



## SUMMARY OF FRINGE BENEFITS ADJUNCT EMPLOYEES

### *Welcome to Lawrence Tech!*

As an Adjunct employee, you may participate in certain employee benefits.

#### **Retirement Investing Programs – Funded through TIAA**

Eligible employees may participate in the *Lawrence Technological University DC 403(b) Retirement Plan*. The Plan is voluntary and administered through the Teachers Insurance and Annuity Association–College Retirement Equities Fund (TIAA). For more information about the plan, login at: <https://www.tiaa.org/ltu> or call TIAA customer services at 800.842.2776.

The *Lawrence Technological University DC Retirement Plan SPD* summarizes important features of the retirement program, including eligibility, benefits and obligations under the plan. The SPD is located in the HR Google Drive. <https://drive.google.com/drive/folders/1b46ZkkeonxNjwZn6XIM6Hy9KF6SEXaR?ogsrc=32>

#### **Employee Pre-Tax (Non-Matching):**

- Employees may enter the *Employee Pre-Tax (Non-Matching)* part of the plan on the first of the month following date of hire.
- **NOTE:** *Enrollment in the retirement plan is not automatic. Employees must complete the Salary Reduction Agreement Form #3021 to enroll in each part of the plan (matching or non-matching) after meeting the eligibility rules.*

#### **Educational Assistance Program**

##### Undergraduate

The Tuition Waiver Program for undergraduates is intended to provide eligible employees, their spouses and dependents with the opportunity to further their education/career development or pursue vocational interests. For more details, see Policy: 1007, Education Assistant Program in the Employee Handbook. To apply for Education Assistance, complete the Educational Assistance Program Application – Form #3018 located at <https://www.ltu.edu/human-resources/benefits/educational-assistance>

#### **FAMILY OR MEDICAL LEAVE OF ABSENCE**

Lawrence Tech complies with the U.S. Department of Labor (DOL) Family and Medical Leave Act (FMLA) of 1993 and 2009, as revised. An eligible employee may request an unpaid job-and benefit-protected leave of absence from the University for up to 12 work weeks for certain family and medical reasons or up to 26 weeks for military family caregiver leave during any 12-month period.

## **Worker's Compensation**

LTU provides a comprehensive worker's compensation insurance program at no cost to employees. This program covers any work-related injury/illness or occupational disease sustained in the course of employment that requires medical, surgical, or hospital treatment. Subject to applicable legal requirements, worker's compensation insurance provides benefits after a short waiting period or, if the employee is hospitalized, immediately.

### **Report Your Injury**

An on-the-job injury must be reported immediately to the Campus Safety Office (extension 3945) for completion of an Injury Report. Notification must also be submitted to Human Resources to insure proper insurance coverage under the University's Worker's Compensation carrier.

## **OTHER VOLUNTARY BENEFITS**

### ▪ **Recreational Facility**

Employees and their eligible relatives may join the Tech Rec Club at the Ridler Field House by paying an annual membership fee. To sign up, request the Ridler Field House Authorization for Payroll Deduction Form from [payroll@ltu.edu](mailto:payroll@ltu.edu).

### ▪ **Dine on Campus Meal Plan**

Employees may purchase the Dine on Campus Meal Plan. To purchase the meal plan, please visit the Campus Dining Office in the atrium located in the Buell Management Building or login to the website at <https://ltu.campusdish.com/>

### ▪ **University Bookstore**

The University bookstore is located in the Wayne H. Buell Management Building. The bookstore sells a wide variety of items including books, instruments, supplies, clothing, greeting cards, etc. Employees of the University receive a **10% discount** at the bookstore on all items **except**; computer software, electronics, food, magazines, rings and textbooks.

## **CAMPUS SAFETY OFFICE**

### ▪ **Parking Registration**

Faculty and staff employees are required to complete the Parking Registration Form located on the Campus Safety web page at [https://www.ltu.edu/campus\\_safety/parking-registration.asp](https://www.ltu.edu/campus_safety/parking-registration.asp). For any questions regarding this information you may call: (248) 204-3945.

## **DISCOUNT PROGRAMS**

The Discount Programs are at the employee's expense and are not processed through payroll deductions.

- **Aflac Accident Plan.** The plan pays upon seeking treatment by a medical professional for an Accident (Physician, Urgent Care, or Emergency Room). You can cover spouse and children up to the age of 26. If someone is hospitalized they would receive \$1,000 initially.
- **Aflac Critical Illness Protection with Cancer.** This plan pays a lump sum benefit upon occurrence of a critical illness (cancer, heart attack, stroke + 7 other covered benefits). This plan has face values with amounts of \$5,000 up to \$20,000. You can cover a spouse for 50% of your face value up and children. There is also a subsequent critical illness event that pays as well. Both plans are available through a checking or savings account deduction.
- **Aflac Hospital Confinement.** This plan pays a lump sum benefit upon hospital stay of at least 23 hours. Shorter stays and emergency room visits that don't result in admission are eligible for \$100. Additional benefits for office visits, lab tests, and surgery are also available. Refer to the Aflac contact person under the Discount Program Provider listing.

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- **Liberty Mutual Automobile and Homeowners.** The auto insurance plan options include vandalism loss protection, personal property and collision coverage. Discounts are also offered on homeowners' insurance.

*Refer to the Liberty Mutual contact information under the Discount Program Provider listing.*

## Employer Sponsored Benefit



### LegalShield Benefit Includes:

- Dedicated law firm
  - Legal advice/consultation on unlimited personal issues
  - Letters/calls made on your behalf
  - Contracts/documents reviewed up to 15 pages
- Residential loan document assistance
- Lawyers prepare your will/living will/health care power of attorney/financial power of attorney
- Speeding ticket assistance
- Trial defense (if named defendant/respondent in a covered civil action suit)
- Uncontested divorce/separation/adoptions and/or name change representation (available 90 charges, DUI, personal injury, etc.)
- 24/7 emergency access for covered situations



### IDShield Benefit Includes:

- Social media monitoring
  - Allows you to monitor social media accounts and content feeds for privacy and reputational risks
- Privacy and security monitoring
  - Internet monitoring of your name, date of birth, SSN, email address, phone numbers, and more.
  - Monthly credit score tracking. With the family plan, minor identity protection is included and provides monitoring for up to 8 children until the age of 18 for no additional cost. Dependents age 18 - 26 receive consultation and restoration only.
- Consultation
  - Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.
- Full identity restoration
  - Complete identity recovery services by Kroll licensed private investigators to its pre-theft status
- \$5 million service guarantee



**Note: Plan excludes employment-related matters.  
For more information, contact your independent associate.**

All full-time Lawrence Tech faculty, staff and administrative employees are eligible to enroll in this program at the special group rates listed below:

BENEFIT OPTIONS	MONTHLY FEE:
• LegalShield	\$15.95
• IDShield (Individual)	\$ 8.45
• IDShield (Family)	\$15.95

Dependent children are eligible until their 26 birthday. There is a \$3.00 discount if enrolled in both Legal and IDShield Family Plans.  
To enroll please contact Human Resources at [hr@ltu.edu](mailto:hr@ltu.edu) to request the enrollment form that will be sent to you via DocuSign.

- **PAY DAY**

Adjunct employees are paid semi-monthly on the 15<sup>th</sup> and last day of the month.

- **DIRECT DEPOSIT**

Payroll Direct Deposit is available to all University employees. If elected, the University, in lieu of issuing a payroll check will make up to five (5) direct deposits to up to five (5) different accounts of your choice, without charge. You will receive a separate printed statement of deductions, withholding, etc. Additional information is available by contacting the Payroll Office, email [payroll@ltu.edu](mailto:payroll@ltu.edu)

**CONTACT INFORMATION FOR: Human Resources, Discount Program Providers, LTU Retirement Plan Administrator:**

Benefit	Customer Service Number	Hours Available	Web Site
Lawrence Technological University Office of Human Resources	248.204.2150 Fax: 248.204.2118	Monday – Friday: 8:00 am - 4:30 pm	<a href="http://www.ltu.edu/human_resources/hr@ltu.edu">www.ltu.edu/human_resources/hr@ltu.edu</a>
Liberty Mutual Insurance Group (Home/Auto Insurance Discount)	248.489.4291, ext. 58795	Monday – Friday: 8:30 am - 5:00 pm; Weekends and Evenings hours by appointment	<a href="http://www.libertymutual.com/benjaminpaddock">www.libertymutual.com/ benjaminpaddock</a> <a href="mailto:benjamin.paddock@libertymutual.com">benjamin.paddock@libertymutual.com</a>
LegalShield/IDShield	Jouilanna Kwasnik 248-794-5654	Monday - Friday: 8:00 am - 5:00 pm	<a href="mailto:jkasnik@legalshieldassociate.com">jkasnik@legalshieldassociate.com</a>
Aflac (Critical Illness, Accident and Hospital Confinement Insurance)	810.513.9263	Monday – Friday: 8:00 am - 5:00 pm	<a href="mailto:Rhoda_woods@us.aflac.com">Rhoda_woods@us.aflac.com</a>
TIAA Retirement Plan	800.842.2252	Monday – Friday: 8:00 am - 10:00 pm Saturday: 9:00 am - 6:00 pm	<a href="http://www.tiaa.org/ltu">www.tiaa.org/ltu</a>

To learn more about what benefits you may be eligible for, access the Staff and Administrators Handbook to view Policy 1000 Benefits and 1008 Eligibility: Adjunct Faculty Employees. **Note:** Use your campus credentials (username/password) to access the documents.

<https://drive.google.com/drive/folders/1b46ZkkeonxNJyWZn6XIM6Hy9KF6SEXaR?ogsrc=32>

If you have any questions regarding this information, please contact the Office of Human Resources at (248) 204-2112 or email us at [hr@ltu.edu](mailto:hr@ltu.edu).