



Union Local 148 Full-Time Benefits Overview 2026

Saint Louis University is committed to providing a comprehensive and competitive benefits package. The University provides a wide range of support services, programs, and resources to full-time, benefits eligible Union Local 148 members. **Union Local 148 members are eligible to enroll in benefits upon completion of 90 days of continuous, full-time employment.** Enrollment in your benefits must take place within 31 days of eligibility.

Medical Insurance

United Healthcare (UHC) is the University's administrator of medical plan benefits and Express Scripts (ESI) is the University's administrator of pharmacy benefits. Saint Louis University offers employees two medical plan options - a Qualified High Deductible Health Plan (QHDHP) and a PPO Plus Plan.

Wellness Program

The University's wellness program offers employees discounts on their medical insurance premiums by completing a biometric screening within 31 days of eligibility. The University Wellness Program is run through Personify.

Online Benefits Counselor

The University has an online tool called ALEX that can help you select the best medical insurance plan for you and your family. Any information you enter into ALEX is confidential.

Dental Insurance

Delta Dental is the University's administrator of dental benefits. The University offers faculty and staff two dental plan options. The Flex Plan provides the highest level of benefits and offers adult and child orthodontia. The Basic Plus Plan provides a lower level of benefits and offers child orthodontia only.

Vision Insurance

Vision Service Plan (VSP) is the University's administrator of vision benefits. The vision plan offers access to coverage for eye exams, frames, lenses and contacts.

Flexible Spending Account – Healthcare

A Healthcare Flexible Spending Account (FSA) is a benefit that allows faculty and staff to use pre-tax dollars to pay for out-of-pocket qualified medical, dental, and vision expenses. Elections are made annually and are subject to legal limits.

Flexible Spending Account – Dependent Care

The Dependent Care Flexible Spending Account (DCFSA) is a benefit that allows faculty and staff to use pre-tax dollars to pay for eligible out-of-pocket expenses for the care of your child(ren) from the age of birth up to age 13, an incapacitated spouse, or dependent parent. Elections are made annually and are subject to legal limits.

Health Savings Account

Faculty and staff who enroll in the Qualified High Deductible Health Plan (QHDHP) may also choose to make pre-tax contributions into a Health Savings Account (HSA). Depending on when you enroll in the HSA during the year, the University will contribute into your HSA based on your level of coverage in the QHDHP.

Accident Plan

The University offers accident insurance through Voya. The benefit will help protect you financially by reimbursing you for expenses that are incurred due to an accident.

Identity Protection

Faculty and staff may choose to purchase identity theft protection through LifeLock. LifeLock's security protects against malware and cybercriminals and alerts you if potential threats are detected.

Legal Services

Faculty and staff may choose to purchase access to legal services through MetLife. Services include money matters, home and real estate, civil lawsuits, family and personal matters, estate planning, elder-care issues, and vehicle and driving situations.

Life Insurance

The University provides a life insurance benefit equal to one-times base annual earnings (up to \$400,000). Optional coverage provides for additional levels of insurance equal to one, two, or three-times base annual earnings. The monthly cost for optional coverage is based upon age. Dependent life in the amount of \$25,000 for spouse and \$12,500 for an eligible dependent child is also available.

Accidental Death & Dismemberment Insurance (AD&D)

The University provides a benefit equal to one-times base annual earnings (up to \$600,000). Participants may also select additional benefits in units of \$10,000 not to exceed a \$600,000 overall limit. A family coverage option is also available for an additional cost.

Employee Assistance Program

Confidential professional counseling is provided at no personal cost for employees and their families who are coping with a personal or family crisis.

Tuition Remission

The University provides up to 18 credit hours of undergraduate or graduate credit per academic year. The plan strongly recommends that a staff member must have completed six consecutive months of full-time employment with the University prior to using this benefit. Graduate tuition more than \$5,250 in a calendar year will be taxed as additional income. Tuition remission is also available to the eligible spouse and children of full-time staff for undergraduate work after three years of continuous, full-time service.

Tuition Exchange

The Tuition Exchange program enables eligible dependent children to apply for scholarships at more than 590 colleges and universities. Each participating institution determines the number of tuition exchange scholarships it will grant to incoming students each year. As a result, they are highly competitive, and there are no guarantees that children will be able to use the tuition exchange scholarship at the institution of their choice. Staff must have three years of continuous, full-time service for their eligible dependent children to be able to apply for scholarships.

Faculty and Staff Children Exchange Program (FACHEX)

The FACHEX program enables eligible dependent children to apply for tuition remission at one of the participating Jesuit colleges and universities. Each participating college or university establishes its own regulations and restrictions, with limited availability for accepting students through the FACHEX program. Staff must have three years of continuous, full-time service for their eligible dependent children to be able to apply.

403(b) and University Retirement Plan

The University provides for staff to make tax deferred and Roth (after-tax) contributions to the 403(b) plan. Effective January 1, 2024, the University will make a matching contribution to the retirement plan if the employee is contributing. The University will offer a 1 to 1 match up to a maximum employer contribution of 5% based on an employee contribution of 5% or higher. Match dollars are vested after completing 3 years of service for those staff who are match eligible.

Public Service Loan Forgiveness

Public Service Loan Forgiveness (PSLF) is a federal program designed to reduce the burden of student loan debt for people who work in public service. Saint Louis University is considered a public service employer for the purposes of these programs.

Adoption Assistance Program

The University's adoption assistance program provides financial reimbursement for adoption related expenses. Eligible employees may receive reimbursement for a maximum of \$6,000 for agency and non-stepchild adoptions or \$1,000 for the adoption of stepchild(ren).

Vacation

Vacation for staff is earned and accrued based on a 40-hour work week as listed below for a maximum accrual of 240 hours.

YEARS OF SERVICE	0-5 years	5+ to 11 years	11+ to 15.5 years	15.5+ to 20 years	20+ years
Union Local 148	10	15	22	23	25

Holidays

The University recognizes 13 holidays per year. Holiday schedules are published on a fiscal year basis.

Sick Leave

Sick leave is earned and accrued at a rate of 5 days per year. Unused leave may be accrued up to a maximum of 130 days. Medical evidence substantiating the nature and probably duration may be required.

Simon Recreation Center

Employees can pay for memberships to the recreational facilities through payroll deductions.

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