



**Full-time Benefit Eligible
Bargaining Unit Members'
Benefits Summary**

**Prepared by:
OFFICE OF HUMAN RESOURCES**

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INSURANCE

Medical Insurance

Utica College provides health insurance for full-time Bargaining Unit Members. Participation is optional and contributory, and is extended to the employee's spouse, domestic partner, all unmarried dependents to age 19, and unmarried dependents up to age 25 who are full-time students. Enrollment must occur within 31 days of the full-time employment date for immediate coverage; otherwise, enrollment may take place during the open enrollment period to be effective January 1 of the following year or within 31 days of a qualifying event. Health insurance may be available for retirees*. See the provisions in the Office of Human Resources.

Utica College will pay 83 percent of the respective plan for eligible Bargaining Unit Members for individual, two-person, or family coverage. Contributions may be paid on a pre-tax basis unless the employee requests otherwise. (Restrictions may apply.)

Health Insurance Waiver Buy-Out Plan

Bargaining Unit Members may enroll in the Health Insurance Waiver Buy-Out Plan within 31 days of hire to be effective on the date of hire. Otherwise, enrollment may take place during the open enrollment period to be effective January 1 of the next year or within 31 days of a qualifying event. This program is designed for Bargaining Unit Members with medical coverage outside of Utica College who do not need coverage with Utica College and is strictly voluntary. Eligible Bargaining Unit Members enrolled in the incentive plan may receive a cash payment in December of the following year. Bargaining Unit members must be enrolled for 11 months in that calendar year before payments can be made by the December date. This benefit is extended to eligible Bargaining Unit Members, whose spouse/domestic partner currently works at Utica College; the benefit in this instance is limited to the Individual Plan rate.

Dental Insurance

Bargaining Unit Members may enroll within 31 days of hire. Otherwise, the enrollment may take place during the open enrollment period to be effective January 1 of the next year or within 31 days of a qualifying event. This coverage is group rated and premiums are paid entirely by the employee. Premiums may be paid on a pre-tax basis unless the employee requests otherwise. (Restrictions may apply.)

Consolidated Omnibus Budget Reconciliation Act (COBRA)

Bargaining Unit Members have the right to continue current medical or dental coverage at the time of separation from Utica College for up to 18 months if separation is not for cause. The College must be notified within 60 days from the date of separation. Family members (spouse and dependent children) who lose coverage due to divorce or loss of dependency may continue coverage for up to 36 months. Contact the Office of Human Resources for details.

Group Life Insurance

Active Bargaining Unit Members are covered as of their date of hire by group (term) life insurance in the amount of \$40,000. This coverage also includes an equal amount (\$40,000) of accidental death and



dismemberment insurance. Forms and detailed information are available from the Office of Human Resources.

Voluntary Life Insurance

Bargaining Unit Members may elect to purchase supplemental group (term) life insurance in \$10,000 units up to five times the annual salary to a maximum of \$500,000. Spousal and dependent life insurance may also be purchased. Restrictions apply.

Voluntary Accidental Death/Dismemberment Insurance

Bargaining Unit Members may elect to purchase \$25,000 to \$500,000 of coverage. In addition to your own coverage, family coverage provides the following insurance for your dependents:

If you have a spouse only, 60 percent of your coverage;

If you have a spouse and children, your spouse is insured for 50 percent of your principal sum and each unmarried child under age 19 (23 for full-time students) is insured for 10 percent of your principal sum;

If you have children only, each child is insured for 15 percent of your principal sum to age 19 (23 if full-time students).

WISE Program (Workplace Insurance Service for Employees)

Utica College offers the Workplace Insurance Service for Employees (WISE) Program, a personal insurance payroll deduction for automobile, personal liability, or homeowner's insurance. This is a voluntary supplemental insurance program. Additional details are available in the Office of Human Resources.

Retirement Program

Utica College provides the TIAA-CREF Retirement Plan for bargaining unit members.

For Bargaining Unit Members hired on or before May 31, 2004, Utica College will contribute an amount equal to 11 percent of the employee's eligible (base salary) earnings to TIAA-CREF after one year of service.

For Bargaining Unit Members hired after May 31, 2004, Utica College will contribute an amount of the employee's eligible (base salary) earnings to TIAA-CREF as shown in the following chart:

Year 1	0 percent*
Years 2-4	6 percent
Years 5-7	9 percent
Years 8+	11 percent

*A new employee who previously completed one year of service (1,000 hours or more) from an accredited 4-year institution of higher education in the immediately preceding year will receive 6 percent in their first year of employment at Utica College.

Complete details about eligibility requirements of the plan can be found in the TIAA-CREF plan document available in the Office of Human Resources.

Group Supplemental Retirement Program (TIAA-CREF, GSRA)

Bargaining Unit Members may shelter wages from federal and state taxes by electing to defer earnings to tax-sheltered annuities offered at Utica College. Enrollment is effective on the first of any month selected by the employee. This program is strictly voluntary and participation is subject to Internal Revenue Service

limitations. Bargaining Unit Members may enroll at any time and must complete a TIAA-CREF Authorization for Voluntary Salary Reduction available in the Office of Human Resources.

Disability Program

Bargaining Unit Members are covered under the College's Long Term Disability Plan in the event of absence from work due to occupational or non-occupational injury or sickness. Eligible Bargaining Unit Members with less than one year of service will receive benefits for 12 months only. Other eligible Bargaining Unit Members will receive the following benefits:

- Full pay for the first 16 weeks of disability
- Weeks 17 to the end of disability, age 65 or death, whichever comes first, the employee will be paid at 60 percent of base salary, less any benefit reductions.

Additional information can be obtained from the Office of Human Resources.

EDUCATION BENEFITS

Remitted Tuition

Bargaining Unit Members may upon employment receive up to fifteen (15) hours of tuition credits each academic year at Utica College or up to twelve (12) hours of tuition credits at Syracuse University. Bargaining Unit Members hired after September 30 or January 30 will receive prorated remitted tuition benefits. Bargaining Unit Members may transfer up to one-half of the number of credit hours, which they are eligible for at SU, to their spouse or domestic partner. At Utica College, a Bargaining Unit Member may transfer their remitted credit hours for Utica College tuition to a spouse, domestic partner, or dependent child, up to a maximum of 7.5 per semester. Fees, room and board, books, etc. are not covered under this program. Additional information and applications may be obtained in the Vice President for Financial Affairs Office.

Graduate Remitted Tuition

Bargaining unit members staff members may take up to a total of 12 hours of Utica College or Syracuse University graduate credits per year, with a limit of six hours per semester. This may be subject to tax and is a non-compensatory tuition benefit. A Bargaining unit member may transfer up to one-half of the number of credit hours which they are eligible for at SU or UC to their spouse or domestic partner. At Utica College, graduate-level courses may be taken on a space available basis. Additional information and applications may be obtained from the Vice President for Financial Affairs.

Mohawk Valley Cross-Registration Program

Bargaining Unit Members may enroll in credit courses at consortium member institutions. Bargaining Unit Members may take undergraduate and/or graduate courses on a credit basis (audit is non-credit). Eligible Bargaining Unit Members may cross-register for a maximum of one credit bearing course per fall and one per spring term. However, equivalent courses must not be available at Utica College at the time the Bargaining unit member enrolls at a participating institution. This benefit is included as part of the Utica College Remitted Tuition Benefits.

Spouse/Child Dependent Scholarships

After three years (36 months) of continuous full-time service (or equivalent), an IRS child/dependent who meets Utica College or Syracuse University's academic and admission requirements may apply for this



benefit. It may only be used for matriculated study leading to the first undergraduate baccalaureate degree. Additional information and applications may be obtained from the Vice President for Financial Affairs.

Tuition Exchange Program/Council of Independent Colleges/Council of Independent Colleges & Universities

After three (3) years of consecutive full-time service (or equivalent), IRS dependent children may apply for tuition-free, full-time undergraduate study at another member institution of Tuition Exchange, Inc./Council of Independent Colleges/Council of Independent Colleges & Universities up to the maximum allowed amount. Room, board, fees, etc., are not covered under this benefit. The importing institution must admit the applicant and limitations and restrictions apply. Additional information and applications may be obtained from the Office of Human Resources.

Cash Grant Program

After seven (7) years of consecutive full-time service (or equivalent), IRS dependent children may receive \$800 a semester for a total of eight (8) semesters toward the tuition charges of other accredited institutions for matriculated studies leading to the first baccalaureate degree. Additional information and applications may be obtained in the Vice President for Financial Affairs Office.

LEAVES OF ABSENCE

Family Medical Leave Act (FMLA)

FMLA allows Bargaining Unit Members up to 12 weeks during any rolling twelve (12) month period job-protected leave for certain family and medical reasons. Bargaining Unit Members are eligible if they have worked for at least one year and for 1,250 hours over the previous 12 months. Advance notice and medical certification may be required prior to leave approval.

Sabbatical Leave

The objective of a sabbatical leave is to increase the employee's value to the organization through planned study, formal education, research, writing, travel and/or other experiences of professional value. Tenured Bargaining Unit Members are eligible for a sabbatical leave every seven (7) years. This leave may be for one semester at full pay or for one academic year at half pay and full benefits. Detailed information can be obtained from the office of the Vice President for Academic Affairs.

Jury Attendance Leave

Bargaining Unit Members required for jury duty or as a subpoenaed or otherwise ordered witness in court, are entitled to leave with pay providing they are not party to the court action.

Bereavement Leave

In general, three (3) days of bereavement leave is available with pay in the event of a death of an immediate family member. Immediate family members would include spouse (or person who stands in substantially the same relationship), parent, child, child's other parent, brother, sister, mother-in-law, father-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, grandparent, grandparent in-law, grandchild, or another individual living in the employee's residence.



PAYMENT and SCHEDULES

Paychecks

Bargaining Unit Members will be paid on a 10-month basis in equal semi-monthly payments, three business days prior to the 15th and three business days prior to the last day of each month. However, upon request, Bargaining Unit Members can be paid on a 12-month basis beginning on the date of hire. Contact the Office of Human Resources for details.

Direct Deposit

Bargaining Unit Members may request to have their paychecks directly deposited into their bank accounts. Bargaining Unit members will receive a pay stub showing the details of their salary deposit. Utica College is not responsible for bank errors or delays by the bank in crediting individual accounts. Additional information is available in the Payroll Office.

OTHER BENEFITS

Flexible Spending Accounts

Bargaining Unit Members, after being employed for six months, have the opportunity to participate in a Flexible Spending Account Program known as the EBS Benefit Solutions. The plan will allow Bargaining Unit Members to save money by setting aside a portion of their salary, before it is taxed, to pay for eligible health care and dependent care expenses. Money designated for the plan goes into an account, from which Bargaining Unit Members can reimburse themselves for out of pocket health care and dependent care expenses. Participation in the program is voluntary. Bargaining Unit Members should make the decision to participate based upon their needs and situation. Enrollment forms are available in the Office of Human Resources. Contact the Office of Human Resources for detailed information and restrictions.

Employee Assistance Program (EAP)

Bargaining Unit Members may utilize the services of Utica College's Employee Assistance Program (EAP) effective on their date of hire. The Mohawk Valley Counseling Association provides free and confidential assessment, short-term counseling, and information/referral services to Bargaining Unit Members and their families. Bargaining Unit Members may be referred or contact EAP directly at: (315) 768-1363.

Credit Union

Bargaining Unit Members and their families are eligible to join the First Source Federal Credit Union. The Credit Union offers a wide variety of savings and investment accounts through payroll deduction, as well as various loans, at competitive rates. An ATM is available in the White Hall vestibule where Bargaining Unit Members can perform various transactions. Online banking services are available at www.fsource.org. The National Credit Union Association insures savings up to \$100,000.

STATUTORY BENEFITS

Workers' Compensation

In the event of disability due to on the job injury or illness, an employee may be eligible for benefits in accordance with NYS Workers' Compensation Law, depending on the nature of the disability or accident.



Social Security

As required by federal law, Utica College is required to contribute an amount equal to the employee's own total Social Security contributions. A monthly Social Security benefit may go to the employee and/or their dependents when they retire, become severely disabled, or die. The amount of any benefits will depend on prior earnings, adjusted to account for changes in wages since 1951. The local Social Security Office can provide Bargaining Unit Members with a benefits estimate, which will assist in determining the level of benefits for which one is eligible. Utica College and Bargaining Unit Members contribute the statutory percent of pay to the Social Security program.

Medicare

As required by federal law, Utica College is required to contribute to Medicare on behalf of all Bargaining Unit Members. Medicare provides broad hospital and medical insurance for individuals over 65. Utica College and Bargaining Unit Members contribute the statutory percentage of pay to the Medicare Program.

MISCELLANEOUS BENEFITS

Additional benefits such as discounts on cellular telephones, fitness center memberships, wholesale club memberships, amusement park tickets and discounts on certain purchases at the Utica College Bookstore are available.

For detailed information concerning the aforementioned benefits, including restrictions that may apply and the necessary forms to enroll, contact the Office of Human Resources at (315) 792-3276, or e-mail humanresources@utica.edu.

Definition:

*Retiree: The term retiree refers to an individual aged at least 55, with a minimum of 5 years of service and a minimum combination of service and age at retirement equaling at least 65. Bargaining Unit members hired on or before May 31, 2004 age 50 or older will be exempt from this provision.

This summary highlights the terms of Utica College's benefits for full-time benefit eligible Bargaining Unit Members. The actual terms of the various employee benefit plans are stated in and governed by plan documents. Any inconsistency between the statements found here and the provisions of the applicable plan document(s) will be governed by the provisions of the applicable plan document(s). Except as provided in the applicable plan documents, Utica College shall have the exclusive authority and discretion to construe any uncertain or disputed term or provision in this booklet and in all plan documents. The information in this booklet pertains to bargaining unit benefit eligible faculty, librarians and HEOP counselors.