

SUMMARY OF FRINGE BENEFITS FACULTY AND ACADEMIC ADMINISTRATORS

LTU HEALTH CARE COVERAGES:

Lawrence Tech offers three Medical insurance options for each employee and his/her spouse or eligible dependents.

- HAP HMO 500
- HAP HMO 1000
- AHL PPO

The cost of the monthly premium is shared by LTU and the employee. The employee's cost depends on the number of people covered and the plan that is chosen.

LTU offers **Dental** coverage through **ADN Dental**. The premium cost for this benefit is shared by the University and employee and covers the employee and their eligible dependents. You are responsible for applicable copayments and deductibles.

LTU offers **Vision** care coverage through **EyeMed Vision Care**. The premium cost for this benefit is shared by the University and the employee and covers the employee and their eligible dependent. You are responsible for applicable copayments.

**The coverage effective date is the 1st of the month following 30 days of full-time hire.*

Additional details regarding the Health Care plans are available in the LTU Benefit Guide.

LTU Waiver of Coverage Benefit:

If you have medical, vision and dental insurance elsewhere, you may elect to waive Lawrence Tech's coverage. In lieu of benefits, you will be paid opt-out cash per pay period, provided you have completed the Healthcare Participant Waiver form via DocuSign. Lawrence Tech offers two plan options to opt out of coverage as follows:

Plan Options	Program	Opt-Out Cash
Plan 1	Medical opt out	\$25.00 per pay period
Plan 2	Medical, dental and vision opt out	\$30.00 per pay period

Retirement Investing Programs – Funded through TIAA

Eligible employees may participate in the *Lawrence Technological University DC Retirement Plan*. The Plan is voluntary and administered through the Teachers Insurance and Annuity Association–College Retirement Equities Fund (TIAA).

There are three contribution sources to the retirement plan:

1. Employee Pre–Tax Match–contribution of **2.5%** percentage of base pay to receive Employer Match.
2. Employer Match – that is in place.
3. Employee Pre–Tax (Non–Matching):
 - Allows you to make contributions to the plan in excess of the Employee Pre–Tax Match.
 - Allows you to make contributions to the plan if you do not meet the classification requirements for Match contributions.

Employees may participate under the “Match” sources provided they fulfill the following requirements:

1. The attainment of age 25 and the completion of one year of service at LTU, or
2. The attainment of age 25 and the current ownership of an existing retirement account sponsored by a prior employer of one the following types:
 - Issued by TIAA CREF
 - If not issued by TIAA CREF, then issued in accordance with Code Sections 403(b) or 401(k)

Note: To waive the one year waiting period for the *Employer Match and Employee Pre–Tax Match*, the participant must provide a recent statement showing current ownership of an existing retirement plan account.

Employees may enter the *Employee Pre–Tax (Non–Matching)* part of the plan on the first of the month following date of hire.

LTU LIFE/AD&D & DEPENDENT COVERAGE:

- Because your income is so important to those who depend on you, the University provides group term life and accidental death and dismemberment (AD&D) insurance coverage through (Reliance Standard Insurance Company) equal to your annual wage up to \$550,000.
- If you wish, you may purchase additional **Supplemental Life/ AD&D** insurance, on a payroll deduction basis. You can elect up to four times your annual wage, up to maximum of \$600,000 for a total **combined** Basic and Supplemental coverage of \$1,150,000 overall.
- Two options are offered for Dependent Life Insurance. Both plans cover the employee's spouse and dependent children.

LTU FSA Programs (Flexible Spending Accounts):

Lawrence Tech offers a Health Care and Dependent Care Flexible Spending Account (FSA) program. The FSA plans are funded by a salary reduction program and administered through Health Equity/Wageworks. The Health Care Flexible Spending Account provides a tax–free method of paying for many health care expenses

not covered by your medical, dental and vision plans. The Dependent Care Flexible Spending Account provides tax-free payment for expenses such as day care for a child.

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.

Graduate or other professional development

The Tuition Waiver Program for graduates is intended to provide eligible employees the opportunity to further their education. The graduate tuition waiver program is available to full-time employees. Employees' spouse or dependent are not eligible. 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.

SABBATICAL LEAVE OF ABSENCE

The University may grant a sabbatical leave with pay and benefits to qualified faculty members, with six or more years of continuous University service in a tenured or tenure-track position. Sabbatical leaves may be granted for the purpose of professional development, government or community service, research, skill training, or academic improvement.

DISABILITY INCOME BENEFITS

• **Short-Term Disability Income Benefits**

Faculty employees are covered with short-term disability income benefits and are compensated at 100% of salary during the contract term, and are available if needed, until long-term disability benefits take effect (up to 90 calendar days from the date of disability).

• **Long-Term Disability Income Benefits**

Full-time Staff employees are covered with long-term disability income protection in the event of a disability for more than 90 calendar days. Employees are compensated at 60% of salary to a maximum benefit of \$7,500 per month.

• **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.

Employee Assistant Program and Travel Assistance Program:

Employee Assistance Program (EAP)

Reliance Standard's EAP program, offered by ACI, helps you and your family cope with life, from the everyday to the unexpected. Whether managing everyday issues such as job pressures, relationships, retirement planning, finding child care, grief, loss, or the impact of a disability, Reliance Standard is your resource for professional support.

EAP and Work-Life Benefits:

From the stress of everyday life to relationship issues or even work related concerns, the EAP can help with any issue affecting overall health, well-being and life management.



- ▣ Unlimited Telephonic Sessions of Professional Assessment for Employees and Family Members
- ▣ Unlimited Child Care and Elder Care Referrals
- ▣ Legal Consultation for Unlimited Number of Issues per Year
- ▣ Financial Consultation for Unlimited Number of Issues per Year
- ▣ Unlimited Pet Care Consultation
- ▣ Unlimited Education Referrals and Resources
- ▣ Unlimited Referrals and Resources for any Personal Service
- ▣ Unlimited Community-based Resource Referrals
- ▣ Online Legal Resource Center
- *Affinity™* Online Work-Life Website
- ▣ myACI App for Mobile Access
- ▣ Multicultural and Multilingual Providers Available Nationwide

Help is only a phone call away. We encourage you to take advantage of the resources available through Reliance Standard's EAP program offered by ACI.

1-855-775-4357

<https://rsli.acieap.com/>

Please contact Human Resources for information on this program.

EAP benefits are free of charge, 100% confidential, available to all family members regardless of location, and easily accessible through ACI's 24/7, live-answer, toll-free number.

EAP services are provided by ACI Specialty Benefits, under agreement with Reliance Standard Life Insurance Company

Employee Travel Assistance Program

We are pleased to offer a free Travel Assistance Program through Reliance Standard called *On Call*. This program provides toll-free emergency assistance to you, your spouse and your dependents 24 hours a day, seven days a week when traveling 100 miles or more from your primary home or in a foreign country. **In the U.S. toll free (800) 456-3893/Worldwide, collect (603) 328-1966.** *On Call* offers you and your dependents the following services:



▣ Pre-Trip Assistance:

- ◇ Inoculation requirements information
- ◇ Passport/visa requirements
- ◇ Currency exchange rates
- ◇ Consulate/embassy referral
- ◇ Health hazard advisory
- ◇ Weather information

▣ Emergency Medical Transportation:

- ◇ Emergency evacuation
- ◇ Medically necessary repatriation
- ◇ Visit by family member or friend
- ◇ Return of traveling companion
- ◇ Return of dependent children
- ◇ Return of vehicle
- ◇ Return of mortal remains

▣ Emergency Personal Services:

- ◇ Urgent message relay
- ◇ Interpretation/translation services
- ◇ Emergency travel arrangements
- ◇ Recovery of lost or stolen luggage/personal possessions
- ◇ Legal assistance and/or bail bond

▣ Medical Services Include:

- ◇ Medical referrals for local physicians/dentists
- ◇ Medical case monitoring
- ◇ Prescription assistance and eyeglasses replacement
- ◇ Convalescence arrangements

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.

- **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.

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.
- **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.

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.**

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.

Holidays

The following observed holidays:

New Year's Day	Martin Luther King Jr. Day
Memorial's Day	Independence Day
Labor Day	Thanksgiving and the Day after Thanksgiving

The University is closed beginning December 24th through December 31st.

Pay Day

- Paid semimonthly on the 15th 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.

HIPAA Notice of Privacy Practices

- LTU is committed to the utmost care in handling your private health information. The Health Insurance Portability & Accountability Act (HIPAA) Notice of Privacy Practices (located on-line at <https://www.ltu.edu/human-resources/hipaa-privacy-policy>), details LTU privacy practices and your rights with respect to the handling of your personal information in accordance with the HIPAA.

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. For any questions regarding this information you may call: (248) 204-3945.

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.