## FACULTY HANDBOOK, SECTION 6

**BENEFITS and PROFESSIONAL SUPPORT**

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A. RESOURCES FOR FACULTY DEVELOPMENT

1. **Faculty Travel Benefit** (Contact: Office of the Provost, Jessica Martin)

The Office of the Provost administers the Faculty Travel Benefit to support faculty attendance at professional and scholarly meetings.

**Description:** The travel benefit supports attendance at one professional meeting per fiscal year for each faculty member on at least half-time appointment for the full academic year. All such faculty, including those on paid research or study leave, are eligible for this benefit. Support for attendance at additional conferences may be available through the Faculty Development Fund (see below) or special funds, which occasionally become available.

The Provost also supports faculty attendance at seminars, workshops, and conferences sponsored by consortia to which the College belongs, such as the GLCA or the Ohio5. Occasionally, support is provided for faculty attending conferences for specific institutional purposes.

**Supported Costs:** In order that you might attend a professional conference during the academic year, the Faculty Travel Benefit will provide generous, but limited, reimbursement for transportation, registration, lodging, and meals. If you make a substantial scholarly contribution to an annual conference (e.g., presenting an original intellectual work for the first time), the benefit will reimburse up to $1,325. If you are not making a scholarly contribution, the benefit will reimburse up to $1,125.

**Travel:** The above costs include support for round-trip coach airfare for direct flights between local airports (Akron-Canton, Cleveland, or Columbus) and the destination city (either domestic or international). Faculty traveling from other destinations or wishing to make stopovers will be reimbursed for the least expensive direct fare from local airports. Faculty are urged to take advantage of advance reservation fares and to make every attempt to locate the most economical fare available. If your airline charges baggage fees for all checked baggage, the College will reimburse the cost of one normal-sized bag upon submission of the appropriate receipt.

In addition, the benefit covers the cost of transportation of one round trip to the local airport and long-term airport parking (up to $10 a day for a maximum of $40), plus the cost of shuttles or taxis between the destination airport and the hotel or conference site. (Mileage for one round trip to and from the Akron-Canton Airport is 85 miles, Cleveland Airport 100 miles, and Columbus Airport 200 miles.)

**Please Note:** If a faculty member chooses to drive to a conference, the College will pay mileage at its standard rate up to the cost of an advance reservation economy airfare. To be reimbursed for mileage, you must provide the following documentation for each trip:

- Name of the meeting/conference attended
- Dates of the meeting/conference
• Documentation from a travel website showing the mileage from beginning to ending points
• Advance reservation documentation showing what it would have cost to fly to the conference

This mileage expense documentation is a College policy, as well as an IRS requirement, for your reimbursement to be tax free.

Please observe the following guidelines when using the Faculty Travel Benefit:

• Submit the Faculty Travel Benefit Request Form to Jessica Martin prior to taking your trip. This form is available at http://www.wooster.edu/academics/affairs/funding and is attached here.

• The Office of the Provost will not authorize payment for airfare from Professional Travel Inc. for the Faculty Travel Benefit without prior notification from the faculty member. If airfare is not arranged through Professional Travel Inc., it must be paid with a credit card and reimbursed with the Employee Expense Reimbursement Form (EERF).

• If one or more faculty members travel to the same meeting, expense reports and receipts must be submitted individually.

• Your completed, signed EERF, in U.S. currency with detailed receipts, must be submitted to Jessica Martin. Each receipt must show the U.S. dollar amount. (Please note: the approval signature on the EERF is to be that of the Provost, not the faculty member, the administrative coordinator, or the department chair.)

• Receipts must be itemized and detailed, indicating the items that have been purchased. If an itemized and detailed receipt is not available, a completed and signed Missing Receipt Affidavit must be submitted. This form is located on the College’s administrative resources website. The IRS does not allow tax-free reimbursement without an itemized receipt for travel and entertainment costs exceeding $75. You must always have an itemized receipt for lodging; if you do not, the Provost can approve reimbursement, but it will be made through payroll and will not cover taxes. Meal expenses must be reasonable. As a guideline, we follow the IRS per diem model: http://www.gsa.gov/portal/content/104877?utm_source=OGP&utm_medium=print-radio&utm_term=perdiem&utm_campaign=shortcuts

• The Faculty Travel Benefit does not pay for the following:
  □ Items for anyone other than the faculty member
  □ More than one alcoholic beverage per person per meal
  □ Airline/Car Rental upgrades
  □ Telephone charges
  □ In-room movies
  □ Health club fees
  □ Laundry fees
  □ Sundries
  □ Pet/babysitting services
- Personal items
- Dues

- All vehicle rentals are to be arranged only through the College Transportation department.

- If you require an airport shuttle, contact the Transportation department and charge the amount to your department. When the department receives the full statement of the transportation charge, please send your receipt to Lisa Crawford, who will transfer up to $100 to reimburse the department.

- Reimbursement requests submitted more than 120 days after the conclusion of the trip must include a completed and signed Late Reimbursement Request Form. If paid, the reimbursement may be treated as taxable income unless there are extenuating circumstances.

2. **Faculty Development Fund** (Contact: Dean for Faculty Development)

Grants from the Faculty Development Fund, administered by the Dean for Faculty Development, are available to support faculty projects in teaching, research, and scholarship. Such grants may be used to assist with the expenses of a second conference (i.e., in addition to the conference supported by the Faculty Travel Benefit) if the faculty member is presenting a paper or poster or chairing a session. Funds also may be requested to provide support for the cost of:

- Manuscript preparation and publication
- Travel necessary for teaching and research projects
- Specialized computer software for research purposes only (such purchases remain property of College)
- Student assistance for research (clerical work only)
- Workshops on teaching or research development

Proposals may be submitted at any time by email to the Dean. As funds each year are limited, not all expenses can be covered. As this is particularly the case for support requested for the summer, faculty are encouraged to submit requests early. Normally, requests are processed within two weeks. Requests for over $600 will be considered by the Faculty Research and Development Committee, which is appointed by the Committee on Committees. Members of the FRDC for 2018–2019 are Kara Morrow (Art History), James West (BCMB), and Greg Wiles (Archaeology).

Please note that there is now a standardized form for FDF requests; it may be found on the Faculty Funding page at [https://www.wooster.edu/academics/affairs/funding/](https://www.wooster.edu/academics/affairs/funding/). Please download a copy, fill it out, and submit it electronically to the Dean for Faculty Development at least two weeks in advance. *Retroactive requests will not be considered.* In preparing proposals, please observe the following guidelines:
• Faculty should submit only one proposal at a time. That is, as these are rolling submissions, we will not accept an application for several conferences simultaneously.

• Support cannot be provided to supplement the Faculty Travel Benefit.

• Cost of meals is not covered.

• Funds are not available during leave. However, funding can be requested for use during the summers.

• Funds cannot be used for the purchase of equipment, office furnishings, or computer hardware.

• The total amount granted to each faculty member from the Faculty Development Funds during the academic year may normally not exceed $2,000.

• In some cases, a written report on the use of funds may be required.

Further instructions are included on the application form itself.

Guidelines for submitting receipts for the Faculty Development Fund are the same as those for Faculty Travel Benefit with the following exceptions:

• All purchases of goods or services from outside vendors funded through a Faculty Development Fund grant must be made using a College purchase order and charged to your department. Submit a copy of the purchase order and invoice to Jessica Martin, who will arrange a transfer of funds to reimburse the department account.

• The College is exempt from Ohio Sales Tax due to its status as a Section 501(c)(3) tax-exempt organization per the Internal Revenue Code. Consequently, the College as a rule will not pay or reimburse Ohio Sales Tax, except for meal taxes for approved official business. The College’s tax-exempt form is available on the College’s administrative resources website.

3. Faculty Development Fund for Advancing Strategic Priorities
   (Contact: Dean for Faculty Development)

Central to the success of our strategic initiatives is a strong faculty with the expertise and resources necessary to develop and shepherd these initiatives. Therefore, we have established a fund of $40,000 for faculty research and teaching efforts aligned with any of our strategic initiatives. These grants will generally be smaller than those for the Luce Fund for Distinguished Scholarship (see below), and funding decisions for these will be made by the Dean for Faculty Development and the Faculty Research and Development Committee on a rolling basis. These funds are available only to tenured and tenure-track faculty members. These awards differ from the existing Faculty Development funds in that they must be focused on strengthening our strategic initiatives. While we will entertain a diversity of proposals, below are a few suggestions for how the funds might be used:
• One of our central priorities is to increase attention towards issues of diversity. We therefore encourage proposals for faculty development that address issues of campus climate or diversity on campus or in the classroom, including travel to conferences or workshop.

• As you are aware, there are limited faculty development funds available for international travel, yet increased global engagement is one of our strategic initiatives. We will therefore entertain proposals for international travel that support faculty research efforts. Proposals aimed at this initiative should identify how this opportunity will enhance global engagement at the College. It is not sufficient that the travel takes place in an international setting.

• If there is interest, we will provide support for two faculty members to attend a CIEE International Faculty Seminar (http://www.ciee.org/international-faculty-development-seminars/seminars/).

• Faculty may seek to initiate research projects that will lead to the development of field-based or experiential learning opportunities for students, or that involve collaborative research.

• Faculty may seek to initiate research projects involving digital resources, thereby developing digital research expertise that will be of use in advising Independent Study students.

The application form for FDF-ASP funding may be found on the Faculty Funding page at https://www.wooster.edu/academics/affairs/funding/.

As with FDF, funds do not cover the costs of meals, and may not be used to purchase equipment, furniture, or computer hardware.

4. Luce Fund for Distinguished Scholarship
   (contact: Office of the Provost, Jessica Martin)

The Luce Fund provides support to tenured and tenure-track members of the faculty for completion of works of major scholarly significance. It will also support a small number of projects in their early stages that show promise of true distinction. These funds will not be used to provide course releases but to provide financial support needed to pursue major projects. The amount available is approximately $60,000. A call for applications will be sent out in August, with requests due to the Provost on October 2. Awards for this category are made by the Provost, who will consult with the Dean for Faculty Development and the Faculty Research and Development Committee.

5. Wilson Research Awards
   (contact: Office of the Dean for Faculty Development, Jessica Martin)

The Wilson Fund, administered by the DFD, provides support to encourage faculty research in the natural sciences and mathematics. The amount available annually is
approximately $15,000. Contact the Dean for information on the fund. Applications are solicited in January, and the funds are available for the summer research period.

6. **Hamburger Collaborative Projects and Program Development Funds**  
   *(contact: Office of the Provost, Jessica Martin)*

The Hamburger Fund provides support to projects that are innovative and interdisciplinary, whether between two science disciplines or a science and non-science discipline. Funds can be used for stipends for research, research supplies and equipment, student attendance at national meetings to present the results of the project and all expenses related to the project. These funds are administered by the Dean for Faculty Development, a call for applications will be sent out in February with use of funds available for the summer research period.

**B. TUITION REMISSION PLANS**

1. **Tuition Remission Plan for Faculty And Administrators**

The College of Wooster Tuition Remission Plan is designed to provide tuition benefits to eligible students attending an accredited college or university and studying for an initial Bachelor's degree under the terms and conditions as established by the Board of Trustees.

   a. **Eligibility.** In order to receive the benefit a person must be an eligible employee, the spouse or same-sex domestic partner, or a dependent child of an eligible employee and, if applying for admission to The College of Wooster, must meet the criteria for admission as determined by the Office of Admissions.

      (i) An eligible employee is a member of the faculty, or administrative staff at grades 10 through 14 inclusive who has, on or before the date for which the benefit grant is to be made, completed three years or more of continuous full-time service, or has completed part-time service (at a rate of half time or more) equivalent to three years or more of full-time service within a period of six consecutive years.
(1) For purposes of determining eligibility, time during which a person is on leave of absence with pay will be counted as service; time during which a person is on leave without pay will not be so counted, but will not be considered a break in continuity.

(ii) To qualify as a dependent child, each of the following conditions must be satisfied at the beginning of the semester or quarter for which the benefit is required:

(1) The child must be a biological child, a stepchild, or a legally adopted child of the eligible employee;

(2) For the three prior calendar years, the child must either be claimed as a dependent of the eligible employee or must otherwise qualify as a dependent of the eligible employee under the provisions of the Internal Revenue Code of 1986. The eligible employee must submit proof satisfactory to the College that the child qualifies as his/her dependent for the semester or quarter in which the benefit is sought; and

(3) The child must be less than 24 years of age.

b. **Amount of Benefit.** The benefit shall be a tuition allowance:

(a) At The College of Wooster determined as the tuition component of the current comprehensive fee less any applicable State of Ohio tuition grants; or

(b) At an institution participating in the Great Lakes Colleges Association (GLCA) Tuition Remission Exchange Program, in the amount, under the terms and subject to availability as then
provided as a tuition benefit in the agreement among these colleges; or

(c) At an institution participating in The Tuition Remission Exchange, Inc. (TE) program, determined by the participating institution in accord with guidelines established by TE; or

(d) At any other accredited college or university in the amount determined as a percentage (designated annually by the Board of Trustees) of the current comprehensive fee charged by The College of Wooster or the actual amount of the tuition (excluding all fees and other charges) at the institution at which the student is enrolled, whichever amount is lower.

c. Limitations on Benefit. Benefits shall be subject to the following limitations:

(a) The benefit for each student shall be limited to a maximum of eight semesters or twelve quarters of undergraduate tuition, or the equivalent;

(b) The benefit of the eligible employee, spouse, or same-sex domestic partner of an eligible employee shall be limited to the benefit at The College of Wooster, and is not applicable to off-campus study;

(c) If the eligible employee is performing services at less than full time during the academic term or academic year that the eligible student is enrolled, the benefit shall be reduced proportionately during that period;

(d) If the student is entitled to a veteran’s educational allowance, the benefit shall be reduced by the amount of such allowance.
d. **Termination of Benefit.** The benefit of this plan shall terminate at the end of any semester or quarter, as the case may be, in which:

   (a) The student, if a child of an eligible employee, reaches his or her 24th birthday;

   (b) The marriage relationship or partnership, if the student is the spouse or same-sex domestic partner of an eligible employee, is terminated;

   (c) The employment of the eligible employee at The College of Wooster is terminated. However, if termination occurs by reason of death, disability, or retirement (at age 60 or later), and the eligible employee has performed seven or more continuous years of service (or an equivalent amount of part-time service at a rate of half-time or more) at The College of Wooster as of the date of termination, the benefit as set forth in Sections 1-3 above shall not be terminated.

e. **Payment.** For dependents attending an institution other than The College of Wooster, all benefits shall be paid directly to the institution which the student shall attend.

f. **Applications.** Arrangements for tuition benefits shall be made with the Benefits Office by the eligible employee prior to matriculation. The eligible employee is responsible for requesting the benefits. The request must be renewed prior to each year that the student continues in college under the rules listed above. The College will not make benefit payments to another institution until requested to do so.

g. **Amendment.** This plan and the terms and conditions may be amended from time to time as may be determined by the Board of Trustees.
2. GLCA Tuition Remission Exchange

The Great Lakes Colleges Association (GLCA) operates the GLCA Tuition Remission Exchange (TRE) program. The thirteen member colleges of the GLCA and four other colleges (Beloit, Grinnell, Willamette, and Wittenberg) participate, for a total of seventeen participating institutions. Students eligible for tuition remission because of parental employment at one of the participating colleges may receive tuition remission at one of the other colleges in the Exchange.

a. **Eligibility** for the exchange is determined by the college at which the student’s parent is employed. All other policies affecting the student are determined by the college the student attends.

b. **Admission** to the college the student wishes to attend will be determined through the regular admissions process established by that college, without regard to the applicant’s potential eligibility for tuition remission. The student should file an application for admission in the usual way and pay all required fees and deposits for the college he or she wishes to attend.

c. **Application** to the TRE program must be made each year to the college at which the parent is employed. Copies of the application are forwarded to the GLCA office and to the admitting college.

d. A participation fee must be paid each year. This fee is 15 percent of the mean charge of tuition (as defined below) for the participating colleges. The participation fee will be billed to the student by the college the student is attending. Employees should provide a copy of the bill to the Benefits Office. Wooster will then make payment for the fee directly to the college the student is attending.

e. The **charges** included in the remission of tuition are determined by the college the student is attending. In general, tuition is defined to
include all tuition and fees charged by the college with the exception of room, board, and special fees not charged to all students.

f. Each participating student should apply for all state and/or federal financial aid for which he or she may be eligible. A student whose demonstrated need exceeds the remitted tuition should discuss the possibility of additional financial aid with the director of financial aid at the college he or she plans to attend.

g. Use of the TRE benefit toward off-campus study is determined by the college the student is attending. Participating students should check with appropriate officials to determine which fees and which off-campus programs may be covered by tuition remission.

h. Participating students must be full-time degree candidates. Only charges for the regular academic year at the college attended are included. Tuition Remission is available for only four years of study. Participating students must make satisfactory academic progress, as determined by the college they are attending, in order to retain eligibility for tuition remission.

3. The Tuition Remission Exchange Program (TE)

TE is a non-profit association of colleges and universities founded in 1951. TE provides a reciprocal scholarship program which finances college tuition for the dependent children of eligible faculty and administrative staff employed at participating institutions. As of 2012, there are approximately 620 colleges and universities participating in the program.

The TE program is a scholarship program. TE awards are full-tuition scholarships, up to a set maximum for each academic year. Certification for the TE program does not guarantee acceptance at a TE member institution or insure a TE scholarship. TE works on the principle that participating colleges must maintain a reasonable ‘balance of trade’: over
a period of years. TE imports (scholarship recipients coming to Wooster) must roughly equal TE exports (Wooster dependents offered TE scholarships elsewhere).

When the child of an eligible employee applies for admission to another TE institution and completes Wooster’s application for the Tuition Remission benefit, Wooster will certify the child’s eligibility for the TE scholarship. The other college decides whether or not to offer a TE scholarship according to its own criteria. The College certifies eligibility annually and the importing TE school renews the scholarship according to its renewal criteria.

Detailed information about TE and a complete listing of participating institutions may be found at http://www.tuitionexchange.org. We ask that eligible employees with children approaching college age take advantage of this service whenever possible.

C. COLLEGE RETIREMENT PROGRAM (TIAA)

A 403(b) retirement plan through TIAA is available to all faculty members, except adjunct faculty.

An employee is eligible to participate in the TIAA Retirement Plan immediately upon employment. Employees may establish a Group Supplemental Retirement Annuity (GSRA) and contributions may be made on a salary reduction (pre-tax) basis or salary deduction (Roth option) basis subject to IRS limitations. GSRA participants may borrow up to 45% of their GSRA accumulation, subject to a $50,000 maximum, in accordance with the terms of the GSRA Contract loan provision.

Following the completion of two qualifying years of service (i.e., two years, beginning on date of employment or anniversary of date of employment, in which 1,000 or more hours per year are worked), an employee is eligible to establish a
Regular Retirement Annuity (RA) and may make contributions on a salary reduction (pre-tax) or salary deduction (post-tax) basis, subject to IRS limitations, and receive contributions from the College. Loans and hardship withdrawals from the RA are not permitted.

The following table illustrates the various College and employee contribution relationships, in terms of percentage of gross pay, that are currently available under the 403(b) Plan:

<table>
<thead>
<tr>
<th>Employee's Years of Service</th>
<th>Employee Contribution (Via Salary Reduction Or Salary Deduction)</th>
<th>College Contribution Matching</th>
<th>Non-Elect</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2 (participation is voluntary):</td>
<td>Any percentage</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>2 or more (participation is mandatory):</td>
<td>Option 1 -- less than 1.5%</td>
<td>0%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>Option 2 -- 1.5% to 2.9%</td>
<td>1%</td>
<td>10%</td>
<td>11%</td>
</tr>
<tr>
<td></td>
<td>Option 3 -- 3.0%</td>
<td>2%</td>
<td>10%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Please refer to the TIAA Retirement Plan Summary Plan Description for further details.

D. INSURANCE PLANS

Please note that all plans are reviewed and potentially changed for the calendar year.

1. Social Security Program

Under the Federal Old Age, Survivors, Disability Insurance Program, both the employee and employer contribute up to the maximum provided in the Social
Security Act. Benefits under this program are payable in addition to the retirement program described previously.

2. **Group Life Insurance**

A group Life Insurance Plan is available to faculty contracted for at least half-time. Coverage is effective on the first day of the month coincident or next following the date of hire.

The Plan provides term life insurance, and accidental death and dismemberment insurance, equal to 200% of base annual salary, rounded to the next higher multiple of $1,000 if not already at such a multiple, subject to a $500,000 limit. Reductions in coverage apply to employees past age 65 and eligible retirees.

The College pays the full cost of the group Life Insurance for eligible employees and retirees. Employees who leave the College may convert their group plan insurance to an individual life insurance policy without evidence of insurability.

3. **Optional Term Life Insurance**

Optional Term Life Insurance is available to faculty contracted for at least half-time. Premiums are fully paid by the employee. Employees may also elect coverage for their spouses/same sex domestic partners and children.

Please refer to the Optional Term Life Insurance enrollment booklet for further details.

4. **Accidental Death and Dismemberment**

A group Accidental Death & Dismemberment (AD&D) Insurance Plan is available to faculty contracted for at least half-time. Premiums are fully paid by the employee. A variety of coverage options are available. AD&D insurance
may also be purchased for a spouse, same-sex domestic partner, and/or children.

5. Group Health Plan

A self-funded group health plan, administered by CIGNA, is available to faculty contracted for at least halftime. Coverage becomes effective on the date of hire. Both the College and the employee share the cost of the group health plan. A premium schedule is available upon request.

The group health plan functions as a PPO (preferred provider organization) plan, and utilizes the CIGNA Open Access Plus Network. As such, the level of benefits is dependent upon whether or not medical services are performed by providers enrolled in the CIGNA Open Access Plus Network. However, a primary care physician does not have to be selected under this type of plan and referrals are not necessary for specialists. To receive the highest level of benefits under the plan, employees must use providers enrolled in the CIGNA Open Access Plus Network.

a. Network Level of Benefits: $20 co-pay for primary care physician office visits; $25 co-pay for specialist office visits; $500/individual/$1,000/family deductible, then 10% coinsurance to a $1,250 individual/$2,500 family out-of-pocket maximum for most covered services. The deductibles and out-of-pocket maximums are based upon a calendar year.

b. Non-network Level of Benefits: $1,000 individual/$2,000 family deductible, then 40% coinsurance to a $3,000 individual/$6,000 family out-of-pocket maximum for most covered services. The deductibles and out-of-pocket maximums are based upon a calendar year.

There is also a prescription drug program included as part of the plan. If a prescription is filled at a CIGNA network pharmacy in the U.S., the copayment for a 30-day supply is $5 for generic drugs, 20% to a
maximum of $40 for preferred brand name drugs, and 30% to a maximum of $60 for non-preferred brand name drugs. There is no benefit at non-network U.S. pharmacies. Prescriptions may also be filled through the CIGNA mail order drug program. The copayment for a 90-day supply is $13.00 for generic drugs, 20% to a maximum of $100 for preferred brand name drugs, and 30% to a maximum of $150 for non-preferred brand name drugs.

The employee contribution toward the cost of the Group Health Plan is based on annual compensation using current monthly pay and coverage option (Single, Employee + One, or Family). Monthly employee contributions for the health plan for 2017-18 are as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>% of Monthly Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>2.25%</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>3.50%</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>5.00%</td>
</tr>
<tr>
<td>Family</td>
<td>7.50%</td>
</tr>
<tr>
<td>2018</td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>2.36%</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>3.68%</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>5.25%</td>
</tr>
<tr>
<td>Family</td>
<td>7.88%</td>
</tr>
</tbody>
</table>

Employees desiring coverage must enroll within thirty days of hire date. Premium contributions may be established on a salary reduction basis to help reduce employee income taxes. Please refer to the College of Wooster Group Health Plan document for details of benefits, limitations, and exclusions. The College reserves the right to amend the Group Health Plan benefits or employee contribution amounts at any time.
6. Dental Plan

A group dental plan, administered by Delta Dental of Ohio, is available to faculty contracted for at least half-time. Coverage becomes effective on the date of hire. Both the College and the employee share the cost of the group dental plan. A premium schedule is available upon request.

The group dental plan functions as a PPO (preferred provider organization) plan, and utilizes the Delta Dental Network. As such, the level of benefits is dependent upon whether or not dental services are performed by providers enrolled in the Delta Dental PPO Network or the Delta Dental Premier Network.

**Delta Dental PPO Network Level of Benefits:** Class 1 Services (diagnostic and preventive services) – paid at 100%; Class 2 Services (minor restorative services) – paid at 80% after $50 annual deductible, (periodontics, endodontics) – paid at 50% after $50 annual deductible; Class 3 Services (prosthodontics, major restorative services) – paid at 50% after $50 annual deductible; Class 4 Services (orthodontics to age 19) – paid at 50% to a $1,500 lifetime maximum payment by Delta Dental. Annual maximum payment by Delta Dental for Class 1, 2, and 3 Services is $1,500.

**Delta Dental Premier Network Level of Benefits:** Class 1 Services (diagnostic and preventive services) – paid at 100%; Class 2 Services (minor restorative services) – paid at 70% after $50 annual deductible, (periodontics, endodontics) – paid at 40% after $50 annual deductible; Class 3 Services (prosthodontics, major restorative services) – paid at 40% after $50 annual deductible; Class 4 Services (orthodontics to age 19) – paid at 50% to a $1,500 lifetime maximum payment by Delta Dental. Annual maximum payment by Delta Dental for Class 1, 2, and 3 Services is $1,000.

**Non-Network Level of Benefits:** Class 1 Services (diagnostic and preventive services) – paid at 50%; Class 2 Services (minor restorative services) – paid at 50% after $50 annual deductible, (periodontics, endodontics) – paid at 40%
after $50 annual deductible; Class 3 Services (prosthodontics, major restorative services) – paid at 40% after $50 annual deductible; Class 4 Services (orthodontics to age 19) – paid at 50% to a $1,500 lifetime maximum payment by Delta Dental. Annual maximum payment for Delta Dental for Class 1, 2, and 3 Services is $1,000.

Please refer to the Summary of Benefits for further details.

7. Vision Plan

A group vision plan, administered by CIGNA Vision, is available to faculty contracted for at least half-time. Coverage becomes effective on the date of hire. Both the College and the employee share the cost of the group vision plan. A premium schedule is available upon request.

The group vision plan functions as a PPO (preferred provider organization plan, and utilizes the CIGNA Vision Network of providers. As such, the level of benefits is dependent upon whether or not vision services are performed by providers enrolled in the CIGNA Vision Network.

Network Level of Benefits: $10 co-pay for one routine eye exam per year; base lenses for glasses covered in full every two years; $100 allowance for frames every 2 years; $100 allowance for contact lenses every 2 years (therapeutic contact lenses covered in full every 2 years).

Non-Network Level of Benefits: $45 allowance for one routine eye exam per year; allowance for base lenses for glasses covered at varying amounts per the type of lenses every two years; $44 allowance for frames every 2 years; $87 allowance for contact lenses every 2 years ($210 allowance for therapeutic contact lenses every 2 years).

Please refer to the Summary of Benefits for further details.
8. Long-Term Disability Insurance

A Long-Term Disability (LTD) Plan is available to faculty contracted for at least half-time. Coverage is effective on the first day of the month following one year of service. The one-year service requirement may be waived if the employee provides evidence of coverage under his/her immediate prior employer’s group LTD plan. If the service requirement is waived, coverage is effective on the first day of the month following date of hire.

Following 180 consecutive days of total disability and continuing up to age 65, the plan provides a monthly income benefit which, including benefits from Social Security and Workers’ Compensation, is equivalent to 60% of covered monthly salary, up to a maximum of $10,000 monthly. If the employee is eligible for non-elective College contributions to the 403(b) Defined Contribution Retirement Account on the date of disability, a monthly annuity premium benefit equal to 10% of covered monthly salary will be credited to the employee’s 403(B) Defined Contribution Retirement Annuity during the period disability benefits are payable.

Please refer to the Certificate of Coverage booklet for additional details.

E. BENEFIT PLANS FOR RETIRED FACULTY

At the time of retirement, certain benefits are continued and others cease on the date of retirement. A summary of benefits and their applicability upon retirement is listed below.

1. Health Insurance

Faculty members hired on or after March 1, 1994, are not eligible for a continuation of health insurance. The plan will be continued if the employee's hire date was before March 1, 1994, and the employee retires at age 60 or later, and has been employed for not less than ten years, or if the employee retires at an earlier age as a result of disability or participation in an early retirement program and has been employed for not less than ten years immediately preceding the disability or approved early retirement.

Retirees over 60 years, but under 65 years, and not eligible for Medicare may continue the plan in which they were enrolled as an active employee. The College will pay up to 50% of the College's base policy premium toward the selected plan, subject to a maximum of $1,500 annually. A retiree age 65 or
over may enroll in the College's Medicare Carve-Out plan, and the College will pay up to 50% of the premium, subject to a maximum of $1,500 annually. A retiree may carry his/her spouse or same-sex domestic partner on the same plan (determined by age and Medicare eligibility) with the retiree paying 100% of the spouse or partner's premium. The spouse or partner may continue the same plan if the retired staff member dies first.

The College bills retirees monthly for their share of the health insurance premium. Payment may be mailed or made directly at the Business Office, by check made payable to The College of Wooster.

2. **Life Insurance**
   A reduced amount of life insurance coverage continues during retirement, provided the employee retires at age 60 or later, and has been employed for not less than ten years, or if the employee retires at an earlier age as a result of disability or participation in an approved early retirement program, and has been employed for not less than ten years immediately preceding the disability or early retirement. The amount of life insurance will be 25% of the amount in force immediately prior to retirement, but will not exceed $10,000. The College assumes the full premium cost. A conversion option for the amount that has been reduced is available through the insurance carrier.

3. **Optional Term Life Insurance**
   Ceases at retirement. A conversion option is available through the insurance company.

4. **Accidental Death and Dismemberment Insurance**
   Ceases at retirement. A conversion option is available through the insurance company.

5. **Long Term Disability Insurance**
   Ceases at retirement.
F. MISCELLANEOUS BENEFITS

1. Flexible Spending Accounts (FSAs)

Faculty contracted for at least half-time are eligible to enroll in the flexible spending accounts (FSAs).

The College offers two types of FSAs. The Health Care FSA allows an employee to make an annual deduction to set aside money tax-free to help pay for expenses not covered by medical insurance. The Dependent Care FSA allows employees to make an annual deduction to set aside money tax-free to help pay for dependent care (i.e. daycare) services that allow the employee to work.

Employees must enroll within 31 days of the date of hire or wait until the annual open enrollment period. Per IRS regulations, a new FSA election form must be completed each year in order to participate in the plan.

Please refer to the FSA Information Booklet for further details.

2. Living Well

Living Well is the College’s wellness program. It was developed with the goal of improving the health and well-being of employees by raising awareness, providing information, and implementing and supporting programs that promote healthy lifestyle choices.

All employees are eligible to participate in Living Well. There is no cost to participate.

Please see the Living Well brochure and program description for further details.
3. **Salary Advances**

Within reasonable limits, the College will consider making salary advances when there are compelling professional reasons or circumstances of extreme personal hardship. Such advances must be approved by the Provost. However, the College should not become—and does not wish to become—a lending institution. The costs involved in making salary advances which are repaid by installments over a period of months are very high relative to the amount of the advance. Therefore, the College can only make advances that will be repaid in full by a deduction from the next monthly paycheck.

4. **Medical Coverage for Faculty And Staff Traveling Abroad**

Faculty traveling abroad who are enrolled in the College’s group health plan administered by CIGNA, may receive reimbursement for medically necessary services received abroad at the out-of-network level. Certain coverage is also provided by the Medex/Travelers “Global Companion” program and the Lincoln Travel Assistance Program. These policies cover:

- Medical referrals and appointments
- Hospital admission guarantee, critical care monitoring
- Emergency evacuation
- Medically-supervised repatriation
- Dispatch of replacement prescription medication
- Bedside reunion
- Return of mortal remains
- Legal referrals

A card, including contact information, for the Lincoln program is available through Human Resources; a card for the Medex/Travelers program is available from Sheila Wilson (swilson@wooster.edu).
G. **FAMILY AND MEDICAL LEAVE (FMLA)**

The Family and Medical Leave Act of 1993 (FMLA) entitles eligible employees to take up to 12 work weeks of unpaid, job-protected leave in a 12-month period for specified family and medical reasons, or for any qualifying exigency arising out of the fact that a covered military member is on active duty, or has been notified of an impending call or order to active duty, in support of a contingency operation. The FMLA also allows eligible employees to take up to 26 work weeks of job-protected leave in a single 12-month period to care for a covered service member with a serious injury or illness.

**ELIGIBILITY**

To be eligible for FMLA benefits, an employee must:

- have worked for the College for a total of 12 months; and
- have worked at least 1,250 hours over the previous 12 months.

**LEAVE ENTITLEMENT**

Under the FMLA, the College will grant an eligible employee up to a total of **12 work weeks** of unpaid leave during any 12-month period for one or more of the following reasons:

- for the birth and care of a newborn child of the employee;
- for placement with the employee of a son or daughter for adoption or foster care;
- to care for a spouse, same-sex domestic partner, son, daughter, or parent with a serious health condition;
- to take medical leave when the employee is unable to work because of a serious health condition; or
- for qualifying exigencies arising out of the fact that the employee’s spouse, son, daughter, or parent is on active duty or call to active duty status as a
member of the National Guard or Reserves in support of a contingency
operation.

The College will also grant an eligible employee who is a spouse, son, daughter,
parent, or next of kin of a current member of the Armed Forces, including a
member of the National Guard or Reserves, with a serious injury or illness up to a
total of 26 work weeks of unpaid leave during a “single 12-month period” to care
for the service member.

The FMLA limits the amount of family leave that spouses employed by the College
may take for the birth and care of a newborn child, placement of a child for
adoption or foster care, or to care for a parent who has a serious health condition
to a combined total of 12 work weeks (or 26 work weeks if leave to care for a
covered service member with a serious injury or illness is also used). Leave for birth
and care, or placement for adoption or foster care, must be taken within 12 months
of the birth or placement.

Under some circumstances, employees may take FMLA leave intermittently – taking
leave in separate blocks of time for a single qualifying reason – or on a reduced
leave schedule – reducing the employee’s usual weekly or daily work schedule.
When leave is needed for planned medical treatment, the employee must make a
reasonable effort to schedule treatment so as not to unduly disrupt the academic
schedule. If FMLA leave is for birth and care, or placement for adoption or foster
care, use of intermittent leave is subject to the Provost’s approval.

“Serious health condition” means an illness, injury, impairment, or physical or
mental condition that involves either:

- Inpatient care (i.e., an overnight stay) in a hospital, hospice, or residential
  medical-care facility, including any period of incapacity (i.e., inability to
  work, attend school, or perform other regular daily activities) or subsequent
  treatment in connection with such inpatient care; or

- Continuing treatment by a health care provider, which includes:
(1) A period of incapacity lasting more than three consecutive, full calendar days, and any subsequent treatment or period of incapacity relating to the same condition that also includes:

- treatment two or more times by or under the supervision of a health care provider (i.e., in-person visits, the first within 7 days and both within 30 days of the first day of incapacity); or
- one treatment by a health care provider (i.e., an in-person visit within 7 days of the first day of incapacity) with a continuing regimen of treatment (e.g., prescription medication, physical therapy); or

(2) Any period of incapacity related to pregnancy or for prenatal care. A visit to the health care provider is not necessary for each absence; or

(3) Any period of incapacity or treatment for a chronic serious health condition which continues over an extended period of time, requires periodic visits (at least twice a year) to a health care provider, and may involve occasional episodes of incapacity. A visit to a health care provider is not necessary for each absence; or

(4) A period of incapacity that is permanent or long-term due to a condition for which treatment may not be effective. Only supervision by a health care provider is required, rather than active treatment; or

(5) Any absences to receive multiple treatments for restorative surgery or for a condition that would likely result in a period of incapacity of more than three days if not treated.

**PAY DURING LEAVE**

The Salary Continuation Plan provides an income maintenance benefit for faculty members on approved FMLA leave due to their own personal illness or injury or that of an immediate family member – child, spouse, same-sex domestic partner, or parent – who resides in their household. The plan provides salary payments for a period of up to twelve months, depending on length of service. The faculty member will first receive (each month) a full month’s salary for each year of service. For the remainder of the period, if any, the faculty member receives (each month) 50% of his/her monthly salary. Workers’
Compensation payments, if any, will be considered a part of the monthly salary benefit. Salary Continuation Plan payments will terminate or be adjusted (according to the length of employment) when approved Long Term Disability Coverage begins.

MAINTENANCE OF HEALTH BENEFITS

The College will continue insurance benefits during the leave period at the same level and under the same conditions as if the individual had continued to work. If the faculty member chooses not to return to work following FMLA leave, the College will require the individual to reimburse the College the amount it paid for the individual’s insurance premiums during the leave period, unless the failure to return is due to the continuation, recurrence, or onset of a serious health condition of the individual or the individual’s family member, or other circumstances beyond the individual’s control.

Under current College policy, employees pay a portion of the health plan premiums. While a faculty member is on paid leave, the College will continue to make payroll deductions to collect his/her share of the premiums. While on unpaid leave, the individual must continue to make this payment at least monthly, either in person or by mail. The payment must be received in the Business Office by the last day of each month. If the payment is more than thirty (30) days late, coverage may be discontinued for the duration of the leave.

JOB RESTORATION

A faculty member who takes leave under this policy will be able to return to the same job or a job with equivalent status, pay, benefits, and other employment terms. The position will be the same or one which entails substantially equivalent skill, effort, responsibility, and authority. If, upon his/her return, the faculty member is unable to perform his/her required duties because of a physical or mental condition, the College’s obligations to that individual may be covered under the Americans with Disabilities Act.

The College may choose to exempt certain highly compensated faculty members (those whose earnings place them in the top 10% of all faculty/staff members) from
this requirement and not return them to the same or a similar position if necessary to prevent substantial and grievous economic injury to the operations of the College. In such cases, the College will notify such faculty member that employment may not be restored at the end of the leave period, and allow the faculty member to elect to return to his or her position immediately upon receipt of such notification.

NOTICE AND CERTIFICATION

Employee Notice: Faculty seeking to use FMLA leave are required to provide 30-day advance notice of the need to take FMLA leave when the need is foreseeable and such notice is practicable. If leave is foreseeable less than 30 days in advance, notice must be provided as soon as practicable – generally, either the same or next work day. When the need for leave is not foreseeable, the faculty member must provide notice as soon as practicable under the facts and circumstances of the particular case.

Faculty must provide sufficient information for the College to reasonably determine whether the FMLA may apply to the leave request. Depending on the situation, such information may include that the faculty member is incapacitated due to pregnancy, has been hospitalized overnight, is unable to perform the functions of the job, and/or that the faculty member or his/her qualifying family member is under the continuing care of a health care provider.

Employer Notice: When a faculty member requests FMLA leave or the College acquires knowledge that leave may be for a FMLA purpose, Human Resources will notify the employee of his/her eligibility to take leave, and inform the employee of his/her rights and responsibilities under the FMLA. When enough information has been received to determine that leave is being taken for a FMLA-qualifying reason, Human Resources will notify the employee that the leave is designated and will be counted as FMLA leave.

Certification: The request for leave due to a serious health condition affecting the faculty member or a covered family member must be supported by a certification
from a health care provider. Upon request for certification, the faculty member should try to respond within fifteen (15) days of the request, or provide a reasonable explanation for the delay. Failure to provide certification may result in denial of continuation of leave. The College may require second or third medical opinions (at the College’s expense) and periodic recertification of the serious health condition.

**Intermittent Leave or Reduced Work Schedule**

FMLA leave may be taken in twelve (12) consecutive weeks or it may be used intermittently, taken in blocks of time periodically when needed over the period of one year. Under certain circumstances, the individual may use the leave to reduce the length of the work week or of a working day, resulting in a reduced-hour schedule. This may mean changing from full time to part time. Alternatively, the College may temporarily transfer a faculty member requesting intermittent or reduced leave to a position with equivalent pay and benefits, but not necessarily equivalent duties, which better accommodates the recurring periods of leave needed by the individual or the needs of the department. In all cases, the leave may not exceed a total of twelve (12) weeks over a twelve-month period.

For the birth, adoption, or foster care of a child, the Provost and the faculty member must mutually agree to the schedule before the individual may take the leave intermittently or work a reduced-hour schedule. Granting such requests is not a requirement of the Act. Leave for the birth, adoption, or foster care of a child must be taken within one year of the birth or placement of the child.

If a faculty member is taking leave for a serious health condition or because of the serious health condition of a family member, he/she should try to reach agreement with the College before beginning the intermittent leave or reduced-hour schedule. If this is not possible, the faculty member must prove that the use of the leave is medically necessary. The College will require certification of medical necessity. Intermittent leave may result in an equivalent salary reduction in accordance with the provisions of the Fair Labor Standards Act.
Confidentiality
The College will keep confidential all information relating to requests for Family and Medical Leave. This information will originate in and be processed and maintained by the HR Benefits Manager and will be used only to make decisions in regard to the provisions of this policy. The Provost will not receive copies of physician certifications and medical information.

Requesting FMLA
Faculty members requesting leave under this policy must submit the request in writing to their department head and to the Provost 30 days in advance or as soon as is practicable. When a faculty member’s absence from the workplace is reported to the Provost and that individual has not requested FMLA leave, a conditional notice will be sent to the individual. Upon receipt of the conditional notice, the individual shall respond in a timely manner by requesting FMLA leave or stating the reason that he/she is not eligible. No request for FMLA leave may be granted after the individual has returned to work.

If a faculty member fails to provide thirty (30) days’ notice for foreseeable leave without reasonable excuse for the delay, the leave request may be denied until at least thirty (30) days from the date the College receives notice. A faculty member undergoing planned medical treatment is required to make a reasonable effort to schedule the treatment to minimize disruptions of the academic schedule.

An eligible faculty member may take up to twelve (12) weeks of leave under this policy during a twelve-month period, which will be determined as follows. The twelve-month period will be measured backward from the date of commencement of any leave of absence under this policy. Each time a faculty member requests FMLA leave, the College will compute the amount of leave the individual has taken under this policy within the preceding twelve-month period, and subtract that amount from the twelve weeks of available leave; the balance is the amount the individual is entitled to take at that time.

If both spouses work for the College, and each wishes to take leave for the birth of a child or the placement or care of a newly placed, adopted, or foster child, or to care
for a parent with a serious health condition, the married couple may take only an aggregate of twelve (12) weeks of leave. If, however, the souses wish to take leave for separate and unrelated reasons, each spouse or partner is eligible for twelve (12) weeks of leave.

While on leave, faculty are requested to report periodically to the College regarding the status of the medical condition and their intent to return to work. Reports may be made to the faculty member’s department head, to the Provost, or to the HR Benefits Representative.

Return to Work
A completed Intent to Return To Work and Fitness for Duty/Medical Release (FMLA) must be presented to HR prior to returning to work for faculty who take leave for their own serious health condition.

Procedures for Family & Medical Leave and Long-Term Disability Leave
Faculty members suffering from occasional illness of limited duration (1-4 days) should contact their department chair and administrative coordinator, who will notify the students or the classes affected by the absence.

When five or more days of absence for illness, injury, or any FMLA qualifying reason is anticipated or has occurred, the following steps should be taken:

1. Faculty First Steps
   - The faculty member must inform the Dean for Faculty Development of the need for leave. The Dean will inform the department chair and Human Resources (HR). Note: requests for FMLA leave must be made at least 30 days in advance if practicable. See FMLA policy for additional information.
   - The Dean for Faculty Development will provide a copy of the Procedure for Sick Leave, Family & Medical Leave and Disability Leave to the faculty member and the faculty member must sign and return the cover sheet to the Dean as soon as possible.
   - Human Resources will inform the faculty member how to obtain and initiate the FMLA process and any required certification forms.
• Human Resources will inform the Dean for Faculty Development when the FMLA paperwork has been completed.

2. Health Care Provider’s Role
• The faculty member is responsible for the timely return of any required FMLA certification forms, including those that must be completed by the faculty member’s health care provider, or his/her family member’s health care provider, in the case of leave to care for a family member. The certification form must be returned to the Benefits Representative in Human Resources, where it will be filed in the faculty member’s medical file (kept confidentially in Human Resources).
• The completed form must indicate the health care provider’s best estimate of the length of the medical leave.
• Human Resources will communicate the estimated time of leave, and any extensions thereof, to the Dean for Faculty Development.

3. The Provost will work with the faculty member and the department chair to arrange for coverage of academic responsibilities.

4. Long Term Disability Coverage
In the event that the medical leave for a personal illness or disability extends past the 12 weeks covered by the FMLA, the faculty member (or responsible party) will be contacted by the HR Benefits Representative in the fourth month of the leave to plan for the possible need to apply for Long Term Disability (LTD) to continue income payments after the sixth month of medical leave.
• When an absence of longer than six months for a faculty member’s personal illness or disability is projected by the faculty member’s health care provider, the following applies:
  • The Benefits Office in Human Resources completes the Long Term Disability (LTD) Employer Statement in order to initiate the claim for benefits with Lincoln (the insurance carrier).
• The faculty member is contacted by the Benefits Office and sent the LTD Employee Statement, to be completed by the faculty member and sent directly to Lincoln.

• The faculty member is also sent the LTD Physician Statement, to be forwarded to his/her health care provider and then sent by the health care provider directly to Lincoln.

• If the LTD claim is approved, the faculty member will receive from Lincoln 60% of his/her pre-disability monthly earnings to a maximum payable benefit of $10,000 per month after satisfaction of the 180-day elimination period.

• If the LTD claim is denied for any reason by Lincoln, the faculty member will continue to receive any salary during the medical leave to which he/she is entitled under the provisions of the Salary Continuance Policy and subject to conditions described in the policy.

• Once the Long Term Disability takes effect, the tenured faculty member is placed in a leave without pay status (LWOP) and notice is given to the faculty member that tenured status will end if he/she is unable to return to work within two years from the LTD approval date. Limited exceptions may be granted by the President if, for example, the faculty member provides medical certification that the disability is expected to end and the faculty member will be able to return to work within a reasonably short period of time after the expiration of the LWOP period. Return to work by any faculty member who has been placed in LWOP status will require a release from the faculty member’s medical provider, certifying that the faculty member can perform the essential functions of his/her position upon return.

5. Returning to work
Prior to returning to work, an Intent to Return and Fitness for Duty certificate (aka Release to Return to Work note) from the health care provider must be presented to the HR Benefits Administrator. This is a statement by the health care provider that addresses the individual’s ability to perform each of the essential functions of his/her position. It releases
the individual to return to work without restrictions or to return to work with the restrictions that the physician has listed.

Faculty may be required to obtain a second medical opinion (at the expense of the College) if there is uncertainty about the individual’s ability to perform the essential duties of his/her position.

HR will notify the Dean for Faculty Development, who will inform the department chair of the faculty member’s date of return, and any restrictions.

The faculty member must schedule a meeting with the Dean for Faculty Development before resuming teaching responsibilities.

H. PARENTING LEAVE

The College supports employees who have the dual concern of maintaining a balance between their work and family obligations through the provision of a Parenting Leave policy.

Faculty members with 1.0 FTE contracts and a year or more of service are eligible for Parenting Leave. Parenting Leave provides up to six weeks of leave with normal pay and benefits for employees who take primary responsibility for the care of a newborn child or a newly-adopted child. An additional six weeks of unpaid leave may be taken for a cumulative total of twelve weeks. Parental leave must be used during the first twelve weeks following the birth or adoption. All paid or unpaid time taken under parenting leave is credited against any available FMLA leave time.

Faculty are expected to return to normal job responsibilities at the conclusion of the leave. Persons failing to return and to continue working at the College for a minimum of one year after the leave are required to repay the six weeks of paid parenting leave time.

Procedure for Requesting Parenting Leave
A faculty member who wishes to request a parental leave of absence or reduced teaching load should contact the department chair and the Provost. The Provost will notify the HR Benefits Representative, who will then provide the faculty member with the appropriate forms. The faculty member is responsible for
completing the forms and returning them to the HR Benefits Administrator in a timely fashion.

In the event that a faculty member requests a full 12 week/semester Parental Leave without academic responsibilities, the standard FMLA protocol will be followed. Likewise, in the event that there are medically-related complications for either the new-born child or the employee/parent, a standard FMLA Leave may be designated to cover any unanticipated and extended time away from academic responsibilities.

It has been the practice of Academic Affairs to facilitate a reduced teaching load of a total of 1.5 courses during the semesters of the Parental Leave if requested by a faculty member. The faculty member requesting a reduced teaching load is not required to submit a fitness for duty certificate before resuming a full teaching load. It is the College’s position that a faculty member who chooses to take a reduced teaching load agreement does not stop “working” during the Leave.

I. PRINCIPLES FOR FACULTY RETIREMENT

Drafted by the Committee on Conference with Trustees
Endorsed by the Faculty at the December 2016 Faculty Meeting

Faculty members at The College of Wooster play a major role in enacting the mission and core values of our institution through their mentoring of students and through their commitment to excellence in both teaching and research as “integrated forms of inquiry.” Due to this role, the College needs: (a) to be as mindful in guiding senior faculty members toward retirement as it is in guiding young faculty members toward successful tenure and promotion; and (b) to take care in fostering positive relations with retirees, a group of individuals who have contributed greatly to the College and who can continue to serve as a valuable resource for the institution.

In this spirit, we offer the following principles:

- Both faculty transitioning into retirement and faculty retirees are important parts of our diverse community who can contribute in important ways to the institution, the education of students, and community life on campus.
- The College should devote attention and resources to assist late-career faculty members in thoughtfully considering the trajectory of their remaining years as full-time members of the faculty.
- Information about the impact of retirement on salary and benefits should be readily available to faculty members in up-to-date, easily accessible form, along
with the name and contact information of a designated point person who can provide informed advice on these matters.

- The process of retirement should be transparent in that faculty members should be aware of the potential to negotiate a phased retirement and also know that phased retirement is not guaranteed.
- In any negotiation for possible phased retirement, the interests and desires of all parties in discussion (i.e., retiree, departments/programs, Provost) should be considered.
- The College should continue to provide resources to faculty members in phased retirement to support their attendance at professional and scholarly meetings and their projects in teaching, research, and scholarship. In addition, the College should strive to provide resources to faculty members in early retirement to assist them in completing and/or presenting research, pedagogical, and/or scholarly projects. In both cases, such faculty work is mutually beneficial to the faculty member and to the institution.
- The College should establish clear and regular means of communication with retirees both for purposes of discussing issues that directly affect them (e.g., changes in benefits) and for establishing and maintaining good relations with this valuable constituency.

J. PHASED RETIREMENT OPTIONS

Phased retirement options are intended to facilitate retirement decisions by allowing eligible faculty the option to continue participation in academic life and mentoring of students while preparing for the future. Specific phased retirement options will vary depending on the needs of the individual faculty member, the needs of the department/program and the larger institution. Below are examples of phased retirement options that may be available; other arrangements may also be negotiated. Eligible faculty members should contact the Dean for Faculty Development for more information.

Example 1: Half-time reduction of teaching for three years followed by full retirement.

Faculty members with 15 years of service or more, and who are at least 62 years of age, may reduce their work and their salary by 50% for three years. Full health benefits remain in place, and TIAA payments will be scaled to the received salary. Faculty would retain access to the Faculty Travel Benefit for this three-year period. Following the three years, the faculty member would retire fully. Faculty members would not be required to fulfill committee service or advising duties during their phasing period; however, should a faculty member on phased retirement wish to continue these duties, such responsibilities may be negotiated with the department/program and the Provost. Replacements to departments/programs will depend upon need and budget.

Example 2: Independent Study Advising

Eligible faculty members may choose to retire fully, but continue to advise Independent Study students on a year-to-year basis, depending on department/program need. Emeriti faculty may advise up to 5 students, with a stipend per student. The total stipend may not exceed the current maximum earnings to receive full Social Security benefits. This option would only be available pending approval from the department or program chair.
K. HEALTH CARE POLICY REVIEW GUIDELINES

Joint document from the Committee on Conference with Trustees (CWT) and the Benefits Advisory Task Force (BTF) — March 2018

Preamble from Conference With Trustees

Following on a series of discussions with Benefits Task Force (BTF) and President Bolton during fall semester 2017, Conference with Trustees (CWT) has developed a set of principles to help frame written guidelines for how BTF carries out its mission. These principles were created with two major goals in mind: one, to help clarify the process by which the task force analyzes, deliberates on, and communicates potential changes to employee benefits; two, to elucidate the rights of faculty and staff to transparent information about benefits and the right to give feedback to the task force. We (CWT) propose that these Health Care Policy Review Guidelines conform to the following four principles:

1. Establish a timeline for regular, planned communications to staff and faculty about the potential for changes to certain benefits;
2. Acknowledge the need for a standardized model for communicating the potential benefits and drawbacks of proposed changes;
3. Make clear the distinction between the kinds and magnitude of changes that merely need to be communicated to the faculty and staff, and the kinds and magnitude of changes that need to be vetted with the appropriate campus constituencies;
4. Make clear where the ultimate authority lies for making final decisions about changes to health care benefits, and what role various constituencies serve relative to this ultimate authority.

Accordingly, this document offers proposed guidelines for health care policy review, management, and change procedures. It has been formulated jointly by the CWT and BTF. While both groups address a range of other issues within our purviews, these guidelines were developed in spring 2018 explicitly for health care policy review. We anticipate that these new policies would be implemented effective September 1, 2018.

Benefits Philosophy: The College of Wooster is committed to providing its employees with a high quality and competitive benefits package that enhances their well-being and is consistent with the strategic objectives of the College. A competitive benefits package is also critical in attracting and retaining high-quality faculty and staff. The College of Wooster considers the following factors when developing provided and assisted health care benefits:

- Options that are both affordable and high value for us as a community (i.e., benefits that are more affordable than one could secure individually and optional enrollment in select benefits);
- Protection against catastrophic expenses and income interruptions (plans that provide greater than bare minimum coverage, and long-term disability coverage);
- Compliance with all relevant federal, state and local laws (such as ERISA, the PPACA, and Department of Labor standards; see Appendix A);
- Regular evaluation of plan designs and options, bench-marking, quality control, and efforts to address escalating costs for both the employee and the College.

Benefits Advisory Task Force: The Benefits Advisory Task Force was established in December 2015 and charged by the Vice President for Finance and Business. Its original guidelines state: “The Benefits Advisory Task Force serves as an advisory body for employee benefit offerings and changes. The BTF is

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2 Procedures for consideration and review of other areas of employee benefits under the purview of the Benefits Advisory Task Force may be the subject of future guidelines.
comprised of faculty, staff, and retiree members to represent all constituencies of the College impacted by employee benefits. The purpose of this committee is to assist in investigating employee and College needs regarding current and potential benefits; review benefit policies, designs, providers, and costs; review research on peer institutions’ benefit policies and programs to determine both the competitiveness of the College's offerings and to identify alternative approaches and best practices in benefits design; and recommend benefit plan and policy changes.”

In 2016, BTF embarked on a specific charge “to develop a long-range plan for our healthcare plan, including design, options, costs and rate structure.” Over the past two and a half years, the task force has worked to analyze the specifics of the College’s current plan and the larger health care environment and weighed a range of options for our health plan each year. Our work has been supported by detailed data and analysis provided by Educational & Institutional Insurance Administrators, Inc. (EIIA), the College’s current insurance broker and consultant.

We have been guided by the following goals and principles:

- To monitor trends in the health care market that may affect our plan(s);
- To consider plan designs and options that are both affordable and high value for us as a community;
- To monitor protection against catastrophic expenses and income interruptions;
- To remain compliant with all relevant federal, state, and local laws;
- To hold down costs, when possible, for the College and plan participants;
- To communicate regularly with all constituencies in the College community;
- To conduct regular evaluation of plan designs and options to help control escalating costs for both the employee and the College.

Current Health Care Plan Decision-Making Procedures: The current process for the consideration of any health care plan or design changes involves recommendations of the BTF to Vice President for Business and Finance (VPFB) Dee McCormick, who in turn makes recommendations to President Bolton. Deliberations are conducted in advance and new policies go into effect on January 1st of the following calendar year. The BTF also holds open meetings and discussions with members of the community on a regular basis. In accordance with the Statute of Instruction, any consideration of major changes in health care benefits would be directed to the Faculty. Article II, Section 14 states: “…All proposals for changes in the status of any of these programs shall be communicated in writing to the Conference Committee of the Faculty [aka CWT] for its deliberation and reported to the Faculty for its consideration.”

While this system has functioned adequately in the past, members of the CWT and the BTF have identified several concerns. First, the timing of consideration of plan changes can seem restricted: The BTF only receives census data and specific recommendations for plan changes in August/September, providing us with about one month in which to reach key decisions and recommend any changes before Open Enrollment, which begins on November 1st each year. The timing of census data reporting creates challenges for all types of institutions—public and private, in academia and large businesses. Second, members of the staff and faculty have called for better information-sharing (e.g., distribution of meeting minutes and communication about ideas for plan changes). Third, faculty members have raised questions relative to the Statute about the extent of their authority to weigh in on health policy or plan decisions.

Proposed New Guidelines: Given these challenges, we would propose the following initiatives to clarify guidelines and procedures for review and policy change. Pursuant to our charge to conscientiously and transparently manage health care benefits, we recommend the following guidelines:

We recommend that health care benefits considerations be divided into two categories: 1) procedural and design changes; 2) major plan or status changes. Each would involve regular engagement by the BTF, faculty, staff, and administrators.

Category 1: Procedural and Plan Design Changes
BTF Responsibility: Discuss and Report; Timeline: Fall Semester
We believe this dimension of our advising operates effectively in its current form. Indeed, it requires regular management and discussions that go on throughout the year with the BTF, in consultation with our broker. These also include specific issues on which we focus each fall as we approach Open Enrollment, and any changes would go into effect January 1st of the following year. In line with past practice, we propose that procedural and plan design changes under consideration be reported to the broader community in the fall semester each year, with public forum meetings and information sessions for discussion of relevant issues or concerns. The BTF will use a standardized metric to help employees evaluate the changes under consideration (consistent with our practice to offer premium calculators and spreadsheets, for example).

Examples of Category 1 decisions include (but are not limited to) proposals related to:

- Maintenance of same number of health plans;
- Changes in co-pays (a fixed dollar amount an employee pays for a doctor’s office visit);
- Changes in deductibles (the amount paid by employees for non-preventive medical care before insurance begins paying; for example, the current PPO plan in 2018 carries a $500 individual deductible);
- Changes in out-of-pocket maximums (the annual maximum an employee would pay);
- Changes in co-insurance (percentage an employee pays after the deductible is met, and before maximum out-of-pocket limit is reached);
- Changes in rate tier structure (the types of categories we use to assess fees like employee, employee +1, family, etc…);
- Formulas for calculation of premium structures (like the more equitable and progressive premium structure implemented in 2017, with reasonable bands);
- New health care opportunities at no or limited cost (like telemedicine options);
- Spousal surcharge for spouses who could obtain coverage from their own employer;
- Implementing a global step therapy protocol for the employee prescription drug plan;
- Implementation of industry standard protocols like “dispense as written” coding

Following a public sharing of information and discussions related to any Category 1 level proposal, the BTF and VPFB would send a written recommendation to the President for any policy change. This report would attempt to incorporate views of all concerned parties.

These represent the types of issues that all plan managers work with on a regular basis: the types of marginal ‘levers’ that are used in moderation by plan managers in non-profit and for-profit businesses/institutions each year before open enrollment. In other words, these tools and our management of them are consistent with industry best practices. For example, in 2017 the BTF implemented a new more progressive premium structure calculation plan that shifted some costs for insurance increases to participants who earn higher incomes. From time to time, we have considered raising co-pays and explored the possibility of spousal surcharges. We have communicated these issues regularly at open forum meetings with staff and faculty and received valuable feedback. In sum, we view this document as formalizing guidelines for modest Category 1 decisions that have already operated well in the past.2

**Category 2: Major Design/Status Changes**

**BTF Responsibility: Discuss, Propose, Require Approval; Timeline: Spring Semester**

This category of potential changes requires special consideration—and necessitates broader engagement by all constituencies. Discussions on these issues might occur during BTF meetings, in consultation with our...
broker (and would be reported out through publication of our meeting minutes). But we would treat any proposed Category 2 changes as “status” changes, subject to broader review. We propose that procedural and plan design changes under consideration be reported to the broader community in the spring semester of any academic year, with public forum meetings to follow for discussion of relevant issues or concerns. Whenever possible, the BTF will use a standardized metric to help employees evaluate the changes under consideration (consistent with our practice to offer premium calculators and spreadsheets, for example).

Category 2 recommendations would be proposed to CWT, Staff Committee, and retirees in spring semesters. CWT would then advance the proposal for consideration on the agenda in a Faculty Meeting, and the VPFB and BTF would seek input via meetings of the Staff Committee and open meetings of the campus community (including active employees and retirees).

Examples of these decisions include (but may not be limited to) proposals related to:

- Changes in the possible number of health plans offered (for example, the addition of a high-deductible plan option);
- Changing health insurance providers and/or third-party administrators;
- Changing from self-funded to fully insured;
- Significant changes in prescription drug coverage plans that could impact a significant portion of our employees or retirees (more than 10%).

Following a public sharing of information and discussions related to any Category 2 level proposal, the BTF would collate a report and recommendation to the President for any policy change. This report would incorporate the views of all concerned constituencies.

We recognize that these are the types of issues that deserve greater consideration. Initiatives that are advanced in the spring semester and given consideration in a Faculty Meeting will help set the stage for broader community awareness. Like Category 1 changes, though, these would not be implemented until January 1st of the following year.³

Summary: A Process for Transparency and Communication: The BTF and the CWT would like to reaffirm our commitment to transparency and communication, and we believe these proposed guidelines will create greater transparency and support for the health care review system at the College. The BTF has adopted additional practices and procedures to promote information-sharing, as well. For example, it regularly publishes minutes from all our meetings (at least twice monthly) and distributes them to the faculty ahead of each faculty meeting, shares them with the Staff Committee, and posts them on the Staff Committee wiki. In addition, BTF follows a detailed communication plan addressing all audiences for any significant health care changes, particularly focused for phased communication each fall as we approach Open Enrollment. This includes a comprehensive email to all faculty, staff and retirees that details every decision made by the BTF, the reasoning behind it, and the impact; communications from HR to retirees specifically; several information/Q&A sessions prior to the start of the open enrollment period with the members of the task force, HR staff, and representatives from EIA; group meetings and/or individual appointments with retirees; and additional written and in-person follow up communications as needed.

³ Again, we also recognize potential circumstances in which the President of the College—with the advice of the BTF, the VPFB, and information shared with faculty, staff, and retirees—may need to take more immediate actions to rectify a health care benefits issue. Any such initiatives that fall into Category 2 would be recommended in line with our fiduciary responsibilities to effectively manage the plan—and would follow established guidance as laid out in the Statute.
Employees also may share questions or comments with the BTF at any time through the Benefits Office (benefits@wooster.edu), and separately with the members of the BTF through an anonymous web form: https://wooster.co1.qualtrics.com/jfe/form/SV_54rPfHhYqtu2HK1