ARTICLE TWENTY-ONE
FRINGE BENEFITS

21.1 Group Insurance Benefits. The University shall provide all eligible full-time Faculty with the opportunity to participate in the following group insurance benefits:
- Life
- Accident Death and Dismemberment
- Health
- Dental
- Short Term Disability
- Long Term Disability

21.1.1 Senior Lecturers are eligible to participate in the medical and dental plans offered by the University at the same contribution rate as full-time Faculty.

21.2 Life Insurance. The University will pay the entire cost of group term life insurance equal to double the Faculty member’s base salary rounded to the nearest $1,000.00 increment.

21.3 Accidental Death and Dismemberment Insurance. The University will pay the entire cost of accidental death and dismemberment insurance for a policy amount equal to the amount provided to a Faculty member in Section 21.2.

21.4 Health Insurance. The University will participate in a program of health insurance comparable to the plan in the current year. Any changes will need to be mutually agreed to by both parties.

21.4.1. The University will pay 80% of the monthly health insurance premium, and the Faculty member shall share in the total cost, by paying the other 20%.

21.4.2 The University will provide the Faculty with Health Reimbursement Accounts (HRA), which will be used to partially cover the out-of-pocket costs of health insurance deductibles. The University’s contribution to the Faculty HRAs will be based on this schedule, where the employee contributes the first 50% and the University contributes the second 50%:

<table>
<thead>
<tr>
<th>Contract Year</th>
<th>University Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/1/2011 – 6/30/2012</td>
<td>none; old plan in effect</td>
</tr>
<tr>
<td>7/1/2012 – 6/30/2013</td>
<td>50% of deductible for selected plan</td>
</tr>
<tr>
<td>7/1/2013 – 6/30/2014</td>
<td>50% of deductible for selected plan</td>
</tr>
<tr>
<td>7/1/2014 – 6/30/2015</td>
<td>50% of deductible for selected plan</td>
</tr>
</tbody>
</table>
21.4.3 After September 1, 2012, the University will provide each Faculty member covered by the University’s health insurance plan in the 2012-2013 academic year, a one-time $250 credit toward their health insurance premium.

21.5 Dental Insurance. The University will participate in a program of dental insurance comparable to the plan in the current year. Any changes will need to be mutually agreed to by both parties.

21.5.1 The University shall pay 80% of the monthly dental insurance premium, and the Faculty member shall share in the total cost, by paying the other 20%.

21.6 Short Term Disability. The University will pay the entire cost of a Short Term Disability income insurance policy or an equivalent short term income indemnity plan which provides a benefit equal to the Faculty member’s base salary for a maximum of 182 calendar days commencing after the start of a non-work related illness or injury while under the immediate care of a physician. Disability certificates must be completed and signed by the Faculty member and the attending physician and forwarded to the University’s current short term disability insurance carrier, prior to the approval of payment of benefits.

Maternity Leave shall be classified as a disability under the provision of the short term disability benefit when the Faculty member is designated as disabled by a physician in accordance with the State and Federal Family Leave Act regulations.

21.7 Long Term Disability. The University shall pay the entire cost of a Long Term Disability or income indemnity plan. The plan will provide for replacement income of at least 60% of contract salary.

21.8 Pension Plan. The University will participate with TIAA-CREF in providing pension plans on a voluntary non-contributory basis. The University’s contribution will be based on years of service:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>University Contribution Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 3 years</td>
<td>7%</td>
</tr>
<tr>
<td>4 – 10 years</td>
<td>8.5%</td>
</tr>
<tr>
<td>11 – 20 years</td>
<td>11.25%</td>
</tr>
<tr>
<td>21+ years</td>
<td>13.5%</td>
</tr>
</tbody>
</table>
21.8.1 Entry age into the plan is twenty-one (21) and there is a one-year waiting period. However, the waiting period will be satisfied by one (1) year of full-time service at another institution of higher education.

21.8.2 The plan will continue to provide immediate vesting at 100%.

21.8.3 Part-time Faculty, after one (1) year of service, may also qualify under ERISA §202(3)(A) and IRS §1.410(b)-1.

21.8.3.1 Work hour equivalencies are as follows:

a. One course = 250 hours
b. One private music instruction = 25 hours
c. One individualized instruction (1:1) = 14 hours

21.8.3.2 Participation eligibility will be determined each plan year. The University contribution will be made in subsequent years whenever eligibility requirements are met for the specific plan year in question. Such contributions will be based on compensation earned during the plan year.

21.9 Tuition Scholarship. After one (1) year of service, full-time Faculty members qualify for tuition scholarships for undergraduate programs and courses at the University in the amount of 100% of prevailing tuition for themselves, their spouses, and their children thirty (30) years of age or younger, provided they are academically eligible, for as long as the Faculty member remains in service at the University.

21.9.1 Additionally, Faculty are eligible for a full tuition benefit and their dependents are eligible for a scholarship benefit equal to 50% of the tuition cost for the MBA in Leadership, the MS in Information Technology Management and the Masters of Education.

21.9.2 As in all cases of awards made under this section, prospective recipients must qualify for admission, based on the published admission criteria for all applicants, and be accepted to the program of their choice.

21.9.3 Tuition benefits may be retained and utilized by otherwise eligible individuals who are older than thirty (30) years provided they initiated their studies before the age of thirty (30) and provided they remain continuously enrolled.

21.9.4 Dependents are also eligible to apply to participate in all tuition exchange programs in which the University is enrolled provided they meet the criteria and regulations of the particular exchange program.
21.9.5 Full-time Faculty and their dependents (as defined in Article 21.9) are eligible to receive tuition benefits for the Doctor in Physical Therapy program under the following conditions:

21.9.5.1 Applications will be considered on a first-come, first-served basis.

21.9.5.2 Applicants must meet all published admissions requirements and be accepted to the program.

21.9.5.3 No more than an aggregate total of two (2) recipients of this benefit may be enrolled at any one time in the program.

21.9.5.4 The tuition scholarship will equal 50% of current charges.

21.9.6 Should new graduate programs be added, full-time Faculty will be able to participate in any benefit offered to full-time employees outside the bargaining unit. The RFF can request a negotiation of different benefits for Faculty.

21.9.7 In the event of the death of a full-time Faculty member who has completed one (1) or more years of continuous service at the University, his/her children, provided they meet the criteria and regulations of the particular scholarship program, qualify for full tuition scholarships at the University in accordance with 21.9.

21.9.8 In the event of the retirement of a full-time Faculty member with ten (10) or more years of continuous service at the University, and being at least sixty-two (62) years of age, his/her children, provided they meet the criteria and regulations of the particular scholarship program, qualify for full tuition scholarships at the University in accordance with 21.9.

21.10 Academic Regalia. The University shall supply at no cost to Faculty members academic gowns, hoods, and hats for participation in all academic ceremonies. The Faculty member shall be responsible for maintaining the assigned academic regalia and for returning it to the University upon termination of employment.

21.11 Cord Wood. Faculty members shall be allowed to remove in the course of the year, at their own expense, three (3) cords of wood for their personal use. Cutting will only be permitted in areas so designated by the University, and rules governing the treatment of slash must be followed. The University will endeavor, if possible, to locate such areas within a reasonable distance of an accessible way passable by cars or trucks. These wood rights are not assignable to any other individual.
21.11.1 Any Faculty member wishing to harvest Cord Wood must first sign the Liability Waiver (see Appendix H).

21.12 Section 125 Plan. Faculty members may participate in a Spending Benefit Account which will enable pre-tax (both FIT and FICA) salary reductions to be made from their pay in two (2) areas of spending.

21.12.1 A medical expense reimbursement account that provides for reimbursement of qualifying medical expenses per the Internal Revenue Code and the Affordable Care Act.

21.12.2 A dependent care reimbursement account that provides for reimbursement of qualifying child care expenses per the Internal Revenue Code.