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8.16 Benefit Plans

Saint Mary's College of California

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8.16 Benefit Plans

A summary of insurance benefits provided by Saint Mary's College is provided below. *This summary is brief and should not be relied upon as a complete description of each plans provisions and limitations.* For more detail, please contact the Human Resources office and request summary plan descriptions or other plan documents that provide more comprehensive information. The College also provides monthly Benefit Orientations at which employees receive a binder of current plan information.

8.16.1 Health, Dental and Vision

The College offers comprehensive health, dental and vision programs with several plan designs and carriers, including Kaiser Permanente, United Healthcare, Delta Dental plans and Vision Service Plan (VSP). Health plans may have more than one choice of co-pay levels. The plans to be offered and the employees' premium co-pays options are established each fall and are typically communicated in November prior to the December open enrollment. Benefits are typically in effect for the calendar year. Premium co-payments vary depending on plan choices, whether coverage is for employee only, employee plus spouse or 1st dependent, or family (employee plus two or more dependents). Employees can select different levels for different types of coverage, e.g. if spouse or registered domestic partner has his/her own medical plan, the employee can elect employee-only for medical, and employee plus one for dental and vision. Employee-paid premium costs are paid automatically through pre-tax payroll deductions.

8.16.2 Long-Term Disability (LTD)

The College provides long-term disability coverage for those scheduled to work 1560 hours per year or more. The plan provides partial protection for eligible employees against loss of income during prolonged periods of disability. Under the plan, benefits are payable to an employee who is totally or partially disabled from any cause, beginning after 90 days of continuous disability. The benefit is 60% of the employee's salary at disability up to \$10,000 per month. Determination of benefit eligibility/payment is made by the carrier.

8.16.3 Term Life Insurance

The College provides term life insurance for those working 1560 hours per year or more. The basic coverage equals one time the employee's annual base salary, to a maximum annual limit. 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. Staff may also purchase additional amounts of group life coverage for themselves, their spouses or their children at rates determined by the carrier. At termination, the employee has the option of converting this benefit to individual coverage, under the terms of the policy offered by the College's insurance carrier.

Included with this group policy are:

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- **Accidental Death and Dismemberment Insurance** – In the event of accidental death or dismemberment, benefits will be payable based upon a schedule determined by the carrier.
- **Travel Related Assistance** – Travel related assistance is provided when traveling at least 100 miles away from home for either business or pleasure. Services include coordination of hospital admission, interpreter services and legal referrals.

8.16.4 Employee Assistance Program (EAP)

This is a free, confidential counseling and referral service for employees who work 1560 hours per year or more, their dependents and retirees. The EAP can assist with a variety of problems and issues including marriage, family and child counseling; stressful conditions; job performance; substance abuse; debt management; elder care and legal assistance. This Saint Mary's College benefit plan provides up to eight (8) confidential counseling sessions each calendar year by a licensed professional near the employee's home or work. An employee not eligible for the Employee Assistance Program benefit can confidentially request EAP coverage on an exception basis by contacting the Director of Benefits, the Director of Employee Relations & Compensation, or the Assistant Vice President of Human Resources or designee. For more information on the Employee Assistance Program (EAP), pick up a brochure at the HR office.

8.16.5 Benefits Enrollment

Employees must enroll in applicable benefits within the first 30 days of eligibility by completing the appropriate carrier enrollment forms. The College will make every effort to notify the employee of eligibility of benefits after the first 30 days, but it is the responsibility of each employee to complete the required forms in a timely manner. The Human Resources staff is available to answer questions related to benefits.

- **Open Enrollment** – Employees who wish to make changes to their benefit programs may do so during the open enrollment period in the fall for an effective date of January 1st of the following year. Changes include adding or switching health or dental coverage, enrolling in voluntary benefit programs or adding dependents not enrolled in the first 30 days. Employees may delete dependent coverage at any time

by completing the appropriate carrier form. The Open Enrollment Period is announced annually and is available online at [GaelXpress](#).

- **Life events** – Employees who experience a life event (i.e. birth, marriage, adoption, death, divorce or loss of a spouse’s employment) may make changes during the year, but must do so within 30 days of the qualifying event. Those wishing to enroll spouses, domestic partners or dependents at times other than open enrollment will be required to prove loss of insurance coverage.

8.16.6 Tuition Waiver Benefit

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.

8.16.6.1 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, coursework at other institutions. Participation in Jan Term classes requires the written consent of the Assistant Vice President of Human Resources or designee.

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- 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.

8.16.6.2 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.

8.16.6.3 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.

8.16.6.4 Requirements Specific to Children of Employees

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.

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- 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.

8.16.7 Tuition Exchange Program

8.16.7.1 Tuition Exchange Program Description

This 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 waive 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.

8.16.7.2 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.

8.16.7.3 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.

8.16.7.4 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.

8.16.7.5 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.

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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.

8.16.7.6 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.