

2017

2.14 Benefits

Saint Mary's College of California

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2.14 **BENEFITS**

The Associate Vice President of Human Resources is responsible for all benefits, policies and programs and for communicating these through available booklets, orientation, enrollment, and forms. This office also provides claims, accounting and related details. Coverage is automatic only for benefits required by law (Social Security, Workers' Compensation, State Unemployment and State Disability). Each faculty member is personally responsible for enrolling in a timely fashion in all other benefit programs listed below.

2.14.1 MANDATORY BENEFITS

All faculty members are covered by law by Social Security, Workers' Compensation, State Disability and State Unemployment Insurance.

2.14.2 LONG-TERM DISABILITY INCOME BENEFITS

All tenured and tenure track faculty are covered by long-term disability insurance. Coverage begins on the first day of the month following 30 days of employment. The full cost of this coverage is paid by the College. Under the plan, 60% of annual salary to a maximum of \$10,000 per month is payable to an employee who is unable to perform the duties of his/her job, as determined by a physician. After a 90-day elimination period, the Human Resources office will process a claim for benefits under the policy. Per Course Adjuncts [formerly lecturers] are not eligible for this coverage.

2.14.3 HEALTHCARE

The College provides comprehensive benefits for full-time ranked faculty (those teaching 6 or more courses per academic year) which allows the individual to choose the appropriate programs and levels of coverage under the available health, dental and vision plans.

Faculty may choose between the following programs:

Health Insurance:

United Healthcare (HMO and High Deductible)

Kaiser Health Maintenance Organization (HMO and High Deductible)

Dental Insurance:

Delta Dental

PMI DeltaCare

Vision Insurance:

Vision Service Program

Coverage for any of these programs begins the first day of the month following 30 days of employment. Applications are required and can be obtained from the Human Resource office.

2.14.4 GROUP TERM LIFE INSURANCE

All ranked faculty teaching 6 or more courses per academic year are covered by group term life insurance. Coverage begins on the first day of the month following 30 days of employment. Benefits are computed at one times the employee's salary, to a maximum of \$150,000. At age 70, benefits are reduced to 65% of the salary, and, at age 75, amounts are reduced to 50% of the salary. The full cost of coverage is paid by the College. Eligible employees may also purchase optional additional amounts of life insurance at group rates determined by the carrier.

2.14.5 ACCIDENTAL DEATH AND DISMEMBERMENT/TRAVEL ASSISTANCE

All ranked faculty teaching six or more courses are eligible to participate until age 70. In cases of accidental death or dismemberment, benefits will be payable based on a schedule in addition to term life insurance benefits. Employees who are eligible for full-time benefits are also eligible for travel assistance when traveling, whether for business or pleasure. The cost of both the accidental death and dismemberment and the travel assistance plan are paid by the College.

2.14.6 WORKERS' COMPENSATION

All employees (excluding consultants/independent contractors and Christian Brothers) are covered by Workers' Compensation Insurance for work-related injuries or illnesses, as required by law, at no cost to the employee. The coverage is effective on the first day of employment and is automatic. Benefits may include payment of all approved medical expenses related to injury or illness, as well as weekly payments to supplement lost wages or permanent disability benefits. Claims must be filed with the Human Resources office immediately after sustaining an injury or illness, and the faculty member will be directed to the appropriate medical treatment center. An injured worker may also be eligible for vocational rehabilitation benefits, which include retraining for or placement into an alternative occupation. The cost is paid by the College. For more information on the Workers' compensation Program, see the Director of Benefits in Human Resources.

2.14.7 RETIREMENT

1. Social Security/Medicare. All employees are covered by law and have a Social Security deduction made from their pay that is matched by the College. The amount deducted is paid into a Social Security account for each employee. Social Security provides retirement benefits and disability and survivorship plans.
2. TIAA Retirement Plan. All Tenured or Tenure-Track faculty meeting and completing plan eligibility requirements are eligible to participate in the retirement plans. Plan descriptions, options and eligibility requirements are available through The Human Resources Office.
3. Emeriti Retirement Health Solutions (Emeriti)

The Emeriti Retiree Health Plan for Saint Mary's College of California is designed to help eligible employees pay for medical expenses after employment with College ends, beginning at age 55, in a tax-advantaged manner. It is also designed to provide eligible retirees with access to affordable nation-wide health insurance coverage beginning at age 65 throughout retirement. This program is being offered by the College through Emeriti Retiree Health Solutions (Emeriti), a collaborative arrangement of more than 40 institutions of higher education.

a) Contributions: Under the program, the College contributes a flat dollar amount to an Employer Contribution Account for each benefits-eligible employee age 40 and older for up to a maximum of 25 years. Employees age 21 and older can also make after-tax contributions of any amount to an Employee After-Tax Contribution Account, as part of planning for medical costs in retirement. Employee contributions are immediately vested and contributions by the College are vested after five (5) years of continuous service. Employees can direct the investment in both accounts (the "Health Accounts") through the plan's administrator TIAA.

b) Benefits Available in Retirement: Upon retirement (defined as age 55 or older and 5 years or more of continuous service), the Health Accounts can be used to reimburse eligible medical expenses, including the cost of medical, dental, vision and long term care insurance premiums. Emeriti also provides access to a nation-wide health insurance plan with choice of coverage level and at group rates to Medicare-eligible employees at age 65, as well as to eligible dependents through Aetna. A participating employee who ceases employment prior to achieving five (5) years continuous service may still use, if he/she has made contributions to, an Employee

After-Tax Contribution Account to receive uninsured reimbursement benefits upon attaining age 55.

c) Eligibility: A Benefits-eligible employee hired on or after July 1, 2007 will become a participant in the Emeriti Retiree Health Plan on the date he or she first makes a contribution to an Employee After-Tax Contribution Account (on or after age 21) or on the date the College first makes a contribution to the employee's Employer Contribution Account (on or after age 40). Benefits-eligible employees hired prior to July 1, 2007 had a one-time option to enroll in the new Retirement Health Program (Emeriti) in lieu of the College's previous retirement health program described below, if eligible for the benefit at the time of retirement. Those benefits-eligible employees who did not affirmatively enroll in the new Retirement Health Program (Emeriti) by June 29, 2007 will not be able to enroll in Emeriti in the future.

d) For More Information: This is a brief summary of the Emeriti Retiree Health Plan. The Summary Plan Description (SPD) provides a more detailed description of the plan and you may request a copy from the Human Resources Department. The HR department has other information on this Plan, plus general information about Emeriti is available at www.emeritihealth.org/emeritihealth.htm. This Handbook, the various websites and brochures and the SPD are only to provide you with general information about the Emeriti Retiree Health Plan; in the event of a conflict between the Handbook, the SPD or other descriptive sources and the Plan document, the Plan document will control.

5. Five Year Retirement Medical Benefit:

If not enrolled in the Emeriti Retirement Health Solutions program (Emeriti), employees hired prior to July 1, 2007 may be eligible receive limited health and dental benefits for up to five (5) years after full retirement at the same premium rates as similarly-situated active employees. Employees hired or re-hired on or after July 1, 2007 are automatically enrolled in the Emeriti program and are not eligible for the Five Year Retirement Medical Benefit.

i. Eligibility: To be eligible for the Retirement Medical Benefit, the employee at time employment ends must be at least 55 years of age, have completed 15 years of service, and be covered under the College's health and dental programs at the time of retirement.

ii. Benefit: For eligible employees and their spouses, the College will continue to pay the current applicable active employee premium (which changes each year) for up to five (5) years. Once a retiree attains age 65, he/she will be required to enroll in a Medicare Supplement Program, and any premium charges above the allotted active employee rates shall be paid by the retiree, billed on a monthly basis and will be terminated for non payment.

Applications and other appropriate forms for these programs are available from the Human Resources office and must be completed before any contributions from either the employer or the employee can begin.

2.14.8 TUITION WAIVER AND EXCHANGE PROGRAMS

2.14.8.1 Tuition Waiver Program

After one year of employment, current full-time employees and their eligible dependents are eligible to take advantage of attendance at most Saint Mary's College courses, with reduced or fully-waived tuition, subject to certain limitations summarized in this section, and described more fully in the Tuition Waiver Policy available in Human Resources and on the HR website. Part-time staff working 1040 hours per year to 1560 hours per year are eligible for prorated tuition remission based on the direct proportion to the amount of time worked/approved during the fiscal year.

Requirements and Limitations

A partial list of tuition waiver requirements and limitations applicable to employee, spouse and children of employees includes:

- Employees must have completed one (1) year of full time employment with the College to be eligible for tuition waiver for themselves, spouses or eligible children.
- An applicant for tuition waiver must meet the normal application and admissions requirements of the College and of the academic program for which application is being made.
- Courses not eligible for tuition waiver include inter-institutional or contract programs, courses in doctoral programs, course work at other institutions.
- Participation in Jan Term classes requires the written consent of the Associate Vice President of Human Resources or designee.
- Tuition waiver for any one student, including dependents of current employees and the child of a brother or sister of a Christian Brother, may be received for a maximum of four (4) academic years and may be applied only to courses undertaken in a single degree or certificate program.
- If an employee terminates or is terminated from employment, any prorated tuition will be billed from the date of termination until the end of the semester.
- With the exception of Families Enrolling Four Children and Catholic school teachers, all tuition waiver benefits must be approved by Saint Mary's Human Resources department.
- For more information on tuition waiver for Families Enrolling Four Children, for Catholic School Teachers, for Near Relatives of Christian Brothers and for Christian Brothers' Formation Personnel, see full policy available in Human Resources or on the HR website.
- Application for a waiver shall be made to Human Resources at the time of application for admission to the College is made. Renewal applications shall be made to Human Resources on or before the deadline set by Human Resources for such applications, and prior to each term for which a tuition waiver is requested.
- This plan may be revoked or modified by the Board of Trustees of the College, effective for current or future participants and commencing with the academic year immediately following the date of such revocation or modification.
- The tuition waiver is for tuition only and will not waive course fees (for lab materials, travel, books, retreats, etc.), mandatory fees (student body fee, health insurance, etc.) or any room and board fees.
- In the event of a death or disability of an eligible employee the tuition waiver program shall remain operative for the eligible children and spouse/domestic partner for up to four years.

Job-Related Courses for Eligible Employees

A 50% tuition reduction will be granted for eligible Saint Mary's courses that are clearly job-related, that will substantially benefit the College by increasing the employee's skills in his/her current job. Tuition for job-related coursework will be charged to the employee's department. The determination of what constitutes job-related course work will be made

by Human Resources in consultation with the direct supervisor with final approval by the Vice President of Finance and may be made on a course by course basis.

Spouses/Registered Domestic Partners and Non-Job Related Courses

After one year of full-time employment, full-time benefits-eligible employees and their spouses or registered domestic partners may take up to one Saint Mary's College course per semester, quarter or term with 100% of tuition waived. Graduate level courses are considered a taxable fringe benefit to the employee and will be taxed based on current federal and state laws. For employees wishing to take courses during normal work times the approval of their supervisor is required prior to registering for classes.

Undergraduate full tuition waiver

Undergraduate full tuition waiver is granted for the sons and daughters of full-time benefits eligible staff and faculty members currently employed, provided such employees have completed one (1) year of full time employment with the College, with the following restrictions and obligations:

- The student(s) must be dependents for tax purposes, must have matriculated before reaching age 25, and must have met the normal admission requirements of the College and academic program to which they are applying.
- Each child receiving tuition waiver is subject to all rules and policies applicable to students of the College generally.
- Subject to continued good standing of such child as a student at the College, a waiver granted under this plan shall, upon application of such child, be renewed annually for a maximum of four (4) academic years and may be applied only to courses undertaken in a single degree or certificate program.
- Any child who receives full tuition waiver benefits may not receive additional financial assistance from Saint Mary's College in the form of academic scholarships or athletic grants.
- Graduate level Tuition waived is considered a taxable benefit and will be taxed based on current federal laws. Employees are encouraged to carefully review the taxable benefit implications with regard to their overall compensation. Questions concerning taxable benefits should be directed to the Director of Benefits or to the College's Payroll Manager.

2.14.8.2 Tuition Exchange Program

The Tuition Exchange Program provides a national scholarship exchange program for dependents of eligible employees with over 500 participating institutions throughout the United States and the United Kingdom. Approximately 3,000 students receive scholarships annually.

Colleges and universities participating in this program have agreed to reduce tuition for eligible dependents from other member institutions. The primary obligation of a member institution is to maintain a balance between "exports" (students applying for admission to a partner institution) and "imports" (students applying to Saint Mary's).

All students must seek admission to the partner institution and meet any applicable admission requirements.

Since the number of export scholarships is limited each year, Saint Mary's College has prioritized the award of export scholarships based on years of employment at the College. There is a minimum years of employment eligibility threshold for faculty and staff that

matches the typical time necessary for tenure track faculty members to achieve tenure. There is also a prioritization of awards based on the faculty or staff member with the longest continuous employment at the College that is followed by an alternating prioritization of awards between faculty and staff members. The alternating prioritization of awards helps to assure that staff, who typically have fewer years of continuous service to the College than faculty, will have a reasonable chance of receiving an export scholarship.

Tuition Exchange Program Eligible Employees

All full-time faculty, currently teaching six (6) or more courses per academic year and staff, working 30 or more hours per week, 12 months per year, and who have completed seven (7) years of employment.

Tuition Exchange Program Eligible Dependents

Sons and daughters of eligible employees who are considered by the Internal Revenue Service to be legal dependents, and who have enrolled in or have applied to member institutions prior to attaining age 25. Verification of dependent status is required. Participation in this program is in lieu of eligibility for enrollment at Saint Mary's College.

Tuition Exchange Program Scholarship

Two (2) exports are allowed per academic year for a total of eight (8) exports after an initial four-year phase-in period. This total amount of export scholarships may be decreased if there are not enough offsetting import scholarships. A tuition waiver for up to four (4) years of full-time undergraduate degree study, provided the student maintains continuing eligibility. Room, board and fees are normally NOT included in the scholarships offered by the host institution. Those institutions with very high tuition rates are allowed to award less than full tuition. Most institutions will reduce their scholarship by the amount of other grants available to the student.

Excluded from scholarship are part-time study, graduate study, study in a non-degree program and study for a second undergraduate degree.

Tuition Exchange Program Application

Application for the Tuition Exchange Program does not guarantee acceptance to a member institution or insure a scholarship. By October 1st of each academic year the College will be able to determine the number of Tuition Exchange Scholarships available based on the current number of imports and exports and the continuing eligibility of dependents enrolled the previous year. Applicants must complete the "Application for Tuition Exchange Scholarship" form and return it to Human Resources not later than October 31st.

Human Resources will verify and determine eligibility and inform the employee/parent of the dependents' priority by November 15th, based on the following procedure:

Process – If the number of applicants is equal to or less than the number of scholarships (2 per academic year) all applicants will be given the opportunity to apply to a partner institution. If the number of applicants exceeds the allowed number of exports, applicants will be selected as follows:

- First priority will be given to the student applicant whose employee/parent has the longest continuous full-time employment at Saint Mary's College.
- If more than one employee/parent have the same continuous years of full-time service, ranking will be based on the date of submission of the application to Human Resources or, in the event of a tie, a drawing.
- If the employee/parent with the first priority is a faculty member, the second priority will be given to the staff applicant with the longest continuous years of full-time

service. Likewise, if the employee/parent with the first priority is a staff member, the second priority will be given to the faculty member with the longest continuous years of full-time service. The next orders of priority will rotate sequentially between faculty and staff members by length of continuous years of full-time service.

Applicants who are not selected will be placed on a list as alternates in priority order based on the sequencing described above. Alternates who are not selected but choose to enroll in a partner institution on their own may reapply for Tuition Exchange the next academic year. In the event that a recipient fails to earn admission to a partner institution, chooses to enroll in a non-tuition exchange institution or otherwise forfeits the right to receive the scholarship (i.e. resignation of parent, ineligible dependent status, etc.) alternates will be selected in the priority order listed above.

Awardees must inform Human Resources no later than April 15th that they have been accepted and have enrolled in a host institution. Scholarship winners who fail to meet this requirement will forfeit their awards to an alternate on the waiting list.

Tuition Exchange Program Continuing Eligibility

Students will receive up to eight (8) semesters of tuition. Continued participation depends upon yearly re-certification. Accordingly each recipient MUST:

- Submit a transcript of their academic records to Human Resources within one month of the end of their academic year, AND
- Complete a “Scholarship Renewal” form and submit it to Human Resources no later than August 1st.

Human Resources will verify and notify the employee/parent of the dependent’s continuing eligibility. HR and the host institution must be notified immediately if the awardee takes a leave of absence or otherwise interrupts enrollment.

2.14.8.3 Reimbursement Accounts

Tenured or Tenure-Track Faculty who teach five or more courses per academic year (paid over 24 pay periods per year) are eligible to take advantage of the health and/or dependent care reimbursement accounts. To participate, employees estimate their predicted out-of-pocket medical and dependent care expenses for the upcoming year, and submit a Reimbursement Account enrollment form (available from HR and the HR website) no later than December 31 for the following calendar year. The annual amount(s) are deducted in equal pre-tax amounts throughout the following year. Enrollment in these programs is not automatic and must be recalculated annually.

Once the expenses are incurred, a claim form is submitted and reimbursement occurs. Participating employees submit documented qualified expenses to HR during the year, and receive reimbursement checks for eligible expenses. Claims for eligible expenses during a calendar year must be submitted for reimbursement by no later than March 31 of the following year. NOTE: per IRS regulations, any funds that remain in the account after the March 31 deadline will be forfeited, and any changes to these programs can only be made if qualified “life events” occur. For additional information and legal definitions, contact the Human Resources office.

2.14.9 MISCELLANEOUS

College employees ordinarily are offered attendance to academic, cultural and artistic events, student-sponsored events and athletic events on campus; attendance is either free or at reduced prices. Normally faculty or staff I.D.’s are needed for most campus events.

Lunchrooms are available for all staff and faculty.

The following policy may be of interest to Saint Mary's faculty, but it is a policy outside the control of Saint Mary's. For more information about the Moraga School District Policy, please contact the district directly:

Moraga School District Attendance Policy: A pupil whose parent or legal guardian is employed within the boundaries of the Moraga School District is considered to have complied with residency requirements (AB 2071). Admission to Moraga schools, however, is based on a review of space availability, student's citizenship record, additional services required by the student, and any other factors affecting the interest of the student or the District.

Certain organizations outside the College offer benefits to College employees. The Bookstore offers staff discounts. Metro 1 Credit Union offers personalized banking services. A Bank of America ATM is located in Ferroggiaro Hall for cash withdrawals. Some amusement parks and local merchants offer discounts to College employees.

2.14.10 EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program is a free, confidential referral and counseling service for full-time employees, retirees, and their family members designed to help balance the challenges of home, work, and contemporary life. Employee Assistance Program specialists can help with marital and relationship counseling, education planning, child and elder care, alcohol and drug abuse, emotional stress, legal assistance, and debt management. To access the Employee Assistance Program services, call 1-888-492-9355.

2.14.11 USE OF FACILITIES/DISCOUNTS

2.14.11.1 Athletic Facilities

Faculty and staff members may use designated athletic facilities. Contact the Assistant Director for Athletics and Recreational Sports for hours of availability and further information.

2.14.11.2 Dining Facilities and Lounges

During the academic year, the Roncalli dining room is available for faculty to purchase lunch. Faculty are welcome to eat this purchased food, or lunch brought from home, in the Roncalli dining room or the Faculty/Staff Lounge. The latter is located at the end of the hall behind Roncalli. Tea and coffee service are available in the lounge, as well as a microwave oven and refrigerator. Informal gatherings may be held here, but the room cannot be reserved for any one particular group.

Faculty may also purchase meals in Oliver Dining Hall (the student dining room), in Café Louis, or in the Food Court. The Oliver Dining Hall provides a large assortment of items for one price at the door, and Café Louis and the Food Court offer selections on an a la carte basis. During the January term, holidays, and summer months, these facilities are available on a limited basis. Modified hours of operation are posted at the site, as well as included in *SMC Online Magazine*.

Faculty may purchase a meal plan from Sodexo. The plan is in the form of "flex dollars", may be used at any one of the above-listed facilities, and is good for the academic year. The benefit to the faculty for buying the meal plan from the College is the exemption from sales tax. The plan can be purchased in increments of \$50.00.

Hagerty Lounge, located on the first floor of De La Salle Hall, is furnished with round dining tables and chairs, and has a complete kitchen, including dishware and utensils, which may be used by groups wishing to hold functions which involve their own food preparation and service.

2.14.11.3 Bookstore

The Bookstore, located in the Ferroggiaro Center, is operated by Barnes and Noble College Bookstores Inc., and offers faculty and staff members a 10% discount on all purchases except for film, food, magazines, and sundries, and items which are already on sale. Faculty are asked to show their identification card before sales are rung in the register.

The Bookstore accepts special orders for books from faculty and staff. Faculty are urged to write to the publisher for personal desk copies of textbooks. The Bookstore can help by supplying toll-free phone numbers.

2.14.11.4 Ticket Discounts

Faculty and staff members are admitted without charge to most athletic events. Faculty and staff members need only show their Saint Mary's identification card for free admission to home baseball games. For home basketball games, staff and faculty must pick up tickets 24 hours prior to game time from the ticket office. Faculty and staff are allowed one free ticket per basketball game.

2.14.12 PARKING

Faculty automobiles which are parked on campus must display a current faculty parking sticker, which must be obtained from the Public Safety department. Parking violations are subject to fines. Failure to pay fines will be cause for the owner's vehicle to be booted or towed. Parking violations in fire lanes and zones for handicapped are subject to municipal laws as well as towing charges.

2.14.13 VOLUNTARY PROGRAMS

Pre-paid Legal Services provides confidential access to legal services through a selected and monitored legal service network. Services include unlimited telephone consultations, letter and phone calls on your behalf, review of documents, representation for moving traffic violations, IRS audits, trial defense services and access to an attorney 24 hours a day 7 days a week in the event either you or a family member is arrested or detained.

United States Savings Bonds may be purchased by payroll deduction. The interest earned on these bonds is exempt from state and federal income tax and is deferred until they are cashed. The interest accrues monthly and compounds semiannually and can be cashed in after six months.

Liberty Mutual offers employees of Saint Mary's College discounted homeowners and automobile insurance at competitive rates.

UNUM/Provident Insurance Company offers participation in voluntary Critical Illness and Interest Sensitive Life Insurance programs. Enrollment in these programs is offered annually, during the open enrollment period with no medical verification or certification required.

Voluntary Life Insurance is provided by Sunlife of Canada for those wishing to exceed the College's benefit. Employees may apply for additional life insurance amounts for themselves, spouse and children at competitive prices and with the ability to convert these amounts to individual coverage at a later date.

2.14.14 ENVIRONMENTAL HEALTH AND SAFETY

The College is committed to protecting the environment and to providing a safe and healthy workplace and, to this end, has implemented various written environmental, health and safety-related program. The Saint Mary's College Environmental Health and Safety Director coordinates the development of the programs and the associated training in response to these environmental, health and safety issues. For information and up-to-date programs, policies and training, please refer to the Environmental Health and Safety (EH&S) website.

Employees are expected to adhere to all environmental and safety rules, follow established safe work practices and exercise caution in all work activities. Supervisors are expected to take all reasonable steps within their control to provide a safe work environment and to comply with these programs as well as federal, state, and local safety regulations, including but not limited to applicable U.S. Environmental Protection Agency and Cal-OSHA requirements.

Employees are to report immediately any work condition they perceive to be unsafe, as well as any job-related accidents or injuries, to their immediate supervisor. When possible, the supervisor is to correct any unsafe work condition and, in all cases, promptly report the situation to the Environmental Health and Safety office.

Training is provided to employees, as needed, to address hazards in their workplace, to raise awareness and to minimize work-related injuries. Training may be provided once in each College employee's career, or with annual refresher training. Training may be provided in classroom environment or online, as deemed appropriate by the College.