

# **Welcome to Stetson University's 2017 New Faculty Orientation**



**PRESENTED BY THE  
OFFICE OF HUMAN  
RESOURCES**

# STAFF INTRODUCTIONS

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# AGENDA ITEMS

- **Introduction**
- **Policy and Procedures**
- **Health, Dental and Vision**
- **Basic Life, Short-term Disability and Long-term Disability**
- **Flexible Spending and Supplemental Options**
- **Retirement**
- **Additional Important Information**

# POLICIES & PROCEDURES

The Office of Human Resources strives to provide up-to-date information pertaining to the currency of University's benefits programs, as well as guide you through employment best practices. We are committed to providing policy documents that are periodically amended or revised.

Always refer to the [HR webpage](#) for the most current policy information:

[Organization, Policies and Procedures Manual](#)

# USE OUR RESOURCES

The Office of Human Resources has the tools available to help you decide which plans are best for you and your family.

Visit the 2017 Health Plan Information page:

<https://www.stetson.edu/other/benefits/2016-plan-information.php>

Network Providers

Discount Programs

Rate Sheets

Vendor Contacts

Pharmacy Info

Care Programs

# HEALTH / DENTAL / VISION



# BENEFITS OVERVIEW

## Effective Dates

All full-time Faculty are eligible to participate in Stetson University health, dental and vision programs. Eligibility for each is available on the 1st of the month following your date of hire.

## Who Is Eligible For Benefits?

All full-time employees and their dependents are eligible to enroll in the University's plans. Eligible dependents include:

- Spouse
- Dependent children up to age 26
- Domestic partner. Your domestic partner is someone who is living with you indefinitely in an exclusive, committed relationship similar to marriage and who is:
  - Jointly responsible with you for living expenses, and
  - At least 18 years old, and
  - Not a blood relative, and
  - Mentally competent to enter into the partnership, and
  - Unmarried and not involved in more than one domestic partnership.
- Domestic partner's dependent children up to age 26

# BENEFITS OVERVIEW cont...

## Waiving Coverage

You may waive medical coverage by completing the Waiver section on your enrollment form.

## Open Enrollment Period

Each fall Stetson University holds an Open Enrollment period during the month of October. At that time you may opt to change, add or drop your health, dental or vision benefits for the following new year.

## Special Qualifying Events:

You have 30-days to change benefits for any of the following reasons:

- Marriage or newly eligible under domestic partnership
- Newborn, adoption or fostering a child
- Income or household status change
- Divorce
- Death



# HEALTH INSURANCE

There are two UnitedHealthCare plans available:  
**Choice** and **Choice Plus**.

Employee contribution = 40% Employer contribution = 60%

Employee Monthly Premium	Choice – Employee Cost	Choice Plus – Employee Cost
Employee Only	\$229.77	\$270.33
Employee + Spouse	\$464.42	\$546.42
Employee + Child(ren)	\$421.84	\$496.32
Family	\$571.33	\$672.20

**Note:** Rates are subject to further premium reductions based on salaries under \$42,300. Premium contributions are re-established every January 1.



# WELLNESS BENEFITS

- Simply Engaged is United Healthcare's Wellness resource, and utilizes the Rally app
- Simply engaged incentivizes employees to commit to wellness activities throughout the year
- You can earn up to \$200 in wellness benefits that are redeemable for gift cards to major retail and restaurant chains
- Additionally, you can earn coins that will allow you to enter sweepstakes for various prizes
- Wellness activities include wellness screenings, health surveys, healthcare cost estimates, completing missions, and more
- Create a MyUHC account to get started earning your rewards

# DELTA DENTAL

There are two Dental plans available:

**Delta Dental DHMO,**

**Delta Dental PPO**

Employee-paid = 100%

Monthly Premiums	DMO	PPO
Employee Only	\$9.98	\$48.22
Employee + One	\$17.16	\$93.54
Family	\$25.44	\$152.56

# VISION PLAN



There is one voluntary vision care plan:

**VSP**

Employee-paid = 100%

	Employee Only	Employee + Family
Monthly Premiums	\$7.32	\$15.73

# **BASIC LIFE / SHORT-TERM DISABILITY / LONG-TERM DISABILITY**



# GROUP TERM LIFE & AD&D INSURANCE

## Effective dates

All full-time Faculty are provided with a Employer-paid group term life insurance and accidental death and dismemberment plans. Eligibility is available on the 1st of the month following your date of hire.

## Benefit Include:

- Benefits equal to 1 x annual salary rounded up to the nearest \$1,000 at a maximum benefit amount of \$250,000
- Minimum benefit amount = \$20,000
- Named beneficiary receives death benefits

# SUPPLEMENTAL LIFE INSURANCE

## **Effective dates**

All full-time Faculty are eligible to voluntarily supplement the group term life plan with Employee-paid term life insurance. Eligibility is available on the 1st of the month following your date of hire.

## **Benefit Include:**

- \$200,000 Guarantee Issue for New Hires (Evidence of Insurability is required for coverage in excess of this coverage amount.)
- Employee-paid 100%
- Minimum Amount = \$10,000
- Maximum Amount = \$350,000 (Evidence of Insurability is required for coverage amounts that are in excess of the 5x's salary criteria.)
- Spousal & Child coverage is available at additional employee costs

# SHORT-TERM DISABILITY

## **Effective dates**

All full-time Faculty are eligible for the Employer-paid Short-Term Disability plan. Eligibility effective on the 1st of the month following your date of hire.

## **Benefit Include:**

- Provides income protection during leaves of absences due to illness or injury that are short-term in nature
- The 1st 30 days of leave = 100% of salary continuance
- Maximum benefit thereafter = 80% of salary
- Maximum Duration = 9 weeks
- Taxable Income Benefit



# LONG-TERM DISABILITY

## **Effective dates**

All full-time Faculty are eligible for the Employer-paid Long-Term Disability plan. Eligibility is available on your date of hire.

## **Benefit Include:**

- Provides income protection during leaves of absences due to disabilities that are long-term in nature
- Elimination Period = 90 days (the number of days you must be disabled prior to collecting benefits)
- Benefit Duration:
  - Disability no longer exist, or
  - Continues until age 65, or
  - Eligible for Social Security, or
  - Death
- Maximum monthly benefit = 60% of salary up to \$8700

# **FLEXIBLE SPENDING AND SUPPLEMENTAL OPTIONS**





# PRE-TAX FLEXIBLE SPENDING ARRANGEMENTS

Each calendar year, all full-time employees are eligible to participate in a medical and childcare reimbursement account.

**Medical Care Expense Reimbursement = \$2600/YR**

**Dependent Care Expense Reimbursement = \$5000/YR**

Unspent prior year balances less than \$500 will roll, otherwise you lose it!



# SUPPLEMENTAL INSURANCE POLICIES

Employees and their spouse and dependents are eligible for the following insurance supplements at any time.

<b>Intensive Care</b>	<b>Vision</b>	<b>Recovery Plus</b>
<b>Personal Accident</b>	<b>Cancer</b>	<b>Supplemental Short-Term Disability</b>
<b>Hospital Indemnity</b>	<b>Hospital Riders</b>	<b>Long Term Care</b>

*For more information contact Jennie Hawkins at [jennie\\_hawkins@us.aflac.com](mailto:jennie_hawkins@us.aflac.com)*

# RETIREMENT



# STETSON UNIVERSITY RETIREMENT BENEFIT



## Eligibility and Effective Dates

Effective upon the date of hire all full-time Faculty will participate in Stetson University's Employer-sponsored Defined Contribution 403(b) Retirement Plan.

## Benefits Include:

- University Retirement Plan
  - 1<sup>st</sup> year of service = 5% of monthly gross earnings, or 10% of monthly gross earnings, with proof of prior participation in an Employer-sponsored plan
  - 2<sup>nd</sup> year of service = 10% of monthly gross earnings
  - Employee selects investment choices
  - Employee responsibility to designate beneficiary
- Supplemental Tax-Deferred Retirement Plan
  - Voluntary employee-contribution is available at any time via TIAA's website

# ADDITIONAL IMPORTANT INFORMATION



# WORKER'S COMPENSATION PROGRAM

- In an emergency dial 911
- Notify your supervisor
- Notify Terry Gordon, Director of Risk Mgmt. x7701
- Proceed to the care facility as directed

*Keep in mind...*

*If you go to a provider other than the one specified, you may be responsible for costs incurred and you may lose any worker's compensation benefits.*



# FAMILY & MEDICAL LEAVE ACT

As a covered employer, Stetson University recognizes FMLA which entitles eligible employees to take unpaid, job-protected leave for approved family and medical reasons.

An eligible employee is one who has been employed for at least 12 months and has at least 1250 hours during the 12 month period immediately preceding the event.

Eligible employees may take up to **12 work-weeks** of leave in a 12-month period for one or more of the following reasons:

- For a serious health condition that makes the employee unable to perform the essential functions of his or her job; or
- The birth of a son or daughter or placement of a child with the employee for adoption or foster care; or
- To care for a spouse, son, daughter, or parent who has a serious health condition; or
- 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.

***Refer All Questions to Human Resources at [humres@stetson.edu](mailto:humres@stetson.edu)***

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your EAP confidentially supports employees and household members in personal and workplace matters.

Assistance is available 24 hours/day, 7 days/week.

Services include, but are not limited to:

## **Legal & Finance:**

- Free Online Will
- Tax Consultants
- Identity Theft
- Legal Libraries

## **Life Events:**

- Counseling
- Grief
- Childcare
- Eldercare

## **Life Balance:**

- Webinars
- Wellness
- Pet Care
- School Searches

# TUITION BENEFITS POLICY, 4.17.11

## Eligibility and Effective Dates

Tuition waiver benefits are available for all full-time Faculty employees, their spouses and dependent children immediately upon employment.

## Benefits Conditions:

- Student application must be made with the Office of Admissions
- Application for tuition benefits must be made 30 days prior to the commencement of each semester
- Taxability questions may be referred to Albert Aguirre, Controller @ 822-7061.

# PAYROLL DISBURSEMENT

1. The 1<sup>st</sup> pay check will be a paper check.
2. Paper checks are to be picked up in the Payroll Department (Administrative Services Building) on pay day.
3. Pay stubs are accessible under MYSTETSON in employee self-service.
4. If you have elected direct deposit, all future paychecks will be deposited via direct deposit with your specified financial institution.

Pay ID	Start	End	Paid
MN 8	8/1/2017	8/31/2017	8/31/2017
MN 9	9/1/2017	9/30/2017	9/30/2017
MN 10	10/1/2017	10/31/2017	10/31/2017
MN 11	11/1/2017	11/30/2017	11/30/2017
MN 12	12/1/2017	12/31/2017	12/22/2017

# WHAT'S LEFT FOR YOU TO DO?

1. Turn in your enrollment paperwork. You have 30 days from your date of hire to submit your enrollment documents.
2. An email will be sent to your Stetson account for Faculty and Staff which contains your Title IX training. You have 30 days to complete this training from the day the email is sent.

# UPCOMING EVENTS

**2017** Annual Open Enrollment Period  
10/1/2017 – 10/31/17

Human Resources Employee Benefits Fair  
TBD at a later date

*Keep up with campus and community activities  
and events by reading STETSON TODAY!!!*

# THANK YOU!!



# HUMAN RESOURCES STAFF

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***If You Have Questions Notify Human Resources Immediately.***