

## **11.0 BENEFITS AND SERVICES**

Life University provides a comprehensive benefits package for its **full-time** faculty. An outline of these benefits is presented below. In the event of any changes to the benefits program, all information regarding such changes will be distributed to all faculty members by the appropriate administrative officer using a transmittal as described in Section 1.3.2. Any changes in employee benefits during an appointment year will be preceded by a thirty (30) day notice. **NOTE:** These benefits and services apply to full-time faculty only.

### **11.1 Insurance**

#### A. Health Insurance

Life University offers its employees group-health insurance coverage. The insurance carrier is through Life University, and details of the coverage can be obtained from the Human Resources Office. Dependent coverage is also available for a nominal charge.

#### B. Life Insurance

Faculty are provided a \$20,000 group life insurance policy.

### **11.2 Life University 401(k) Savings Plan**

All faculty are eligible to participate in the 401(k) Savings Plan on the first day of the month following the month of hire. At this time an employee may enroll in the plan in order to elect to have pre-tax deferrals from their earnings directed into the plan. The deferral amounts are always 100% vested.

A contribution may be made by the university into the plan on behalf of qualifying employees at the discretion of the Board of Trustees. The qualifications for this contribution are as follows:

1. To become eligible to receive any contribution, the employee must complete one full year of service and work at least 1,000 hours during that year (the plan year is October 1 to September 30). An employee is not eligible to receive any portion of a contribution until after one full year of service. During the second year of service the employee is eligible for a pro rata contribution from the date of the first year of service through the end of that plan year.
2. For the employee to stay eligible he/she must have worked at least 1,000 hours during the plan year for which the contribution is being made and be employed on the last day of that plan year.

The contributions are subject to the following vesting schedule:

<u>Years of Service</u>	<u>Percentage Vested</u>
0-1	0%
2	25%

3	50%
4	75%
5	100%

Further details regarding the plan are contained in the Summary Plan Description, which a participant receives upon employment with copies available in the Office of Financial Affairs. Questions concerning the plan may also be directed to the Office of Financial Affairs.

### **403-(b) Tax Deferred Annuities (TDAs)**

Life University offers all regular and part-time faculty the opportunity to participate in 403(b) Tax Deferred Annuities (TDAs). This annuity program is coordinated between Life University, various annuity companies and the IRS, and is administered by the Office of Payroll. Many laws and regulations have been established that govern tax-sheltered annuities, most of which have come about since the Tax Reform Act of 1986.

Some features of annuities are:

- Federal and State income taxes on deposits to these plans are deferred.
- The calendar year 2002 contribution limit was up to a maximum of \$11,000.  
The calendar year 2003 contribution limit is up to a maximum of \$12,000 plus \$2,000 if you are over fifty.  
The calendar year 2004 contribution limit will be up to a maximum of \$13,000 plus \$3,000 if you are over fifty.
- Earnings accrued with TDAs are not taxed as they accumulate within the account.

Further information about TDAs should be directed to the Office of Payroll.

## **11.3 Leave**

### **11.3.1 Leave of Absence**

#### **11.3.1.1 Family and Medical Leave Act**

Life University is subject to and complies with the Family and Medical Leave Act. The Act provides that eligible employees who provide proper certification and notice to their employers are entitled to 12 work weeks of unpaid leave during any 12-month period in order to care for (1) the employee's newborn, newly adopted or newly placed foster child, (2) a spouse, son, daughter or parent who suffers from a serious health condition or (3) the employee's own serious health condition which makes him/her unable to perform the functions of his/her employment. Family and Medical Leave are separate from all other leave of absences.

Maternity leave is handled as a leave of absence under the Family Medical Leave Act.

Certification forms and further information are available in the Office of the Provost.

**11.3.1.2                      General Leave of Absence (without compensation)**

- A. A faculty member may apply for a general leave of absence (without compensation) if exceptional circumstances arise and if such a leave will not be prejudicial to the interests of the University. In considering a request for a leave of absence, all approving officials shall take into account the effect that the granting of that leave could have on the University or on the division or department of which the applicant is a member. If the applicant's work cannot be handled by other faculty members or if the funds are not available for employment of a substitute, the request for a leave of absence may be refused or deferred until a more suitable time.
- B. A general leave of absence (without compensation) is without pay, and during the leave time the faculty member will not accrue any benefits, i.e., vacation, tuition benefits, etc., except as required by law. Generally, time on general leave will not accrue toward tenure but may be considered as uninterrupted time toward tenure with prior written approval of the President.
- C. Application for a general leave of absence (without compensation) must be submitted for approval through the chain of command to the appropriate dean for review. The dean shall transmit the application for leave of absence to the Provost with a recommendation for approval or disapproval. Final approval is granted by the President.
- D. When a general leave (without compensation) is approved by the President, the Provost will immediately notify in writing the faculty member requesting leave, the Human Resources Office, the Vice President of Financial Affairs and the appropriate dean in writing.
- E. Upon return, assignment will be made depending upon the needs of the institution.
- F. Leaves of absences (without compensation) will include Health and Life Insurance for a period not greater than ninety (90) days from the day the leave of absence begins. Conversion information for health and life insurance for the employee's dependent(s) will be sent to the employee.
- G. Taking a leave of absence (without compensation) may have consequences for employees who have taken a loan from the Money Purchase Pension Plan offered by the university. Call Finance at ext. 2632 for more information about this issue.
- H. There may be certain situations, such as unusually long jury duty, that exceptions to the approval process and cessation of benefits may be made.

**11.3.1.3                      Leave of Absence (with compensation)**

A. Half Quarter Leave of Absence (with compensation) (Accelerated Courses only)

Full time Faculty may apply for a half-quarter leave of absence with pay if circumstances arise and if this leave will not be prejudicial to the interests of the University. In considering a request for this leave of absence, all approving officials shall take into account the effect that the granting of that leave could have on the University, division or department of which the applicant is a member. If the applicant's work cannot be handled by other faculty members or if funds are not available for employment of a substitute, the request for a leave of absence may be refused or deferred until a more suitable time.

The faculty member must submit his/her application for a half-quarter leave of absence with pay, one quarter prior to the start of the quarter in which the leave will take effect. Applications will be submitted for approval through the chain of command to the Provost for final approval.

The faculty member working for half a quarter will receive half their biweekly pay for that quarter (twelve (12) weeks). Full time faculty will schedule at least fifteen (15) credit hours or twenty (20) contact hours with campus hours totaling at least thirty (30) hours for that six (6) week period they are scheduled to work.

All benefits will stay in affect with no changes for full time faculty. The vacation days will be prorated and reduced by twenty one (21) hours for taking half a quarter off. Necessary days will be prorated and reduced by six (6) hours.

B. One Quarter Leave of Absence (with compensation)

Full time Faculty may apply for a full-quarter leave of absence with pay if circumstances arise and if this leave will not be prejudicial to the interests of the University. In considering a request for this leave of absence, all approving officials shall take into account the effect that the granting of that leave could have on the University, division or department of which the applicant is a member. If the applicant's work cannot be handled by other faculty members or if funds are not available for employment of a substitute, the request for a leave of absence may be refused or deferred until a more suitable time.

The faculty member must submit his/her application for a full-quarter leave of absence with pay two quarters prior to the start of the quarter in which the leave will take effect. Applications will be submitted for approval through the chain of command to the Provost for final approval.

Full time faculty members must be working full time the quarter before they take a quarter off. Full time faculty will schedule at least fifteen (15) credit hours or twenty (20) contact hours with campus hours totaling at least thirty (30) hours the quarter before they take the next quarter off. The faculty will receive half their biweekly pay for that quarter (twelve (12) weeks) and the next quarter that they will be taking off.

All benefits will stay in affect with no changes for full time faculty. The vacation days will be prorated and reduced by forty two (42) hours for taking a full quarter off. Necessary days will be prorated and reduced by twelve (12) hours.

#### **11.3.1.4                      Sabbatical Leave**

Sabbatical leave is a program whereby eligible faculty may apply for an enrichment leave from the University for the purpose of undertaking research, writing, study, advanced degree work, or other creative endeavors which would not be possible during the course of his or her full-time University responsibilities.

A faculty member on sabbatical leave shall be considered as being on active duty, retaining all benefits, and shall accrue toward tenure.

In order to apply for sabbatical leave, the faculty member must be a full-time, academically ranked employee. The faculty member must have served the institution in a full-time, academically ranked position for a minimum of six (6) years.

The faculty member must submit his/her detailed application for sabbatical leave two quarters prior to the proposed date of the sabbatical. Applications will be submitted to the appropriate dean who will forward the application, along with any recommendations, to the President through the Provost.

Factors influencing consideration of sabbatical leave applications are as follows:

- A.     seniority of the applicant and the proposed course of study;
- B.     previous performance record of the applicant;
- C.     availability of substitute faculty member and funding for such.

Upon return, re-assignment to specific positions, courses, and/or schedules will be made based upon the needs of the institution.

- A.     Approval

Sabbatical leave may be approved by the President upon recommendation of the Provost. The decision of the President is final.

- B.     Duration of Sabbatical Leave

Sabbatical leave may be requested either for six months at full pay or twelve months at half pay.

The grant amount depends upon the purpose of the leave and the amount of outside financial support the faculty member can obtain. During sabbatical leave, faculty may serve in a full-time appointment elsewhere. If a faculty member is engaged in activities resulting in compensation, the salary from the University shall be reduced proportionately, with the exception of tuition grants from any sources, which pay direct educational costs.

A faculty member may not apply for future sabbatical leave until he or she has completed an additional five-year period of satisfactory service.

A faculty member on sabbatical leave is required to return for at least one year's service following the leave. Within thirty days following the end of the sabbatical leave, the faculty member shall present to the Provost a full report of activities and accomplishments during the leave.

Any faculty member who has been granted sabbatical leave with compensation is required, before beginning his/her leave, to sign an agreement that he/she will repay the full amount of compensation he/she received while on leave if he/she should not return to the institution for at least one year of service after the termination of the leave.

### **11.3.2 Leave for Jury Duty**

Recognizing the necessary public service performed to the community by jurors, full-time faculty members will continue to receive their pay during jury duty. Documentation (summons, and pay stub) must be submitted with request for leave for jury duty on an Academic Faculty Absence Report through appropriate channels to the Provost for final approval.

### **11.3.3 Military Leave**

Military leave is granted in accordance with the Uniformed Services Employment and Reemployment Act of 1994. Faculty members who take leave for military service must comply with the requirements of the Act, including provision of advance written or verbal notice of such service to the faculty member's immediate supervisor and appropriate Dean. Military leave is unpaid. However, upon the faculty member's request, the faculty member may use necessary absence time (see Section 13.8.8) still available prior to the commencement of military leave. To the extent that a faculty member can control the dates of service, the faculty member should schedule service around his or her teaching schedule and Faculty Workweeks so that classes and Faculty Workweek duties are not disrupted.

### **11.3.4 Bereavement Leave**

In the event of death in the immediate family (wife, husband, children, mother, father, brother or sister, grandmother or grandfather of either faculty member or spouse), a faculty member may be granted a leave of absence with pay for a reasonable time, but not to exceed five (5) days. Approval is granted through the senior supervisor of the administrative unit. A faculty absence report must be submitted to the Office of the Provost for record-keeping purposes.

### **11.3.5 Release Time**

Under exceptional circumstances, the University may agree to a temporary reduction in a faculty member's teaching load in order that the time subsequently-released may enable the faculty member to undertake significant research, major course revision, curricular revision or institutional self studies. It is assumed that all faculty recognize the responsibility to constantly update their instructional materials without requiring release time to do so. However, the nature of restructuring may be such that release time is warranted. A detailed request for release time should be made in writing to the President through the appropriate Dean and the Provost. It should include a statement of purpose as well as information on how class responsibilities will be met. Requests must be made at least one quarter prior to the beginning date of release time.

### **11.3.6 Seminar/Conference Leave**

In the interest of professional development, the institution encourages faculty members to be active participants within scientific bodies in their disciplines. The University will consider reasonable release time for attendance at conventions, seminars, training, and workshops, provided it does not duly interfere with the faculty member's duties and assignments. However, it is the responsibility of the faculty member to ensure that duties and assignments be covered during his/her absence.

Funds to defray reasonable travel and seminar costs may be provided if the event has been included in the approved departmental budget. Travel funds will be disbursed according to the limits stated within the Life University Travel Policy. **Costs for individual professional or association memberships must be borne by the faculty member.**

Whenever the University requires or encourages a faculty member to attend a seminar, conference, or program, attendance will not be counted against necessary absences or vacation leave. A faculty absence report accompanied by appropriate conference/seminar documentation must be approved by the appropriate supervisor and dean and submitted to the Provost for final approval and record keeping.

### **11.3.7 Necessary Absences**

Life University, realizing that occasionally necessary circumstances arise which require a faculty member to be absent from campus, allows up to 60 hours per 12-month academic year, beginning October 1 and ending September 30, for necessary absences. These hours may be used for occasions of illness, doctor's appointments, legal concerns, etc. This time may be taken in 3 hour increments. **However, no planned absences may be taken during Faculty Workweek.**

This allotment of hours may not be taken routinely to reduce the number of duty hours, and may not be taken on days immediately before or after vacation or immediately before or after a holiday, and may not be taken on graduation days or during Faculty Workweek. Planned necessary absences may not be taken in multiples of more than six hours (one day) unless special permission is granted in advance by the Provost.

Those faculty with special holiday needs which are not recognized within the faculty holiday schedule (e.g., religious holidays) are required to use a vacation hours or a necessary absence.

Written application by a faculty member for time of a personal nature must be submitted for approval through the chain of command to the Provost.

Faculty who serve in a senior administrative capacity (individuals who report to the President) must have approval from the President in order to take a necessary absence. A faculty absence report must be submitted to the Office of the Provost for record-keeping purposes.

Those days which must be taken due to confinement to home or hospital because of illness of the faculty member may be requested and approved by telephone. Absences exceeding 72 hours will require documentation of care by a licensed health-care provider. And, a written absence report must be submitted within 72 hours after the faculty member returns to work following the illness.

**Persons taking time off that has not been properly authorized will be considered insubordinate, may have their pay reduced accordingly, will be ineligible for pay increases for the coming academic year, and will be subject to disciplinary action.**

In the event a faculty member decides not to take the requested absence after it has been authorized, that faculty member must notify the appropriate granting authority in writing that the day was not used or the day will be charged.

In the event that a necessary absence is granted, the faculty member must ensure that another faculty member holds the class(es) and that course work is covered fully so that students are not deprived of any instructional hours. This arrangement shall be made between faculty members in the spirit of collegiality without additional cost to the institution. Before a necessary absence can be taken, all responsibilities must be covered, unless emergency situations make this impossible. Administrators must be in contact with their office personnel, either by phone, fax or personal contact, when such an absence is taken.

Faculty will be allowed to bank unused necessary hours. Faculty members may bank up to 540 necessary hours (90 days, an amount sufficient to cover the period of time to bridge short-term and long-term disability).

### **11.3.8                      Vacation**

**Note:    The amount of leave requested and approved will be the amount charged unless the approval for any change is received in writing prior to the leave being taken.**

Full-time faculty members accrue 42 hours of paid vacation at the end of each quarter, to be taken at the regularly-specified University vacation periods between Spring/ Summer Quarters and Fall/Winter Quarters, i.e., June/July and December/January breaks. **No vacation or planned absence may be taken during Faculty Workweek.** Faculty absence reports requesting vacation leave must be submitted in a timely manner for approval to the senior supervisor of the appropriate administrative unit. A copy of the approved faculty absence report must be sent to the Provost for record-keeping purposes.

Faculty who serve in a senior administrative capacity (individuals who report to the President) must have approval from the President in order to take a vacation leave. A faculty absence report must be submitted to the Office of the Provost for record-keeping purposes.

**Vacation will begin accruing at the beginning of the academic year. There is no carry over of unused vacation days beyond the end of the academic year** except in those instances in which it may be necessary to arrange vacation at times other than the usual periods because of the nature of schedules at the University. These exceptions must be approved in writing by the Provost prior to the end of the academic year. No financial remuneration will be granted for such unused vacation leave.

Faculty employed after a quarter has begun or who terminate employment, prior to the end of a quarter, do not earn vacation time for that quarter.

**Attendance Policy: Except in a case of a medical emergency, in any year in which a faculty member has utilized all necessary absences, the use of vacation days for any absence is disallowed.**

**Vacation hours must be scheduled and taken in blocks.**

In the event that a faculty member is terminated or resigns, any accrued vacation leave remaining will be included in the faculty member's final compensation.

### **11.3.9 Religious Observances**

Life University will make a reasonable attempt to accommodate its employees who wish time off to observe religious holidays. Written requests for such time off should be submitted two weeks in advance and will be granted where possible, based on schedules and staffing needs of the affected departments. Requests should be forwarded through the Division Chair/Department Head to the Administrative Head for approval. Once approved, a copy will be sent to the Provost for record-keeping purposes. Such religious days, when taken, will be charged against vacation hours or as necessary absences.

### **11.3.10 Holidays**

Official holidays for teaching faculty are National Board Exams (as specified by the Office of the Provost), Martin Luther King Day, Good Friday, Memorial Day, Independence Day (July

4th), Labor Day, Thanksgiving, the Friday following Thanksgiving, Christmas Day and New Year's Day.

### **11.3.11 Maternity Benefits**

Maternity leave for eligible faculty members is given in accordance with the Family and Medical Leave Act described in Section 11.3.1.1. Such leave is without pay, although the University's insurance coverage may provide short-term disability benefits in some instances. Specific details may be obtained from the Human Resources Office.

### **11.3.12 Long-term Disability Benefits**

If a faculty member experiences an extended illness and is absent from work due to total disability, Life University's long-term disability policy will pay weekly disability benefits to a covered employee after the appropriate waiting period and determination of eligibility.

Benefits accrue weekly based on a seven-day week and are payable weekly.

The disabled person must be under the regular care of a health-care professional during the period the benefits are payable.

Contact the Human Resources Office in order to complete the Group Weekly Income Claim Form and for further information concerning long-term disability benefits.

### **11.4 Chiropractic Care**

Full-time faculty members and their immediate families are provided free chiropractic service at University student clinics. Services are included for spouses and dependents 18 years and under.

### **11.5 Office Space**

Teaching faculty will be provided with office space. Office facilities will be allocated through the Department Head, Division Chairperson, or the Chief Financial / Operations Officer, Director or Dean.

### **11.6 Additional Financial Services**

#### **A. Tuition Benefits**

Individuals employed as full-time faculty have tuition benefits afforded to them immediately after being accepted as a full-time faculty member. A full-time faculty member also has tuition benefit afforded to their spouse or one legal status child from their immediate household after one year of continuous service. A full-time faculty member qualifies for one additional legal status child after the second year of continuous employment. One additional legal status child is afforded tuition benefits at the anniversary date of hire for each additional year of

continuous employment up to five (5) years, at which time the full-time faculty member qualifies for all their legal status children to receive tuition benefit.

A full-time faculty member has the right after qualifying, as per the previous paragraph, to petition the Faculty Affairs Committee that this tuition benefit be extended to children who may not have legal status, but to whom they have parented for a considerable time of the child's life. The Faculty Affairs Committee will make recommendation to the Provost on a case by case basis.

All participants in the Tuition Grant Program are subject to the academic and financial guidelines set forth in the current Academic Quarterly.

All paperwork must be completed and submitted to the Provost before the start of the quarter. Failure to submit before the start of the quarter may risk forfeiture of this benefit for that quarter. The Office of Provost will verify this information and recommend approval to the Office of Financial Affairs by the end of the second week of that quarter. The Office of Financial Affairs will recommend final approval to the President by the end of the third week of that quarter.

Participants who fail to make satisfactory academic progress in courses covered by this benefit must repeat these courses at their expense. Payment arrangements can be made in Student Accounting.

These benefits apply to tuition only and not to other costs such as textbooks, supplies, or lab fees, which are to be paid by the individual taking the courses.

Tuition benefits are to be used for **only one** full-time status program at a time for any one qualified individual.

1. D.C. Program
2. Undergraduate Program
3. Masters Degree

Full-time faculty members are eligible for tuition up to half-time status within a program per quarter, which cannot interfere with their scheduled faculty duties and provided there are course openings.

Part-time faculty members are eligible after fifteen (15) quarters of service.

The faculty member and his/her spouse will apply for these benefits through the Provost, who will verify eligibility, approve the request and forward it to the Chief Financial / Operation Officer, for final approval by the President.

**Note: These benefits may be taxable under IRS regulations. Faculty members should consult their own tax advisors.**

B. Credit Union

Faculty members are eligible for membership in Marietta and Cobb (MACO) Educators Federal Credit Union, 69 South Avenue in Marietta (Phone 770-422-8100). MACO offers a wide variety of banking services. The Human Resources Office will provide faculty members with information packets from MACO. A faculty member may elect to have his/her pay or any portion thereof, directly deposited to a MACO account. The Financial Affairs Department is responsible for submitting to MACO all payroll deductions authorized by a faculty member.

C. On-Campus Banking

A 24-hour teller machine is located outside the building for banking convenience.

D. Salary Reduction Flexible Benefits (Cafeteria) Plan

A faculty member is also eligible to participate in the University's Salary Reduction (Cafeteria) Plan that allows you to pay certain expenses with pre-tax dollars, thereby saving money. Under the 403(b) plans available, one may defer income tax on a portion of one's salary. The only costs for these plans are the premiums or amounts that one selects. Faculty members should consult their own tax advisors. The following is representative of the different types of plans and policies available to each faculty member:

1. Group medical and dental insurance for dependents along with medical and dental insurance for the faculty member to supplement that provided by Life University (cancer, dental, intensive care, accident or health including accident with disability and hospital indemnity)
2. Group term life insurance
3. Dependent-care expense reimbursement not to exceed \$5,000 per plan year

The plan year runs from July 1 to June 30 of each year. Faculty members are offered the opportunity to participate in this plan upon employment, and thereafter, any changes in participation can only be made during the annual renewal and enrollment period during the month of June. Further details can be obtained from the Office of Employee Benefits in the Human Resources Office.

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