



*A SUMMARY OF  
BENEFIT PROGRAMS  
AND RELATED INFORMATION  
FOR  
EXEMPT EMPLOYEES  
(Faculty and Exempt Staff)*

*Prepared by St. Lawrence University Human Resources Office*

*January 1, 2012*

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## INTRODUCTION

The following is a summary of benefit programs currently available to full-time faculty and exempt staff of St. Lawrence University. This summary is intended to be for informational purposes only and should not be considered a contract. Benefits may be amended or terminated at any time for any reason and while every effort has been made to insure the accuracy of this summary, it does not contain the official documents for any of the described plans and should not be relied upon as such. In the event of discrepancies between the information in this publication and the information in a plan document for a specific benefit, the plan document will govern.

January 1, 2012

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## **A. Group Life Insurance**

ELIGIBILITY. If you are an active full-time exempt employee on a regular appointment, or a full-time visiting exempt employee who has been hired for an appointment of at least one year at the University, you are eligible for this Group Life Insurance plan.

SCHEDULE OF BENEFITS. The amount for which you are insured will be a multiple of your annual base salary in accordance with the following schedule:

<u>Age:</u>	<u>Amount of Life Insurance:</u>
Less than 65	1.00 x annual base salary
65 but less than 70	.67 x annual base salary
70 but less than 75	.45 x annual base salary
75 but less than 80	.30 x annual base salary
80 or over	.20 x annual base salary

If the amount of Life Insurance is not a multiple of \$1,000, such amount will be raised to the next higher multiple of \$1,000. In no event will the amount of Life Insurance exceed \$400,000 nor be less than \$5,000.

Active employees covered under this plan are also covered for **Accidental Death & Dismemberment (AD&D)** benefits. The AD&D benefit for loss of life as a result of an accident is equal to the amount of your life insurance (i.e., your beneficiary would receive a total benefit of two times your annual salary if you died as a result of an accident). Other losses covered by the AD&D benefit include loss of a hand, foot, or permanent loss of sight in an eye. For these losses, the amount paid to you is one-half of the amount of your life insurance.

Summary Plan Descriptions, enrollment forms, and beneficiary change forms are available in the Human Resources office.

## **B. Retirement Plan**

The University participates in both TIAA-CREF (Teachers Insurance and Annuity Association - College Retirement Equities Fund) and Fidelity Investments retirement plans.

TIAA is a non-profit legal reserve life insurance and annuity company incorporated in the State of New York. TIAA offers two investment accounts: TIAA Traditional and TIAA Real Estate. CREF is registered with the Securities and Exchange Commission (SEC) as an open-end diversified investment company, and currently manages eight investment accounts: Stock, Money Market, Bond Market, Social Choice, Global Equities, Equity Index, Growth and Inflation-Linked Bond. CREF provides retired participants with variable annuities. TIAA-CREF was originally created to provide income for professors, and its core business remains in retirement plan administration and annuity products.

Fidelity is a privately held company founded by Edward C. Johnson and is still controlled by the Johnson family. Fidelity Management & Research Company acts as the investment adviser to Fidelity's family of mutual funds. FMR has three fund divisions: Equity, High-Income (both headquartered in Boston) and Fixed-Income (headquartered in Merrimack, New Hampshire). Fidelity is the largest mutual fund company in the United States

Full-time employees are eligible to participate in the retirement plan(s) after completing one year of service at St. Lawrence University, or working at least 1,000 hours with another educational institution in the twelve-month period immediately preceding employment at St. Lawrence. Participation is optional in the second year of employment, and is obligatory for all full-time employees beginning with the third year of employment.

Contributions under this retirement plan(s) will be made to TIAA-CREF/Fidelity Investments Retirement Plans on a monthly basis during years of participation in accordance with the following schedule:

Plan Contributions as a Percent of Regular Salary [Regular salary means base salary, exclusive of stipends, summer pay, and other forms of additional compensation]

<u>By the Participant</u>	<u>By the University</u>	<u>Total</u>
6%	10%	16%

Contributions may be allocated to either TIAA-CREF or Fidelity Investments. Retirement Investment Direction forms are available in the Human Resources Office.

During a paid leave of absence, Plan Contributions will continue to be made for a participant on the portion of Regular Salary being paid by the University (e.g., during a one-year sabbatical leave at 50% of Regular Salary, Plan contributions are based on the 50% of Regular Salary actually paid, not on full salary). No Plan Contributions will be made during an unpaid leave of absence.

Contributions by participants will be deducted from salary payments or, if elected by the participant, will be made on a tax-deferred basis under an agreement for salary reduction executed in accordance with section 403(b) of the Internal Revenue Code.

Summary Plan Descriptions and enrollment materials are available in the Human Resources Office.

### **C. Supplemental Retirement Plan**

The University offers two tax-deferred annuity plans for employees who want to set aside extra retirement savings on a tax-advantaged basis. The plans allow employees to make voluntary pre-tax contributions to TIAA-CREF and/or Fidelity Investments. All employees are eligible to participate on the first day of the month after commencement of active employment. There is no employer contribution into the Supplemental Retirement Plan.

Summary Plan Descriptions and enrollment materials are available in Human Resources Office.

### **D. “Frozen” Supplemental Retirement Plan**

The St. Lawrence University Supplemental Retirement Plan, formerly known as the “Early Retirement Plan” was frozen on October 5, 1990 and restated on January 1, 1991. Employees hired after the freeze date are not eligible for benefits under the plan. Employees hired prior to October 5, 1990 and still employed by the University on January 1, 1991 may be eligible for benefits under the plan.

Employees hired prior to October 5, 1990 should contact Human Resources Office for Summary Plan Description (SPD) and details, including eligibility, vesting and accrual schedules, benefits, and forms of payment.

## **E. Social Security**

The University and its employees participate in the federal Social Security program. Two separate payroll taxes are withheld from employees' earnings, with a matching amount paid by the University on behalf of the employee.

The first portion of the tax pays for Old Age, Survivors, and Disability Insurance (OASDI) benefits to qualified beneficiaries. The OASDI tax is 4.2% of earnings up to \$110,100 for 2012, for a maximum annual tax of \$4,624.20 paid by the employee, and a corresponding amount paid by the University on behalf of the employee. The second portion of the tax pays for Medicare Part A, which provides hospital benefits to people covered by Medicare. The Medicare tax is 1.45% of all earnings in 2012, with no cap. The OASDI tax of 4.2% plus the Medicare tax of 1.45% equals the total FICA (Federal Income Contributions Act) tax of 5.65%.

The OASDI and Medicare tax rates are established by federal law. The amount of earnings subject to these taxes is adjusted annually based on increases in average wages and salaries nationwide.

## **F. Health Insurance Coverage**

The University offers two health insurance plans through Excellus BlueCross BlueShield and are available to eligible full-time exempt employees and their dependents (spouse/domestic partner and children under age 26) on the first day of the month following employment.

### **1. Healthy Blue Plan**

The University's group health plan (Healthy Blue) provides comprehensive coverage for the diagnosis and treatment of illness or injury. Plan benefits include preventive health care services, physician office services, maternity services, inpatient and outpatient hospital services, emergency care, mental health and chemical dependency services as well as outpatient therapy. A full plan description is available in the Excellus BlueCross BlueShield enrollment booklet.

#### **Deductible and Coinsurance**

\$500 deductible per person, per calendar year (\$1500 maximum deductible per family); In-network, the plan pays 80% of allowable charges and 60% of allowable charges out-of-network. The maximum out-of-pocket (in-network) expense is \$1,500 per individual and \$4,500 per family.

#### **Office Visit Co-payments**

Primary Care Physician: Adult: \$25 co-pay; Children to age 19: \$0 co-pay  
Specialist: \$40 co-pay per visit

***Healthy Rewards Program:*** Earn up to \$500 individually, or combined \$1,000 cash back for you and an eligible adult member, for participating in the Healthy Rewards program. Redeem your healthy rewards dividends at any time throughout the year.

***Prescription Drug Plan:*** The prescription drug plan is self-insured through ProAct. Prescription drugs may be obtained at participating pharmacies or by mail order. There is a flat co-payment for prescription medications based on a four-tier formulary drug plan. The tier in which the prescription falls will determine the co-payment. Tier 1 (generic medications) will cost \$5.00 per prescription for up to a 30-day supply. Tier 2 (preferred brand medications) will cost \$25.00. Tier 3 (non-preferred brand medications) will cost \$50.00

per prescription for up to a 30-day supply. A 20% co-insurance payment will apply for Tier 4 (specialty medications). Specialty drugs are injectable and non-injectable drugs on the ProAct Specialty drug list which generally include biotechnology products and orphan drugs used to treat rare diseases. There are copay assistance programs available to participants taking Tier 4 medications.

Through the mail-order service, participants can purchase a 90-day supply of maintenance brand-name or generic drugs. The cost is equivalent to two retail co-payments with a minimum co-payment of \$10.00 and a maximum of \$100.00. The mail-order service is optional and is intended for maintenance medications (those approved for use on an ongoing basis for treatment of a chronic condition).

The Healthy Blue rates are as follows:

<b>2012 Monthly Premiums</b>			
	<b>2012 Cost</b>	<b>SLU Share</b>	<b>Employee Monthly Share</b>
<b>Single</b>	561.86	511.29	50.57
<b>Family</b>	1444.83	982.48	462.35

(Note: See also “Premium Conversion” in Section H, Flexible Benefits Plan, below.)

## **2. High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)**

The HDHP is a fully insured plan offered through Excellus BlueCross BlueShield.

The HDHP requires insured participants to pay a significant part of their health-care expenses up front (with the exception of preventative benefits which are paid at 100%) before insurance begins to pay at 100% for medical services. In 2012, that deductible amount is \$2,600 for singles and \$5,200 for families.

The advantage of the HDHP is that premiums are significantly lower than with traditional plans and, coupled with an HSA, a participant may divert pre-tax money (exempt from federal, state and FICA tax) into an account to pay for medical care expenses now or later down the road. The University will also contribute to the HSA. Unlike a flexible spending account, the money in the HSA may accumulate each year so that by the time a participant retires, they could have saved a "nest egg" for medical-related expenses in retirement. The HDHP also includes the Healthy Rewards Program.

### **How it works:**

**Step 1:** You pay a portion of the monthly premium through payroll deduction and the University pays the remainder of the premium.

The rates for the HDHP with an HSA are as follows:

<b>2012 Monthly Premiums</b>			
	<b>2012 Cost</b>	<b>SLU Share</b>	<b>Employee Monthly Share</b>
<b>Single</b>	405.88	369.36	36.52
<b>Family</b>	1,043.73	709.75	333.98

(Note: See also “Premium Conversion” in Section H, Flexible Benefits Plan, below.)

**Step 2:** A bank account – called a Health Savings Account, or HSA is set up in your name at Key Bank.

**Step 3:** St. Lawrence University will contribute the following amounts to your HSA account to help pay for medical expenses:

- \$1560 for single coverage
- \$3120 for family coverage

The University will prefund the first three month's installments of the annual contribution for all new participants in the Plan. After that, the balance of the annual contribution will be deposited in equal installments each pay period over the rest of the calendar year.

**Step 4:** You can elect to set aside dollars on a pre-tax basis through payroll deduction to be deposited into your HSA. You can make contributions to your account as long as the total contributions to your account in 2012 (both the University's contributions and your contributions) do not exceed \$3100 for single coverage and \$6250 for family coverage.

Federal rules also allow what are called "catch-up" contributions to a HSA. This means, you can contribute additional pre-tax dollars if you are age 55 or older, or you will turn 55 any time during 2012. In 2012, you can contribute an additional \$1000 to your account if you are eligible for the "catch-up" contribution.

**Step 5:** Use your HSA dollars to pay for eligible health care expenses. Money you withdraw from your HSA is completely tax-free as long as the money is used to pay for eligible health care expenses as defined by the IRS. These expenses include: medical plan deductible and co-insurance, dental and vision expenses, prescription drug expenses, and over-the-counter drugs, with a doctor's prescription.

***Important!***

- An employee cannot be covered under the University's HDHP/HSA plan if the employee has other health insurance coverage – unless the other coverage is also an HSA-qualified medical plan. Employees can use the funds in the HSA to pay for the medical expenses of dependents covered by another health plan, even if it is not an HSA-qualified plan, as long as they are eligible dependents as defined by the IRS.
- Pursuant to IRS guidelines, an individual covered by a HDHP/HSA may also contribute to a Flexible Spending Account (FSA) but on a limited basis. Employees in this category may only submit claims to their FSA for dental, vision and dependent daycare expenses only.

***Prescription Drug Plan:*** Prescription drug coverage is through Excellus BlueCross BlueShield. Once the deductible has been satisfied, the following three tier drug co-payment plan will become effective:

- Tier 1 (Generic) \$5 co-payment per prescription, \$0 co-payment for children under age 19
- Tier 2 (Preferred Brand) \$35 co-payment per prescription
- Tier 3 (Non-Preferred Brand) \$70 co-payment per prescription

Employees or dependents who do not enroll in a health plan within 31 days of initial eligibility, or who drop coverage, may enroll during the annual open enrollment period (December) for a coverage effective date of January 1. Enrollment in the plan at other times during the year will be allowed only if the late enrollment occurred as a result of, and immediately following, cessation of coverage through the spouse's employment due to termination of employment, lay-off, etc.

Summary Plan Descriptions, enrollment forms and claim forms are available in the Human Resources office.

**G. Dental Insurance Coverage**

Group dental insurance through MetLife is available to active full-time exempt employees and their dependents on the first day of the month following employment. There is no University contribution toward the cost of dental insurance coverage. MetLife offers two dental plans; the High Plan and the Low Plan.

Dental expenses are classified into four categories:

*Preventive:* Exams, cleaning, x-rays, fluoride treatment for children, emergency treatment.

*Basic:* Fillings, root canals, oral surgery, extractions, anesthesia, treatment of gums, etc.

*Major:* Crowns, bridgework, dentures, etc.

*Orthodontia:* Orthodontic services for dependent children under age 19.

<b>1. <u>High Plan Schedule of Benefits:</u></b>	<u>Participating Dentist</u>	<u>Non-Participating Dentist</u>
Preventive:	100%	100%
Basic Restorative:	100%	80%
Major Restorative:	60%	50%
Orthodontia:	50%	50%

Benefit Maximums: \$1,000 per person, per year. Separate \$1,000 lifetime maximum per person for child orthodontia.

Monthly premium rates for 2012 are as follows:

Individual:	\$ 43.26
Family:	\$ 125.54

<b>2. <u>Low Plan Schedule of Benefits:</u></b>	<u>Participating Dentist</u>	<u>Non-Participating Dentist</u>
Preventive:	100%	100%
Basic Restorative:	100%	80%

Benefit Maximums: \$750 per person, per year.

Deductible: \$50 per person (maximum 3 deductibles per family) per calendar year. No deductible for preventive care.

Monthly premium rates for 2012 are as follows:

Individual:	\$ 31.14
Family:	\$ 90.40

(Note: See also “Pre-Tax Insurance” in Section H, Flexible Benefits Plan, below.)

Employees or dependents who do not enroll in a plan within 31 days of initial eligibility, or who drop coverage, may enroll during the annual open enrollment period in December for coverage effective January 1. Enrollment at other times during the year will be allowed if the late enrollment occurred as a result of, and immediately following, cessation of dental coverage through the spouse’s employment due to termination of employment, lay-off, etc.

An employee who enrolls at any time other than those described above will be considered a “late entrant.” Dental coverage will be subject to the following waiting periods: 6 months on Basic Restorative (Fillings), 12 months on all other Basic Services, 24 months on Major Services and Orthodontia Services.

Summary Plan Descriptions, enrollment forms, claim forms, and names of participating dentists are available in the Office of Human Resources.

## **H. Flexible Benefits Plan**

All full-time faculty and exempt staff are eligible to participate in the University’s Flexible Benefits Plan. The Plan makes available the following options:

- 1) Pre-Tax Medical Insurance and/or Dental Insurance Premiums
- 2) Reimbursement Accounts
  - a) Medical Care Reimbursement Account
  - b) Dependent Care Reimbursement Account

Eligible employees may elect to enroll in any, all, or none of the available options within 30 days of initial eligibility, and during the open enrollment period (December) each year.

**Pre-Tax Medical/Dental Insurance Premiums** allows employees to pay their share of monthly premiums for the University’s group medical and/or dental insurance plans on a pre-tax basis, thereby saving FICA, Federal, and State taxes on their cost of health and dental insurance coverage.

The **Medical Care Reimbursement Account** allows employees to set aside up to \$5,000 per calendar year, on a pre-tax basis, to pay for medical, dental, and vision expenses for themselves or their dependents which are not fully reimbursed by insurance. Reimbursements received from the account are not taxable.

The **Dependent Care Reimbursement Account** allows employees to set aside up to \$5,000 per calendar year, on a pre-tax basis, to pay for qualified dependent care expenses. Reimbursements received from the account are not taxable.

An Election Form and Salary Reduction Agreement must be completed during the appropriate enrollment period prior to the start of participation in the plan. Once completed, the participant’s election cannot be altered for the remainder of the calendar year except for certain qualifying changes in family status. Funds contributed to reimbursement accounts and not used for expenses incurred during the calendar year must be forfeited by the participant 90 days after the end of the year.

Summary Plan Descriptions, enrollment forms and plan materials are available in Human Resources.

## **I. Business Travel Accident Plan**

Full-time faculty and exempt staff are covered by a group travel-accident policy while traveling on authorized University business trips. Death benefits under this policy are based on 10-times salary, with a minimum \$200,000 and maximum \$300,000 benefit for loss of life. Accidents resulting in loss of limb(s), sight, speech, or hearing are also covered by this plan, with benefits ranging from 25% to 100% of the amount for loss of life.

Beneficiary designations for this travel accident plan may be made in Human Resources. If no beneficiary has been designated, benefits will be paid to the employee’s beneficiary of record for the University’s Group Life Insurance plan.

Summary Plan Descriptions and beneficiary forms are available in Human Resources.

## **J. Employee Assistance Program (EAP)**

The Employee Assistance Program, called **BalanceWorks**, is offered through *eni*. BalanceWorks provides free and confidential counseling to all employees and their families. It is primarily offered to help employees and their families resolve personal problems which may affect their home and work life. Employees and their families will have access to *three* free face-to-face counseling sessions with a *licensed mental health care professional*. BalanceWorks also provides free, confidential, 24/7 services to include: legal services and consultations, financial services and consultations, online access to work/life tools and articles, and much more! Please log onto BalanceWorks at [www.mybalanceworks.com](http://www.mybalanceworks.com) for more details about your EAP benefits. First-time users of online services will need to contact Human Resources for member and group ID numbers. BalanceWorks is a benefit provided by St. Lawrence University and endorsed by University administration and faculty, as well as the SEIU, CSEA and PCPSOA unions, and is free to all employees.

For additional information about the Employee Assistance Program, contact our EAP service provider, *eni*, at (800) 327-2255, or contact the Office of Human Resources for a brochure.

## **K. Disability Benefits – Short-Term**

The University provides non-occupational disability benefits of up to eight weeks at full pay for full-time faculty and exempt staff, and up to 26 weeks at ½ pay for part-time exempt employees. Claim forms for benefits are obtained in Human Resources, Vilas Hall.

## **L. Disability Benefits – Intermediate-Term**

St. Lawrence provides full-time faculty and administrative staff with interim disability benefits, which provide salary continuation from the 9<sup>th</sup> through the 26<sup>th</sup> week of disability. Benefits are provided on an increasing scale from 50% to 100% of salary, based on the employee's completed years of service as of the date the disability commenced.

Schedule of Benefits to be paid from 9 weeks to 26 weeks of disability:

<u>Years of Service:</u>	<u>Payment of:</u>
< (less than) 1 year	50% of regular salary
> (greater than) 1 year	60% of regular salary
>2 years	70% of regular salary
>3 years	80% of regular salary
>4 years	90% of regular salary
>5 years	100% of regular salary

## **M. Disability Insurance – Long-Term**

All regular full-time exempt employees are eligible to participate in the University's Long-Term Disability Plan. There is a one-year waiting period for participation by new exempt employees unless they were recently covered by a similar plan with a former employer. Cost for this coverage is shared between the University and the individual (1/2 paid by SLU and 1/2 by the employee).

Income-protection coverage is available on the first day of the month following satisfaction of the eligibility requirements. The Monthly Income Benefit is equal to 60% of monthly base salary, up to a maximum benefit of \$7,500 each month, including Social Security, workers' compensation insurance, and other group disability benefits.

When covered employees enter the TIAA-CREF/Fidelity Retirement Plans they also become covered by a Monthly Annuity Premium Benefit. The Monthly Annuity Premium Benefit provides for continued payment of 10% of the covered monthly salary into the TIAA-CREF/Fidelity Retirement Plans.

Benefits under this plan begin on the first day of the month following six consecutive months of total disability.

If enrollment is delayed more than 31 days after becoming eligible, you will be required to furnish evidence of insurability satisfactory to the insurance carrier.

Summary Plan Descriptions, enrollment forms and claim forms are available in Human Resources.

## **N. Workers' Compensation Insurance**

All exempt employees are covered by Workers' Compensation, as required by statute. This insurance provides for coverage of hospital and medical costs, as well as some salary continuation during time lost for any illness or injury arising out of, and in the course of, employment.

To avoid possible loss of benefits under this plan, exempt employees should report within twenty-four hours any injury or illness sustained in connection with their work to their department head and/or to Human Resources.

## **O. University Housing & Housing Loans**

### 1. Housing

As part of its benefits program for faculty and exempt staff, St. Lawrence University maintains housing units for rental by new faculty and staff. A descriptive inventory of University housing is prepared by the office of the Vice President for Community and Employee Relations, and updated annually. Questions should be directed to that office.

Priority for Faculty/Staff housing is as follows:

1. Newly hired full-time faculty/staff in the first year of their employment have the highest priority in assignment for available housing. New faculty/staff are eligible to reside in University housing for a period of one year.
2. Faculty/staff who have completed one year in University housing may apply in writing to the Vice President for Community and Employee Relations for an additional year due to special circumstances only (i.e., a temporary two-year faculty position).

Formal application by new faculty/staff for University housing can be made immediately after accepting a position with the University.

New faculty/staff will be assigned University housing, if available, at the time of employment and a lease will be provided at that time. In the assignment of faculty/staff housing, every effort will be made to offer the faculty or staff member accommodations suitable to the size of the family. Leases shall be for a period of one academic year. Final determination of assignment of faculty/staff housing will rest with the Vice President for Community and Employee Relations.

Faculty and staff members are expected to honor their lease agreements. Any request for release from a rental lease should be directed to the Vice President for Community and Employee Relations. Valid reasons

for consideration of release would be personal hardship, family emergency, house purchase, or termination of employment. Early termination of a lease could involve a penalty payment.

The lease cannot be assigned, nor the premises sublet, without the written consent of the University.

To view the St. Lawrence University housing policy, housing descriptions and rental information, please log on to <http://www.stlawu.edu/resources/facultystaffhousing/housing%20policy.htm>

## 2. Loans

Housing loans are made available to faculty and staff members for the sole purpose of assisting in financing the first home purchased in the Canton area. Such loans may be issued upon the concurrence of the employee's division Vice President and the Vice President for Community and Employee Relations. All requests must be in writing.

1. Loans will be secured by the execution and recording of a second Bond and Mortgage, pledging repayment. This is to be furnished by and at the expense of the borrower at the time of closing with the local lending institution.
2. The maximum amount of individual loans is \$5,000, with a maximum repayment period of five years. An exception to this amount and term can be made for a valid reason. The exception will be a maximum of \$7,500 with a maximum repayment period of seven years. Only one loan may be applied for with respect to any particular property.
3. The equal monthly payment of interest and principal are to be made to the University. Monthly payments will be made by payroll deduction as authorized by the borrower.
4. The repayment schedule shall apply only as long as the borrower owns the described premises and the borrower is employed by St. Lawrence University. Should such employment be terminated for any reason, or the premises be sold prior to full payment of the loan, the entire principal amount and interest due will be payable immediately.

### ***NOTE:***

At the time of closing, the rate to be charged on the loans will be the lesser of the constant maturity of treasury securities for the same period of time as determined from the Federal Reserve Statistical Release, which is published weekly, or the State's general ceiling on loan interest rates as published by the New York State Banking Department.

## **P. Moving Expense Reimbursement**

The University assists new faculty and staff members with the cost of relocating to the Canton area by providing reimbursement for moving expenses up to a maximum of \$2,500. Reimbursement is based on a request accompanied with receipts to the Academic Dean's Office for faculty and Human Resources Office for staff, for approval in substantiation of actual costs: this is not a cash allowance or cash advance.

## **Q. Community-Wide Account**

All faculty and staff are eligible to open a community-wide account (CWA). Employees must have a current University ID card and may opt to deposit funds to their CWA using cash, check, payroll deduction or automatic deposit using a credit/debit card. The account may then be used to purchase food at any dining services location and various off-campus locations in Canton and Potsdam. The account

may also be used to purchase items from the Brewer Bookstore or from any vending machine on campus. If used at the Northstar Café or the Time Out Café, a 10% discount is given on all purchases except specials. Accounts may be set up in person at the Business Office or by e-mailing Janet Rowe in the Business Office at [jrowe@stlawu.edu](mailto:jrowe@stlawu.edu) with your SLU ID number. Additional information is available at <http://www.stlawu.edu/business/index.html>

## **R. Tuition Aid Programs**

**Eligibility requirements for tuition benefits: There is a one-year waiting period for all faculty and staff.**

### **1. Tuition-Free SLU Courses**

Any full-time exempt employee and/or their legal spouse/domestic partner may enroll for credit in one unfilled St. Lawrence course per semester, and one course per summer session, without charge. Candidates for a degree may enroll in two courses per semester, and one course per summer session, without charge, subject to the approval of the Dean of Admissions. These courses may be taken at either the undergraduate or graduate level (*see important caution below*).

**Caution:** In some cases, the value of courses taken under this benefit must be considered as taxable income, depending on tax law. When this benefit is taxable, the value of the course(s) taken by an employee and/or spouse will be included in the taxable income of the employee and taxes will be withheld. Please contact the Business Office with questions regarding the current tax treatment of this benefit.

Dependent children of full-time exempt employees may enroll for credit in one unfilled St. Lawrence undergraduate course per semester, and one course per summer session, without charge.

There is a registration fee of \$35.00 for each semester, which must be paid by the employee.

### **2. Tuition Benefits for Dependent Children**

Tuition aid is provided for dependent children of full-time exempt employees on regular appointments in one of three ways:

- a. **Tuition Remission.** Complete remission of tuition at St. Lawrence for a dependent child properly enrolled as full-time matriculated leading to a baccalaureate degree, with the understanding that this benefit ends after a maximum of forty semester course units or the satisfactory completion of the requirements for a baccalaureate degree, whichever occurs first. This benefit applies only to children attending St. Lawrence University. Dependent children attending St. Lawrence under the tuition remission program are not eligible for scholarships in addition to the tuition remission benefit.
- b. **Tuition Assistance.** Up to \$13,635 per year (as of the 2010-2011 academic year), which may be paid by the quarter or semester, for four years toward tuition at any other accredited four-year degree-granting institution or for two years toward the tuition at any accredited two-year, associate degree-granting institution. In such cases, a certificate of tuition charges from the institution must be presented to the Human Resources Office, which will forward a check to that institution for the appropriate amount.
- c. **Tuition Exchange.** Children of full-time SLU faculty and exempt staff on regular appointments may be eligible for tuition exchange with other participating colleges. A list of participating colleges and other information about the tuition exchange program is available on the Tuition Exchange web site at [www.tuitionexchange.org](http://www.tuitionexchange.org). Certification of eligibility is made through the Human Resources Office. Acceptance and awards are determined solely by the host college.

### 3. Cross-Registration

Cross-registration is a cooperative program designed to expand the educational opportunities available to students and employees of the four colleges of the Associated Colleges of the St. Lawrence Valley consortium (SUNY Canton, Clarkson University, SUNY Potsdam and St. Lawrence University). It provides any full-time employee at a member college the opportunity to enroll in a course offered by another member college to improve the depth and variety of an approved academic program. Eligible employees may cross-register for a maximum of two courses per academic year. Cross-registration in any course is on a space-available basis and is subject to the approval of the instructor offering the course. Additional information regarding cross-registration is available on the Registrar's web site at <http://www.stlawu.edu/registrar/homepage.html>.

### S. Insurance of Private Property on Campus

The University does not have insurance coverage for private property on campus. If an employee keeps any items of value on University property, it is recommended that she/he have a homeowner's insurance policy adjusted to cover them.

### T. Bookstore Discount/Charging Privileges

Employees and their families receive a 15% discount at the Brewer Bookstore on book purchases and a 10% discount on all other items totaling over one dollar. In addition, employees may charge their purchases, up to a maximum \$500 line of credit. Charged items will be billed monthly, with payment due within 30 days of the date billed. Finance charges are assessed for failure to make payment when due, and subsequent delinquency will result in the loss of charging privileges.

In addition to textbooks, the bookstore carries a wide selection of paperbacks, gift books, children's books, art and writing supplies, gifts, clothing and novelty items. The bookstore welcomes suggestions concerning items not in current stock but which should be made available.

### U. Admission to Athletic and Cultural Events

Active regular employees and retired faculty and staff are admitted free to athletic events with the exception of post-season ECAC and NCAA contests (for post-season events tickets must be purchased). This ticket policy applies to current individual employees or retired faculty and staff members, not their spouses, families or guests. Free admission applies only to general admission seating, not to reserved seating. Free admittance to athletic events will require the presentation of a valid St. Lawrence University identification card at the main entrance.

Many events sponsored by academic departments or programs and the Brush Art Gallery are open to the public, free of charge. On occasion, admission is charged to all campus and community members.

### V. Campus Parking

All members of the campus community wishing to use the parking facilities of the University are required to register their vehicles with the Security & Safety Office. For specific information on vehicle registration and the campus parking policy, please visit the Security & Safety website at <http://www.stlawu.edu/security/index.html>.

## **W. Credit Union & Banks**

The University is associated with the Adirondack Regional Federal Credit Union located on Market Street in Potsdam, NY. Information concerning membership and business transactions may be obtained in Human Resources. A branch of North Country Savings Bank is located on the top floor of Sullivan Student Center.

## **X. Pay Day**

Pay day for all exempt employees is on the 15<sup>th</sup> and the 30<sup>th</sup> day of each month. When the 15<sup>th</sup> or the 30<sup>th</sup> falls on a weekend or holiday, payday is the last work day prior to the 15<sup>th</sup> and/or the 30<sup>th</sup>. A paycheck may be deposited electronically to any bank (or other financial institution) which is a member of the Automated Clearing House System (ACH). Arrangements for electronic deposit must be made through the Business Office.

## **Y. Vacation**

Vacation for regular full-time 12-month non-faculty exempt employees is earned at the rate of 20 days per fiscal year; pro-rated for partial fiscal years worked (the University's fiscal year is July 1 through June 30). Vacation must be taken during the same fiscal year it is earned, or it is forfeited on June 30. Carry-over of vacation is not permitted. A full description of the vacation policy is located on the Human Resources web site at <http://www.stlawu.edu/resources/policies.htm>.

## **Z. Family and Medical Leave Act of 1993**

Under the provisions of the Family and Medical Leave Act of 1993 (FMLA), individuals who have been employed by the University for at least one year may take up to a maximum of 12 weeks of unpaid leave in a 12-month period for one or more of the following reasons:

1. The birth or placement of a child for adoption or foster care;
2. The care of a child, spouse, or parent with a serious health condition; or
3. The employee's own serious health condition that renders the employee unable to perform his or her job.

Under the expanded Military Family Leave regulations of January 28, 2008, eligible employees may take up to 12 months for a qualifying exigency arising out of the fact that the employee's spouse, son, daughter or parent is on active duty or call to active duty status or up to 26 weeks for the care of a spouse, son, daughter, parent, or next-of-kin who is a service member with an injury or illness sustained in the line of active duty. To be eligible, the employee must have worked a minimum of 1,250 hours in the previous 12-month period. In determining the maximum leave entitlement, the University will subtract any leave taken within the preceding 12 months.

Leaves for birth or adoption must be within 12 months of birth or placement of a child, and must be taken all at one time.

Individuals may take leave intermittently or on a reduced work schedule when medically necessary due to the employee's or a family member's illness. Medical certification may be required for leaves due to serious health conditions.

Individuals may request or the University may require the substitution of eligible paid leave for unpaid leave (i.e., use allowable paid leave and unpaid leave concurrently). In addition, time spent on Workers' Compensation and/or disability leave counts towards the 12 weeks family/medical leave entitlement.

During approved FMLA leaves, whether paid or unpaid, individuals are entitled to continue health benefits under the same terms and conditions as when actively at work. Following the leave, individuals will have a right to return to their previous or an equivalent position with the same pay, benefits, and terms and conditions of employment. Individuals who do not return to work at the end of the family/medical leave may be required to reimburse the University for the cost of health benefits paid on the employee's behalf during the FMLA leave.

Requests for leaves under the Family and Medical Leave Act should be directed to the Human Resources Director for Employee Benefits. Such requests should be made at least 30 days in advance, if possible.

## An overview of Benefit Programs for Faculty and Exempt Staff at St. Lawrence University

\* Benefits may vary depending on type and length of appointment. Please contact the Benefits Administrator for a definitive benefit package. The disclaimer on page ii applies to the overview of benefits programs.

	<b>Full-Time Regular Appointments</b>	<b>Full-Time Visiting Appointments (at least 1 year)</b>	<b>Full-Time Visiting Appointments (1/2 yr to 1 yr)</b>	<b>Full-Time Visiting Appointments (less than 1/2 yr)</b>	<b>Part-Time Appointments</b>
Bookstore Discount/Charging Privileges	Yes	Yes	Yes	Yes	Yes
Business Travel Accident Insurance	Yes	Yes	Yes	No	No
Community Wide Account (CWA)	Yes	Yes	Yes	Yes	Yes
Dental Insurance	Yes	Yes	Yes	No	No
Disability Pay ( <i>Short and Intermediate term</i> )	Yes	Yes	Yes	Yes	Yes
Disability Insurance ( <i>Long Term</i> )	Deferred <i>one year</i>	No	No	No	No
Employee Assistance Program (EAP)	Yes	Yes	Yes	Yes	Yes
Flexible Benefits Plan	Yes	Yes	Yes	No	No
Health Insurance	Yes	Yes	Yes	No	No
Housing Loans	Yes	No	No	No	No
Identification Cards ( <i>&amp; courtesy card for spouse</i> )	Yes	Yes	Yes	Yes	Yes
Life Insurance	Yes	Yes	No	No	No
Moving Expense Reimbursement	Yes	Yes	Yes	No	No
Social Security	Yes	Yes	Yes	Yes	Yes
TIAA-CREF/Fidelity Retirement Plan	Deferred <i>one year</i>	Deferred <i>one year</i>	No ( <i>unless 1000 hrs per yr</i> )	No	No
TIAA-CREF/Fidelity Tax-Deferred Annuity Plan	Yes	Yes	Yes	Yes	Yes
Tuition Assistance: ( <i>Dependent children matriculated full-time enrollees</i> )	Yes	No	No	No	No
Tuition-Free Courses at SLU: ( <i>Including Spouse &amp; Dependent children</i> ): 1 course per semester and 1 course each summer session	Yes	Yes	Yes	No	No
Tuition Remission at SLU: ( <i>Dependent children: matriculated full-time enrollees</i> )	Yes	No	No	No	No

Workers' Compensation:

Yes

Yes

Yes

Yes

Yes

\*All University benefits available to spouses of married employees are available to domestic partners. Available benefits include health insurance, dental insurance, tuition free courses, bookstore discounts and use of campus facilities. A Domestic Partnership form must be completed and returned to Human Resources. The form and a complete summary of domestic partner benefits is available by logging onto

<http://www.stlawu.edu/resources/domesticpartnerpolicy.certification.pdf>