

Benefits Manual for Full Time Faculty

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BENEFITS MANUAL FOR FACULTY

Introduction

This Benefits Manual is designed to help you become familiar with the current benefits offered to full-time faculty at Clark University. The contents of this manual are presented for informational purposes only; this is not a contract. The benefits and eligibility policies described are those in effect as of the date shown above, or as indicated next to sections when revised. Policies and levels of coverage are subject to change by the administration in consultation with the faculty, or in accord with government regulations and legislation.

The benefits described below are grouped into three categories. The first category, Group A benefits, includes those benefits that are part of compensation as defined by the American Association of University Professors (AAUP). These benefits are reported as part of the Annual Survey of Faculty Compensation, the results of which are published each year in *Academe*. The second category, Group B benefits, includes those benefits offered by the University that are not included in the AAUP's definition of compensation and which involve some cost to the University. The third category, Group C benefits, includes those benefits offered by the University that are not included in the AAUP's definition of compensation and which are offered as a convenience for faculty at no or minimal cost to the University.

Benefits are administered through the Office of Human Resources, and faculty are encouraged to consult with the Human Resources staff if they have questions pertaining to benefits.

Many of the benefits included in this manual are described in brief form. For complete descriptions of the benefits, it is necessary to review plan documents, available in the Office of Human Resources. If you would like to reach the HR Office by e-mail, please contact HR@clarku.edu .

GROUP A BENEFITS

A.1 DISABILITY INSURANCE

Full-time faculty members with one or more year contracts are eligible on the first of the month after their date of hire for coverage under the University's Long Term Disability Insurance Plan. The University assumes the cost of this plan. The faculty member must anticipate being disabled for a continuous period of 180 days due to illness or bodily injury to apply for benefits. The current plan also provides benefits for both full and partial disabilities following this 180 day elimination period. On or about the first day of the third month of disability, the Office of Human Resources will begin application procedures with the disability insurer. This benefit provides 60% of monthly salary and is limited to \$10,000/month, less any amount from Social Security, Workers' Compensation, or retirement benefits. Insurance payments will begin (if eligibility is determined by the insurer) after 180 days. However, the University offers the additional benefit of 60% of the full-time faculty member's monthly salary (effective at the onset of disability) from the first day of the fourth month to the first day of the seventh month. In addition, the University will continue its contributions to all benefits such as health, life, retirement, etc. up to the first day of the seventh month. At that point, all but health and retirement benefits will cease (15% of base salary at the time of disability onset will be paid to either TIAA/CREF or Fidelity by the University if you have participated in the retirement plan for more than 6 months prior to disability). The University will continue its contributions to health coverage for 29 months from date of disability, at which time you are eligible for Medicare.

It is the employee's responsibility to apply for Social Security disability as soon as possible. This is a prerequisite for determining eligibility for disability benefits.

A.2 HEALTH INSURANCE

The University currently offers full-time faculty a choice of health care plans. Coverage is effective on the first of the month following your date of hire, or on the actual date of hire if that date is the first of the month. Changes to health-care providers and/or coverages are restricted to an annual open-enrollment date. Employees monthly health care premiums are treated as a pre-tax reduction (before-tax) to their salary. This pre-tax option allows health insurance premiums paid by employees to reduce their salary base for purposes of computing federal, state and Social Security taxes. Please contact Human Resources for a list of current health care plans and monthly costs.

The monthly premiums and University contributions are currently subject to change annually. Please contact the Human Resources Office for current rates. Brochures and plan details are available in the Office of Human Resources.

Faculty approved for a multi-year, part-time designations are eligible for pro-rated University contributions. Please contact HR@clarku.edu for information.

COBRA (Health Insurance Continuation)

The Consolidated Omnibus Reconciliation Act was signed into law on April 7, 1986. COBRA contains provisions, which require the University to offer health insurance coverage to employees leaving the group. The University must also provide former employees, spouses and dependents the option of remaining in the group health plan for a limited time.

Also under COBRA, age limits have been removed so that any worker or spouse age 65 or older must be included in the University's group health plan unless he/she has specifically elected Medicare as primary coverage.

Eligibility for continued coverage is triggered by any of the following:

- Termination of employment

- Reduction of employee hours
- Death of employee
- Divorce or legal separation
- Dependent child ineligible due to age or loss of full-time student status

The length of continued coverage (18 or 36 months) is determined by the qualifying event.

A.3 HEALTH INSURANCE BENEFIT FOR RETIRED FACULTY AND FOR SPOUSES OF DECEASED FACULTY

I. Retired Faculty Members Eligibility: All Full time Faculty members retiring from Clark (defined as leaving Clark after reaching age 60) after 20 or more years of full-time service at Clark are eligible for a University contribution toward their supplemental health insurance coverage. This benefit is on a reimbursement basis and processed quarterly after submission of receipts to the Office of Human Resources. Retiring and retired faculty members with less than 20 years, but with 7 or more years of service at Clark are eligible to receive a pro-rated share of this health benefit. (See formula below.)

Clark's Contribution Toward Cost: Retired faculty members eligible for Medicare may wish to enroll in a Medicare Advantage or Medicare Supplement Plan (e.g., Medex, Fallon Community Health Senior Plan, AARP, etc.). Clark University will contribute up to, but not more than the actual premium, \$35 per month for an individual or \$52.50 per month for the faculty member and spouse. Faculty members retiring from Clark who are currently enrolled in one of the University's health plans and who are not eligible for Medicare may: immediately upon retirement, convert to the non-group, direct bill-at-home plan allowed by the individual's current health plan carrier, with Clark contributing up to, but not more than the actual premium, \$35 per month for an individual or \$52.50 for the faculty member and spouse; or take advantage of the Consolidated Omnibus Budget Reconciliation Act (COBRA) option and remain on one of Clark University's regular group health insurance plans for up to 18 months, after which time the faculty member may convert to the non-group, direct bill-at-home plan if provided by the individual's current health plan carrier, with Clark contributing up to, but not more than the actual premium, \$35 per month for an individual or \$52.50 for the faculty member and spouse.

Retired faculty members with less than 20 years, but with 7 or more years, of full-time service at Clark are eligible to receive a pro-rated share of the health benefit. The pro-rated Clark contribution to health insurance will be a fraction of the full contribution equal to the number of years of service divided by 20. For a single retiree this would be:

$$\text{Contribution} = \$35 \times (\# \text{ of years of service})/20$$

II. Survivors of a Faculty Member

The University offers dependents (spouse or children under 18 years of age) of a deceased full-time faculty member (tenured, tenure track, Professor of Practice, Research Professor, or Lecturer) a total sum of \$35 per month for the Consolidated Omnibus Reconciliation Act (COBRA) period to be used for the continuation of coverage in the same plans available to active faculty. Survivors currently receiving a contribution from Clark for health insurance under an arrangement agreed to prior to the academic year 1988-89 will continue as previously agreed.

A.4 LIFE INSURANCE

All Full-time faculty members are eligible for life insurance on the first of the month following the date of employment. The University assumes the entire cost of this insurance. Faculty members are insured for two times their annual base salary, rounded to the next \$1,000.00 to a maximum of \$600,000 coverage.

The scheduled amount of such insurance shall be reduced by 35 percent the first day of the month in which you reach age 70; on the first day of the month in which you reach age 75, the benefit is reduced by 50% provided that the faculty member continues to work full time. This plan coverage includes a conversion privilege to a non-group plan (at the individual's expense) at the time of termination of employment, or less than full-time employment.

The Federal tax laws mandate that any employer-paid premiums on life insurance valued in excess of \$50,000 be treated as a form of compensation and are subject to both Federal and Social Security taxes. The amount of taxable income assessed depends on the person's age and tax bracket, and is usually a small amount. This "extra income" is reported on the W-2 form at the end of the year. If an individual's life insurance coverage exceeds \$50,000 and s/he wishes to limit life insurance coverage to prevent any additional taxable income, such a request should be put in writing to the Office of Human Resources.

A.5 SOCIAL SECURITY TAXES (FICA/MEDICARE)

The earnings of full and part-time faculty are subject to Social Security taxes. Your Social Security contributions are deposited with the Social Security Administration for your social security retirement benefits. As of January 2011, employee pays 4.2% and Clark pays 6.2 % in taxes for Social Security (on earnings up to \$106,800); and employee and Clark pays 1.45% of your total salary for Medicare hospital insurance.

A.6 RETIREMENT PLANS

All Full-time faculty members are eligible to participate in either of the University's Retirement Plans, TIAA (Teachers' Insurance and Annuity Association) or Fidelity. After two years of continuous service, the University will contribute 10% of your base salary (or actual salary if on leave or sabbatical) provided you contribute a minimum of 5% of your salary.

Faculty members who have previously participated in a defined contribution plan at a College or University with 501.C.3 status will be allowed credit for such previous participation up to the entire 2-year waiting period. The calculation of base salary does not include salaries received through Clark overload teaching assignments, including the College of Professional and Continuing Education's regular and summer sessions. Faculty members receiving salary from grants may arrange to make a 5% or more contribution to the retirement plan, but the University portion will be contributed only in cases where the grant provides fringe benefit reimbursement at the audited University rates. Full-time faculty who are not eligible for the University 10% contribution may enroll without the University's contribution.

Faculty may choose to have their personal contributions treated as a tax-sheltered annuity as provided by IRS regulations on 403.b plans. Please contact HR@clarku.edu to enroll in either of the retirement plans.

A.7 TUITION BENEFITS

All full-time faculty members and members of their immediate family are eligible for tuition benefits as detailed below. Children and spouses of retired or deceased full-time faculty enjoy the same tuition benefits.

1. Full-time faculty hired after June 1, 1996:

Faculty member benefit:

The semester following full-time employment, tuition is waived each semester for two Summer and Evening Division undergraduate courses; or two GSOM graduate courses; or one School of Professional Studies graduate

course. (IRS regulations require that you be taxed on the value of graduate tuition benefits in excess of \$5250 per calendar year.)

Family benefit:

a) After one year of full-time employment, a child or spouse/partner may enroll in two Summer and Evening Division undergraduate courses, or one School of Professional graduate course per semester with a \$500 tuition waiver per course, with the balance to be paid by the employee or family member; or one GSOM graduate course with a \$1,000 tuition waiver per course, with the balance to be paid by the employee or family member. (IRS regulations require that you be taxed on the value of graduate tuition benefits in excess of \$5250 per calendar year.)

b) After three years of full-time employment, dependent children of the employee may attend Summer and Evening Division undergraduate programs (no age limit); or if under the age of 24, may attend the Day College undergraduate programs (pending acceptance through the admissions process), on either a full or part-time basis. Tuition will be waived for up to 36 courses, or the completion of a bachelor's degree, whichever comes first.

2. Full-time faculty hired prior to June 1, 1996:

Faculty member benefit: Tuition waived each semester for two Summer and Evening Division undergraduate courses, or two GSOM graduate courses, or one School of Professional Studies graduate course.

Family benefit:

a) If enrolled in a degree program prior to June 1, 1996: For faculty whose child or spouse/partner was enrolled in a Clark degree program prior to June 1, 1996, they will be eligible for two courses each semester in either School of Professional Studies or GSOM with full tuition waived.

b) If not enrolled in a degree program prior to June 1, 1996: A child or spouse/partner may enroll in two Summer & Evening Division undergraduate, or one School of Professional Studies graduate course per semester with a \$500 tuition waiver per course, with the balance to be paid by the employee or family member; or one GSOM graduate course with a \$1,000 tuition waiver per course, with the balance to be paid by the employee or family member. (IRS regulations require that you be taxed on the value of graduate tuition benefits in excess of \$5250 per calendar year.)

c) After three years of full-time employment, dependent children of the faculty member may attend Summer & Evening Division undergraduate programs (no age limit); or, if under the age of 24, may attend the Day College undergraduate programs (pending acceptance through the admissions process), on either a full or part-time basis. Tuition will be waived for up to 36 courses, or the completion of a bachelor's degree, whichever comes first.

For faculty whose children are already matriculating in an under-graduate Clark degree program prior to June 1, 1996, there will be no restrictions on age limitations or number of courses.

d) After five years of full-time employment, dependent children under the age of 24 are eligible for an off-campus tuition benefit for undergraduate degree programs at another accredited institution of higher education. The benefit is available for a maximum of four years or the completion of a bachelor's degree, whichever comes first. The amount of the benefit per family is 60% of the effective or scholarship-adjusted tuition at the other institution, not to exceed 60% of Clark's current tuition. The effective tuition is defined as the actual tuition less any scholarship assistance calculated to be for tuition. The calculation of effective tuition is made as follows:

Calculation for scholarship assistance: if scholarship aid is given by the institution or other source, only a proportion of the financial aid granted will be deducted from the amount of the tuition benefit paid by Clark. This proportion will be the ratio of tuition to total charges.

Tuition: (\$ _____) X Scholarship (\$ _____) = Amount deducted (\$.....)
Tuition + Room + Board (\$.....)

You must submit, each semester, an Off-Campus Tuition form (available in the Office of Human Resources, or on the HR Documents and Forms page on the website) along with a detailed copy of the other institution's total invoice for that semester. This invoice must include a specific charge for tuition, room and board, and any scholarship funds awarded.

Please note: this benefit is defined as a "family" benefit, and if both spouses are employed full-time at Clark University, the child is only eligible for the benefit of one parent.

3. Full-time faculty hired prior to January 1, 1986:

Full-time faculty hired prior to January 1, 1986 have the additional benefit of tuition remission for their children to attend either undergraduate or graduate day college programs (i.e. excluding School of Professional Studies and GSOM) at Clark (pending acceptance through the admissions process).

If the faculty member terminates employment for reasons other than retirement or disability, and he/she or a family member are enrolled at Clark, tuition will be payable, pro-rated for the remainder of the semester.

A.8 WORKER'S COMPENSATION

All faculty are eligible for statutory benefits under the Workers' Compensation Law of Massachusetts which provides financial benefits in the case of a work-related injury or illness. This insurance covers medical expenses for injuries occurring on the job and a percent of salary for lost time. Work-related injuries or illnesses must be reported to the Office of Human Resource immediately. Failure to do so may result in a delay of payment in benefits. Please call HR at ext. 7294 if you have been injured at Clark.

GROUP B BENEFITS

B.1 EMPLOYEE ASSISTANCE PROGRAM

The Clark University Employee Assistance Program (EAP) was created to provide Clark faculty and staff and their household family members with an opportunity to identify potential problems and prevent them from becoming major obstacles in their work and personal lives. The program also helps employees and their families resolve personal problems that may already be affecting their performance both on and off the job. The EAP is the result of Clark's recognition that emotional health is a key component of success at work.

The EAP enables all Clark faculty and their families to obtain, at no cost to them, confidential assessment and referral services for problems such as child care, eldercare, alcoholism, drug abuse, legal and financial difficulties, family/marital problems, emotional stress and any other job-related or personal problems.

Clark University currently contracts with E4Health to provide these services. Consultation/assessment is at no cost to the employee or family members. Subsequent treatment, if required, will be coordinated with your medical insurance coverage. Call E4Health directly at 1-800-828-6025, or on the website at www.HelloE4.com (Username: Clark University; Password: guest).

For additional information or literature contact the Office of Human Resources.

Confidentiality is a critically important feature of the Clark University Employee Assistance Program. All employees are assured that no one at the work place will be informed of the phone call, visit or any follow-up service, unless you have authorized this in advance.

B.2 FACULTY DEVELOPMENT FUND

The Faculty Development Fund provides modest support for focused faculty development research projects that support the two priority goals of the university: reputations and resources. This may include "seed money" for new research initiatives to help obtain results or confirm ideas that can become part of a research proposal to an outside granting agency, and also can be used for other scholarly projects and creative endeavors that hold promise to raise the visibility and reputation of the institution.

This fund is restricted to faculty holding Regular Faculty Appointments (Faculty Handbook page 2, category D.1) and Non-Tenure Track Faculty Appointments defined as Open-ended Term Appointments: Lectureships, Professors of Practice, and Full-time Research Professorships (category D.2.b) [see faculty handbook pages 2 and 3 for details on the nature of these appointments].

Guidelines for application for faculty development fund grants are available on the Clark website under "Office of Sponsored Programs and Research" at the link here:

<http://www.clarku.edu/offices/research/funding/facultydevsub.htm> , or from Research Board.

B.3 GENERAL LIABILITY INSURANCE

Full-time and part-time faculty are insured under the University's policies while they are working on behalf of the University. This coverage includes comprehensive General Liability and Umbrella Liability policies that insure claims resulting from bodily injury or property damage and an Educators Legal Liability policy that insures certain personal injury claims.

Examples of general liability claims would be incidents involving persons claiming bodily injury while on the Clark campus or while participating in a university-sponsored event, where negligence by the University or a faculty member is alleged. Examples of personal injury claims under the Educators Legal Liability policy would be alleged discrimination during a hiring or promotion process.

As with all University insurance, coverage is provided for those faculty who are able to demonstrate that their actions were made in the good faith conduct of their professional duties as Clark faculty members. Coverage for legal assistance for such cases is generally provided under current policies, but prior approval must be obtained before costs are incurred. Since all insurance policies have certain exclusions and definitions, individual faculty members may wish to review copies of policies at the Office of Planning and Budgets.

B.4 PARENTAL LEAVE

Tenured or tenure-track faculty members, as well as faculty members holding the following titles: Professor of Practice, Associate Professor of Practice, Senior Lecturer, and Lecturer are eligible to apply for a parental leave after one year of continuous full time employment at Clark University.

The purpose of the University's Parental Leave is to provide assistance in the form of relief from teaching obligations to faculty members who are the primary caregiver to their newborn or newly adopted children.

For purposes of the University's Parental Leave policy, "primary caregiver" in one of the categories noted above who is the sole caretaker of his or her newborn or newly adopted child at least 30 hours per week, from Monday through Friday between the hours of 9:00 am and 5:00 pm.

A faculty member in one of the categories noted above, who is the primary caregiver for his or her newborn or newly adopted child is entitled to paid relief from course teaching duties during the semester in which the child is born or adopted, or in the case of a birth or adoption occurring within the last four weeks of the Fall semester, during the Spring semester immediately following the birth or adoption. A faculty member (only) whose child is born or adopted during the last four weeks of the spring semester or during the summer may receive relief from teaching during the fall semester immediately following the birth or adoption.

During the leave, the faculty member in one of the categories noted above is released from classroom teaching responsibilities. Other essential University duties associated with the faculty member's position shall continue, with responsibilities during the leave to be specified at the time of application. Teaching replacements in the faculty member's department are to be minimized, and full-time replacements will not be made. Specific instructional needs of the department are to be negotiated at the time at which an application for a leave is submitted. The department Chair is responsible for submitting specific requests related to instructional needs to the Provost. Full salary and benefit compensation continue during this leave. Faculty members who do not meet the eligibility requirements for a paid leave, may be eligible for up to 12 weeks of unpaid leave under the Federal Family Medical Leave Act (FMLA).

A non-tenured but tenure track faculty member taking a Parental Leave may apply to the Provost for a one year extension of the probationary period for tenure consideration. To qualify for an extension of appointment, the faculty member must have been granted a Parental Leave. For each Parental Leave, a non-tenured faculty member is eligible to extend the probationary period by one academic year.

Any semester on Parental Leave will not count towards accrual for paid sabbatical leaves.

To be considered for a Parental Leave, the faculty member must submit a written request to the Provost. The request should be received as early as possible prior to the start of the semester in which the leave is to be initiated.

B.5 FAMILY MEDICAL LEAVE ACT (FMLA)

In accordance with the federal Family and Medical Leave Act (FMLA) 1993, faculty members may take a period of unpaid leave for the care of family members as specifically defined under FMLA. Faculty members are eligible if they have worked at Clark University for at least one year, and or a minimum of 1,250 hours during the previous 12-month period.

Leave may be granted for the following reasons:

- To care for the faculty member's child after birth, or placement for adoption or foster care
- To care for the faculty member's spouse, child or parent who has a serious health condition
- For a serious health condition that makes the faculty member unable to perform his/her job
- For any qualifying exigency arising out of the fact that a spouse, son, daughter, or parent is a military member on covered active duty or call to covered active duty status
- Military Caregiver Leave

For purposes of this policy, a health care provider defines a "serious health condition" is defined as an injury, illness, or physical or mental condition involving inpatient care or continuing treatment by a health care provider.

Family care leaves may be approved for a maximum of 12 weeks in a 12-month period. For purposed of this policy, a "rolling" 12-month period will be used, measured backwards from the date a faculty member uses any family care leave. Spouses who are both employed by the University are allowed a combined total of 12 weeks of family care leave within a 12-month period for the care of a newborn or adopted child. If leave is requested due to the illness of a child, a spouse, or a parent, then each spouse will be allowed 12 weeks of leave.

a) Family member illnesses: For the care of a sick family member, up to 12 weeks of unpaid leave. The faculty member will be responsible for the cost of his/her benefits during unpaid leave.

b) Pregnancy Leave: Faculty members are allowed up to 12 weeks of continuous unpaid leave following a birth to care for a newborn. Clark's Pregnancy leave for Faculty (see section B.4) is inclusive of this 12 week leave.

c) Adoption Leave: Faculty must request adoption leave at least 4 weeks prior to the anticipated leave date, and present a copy of the official adoption papers. Unpaid leave may be approved for up to 12 weeks following the date of adoption. During any portion of the leave that is unpaid, faculty will be responsible for the cost of their benefits.

Faculty are required to provide a minimum of 30 days advance notice when the leave is "foreseeable" (pregnancy, planned surgery, etc.), and to submit a medical certification of either their own or family member's illness. Forms are available in the Office of Human Resources.

d) Qualifying Exigency: Faculty members are allowed time off to deal with family emergencies resulting from a covered spouse, parent, or child being called to active military duty.

e) Military Caregiver Leave: Faculty members are allowed to take up to 26 workweeks of leave to care for family members who become seriously ill or injured in the line of duty during active military service.

* The 26 week limit applies to all categories of leave taken in a single 12-month period including; military caregiver leave, qualifying exigency leave, and all other types FMLA leave.

B.6 SABBATICAL LEAVES

For purposes of calculating sabbatical leave a semester of service is defined as a semester of full-time employment as a regular faculty member at Clark University. It excludes periods of leave (sabbatical and other) of one semester or more and periods of part-time employment.

A regular faculty member may be granted a pre-tenure sabbatical leave after completing six semesters of full-time service on the Clark faculty at the rank of Assistant Professor or higher. A pre-tenure sabbatical will be for one semester at full pay and full benefits.

Tenured faculty members may be granted a post-tenure sabbatical based on the following formula: (i) every semester of full-time service at Clark University at the rank of Assistant Professor or higher, counts as one unit of sabbatical eligibility (eligibility to apply for a sabbatical); (ii) the number of units of sabbatical eligibility accrues and is tracked by the University; (iii) a tenured faculty member who has accrued six units of sabbatical eligibility may be granted a one semester sabbatical leave at 80% salary and full benefits with the exception of TIAA/CREF which will be based on the actual amount of salary paid by Clark University; (iv) a tenured faculty member who has accrued twelve units of sabbatical eligibility may be granted a sabbatical leave for one semester at full pay and benefits or two semesters at 80% and full benefits, with the exception of TIAA/CREF which will be based on the actual amount of salary paid by Clark University; (v) the accrued amount of tenured faculty eligibility is reduced by six units when a tenured faculty member takes a one semester leave at 80% salary and full benefits; and by twelve units when a tenured faculty member takes a one semester leave at full salary or a two semester leave at 80% salary; (vi) the total number of units of sabbatical eligibility does not accrue beyond twelve units unless a sabbatical is postponed at the initiative of the administration to accommodate the needs of the department and the University. Faculty holding Research appointments, Professors of Practice, or Lecturers are not eligible for sabbatical leaves. Because of the expense to the institution of the expanded sabbatical opportunities, Clark expects those seeking sabbaticals to apply for grant funds available from external sources for which their projects are eligible.

When a faculty member takes a sabbatical either for one semester or two semesters, it may be possible for the tenured faculty member to obtain external funding to supplement the tenured faculty member's pay, where the total compensation would exceed 100% of his or her regular Clark salary. In these instances, the faculty member may keep the Clark sabbatical benefits as well as any additional salary and/or benefits, with the presumption that these benefits are aimed at ensuring the faculty member is spending the majority of the sabbatical period on research or creative activity.

Depending on the amount designated to fringe benefits contributions from the external funding source, tenured faculty members should be mindful of how this could impact total contributions toward their retirement plan.

In some cases the tenured faculty member may have alternative options, such as applying external funds towards summer pay, rather than academic-year pay. Up to a maximum of 1/3 of base 9-month academic salary for each summer involved is allowable. Alternatively, if the external funding source provides at least 50% of a tenured faculty member's base salary, but does not provide any retirement benefit contribution provision, Clark will provide the tenured faculty member additional compensation equal to the lost retirement contribution; this additional compensation is considered taxable income by the IRS. Tenured faculty members who want this additional compensation applied to their retirement account may increase their retirement contributions by the amount of the additional compensation up to the IRS allowable maximum limit. To do this the faculty member must make arrangements through Human Resources to modify their Clark payroll deducted retirement plan contributions.

It is expected that under ordinary circumstances a sabbatical recipient will return to Clark University for at least one year following the academic year during which a sabbatical is taken.

B.7 LEAVE WITHOUT PAY

Leave of absence without pay may be granted, when doing so would not seriously hamper maintenance of necessary course offerings or other University functions. Requests for leave without pay should be made appropriately in advance, in support of timely course scheduling and other matters, to the faculty member's department chair and to the Provost. The maximum permissible extent of leave of absence or combination of sabbatical leave with a leave of absence is two years. The total of sabbaticals and leaves is not to be more than two years in every seven. Time spent on leaves of absence or sabbaticals is not counted toward eligibility for a subsequent sabbatical.

During leaves of absence without pay from Clark but with support from another source for the faculty member, the other source of support is expected to assume the cost of fringe benefits. Life, Long Term Disability and medical insurance as well as TIAA may be continued through Clark's program with payments to Clark from the faculty member or other source.

During leaves of absence without pay from Clark with no support from another source for the faculty member, the following options are available for continued participation in Clark's Life, Long Term Disability and medical insurance programs. The University's retirement plan does not allow participation of faculty who are not being paid from Clark while on leaves of absence without pay.

- a) Medical Insurance: Clark's health insurance plan(s) do not provide routine coverage when members are outside of the network area for extended periods. For faculty members on leaves of absence without pay living outside the defined health insurance network, Clark will provide an amount equal to the University's individual or family premium contribution to support the cost of other affordable health insurance coverage. This contribution is reportable income on the year-end W-2 tax form and subject to applicable taxes. Faculty members receiving the University's health insurance premium contribution will be paid this amount each pay period in the regular bi-weekly pay cycle.
- b) **Group Term Life Insurance:** Faculty will continue to be covered by the University's group term life insurance plan while on an unpaid leave of absence. Coverage is based on two times the faculty members academic year salary rounded to the next nearest \$1,000. The taxable portion of the premium in excess of \$50,000 is reportable on the year-end W-2 tax form and subject to Social Security and Medicare taxes.

Group Long Term Disability Insurance: Faculty will continue to be covered by the University's group long term disability insurance

B.8 TRAVEL ACCIDENT/LIFE INSURANCE

Full-time faculty members are provided travel accident/life insurance coverage by the University. The policy, which remains in effect during sabbatical leave periods, provides for a maximum benefit of \$300,000 if death or dismemberment occurs while traveling on University business. All planned trips should be communicated to the Provost's Office.

Please note: the coverage may not apply to travel to certain international destinations designated a "war zone". Check with the Planning and Finance Office for specifics prior to your travel.

B.9 TRAVEL TO PROFESSIONAL MEETINGS

Faculty members (including tenured and tenure track, Professors of Practice, Lecturers, and Research Professors) are eligible for support for travel to professional meetings. Funds for faculty travel are limited, and the maximum reimbursement is established annually. The faculty member must be presenting a paper, chairing a session, offering a creative performance, or playing a significant professional role at the meeting (e.g. as an officer in the professional society convening the meeting). Applications for travel support are made to the Provost's Office.

B.10 PHASED RETIREMENT

Faculty members (including Tenured, Professors of Practice, and Lecturers) with ten or more years of service at Clark University may apply for phased retirement. A year of service is defined as two semesters of full-time employment, including semesters of sabbatical leave and parental leave, but excluding other leaves of absence. The faculty member may enter into an agreement with the University to retire at a specified date in the future, and to reduce overall workload during the phased period of normally from one semester to three years, with a maximum of five years. The specific terms of an agreement will be arranged between the individual faculty member and the Provost, to the mutual agreement of both parties. It is anticipated that specific agreements for individuals will differ. Annual salary increases for phased retirees will be equal to the average increase for full-time faculty in their rank.

Annual increase for phased retirees will be equal to the average increase for full-time faculty in their rank.

A typical phased retirement agreement will have a faculty member at 60% of their “regular nine-month academic salary” and teaching 50% of their full-time load. However, each individual phased retirement agreement will reflect the individual circumstances and parameters agreed upon between the faculty member and the Provost. Non-teaching responsibilities will be determined by mutual agreement between the faculty member and the Provost prior to the commencement of the phased retirement agreement.

Faculty will be eligible for full benefits except sabbatical leave, life, and long-term disability insurance. The University's contribution to TIAA or Fidelity and Social Security shall be based on actual salary paid.

Requests for information and questions concerning eligibility, participation, or other aspects of the operation of the plan should be in writing and directed to the Provost's Office. Any discontinuance or modification of the plan cannot adversely affect the benefits accrued by the participants prior to the date of discontinuance or modification.

GROUP C BENEFITS

C.1 AUTO/HOME OWNERS INSURANCE

Through an agreement with the Knight-Dik Insurance Agency insurance coverage is provided through payroll deductions. A group discount of five percent on automobile insurance rates (additional discounts for alarms, anti-theft devices, drivers' education training, multi-car policies and safe driving records) and a 10% discount on homeowner, renter, or condominium insurance rates (additional discounts for non-smoking household, policy renewal and claims-free experience) plus an additional 33% discount if home and auto are both insured by Hanover. For information and applications contact Knight-Dik Insurance directly at (508)753-6353.

C.2 DENTAL INSURANCE

The University offers employees the option of joining a dental plan. The current provider is Blue Cross Blue Shield Dental Blue. Coverage is effective on the first of the month following your date of hire, or on the actual date of hire if that date is the first of the month. The employee assumes the full cost of this plan. Employees monthly dental premiums are treated as a pre-tax reduction (before-tax) to their salary. This pre-tax option allows dental insurance premiums paid by employees to reduce their salary base for purposes of computing federal, state and Social Security taxes. The monthly rates, subject to change each year, are available in the Office of Human Resources.

- You may cancel at any time, however, you must wait at least a year before re-enrolling, and re-enrollment must be during the annual open enrollment period.

Brochures and plan details are available in the Office of Human Resources.

C.3 FLEXIBLE SPENDING ACCOUNTS (FSA)

The University provides at no cost to you the opportunity for you to set aside a portion of your salary on a pre-tax basis to be used to pay for qualified health care and/or depending care expenses. A debit card with the annual amount you elect will be provided. You may set aside \$100 to \$2550 per calendar year for the health care account and up to \$5000 per calendar year for dependent care accounts thus lowering your taxable income. Open enrollment is December each year with a January 1st effective date. New faculty members have 30 days from the first of the month following their date of hire to elect these benefits or may wait until the annual open enrollment period. Visit the HR office for a complete plan description and enrollment forms. FSA has implemented a plan which helps employees with the high costs of child and dependent care. The plan allows employees to elect to contribute before-tax dollars into an account from which you may then withdraw funds (reimburse yourself) when you incur eligible dependent care expenses.

C.4 HOME BUYING/SELLING BENEFIT

The University provides at no cost to you the opportunity for you to receive a Cash Benefit anytime you (or members of your family) buy or sell real estate.

Example Benefit Amounts

Home Price	Employee Benefit Received*
\$300,000	\$1,575
\$400,000	\$2,100
\$600,000	\$3,150

*approximate

This Program has been made available to full-time employees of Clark University and their family members (both immediate and extended) through a partnership with Location Inc. The Program provides you with a substantial cash benefit any time you buy or sell a house or other real estate. This helps you reduce your costs of buying or selling a home, one of the most important transactions an employee and their family can make.

The Program can be used for buying and selling a home, a vacation home, or even undeveloped land. If you both buy and sell real estate using the benefit program, you can receive your employee benefit on both sides of the transaction.