired, the benefits effective date is the first day of the month on or following the date you were hired.

Open Enrollment

Typically held in late October, Open Enrollment is your opportunity to review your benefits coverage and elect benefits for the upcoming calendar year. Elections made during Open Enrollment take effect the following Jan. 1 and remain in effect for the calendar year unless you experience a [qualifying life or family status change](#).

What happens if I don't select my benefits during Open Enrollment?

If you do not actively select your benefits for the upcoming year, you will be enrolled in the same benefit plans at the same level of participation that you have in the current year (with the exception of the flexible spending accounts for expatriates with U.S. taxable income).

Rehired Employees

If you terminate employment (or otherwise lose eligibility) and then resume employment (or otherwise regain eligibility) within the same calendar year, your elections in effect on the date you initially lost eligibility will be automatically reinstated. You will not be permitted to make new elections until the next open enrollment period unless you experience a qualifying life or family status change.

Default Benefits

Employees are automatically enrolled in certain benefits if elections are not made when they are first eligible, or when they have an eligibility change.

Full-Time Expatriate Non-Qatari Citizens

The default benefit package costs \$247.76 per month and covers the employee only:

- Medical/Prescription/Vision: Cigna Global
- Life and AD&D Insurance: Basic
- Long-Term Disability Insurance: Basic

Employees will not be enrolled in dental, or any flexible spending account.

Full-Time Local Employees

The default benefit package is provided at no cost and covers the employee only:

- Medical/Prescription/Vision: Cigna Middle East
- Life and AD&D Insurance: Basic
- Long-Term Disability Insurance: Basic

Part-Time Local and Expatriate Employees

The default benefit package is the basic life insurance only. You will not be enrolled in medical or prescription. There is no cost associated with part-time default benefits.

How to Enroll in Benefits

1. **Review your benefit options.** Review this guide and use our [online resources](#) to determine your benefits eligibility. Decide which options work best for you and your family.
2. **Gather your information.** If adding new dependents to your coverage, you must provide their Social Security numbers and upload [verification documentation](#) to Workday within 30 days.
3. **Enroll through Workday.** [Log in to Workday](#) using your Andrew credentials. If you need assistance, refer to the Workday system guides or contact HR Services.
4. **Review and submit.** Review your final elections carefully before submitting, and save a copy for your records.
5. **Follow up with required documentation.**

If dependent verification and/or life status change documentation is required, please upload these documents to Workday within 30 days if you did not do so at the time of enrollment. If documentation is not received within 30 days, your dependent(s) will be removed from coverage. Evidence of Insurability (EOI) may also be required for life insurance coverage. If you receive an EOI form, please return it to MetLife by the deadline indicated.

Benefits Eligibility: Full Time, Part Time, Local Hires and Expatriates

Benefit Program	Full Time Eligible		Part Time Eligible		Not Eligible
Scheduled Hours	At least 37.5 hours/week or 100% of a full-time schedule		At least 17.5 hours/week or 46.7% of a full-time schedule		At least 17.5 hours/ week or 46.7% of a full-time schedule
Employee Type	Expatriates	Local Hires	Expatriates	Local Hires	Expatriates and Local Hires
Medical/Prescription/Vision	✓	✓	✓	✓	
Dental	✓	✓*			
Flexible Spending Accounts	✓	✓*			
Life and AD&D Insurance	✓	✓	✓*	✓*	
Dependent Life Insurance	✓	✓			
Short- and Long-Term Disability	✓	✓			
Tuition Benefits	✓*	✓*	✓*	✓*	
Tuition Benefits for Dependent Children	✓*	✓*			
University Retirement Contributions	✓*	✓*	✓*		
Employee Retirement Contributions	✓*	✓*	✓*	✓*	✓*
Paid Time Off	✓*	✓*			
Employee Assistance Program	✓	✓	✓	✓	✓

**May have specific eligibility requirements (such as minimum hours worked, citizenship, service requirement, etc.) or different benefit levels.*

Dependent Eligibility

Eligible dependents include:

- Same- or opposite-sex spouse or registered domestic partner (only expatriates are able to add a same-sex spouse or a domestic partner; see below)
- Children (natural born, legally adopted, stepchildren, children of your domestic partner whom you can claim as your dependent on your U.S. federal income tax return, or children for whom you, your spouse or domestic partner serve as a legal guardian) up to their 26th birthday
- Unmarried dependent children of any age who, upon attainment of age 26, were covered under the particular benefit and were disabled as defined in the information provided by the third-party administrator or insurance company

Individuals can only be covered once under a Carnegie Mellon University benefit plan. If your spouse/domestic partner and/or child(ren) are already covered under a CMU benefit plan, you will not be able to add them to coverage under that plan.

Registering your Domestic Partner (Expatriates Only)

Benefits eligible expatriate employees may elect to cover their same- or opposite-sex domestic partner under the insurance benefits to which married spouses are entitled, except where IRS regulations prohibit the provision of such benefits. Children of a registered domestic partner whom the employee can claim as a dependent for federal tax purposes may also be added.

See the [Benefits for Dependents page](#) for the criteria for registering a domestic partnership and the documentation required to be submitted. Registration is subject to approval.

Carnegie Mellon is required to follow the host nation laws for individuals residing in the host nation. Qatar prohibits the extension of benefits to domestic partners residing in Qatar and also criminalizes same sex relationships. Domestic partners may not be granted a visa to accompany their partner unless they have been granted a separate work visa from the nation.

Domestic partner Tax Consequences

The IRS prohibits providing benefits on a pre-tax basis on behalf of dependents who do not meet the IRS Code, Section 152 definition of a dependent. If your situation does not meet the IRS standard for pre-tax reduction, the portion of your contribution that is attributed to your domestic partner's coverage must be deducted from your pay on an after-tax basis.

In addition, employer-provided coverage for a domestic partner who does not meet the IRS definition of a dependent is considered to be taxable income to the individual at the fair market value of the coverage. The difference in the university contribution between the level of coverage that includes your partner and the level that does not cover them will be noted as additional income on your pay stub and will be assessed federal taxes. This is called imputed income.

Benefits Directory

Benefit Provider Name	Policy/Group Number	Phone Number
Medical/Prescription/Vision		
Cigna Global Health Benefits	02424A	• International collect: 800-441-2668 or 302-797-3100 • Toll-free TDD: 800-558-3604 • Tel-Drug: 800-835-3784 or 605-373-0100
Cigna Middle East	N/A	• International 24-hour global helpline: +44 (0) 1475 788618 • Qatar: 00800 100398
Dental		
Cigna Global Health Benefits	02424A	• International collect: 800-441-2668 or 302-797-3100 • Toll-free TDD: 800-558-3604
Disability, Life and AD&D Insurance		
MetLife Worldwide	6107	800-451-1847
Flexible Spending Accounts		
WEX	47321	866-451-3399
Retirement Savings		
TIAA	FSRP 403(b): 102240	800-842-2776
Employee Assistance Program		
TELUS Health Global	N/A	00800 100090

Medical Plans Overview

Cigna Global includes coverage in the United States.

If both you and your spouse/ domestic partner are employed at any Carnegie Mellon location, you cannot both cover each other, nor can you both cover the same dependents — individuals can only be covered under one Carnegie Mellon health plan at a time. If you have coverage from another source, you may choose to opt out of medical coverage through Carnegie Mellon.

Expatriates: Please note that medical insurance plans designed for expatriates generally include special services designed for your circumstances, such as translation services, emergency evacuation, and repatriation of remains. If you are covered by another plan that does not include international services, you should consider enrolling in one of our plans.

Medical Plan Employee Contributions

Monthly rates are shown in U.S. dollars and include prescription drug and vision coverage costs.

Coverage Level	Cigna Global		Cigna Middle East (excludes U.S.)	
	Full Time	Part Time	Full Time	Part Time
Employee	\$247.76	\$672.03	\$0	\$230.85
Employee and children	\$843.87	\$1,546.35	\$0	\$346.28
Employee and spouse/partner	\$1,091.66	\$1,941.40	\$0	\$461.71
Family	\$1,685.03	\$2,784.81	\$0	\$577.13

Definitions

A **deductible** is the amount you are required to pay each calendar year, if any, before any coinsurance payments will be made by the plan.

Coinsurance is a set percentage paid by the plan of the allowable amount of the covered expense. You pay the rest, up to the annual out-of-pocket maximum, if applicable.

What if I need coverage in the U.S.?

All of CMU's plans cover emergency care when you are visiting the U.S. Only the Cigna Global plan will provide coverage for scheduled or non-emergency care in the U.S. If you have a spouse, domestic partner (for expatriate employees) or dependent child(ren) who will be living in the U.S. during your international assignment, they may be covered under your Cigna Global plan.

Medical Plan Comparison

Plan Feature	Cigna Global (Non-Qatari Citizens Only)		Cigna Middle East
	International and U.S. In Network	U.S. Out of Network	
Annual Deductible (Individual/Family)	\$0	\$350/\$700	\$0
Plan Coinsurance Level	100%	80%	100% (except pregnancy and childbirth)
Annual Out of Pocket Maximum (Individual/Family)	N/A	\$2,350/\$4,700	Unlimited
Benefit Annual Maximum Per Person	None		\$4,000,000 (note limits for specific services)
Benefit Lifetime Maximum Per Person			None
Preventive Care Adult Physical Exams	100% (not subject to deductible)		100% for all covered preventive care services, up to \$2,000 per year
Preventive Care Mammograms			
Preventive Pediatric			
Office Visits	100%	80%	100% after \$16.50 copay (also applies to outpatient services)
Prescription Drugs – Retail	100%	80%	100%
Prescription Drugs – Mail Order	100%	In network only	N/A
Maternity and Childbirth	100%	80%	90% up to \$10,000 for uncomplicated childbirth
Psychiatric and Mental Health	100%	80%	Inpatient: 100% up to \$10,000; Outpatient: 100% up to \$2,000 per year (alcohol and drug treatment not covered)
Chiropractic Care	100%, 20 visits/year (international) Unlimited (U.S. in network)	80%, up to 20 visits/year	All complementary medicine: 100% up to \$2,000 per year maximum (combined with physiotherapy)
Dental	100% for accidental damage to sound natural teeth	80% for accidental damage to sound natural teeth	100% up to \$1,000 (including preventive care)
Chronic Condition	100%	80%	100%

Please see the [Carnegie Mellon University in Qatar page](#) for the Summary of Benefits.

Prescription Coverage Overview

Carnegie Mellon's prescription coverage provides access to pharmacies around the globe through your medical coverage. **The cost of the prescription coverage is included in your medical plan rates.** Prescription coverage cannot be purchased separately from your medical coverage.

Obtaining Medications in Qatar

When you need to have a prescription filled, your health insurance plan covers the cost of the drug. To get prescription benefits, use your local doctor/pharmacy to get the medication. You will be required to pay for the medication in full at the time of purchase. Then, file a medical claim to obtain reimbursement. 100% of the cost will be covered by the plan.

Cigna: Using In-Network U.S. Retail Pharmacies — Rxprime & ExpressScripts

Cigna participants who are visiting the U.S. and covered dependents who are remaining in the U.S. during the employee's international assignment should use RxPRIME to get prescriptions through Cigna. When you need to (re)fill a prescription, visit a participating pharmacy, present your medical plan ID card along with your prescription, and 100% of the cost will be covered by the plan. If you use an out-of-network pharmacy, you will need to pay for the medication in full and file a form for reimbursement of 80% of the cost of the drug. You can find an in-network pharmacy using [Cigna's provider lookup tool](#).

Cigna: U.S. Mail Order Service — ExpressScripts

RxPRIME provides a mail order service, through ExpressScripts for medications you will be taking for more than one month. The plan covers 100% of the cost of the medication. The service can be used before you go abroad, while visiting, or by dependents who are remaining in the U.S. Get a 90-day supply (your doctor should write the prescription for a 90-day supply, with refills, not a 30-day supply), or stock up before leaving the country. See below. You can also place your refill orders by phone, online or by mail. Find forms and instructions for using ExpressScripts on the [Cigna website](#).

Cigna Global: Get up to a 365-Day Supply Before Leaving the U.S.

You can get up to a [365-day supply of medication](#) if you will be leaving the country for that period of time. If you will be overseas for less than one year, have the prescription written for the time you will be abroad. No prepayment or claim forms are required, and it prevents any delays or difficulties in getting prescriptions in Qatar.

What U.S. pharmacies are in-network for RxPRIME?

More than 45,000 chain and independent pharmacies in the U.S. participate in the RxPRIME network, including CVS, Costco, Giant Eagle, RiteAid, Target, Walgreens and Walmart.

Go to the [Cigna International website](#) to access the Participating Pharmacy Locator.

Vision Coverage Overview

Cigna administers the vision coverage for local and expatriate faculty and staff in Qatar.

Vision coverage is part of the medical plan. Those who elect the medical plan will be automatically enrolled in that plan’s vision coverage.

Vision Benefit	Cigna Global Plan Coverage	Cigna Middle East Plan Coverage
Annual Deductible	\$0	
Annual Maximum	\$250 per person	\$500 per person
Eye Exams	100% (once per calendar year)	
Frames		
Lenses		
Contact Lenses (in lieu of eyeglasses)		

Dental Plans Overview

Cigna administers our dental program in Qatar. The Cigna dental plan is offered to full-time employees and covers preventive, restorative, endodontic and children’s orthodontic services (for dependent children under the age of 19). You do not need to elect a primary care dentist. The annual maximum benefit is \$1,500 USD per person per year (excluding orthodontic services).

You do not need to participate in the Cigna medical plan to purchase the Cigna dental plan. Cigna Middle East participants, and those who opt out of medical coverage, may also enroll in the Cigna dental plan. Qatari citizens please note: Cigna coverage is not available to local nationals residing in their country of citizenship.

Dental Coverage Highlights

Plan Feature	Coverage Level
Deductible (Individual/Family)	\$50/\$150
Annual Maximum (excluding orthodontics)	\$1,500 per person
Diagnostic and Preventive Services	100% (not subject to deductible)
Basic Restorative Services Restorative (basic, e.g., fillings) Endodontics Periodontics Prosthodontics – removable (maintenance) Prosthodontics – fixed bridge (maintenance)	100%
Major Restorative Services Restorative (major) Prosthodontics – removable (installation) Prosthodontics – fixed bridge (installation)	50%
Orthodontic Services Dependent children up to age 19	50% up to \$1,500 per child lifetime maximum (\$50 lifetime orthodontic deductible)

Dental Plan Employee Contributions

Coverage Level	Cigna Plan Cost
Employee	\$33.74
Family	\$134.99

Flexible Spending Accounts Overview

Carnegie Mellon offers both a Health Care Flexible Spending Account and a Dependent Care Reimbursement Account to help you lower your expenses by paying with tax-free money. You decide how much to set aside each year, and contributions are deducted in equal amounts each pay period before taxes are taken out. You are not required to participate in other CMU benefits to enroll in an FSA.

Health Care Flexible Spending Account (HCFSA)

The HCFSA allows you to set aside pre-tax money to pay for qualified health care expenses not otherwise covered by insurance. Examples include deductibles, coinsurance and copays, some over-the-counter medications, dentures, orthodontia, LASIK surgery, contact lens supplies, hearing aid devices and fertility treatments.*

Eligible expenses may be incurred by you or your tax dependents. The IRS prohibits the use of an FSA to cover the health care expenses of someone who cannot be claimed as a dependent for tax purposes.

Dependent Care Reimbursement Account (DCRA)

The DCRA allows you to set aside pre-tax money to pay for qualified dependent day care (not health care) expenses. Examples include day care or nanny fees, care before and after school, day camp during summer vacation and elderly care.*

Expenses incurred by the following dependents are eligible:

- Dependent child(ren) under age 13 who are claimed as dependents on your federal tax return.
- Disabled dependent child(ren) age 13 or older who are claimed as dependents on your federal tax return.
- A disabled spouse, parent or other adult dependent incapable of caring for him/herself and spends at least eight hours a day in your home.

To qualify, you and your spouse must work full- or part-time outside of the home, be self-employed or a full-time student, or your spouse must be physically or mentally disabled. Eligible caregivers must be at least 18 and not a relative living in your home.

**For the complete lists of covered expenses, see [IRS publication #502 \(HCFSA\) \[pdf\]](#) and [IRS publication #503 \(DCRA\) \[pdf\]](#).*

Elections do not roll over to the next calendar year.

You must enroll in the HCFSA and the DCRA each year during Open Enrollment, otherwise you will be defaulted to *no contributions*. FSA elections cannot be changed mid-year unless you experience a qualifying [life or family status change](#).

Use it or lose it.

IRS rules state that any contributions you do not use for expenses incurred in the plan year will be forfeited. Estimate carefully and only put money into your account that you're sure you will use.

Using Your Flexible Spending Account

Claims incurred during the plan year should be submitted to WEX by June 30 following the end of the plan year. The HCFSA plan year is the calendar year plus a two-and-a-half month grace period. The DCRA plan year is the calendar year.

For the HCFSA, your annual election is loaded to your FSA debit card and available up front. For the DCRA, you can only spend up to your account balance (i.e., the amount you have contributed year-to-date).

You can either pay expenses using your FSA debit card or pay out of pocket and submit a Reimbursement Request Form to WEX via mail, fax or email. You can also submit claims online via WEX's website or mobile app.

The IRS requires participants to provide documentation to make sure the expenses are eligible. An itemized receipt or explanation of benefits (EOB) from your provider typically contains the required information.

See the [Flexible Spending Accounts page](#) for more information about the FSA debit card, the claims submission process, or how to substantiate a claim by providing the required documentation.

FSA Contribution Limits and Deadlines

	HCFSA	DCRA
Contribution Limit	Between \$60 and \$3,400/year	Between \$300 and \$7,500/year (\$3,750 if married, filing separately)
Plan Year	Calendar year plus a 2.5 month grace period (Jan 1, 2027 – Mar 15, 2028)	Calendar year (Jan 1 – Dec. 31, 2027)
Deadline to Request Reimbursement	June 30, 2028	

Tax Implications

You can save up to 25% on the money you spend on eligible expenses by contributing to an FSA on a pre-tax basis. However, you should be aware of other financial implications of using these accounts.

- State taxes are owed on DCRA contributions.
- FSA contributions reduce what you may claim in Social Security benefits at retirement.
- Consult a tax expert or the IRS if you use the Earned Income Credit.
- The amount you can contribute to the DCRA is reduced by any additional child care benefits you receive from other sources (such as the Cyert Center Sliding Scale benefit or a spouse's employer). If you exceed the \$7,500 limit, the amount in excess will be considered taxable income.

Life and AD&D Insurance Overview

Life insurance provides financial protection to your survivors in the event of your death. The accidental death and dismemberment (AD&D) component provides double the insurance amount if the death is the result of an accident.

No Cost Basic Life Insurance

Carnegie Mellon provides basic life insurance coverage **equal to 1x your annual salary**, rounded up to the nearest thousand, up to a maximum of \$500,000 **at no cost to you**. The basic life insurance contains an AD&D component.

Annual Base Salary

Your life insurance base salary is calculated when you start employment and annually thereafter in October for the following year. For those with a 12-month annual work period, this is your annual salary. For those with a 9-month annual work period, this is 9-month academic year salary. It does not include overtime, faculty summer salary or other special compensation. The benefit is not modified if your salary changes midyear. For those age 70 and over: your basic life insurance coverage is actuarially reduced.

Electing a Beneficiary

Life insurance beneficiaries **are not** designated or changed in Workday, but directly through MetLife Worldwide. For more information on beneficiaries, contact the [Leaves Administration Office](#).

Evidence of Insurability for Employee Coverage

High levels of life insurance require you to demonstrate your good health by completing an Evidence of Insurability form (EOI). The EOI is a medical questionnaire, though a medical exam may also be required.

If an EOI is required, you will be covered at your previous level (or the guaranteed issue amount) until the EOI has been approved. You will only be charged for the coverage you are receiving. Approval is determined by MetLife Worldwide in accordance with their guidelines.

- Basic life insurance never requires an EOI.
- Optional life insurance of more than \$500,000 requires an EOI.
- Increasing optional life insurance coverage more than one level during Open Enrollment or qualifying life event requires an EOI.
- Enrolling in optional life insurance after initial eligibility requires an EOI regardless of the level of coverage.

Dependent Life Insurance Overview

Carnegie Mellon offers a life insurance option to full-time benefits eligible employees that provides benefits in the event of the death of their spouse/domestic partner and/or dependent children. Only expatriates may cover domestic partners. Dependent Life Insurance also includes an Accidental Death & Dismemberment (AD&D) component.

To purchase any Dependent Life Insurance for your spouse/domestic partner or child(ren), you must also purchase Employee Optional Life and AD&D Insurance.

Spouse/Domestic Partner Life and AD&D Insurance

If you choose to participate in Spouse/Domestic Partner Life and AD&D Insurance, your partner will be covered at a level equal to 50% of your Employee Optional Life coverage up to a maximum of \$250,000. Rates are the same as Employee Optional Life and AD&D Insurance monthly rates.

If you and your spouse/domestic partner are both full-time, benefits eligible employees of CMU, you cannot elect spouse/domestic partner insurance. Instead, each of you can enroll in our Optional Life and AD&D Insurance. If your spouse/domestic partner is a part-time, benefits eligible employee of CMU, you may purchase dependent life insurance for him/her. However, your partner will not be eligible to receive free basic life insurance.

Dependent Child(ren) Life and AD&D Insurance

Dependent Child(ren) Life and AD&D Insurance rates cover all your dependent children for one price — you do NOT need to multiply the rate by the number of children covered under the plan. If you and your spouse/domestic partner are both full-time, benefits eligible employees of CMU, only one of you can elect this option to cover your child(ren). If your child is also a CMU employee, they cannot be covered under your dependent life insurance.

Evidence of Insurability (EOI) for Spouse/Domestic Partner Coverage

For Spouse/Domestic Partner Life and AD&D Insurance, an EOI is not required for coverage of \$50,000 or less at initial eligibility (within 30 days of your hire, marriage, or registration of partnership).

An EOI is required for coverage of more than \$50,000 at initial eligibility. If you elect to cover your spouse/domestic partner for the first time or increase their coverage more than one level during Open Enrollment, an EOI is required. If the coverage increases greater than \$50,000 (due to an increase in either your salary or your levels of optional coverage), your spouse/domestic partner will be required to complete an EOI.

Employee Optional Life and AD&D Rates

Monthly pre-tax rates are shown.

Employee Age (as of Jan 1, 2027)	Rate for each \$1,000/month
Under 30	\$.120
30-34	\$.146
35-49	\$.160
40-44	\$.173
45-49	\$.239
50-54	\$.346
55-59	\$.611
60-64	\$.917
65-69	\$1.728
70 and over	\$2.778

Spouse/Domestic Partner Optional Life and AD&D Rates

Employees with U.S. sourced income only. Monthly pre-tax rates are shown.

Employee Age (as of Jan 1, 2027)	Rate for each \$1,000/month
Under 30	\$.120
30-34	\$.146
35-49	\$.160
40-44	\$.173
45-49	\$.239
50-54	\$.346
55-59	\$.611
60-64	\$.917
65-69	\$1.728
70 and over	\$2.778

Dependent Child(ren) Life and AD&D Rates

Monthly pre-tax rates are shown

Coverage per Child	Rate
\$5,000	\$1.05
\$10,000	\$2.10
\$15,000	\$3.15
\$20,000	\$4.20

IRS Uniform Premium Rates (in USD – Employees with U.S. Sourced Income Only)

Age (as of Dec 31, 2027)	Value for each \$1,000 of coverage
Under 25	\$0.05
25–29	\$0.06
30–34	\$0.08
35–39	\$0.09
40–44	\$0.10
45–49	\$0.15
50–54	\$0.23
55–59	\$0.43
60–64	\$0.66
65–69	\$1.27
70 and over	\$2.06

Imputed Income Tax (U.S. Expatriates Only)

The value of life insurance greater than \$50,000 USD is taxable by the IRS. This is known as imputed income. The IRS calculates the value of group life insurance based on your age and the amount of coverage you have.

Carnegie Mellon is required to withhold federal taxes based on the value of your life insurance coverage in excess of \$50,000. To reduce your tax liability, you can limit your life insurance to \$50,000 USD.

To calculate your monthly imputed income, subtract \$50,000 USD from your life insurance amount and divide the remainder by 1,000. Multiply that amount by the premium level associated with your age as of Dec. 31, 2027. That is the imputed income that will be taxed monthly.

Long Term Disability Insurance Overview

Long-term disability (LTD) insurance, available to full-time eligible employees, replaces a portion of your income if you sustain an illness or injury that prevents you from working for more than 180 days.

No Cost Basic LTD

Basic LTD provides 60% of your monthly base salary, up to a maximum benefit of \$15,000 USD per month. CMU provides basic LTD at no cost to full-time eligible employees.

Coverage Before LTD Begins

LTD benefits will not be paid until you have been disabled for 180 days. The [short-term disability \(STD\) program](#) provides benefits for non-work-related illnesses or injuries that last up to 180 days. STD provides 60% of your base salary. All full-time faculty and staff are automatically covered under the STD program as of their benefits-eligibility date.

[Workers' Compensation](#) provides benefits for work-related illnesses and injuries. If you remain disabled for more than 180 days, you may apply for LTD benefits. Your LTD benefits will be offset by any Workers' Compensation benefits you may be receiving. All employees are automatically covered under Workers' Compensation from their date of hire.

Maximum LTD Benefit Period

Age on date of your disability	Benefit Period
Less than 60	To age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

More Benefits to Consider

Retirement Savings

Save for your future with Carnegie Mellon's [retirement savings plans](#). For U.S. citizens and U.S. permanent residents in expatriate positions, Carnegie Mellon automatically contributes 8% of your salary (9.78% for employees on a 9-month appointment) to the 403(b) Faculty and Staff Retirement Plan (FSRP) at no cost to you. Part-time employees must work 1,000 hours in an employment year to satisfy the eligibility requirements before receiving a university contribution.

U.S. citizens and U.S. permanent residents in expatriate or local hire positions may make either pre-tax or post-tax (Roth) supplemental contributions from their own pay. You can enroll or change your contribution at any time during the year.

Tuition Benefits

Carnegie Mellon enables staff and faculty to further their education, enhance their skills and pursue career development through the [Tuition Benefits program](#).

For full-time employees, the university offers the opportunity to take up to two credit-bearing courses per term at 100% tuition remission through CMU (any type of course) and 50% tuition assistance through any other institution (career-related courses only). For part-time employees, the university offers the opportunity to take one credit-bearing course per term at CMU only.

CMU also offers full-time faculty and staff various levels of tuition benefits at CMU or another institution for their children's undergraduate education.

Employee Assistance Programme

The [TELUS Health Global Employee Assistance Programme \(EAP\)](#) is a CMU-sponsored program for employees and their household members that provides support, counseling, resources and information for personal and work-life issues. All EAP services are confidential and provided at no cost.

Paid Time Off

Paid Time Off (PTO) provides regular, full-time staff members with days away from work with pay for vacation, illness, personal time or to care for dependents. PTO guidelines and accruals vary based on position, hire date and employment type. Carnegie Mellon generally offers a maximum of 17 PTO days for new full-time staff employees. All full-time Carnegie Mellon employees observe designated paid holidays consistent with the host country. For detailed information about PTO, holidays or other time off, please contact your local HR office.

Travel Insurance

Carnegie Mellon offers free [Aetna Travel Insurance](#) for eligible full-time employees traveling abroad on CMU business for less than 180 days.

COBRA Overview (Cigna Global Only)

When you or a covered dependent lose eligibility to participate in CMU's health plans, the coverage will be terminated. However, under most circumstances, you may continue the CIGNA Global medical, prescription, vision and dental benefits coverage through COBRA. You will pay the full group cost of the plan, plus a 2% administrative fee. COBRA is generally offered for up to 18 months, or longer depending on the circumstances.

You may only continue the benefits in which you were enrolled at the time your coverage was lost. However, you may change the level of coverage (e.g., family to employee and child). Your group numbers and monthly rates will change, but the plan details remain the same. You cannot make other changes until the next Open Enrollment period, unless you experience a [life or family status change](#).

Cigna Middle East Participants Returning to the U.S.

If you are enrolled in the Cigna Middle East plan and are returning to the U.S. after your employment ends, you may elect to participate in one of CMU's domestic health plans under COBRA. For more information, contact [HR Services](#).

Enrolling in COBRA Benefits

When you separate from the university or lose coverage, CMU's COBRA administrator (WEX) will send you a COBRA qualifying event notice. You will then have 60 days from the date of cancellation of your coverage or the date of the notification, whichever is later, to elect to continue your benefits through COBRA. You will remit payments directly to WEX. Your COBRA coverage will be retroactive to the date your coverage would have terminated. You may cover [eligible dependents](#) under your benefits.

COBRA Cigna Global Medical Monthly Participant Rates (in USD)

Includes medical, prescription and vision

Coverage Level	Cigna Plan Cost
Individual	\$1,118.23
Individual and Child(ren)	\$2,293.80
Individual and Spouse/Partner	\$2,846.95
Family	\$3,962.27

COBRA Cigna Dental Monthly Participant Rates (in USD)

Coverage Level	Cigna Plan Cost
Individual	\$50.91
Family	\$188.50