

## Chapter 3 BENEFITS

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## Chapter 3

### BENEFITS

#### 1.0 Health Insurance

Washington College offers all regular full-time employees and their dependents health insurance. Enrollment may be made during the initial orientation period, during the annual “open enrollment period” in April, and at other times of eligibility. All regular full-time employees are required to have health insurance and must either join a plan offered by the College or show evidence of coverage by another plan.

##### 1.1 Eligibility

1.1.1 Full-time: Full-time regular employees and their dependents are eligible for health insurance.

1.1.2 Part-time: Part-time regular employees (who work at least 20 hours per week, have completed one year of service, and who began active employment by December 31, 2003) and their dependents are eligible for health insurance.

1.1.3 Part-time regular employees who begin active employment after December 31, 2003 and their dependents are not eligible for health insurance. This policy may be waived by the Vice President for Finance and Management in order to offer competitive compensation.

1.1.4 Dependent Coverage: Dependents eligible for enrollment include the employee’s legal spouse and may include unmarried dependent children who reside in the employee’s household and have not attained plan age limits. Dependents are eligible as long as the employee is in the plan. The employee must enroll an eligible dependent in order for him/her to receive benefits. It is important to report promptly any changes in family status such as marriage, divorce, a newborn child, an adoption, a child reaching the maximum age or a child leaving school.

##### 1.2 Initial/Open Enrollment

1.2.1 Initial Enrollment: A newly eligible employee has an initial period of time in which he/she can enroll in a health plan offered by the College. The initial enrollment period begins on the later of the date that the employee begins active employment or the date the employee meets the eligibility criteria above. The enrollment form must be completed and returned to Human Resources within 30 days of the first day of the initial enrollment period.

1.2.2 Open Enrollment

During the “open enrollment” period in April, an eligible employee and his/her dependents (not previously covered) have the opportunity to enroll in a College-sponsored group health insurance plan. During the open enrollment period, a currently enrolled employee has the opportunity to select an alternative health insurance plan that is being offered by the College.

### 1.2.3 Late Enrollment

Under the late enrollment option, an employee may apply for coverage for him/herself or eligible dependents no later than 30 days following the first day of the initial enrollment period. Under the late enrollment option, an applicant is required to submit a certificate of coverage from his/her current insurer in order to apply for participation in the College-sponsored health plan.

## 1.3 Effective Date of Coverage

### 1.3.1 Initial Enrollment

Health insurance is effective the first day of the month following 30 days after the date of enrollment.

### 1.3.2 Open Enrollment

Effective date of coverage is May 1, following the open enrollment period in April.

### 1.3.3 Late Enrollment

Effective date of coverage is the first day of the month, following acceptance of the application by the insurance carrier.

## 1.4 Benefits

Information for each plan describing the benefits is available from Human Resources and the HR website (<http://hr.washcoll.edu>). Questions that are not addressed in the literature may be directed to Human Resources or the insurance company’s member services department.

Because of the nature of health care today, aspects of the College’s plans change from year to year. Human Resources will notify all employees of changes by distributing new information as it becomes available. Each employee should study the new information carefully, in order to have a full understanding of any changes from the previous plan(s).

## 1.5 Cost of Insurance

Washington College and the employee share the cost of Washington College’s health insurance premiums. With the employee’s written authorization, the employee’s portion will be deducted from his/her paycheck on a pre-tax basis.

An eligible part-time regular employee who has 15 years of regular service will be granted the same health premium benefit as full-time employees.

All other eligible regular part-time employees (see eligibility section above) may participate in the health insurance plan on a prorated basis, in proportion to the percentage of hours worked during the previous anniversary year. Premiums and percentages of the contribution assumed by the College are subject to change.

## 1.6 Termination of Insurance and Continuation Privileges

### 1.6.1 Separation

Upon separation, an employee who has health insurance in one of the College's plans will no longer be eligible for this benefit. The group health insurance will cease on the last day of the month in which the termination is effective. Coverage for any of the employee's dependents will also be terminated.

### 1.6.2 COBRA Eligibility for Employee

Under the federally mandated COBRA option an employee who was not discharged for gross misconduct is eligible to continue with the group health insurance plan for up to 18 months. Under COBRA, the employee is responsible for the entire premium. COBRA continuation forms may be obtained from Human Resources, along with further details.

### 1.6.3 COBRA Eligibility for Spouse and Dependent Children

The employee's spouse and dependent children (who are eligible) may continue the group coverage for up to 18 months. If a dependent becomes ineligible because of divorce, the employee's death, or age limits (for example), his or her group health insurance may continue for up to 36 months. Under the COBRA option, the employee or beneficiary is responsible for the entire premium. COBRA continuation forms may be obtained from Human Resources, along with further details.

## 1.7 Health Insurance Portability and Accountability Act (HIPAA)

Under the federal HIPAA statute and regulations medical records pertaining to employee health plans enjoy certain privacy protections. To comply with HIPAA, Washington College has adopted a policy that states the College will no longer create or receive "Protected Health Information" in connection with employee health plans. Instead, Protected Health Information will be created or received by the College's health insurance carriers. Therefore, any inquiries concerning Protected Health Information must be directed to the health insurance carriers. Of course, general inquiries about the College's employee health plans that do not involve Protected Health Information issues should still be directed to Human Resources.

## 2.0 Dental Insurance

Washington College offers dental insurance to eligible employees and their dependents. This is a voluntary benefit that can be elected by an employee. An eligible employee may participate in the College's dental plan, while selecting to waive participation in the College's health insurance plan. The College does not require the employee to have dental insurance.

## 2.1 Eligibility

### 2.1.1 Full-time regular employees and their dependents are eligible for dental insurance.

Part-time regular employees (who work at least 20 hours per week, have completed one year of service, and who began active employment by December 31, 2003) and their dependents are eligible for dental insurance.

### 2.1.3 Part-time regular employees who begin active employment after December 31, 2003 and their dependents are not eligible for dental insurance. If it is in the best interest of the College, this policy may be waived by the Vice President for Finance and Management in order to offer competitive compensation.

### 2.1.4 Dependent Coverage: Dependents eligible for enrollment include the employee's legal spouse and may include unmarried dependent children who reside in the employee's household and have not attained plan age limits. Dependents are eligible as long as the employee is in the plan. The employee must enroll an eligible dependent in order for him/her to receive benefits. It is important to report promptly any changes in family status such as marriage, divorce, a newborn child, an adoption, a child reaching the maximum age or a child leaving school.

## 2.2 Initial/Open Enrollment

### 2.2.1 Initial Enrollment: A newly eligible employee has an initial period of time in which he/she can enroll in a dental plan offered by the College. The initial enrollment period begins on the latter of the date that the employee begins active employment or the date the employee meets the eligibility criteria above. The enrollment form must be completed and returned to Human Resources within 30 days of the first day of the initial enrollment period.

### 2.2.2 Open Enrollment: During the "open enrollment" period in April, all eligible employees and dependents (not previously covered) have the opportunity to enroll in the College's dental plan.

### 2.2.3 Late Enrollment: A late enrollment option is not available.

## 2.3 Effective Date of Coverage

### 2.3.1 Initial Enrollment

Dental insurance is effective the first day of the month following 30 days after the date of enrollment.

### 2.3.2 Open Enrollment

Effective date of coverage is May 1, following the open enrollment period in April.

## 2.4 Benefits

Plan information is available from Human Resources.

## 2.5 Cost of Insurance

The employee is responsible for paying the full premium for the voluntary dental insurance. With the employee's written authorization, the premium will be deducted from the employee's paycheck on a pre-tax basis. Premiums and benefits are subject to change.

## 2.6 Termination of Insurance and Continuation Privileges

### 2.6.1 Separation

Upon separation, an employee who has dental insurance will no longer be eligible for this benefit. The dental insurance will cease on the last day of the month in which the termination is effective. Coverage for any of the employee's dependents will also be terminated.

### 2.6.2 COBRA Eligibility for Employee

Under the federally mandated COBRA Option, an employee who was not discharged for gross misconduct is eligible to continue with the dental insurance plan for up to 18 months. Under COBRA, the employee is responsible for the entire premium. COBRA continuation forms can be obtained from Human Resources, along with further details.

### 2.6.3 COBRA Eligibility for Spouse and Dependent Children

The employee's spouse and dependent children (who are eligible) may continue the dental insurance coverage for up to 18 months. If a dependent becomes ineligible because of divorce, the employee's death, or age limits (for example), his or her dental insurance may continue for up to 36 months. Under the COBRA option, the employee or the beneficiary is responsible for the entire premium. COBRA continuation forms can be obtained from Human Resources, along with further details.

## 2.7 Health Insurance Portability and Accountability Act (HIPAA)

Under the federal HIPAA statute and regulations medical records pertaining to employee health plans enjoy certain privacy protections. To comply with HIPAA, Washington College has adopted a policy that states the College will no longer create or receive "Protected Health Information" in connection with employee health plans. Instead, all Protected Health Information will be created or received by the College's health insurance carriers. Therefore, any inquiries concerning Protected Health Information must be directed to the health insurance carriers. Of

course, general inquiries about the College's employee health plans that do not involve Protected Health Information issues should still be directed to Human Resources.

### 3.0 Life, AD&D and Long-Term Disability Insurance

Washington College provides two programs: 1) group life, accidental death and dismemberment insurance and 2) long-term disability insurance for eligible employees. Election to participate in a program(s) is exercised by completing and signing an enrollment form.

#### 3.1 Eligibility

Full-time: Only regular full-time employees who have completed one year of continuous service are eligible to participate in one or both of the plans.

#### 3.2 Effective Date of Coverage

Life insurance, accidental death and dismemberment and long-term disability are effective the first of the month after the employee becomes eligible, provided the employee is actively at work and has completed and signed the enrollment form. If the employee is not actively at work on the date the insurance would normally start, the insurance will not become effective until the first of the month after the employee is actively at work.

#### 3.3 Amount of Insurance

##### 3.3.1 Life Insurance

The benefit is one and a half times the employee's base annual salary up to a maximum benefit of \$85,000.

##### 3.3.2 Accidental Death and Dismemberment

The benefit is an amount equal to the life benefit for accidental death and specific amounts according to the schedule for other losses.

##### 3.3.3 Long-Term Disability

The benefit begins after the 180 consecutive day elimination period of total disability and pays 60% of basic monthly earnings with no less than \$100 per month to a maximum benefit of \$6,000 per month. The payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under the plan. Benefits will be reduced after the employee reaches the age of 70 per the schedule published in the plan booklet. The disability policy also provides a contribution to the employee's TIAA annuity plan, provided the employee has been in the plan more than three months. Additional information is available from Human Resources.

#### 3.4 Cost of Insurance

Washington College pays the entire cost of the insurance premiums on life, accidental death and dismemberment and long-term disability. The cost of life insurance coverage in excess of \$50,000 is taxable income and will be included in W-2 wages as required by the Internal Revenue Service.

### 3.5 Claims/Benefit Payments

Claim forms are available from Human Resources. Benefits will be paid upon approval of the insurance carrier.

### 3.6 Beneficiary

The employee's life insurance benefits will be paid to the beneficiary or beneficiaries who are designated on the original enrollment form or updated beneficiary designation form on file with Human Resources. To change a beneficiary, contact Human Resources to obtain the proper form.

### 3.7 Termination of Insurance

Upon separation, coverage will end on the last day of active employment. However, if an employee should die within 31 days following his/her termination date, the life insurance benefit would still be paid. Upon separation, the employee also has the right to continue life insurance coverage under an individual policy with the same carrier without evidence of insurability. The employee is responsible for the cost of this insurance. There is no option to continue long-term disability insurance.

### 3.8 Further Plan Details

Information is available from Human Resources.

## 4.0 Long-Term Care Insurance

Washington College offers an optional benefit of long-term care insurance at a group discount. The employee pays the entire premium. Each policy is custom designed by the insurance carrier to fit the needs of the employee, his/her spouse, parents, or parents-in-law. Additional information is available from Human Resources.

## 5.0 Retirement Plan

The College participates in the TIAA-CREF retirement program, which is a 403(b) plan. TIAA and CREF are companion organizations that provide retirement and tax-deferred annuity plans for colleges, universities, independent schools, and other non-profit and tax-exempt educational and research institutions and their employees. The retirement program is a defined contribution plan through which the College makes contributions to the employee's account. The employee may also make contributions to the same retirement account on a tax-deferred basis. All contributions are immediately 100% vested. The employee may select from among the investment options offered by TIAA-CREF. A supplementary retirement account option is also available for interested employees. A full description of the plan is available from Human Resources.

## 5.1 Eligibility

5.1.1 A full-time employee who meets any of the following conditions is eligible to participate in the plan:

- a. Has been a regular full-time employee of the College for at least one year.
- b. Has an existing TIAA-CREF contract.
- c. Has worked for two full years at another college or university.

5.1.2 A part-time regular employee who works at least 1,000 hours per year, is eligible to participate in the retirement plan after one year of employment.

## 5.2 Enrollment

To enroll in the retirement plan, an eligible employee must complete an application form and a salary reduction agreement and submit these to Human Resources. Forms and further information are available in Human Resources. Participation begins with the pay period beginning after the submission of the properly completed enrollment forms.

## 5.3 Contributions

### 5.3.1 Minimum Contribution

The College will make a minimum contribution equal to 3% of the basic bi-weekly earnings for eligible employees who are not making a contribution.

### 5.3.2 Matching Contributions

The College will match employee contributions starting at 4% of the employee's basic bi-weekly earnings up to a maximum of 7.5%.

### 5.3.3 Maximum Contributions

Federal tax law limits the amount that an employee may contribute to a retirement plan such as that offered by the College. The limit may be adjusted annually; the maximum employee contribution is available from TIAA/CREF through the College's Benefits Administrator.

## 5.4 Retirement

### 5.4.1 Initiation of Benefits

There is no mandatory retirement age. With limited exceptions, an employee may begin receiving benefits at age 59 1/2 without tax penalty if he/she terminates his/her employment with the College and is not participating in a TIAA-CREF plan with another institution. An employee should notify TIAA-CREF at least three months prior to the desired start date for the commencement of benefits.

### 5.4.2 Benefit Payment Options

Prior to receiving benefits, an employee is required to choose among the various payment plans offered by TIAA-CREF. The optional forms of retirement payment may be discussed in full with a TIAA-CREF counselor.

#### 5.4.3 Pre-retirement Death/Spousal Benefits

If an employee dies prior to retirement, the full current value of the account accumulation is payable as a death benefit. Federal pension law requires the spousal death benefit regardless of the beneficiary designation in effect when the employee dies. The spouse may waive this benefit if the spouse consents in writing to the designation of a non-spouse beneficiary.

#### 5.5 Additional Information

TIAA-CREF Retirement Plan Enrollment Kits are available from Human Resources. For a complete menu of services, an employee can visit TIAA-CREF's website at [www.tiaa-cref.org](http://www.tiaa-cref.org). Employees also have the opportunity to meet with TIAA-CREF representatives during their annual visit to campus.

### 6.0 Unemployment Insurance

The State of Maryland, with federal assistance, has a program that provides temporary benefits to certain eligible former employees.

#### 6.1 Eligibility

The State of Maryland establishes the precise eligibility rules for receiving benefits. In general, any former employee of the College may be eligible if the individual is involuntarily terminated from employment and has been employed by a participating employer in five consecutive quarters immediately prior to involuntary separation. It should be noted that employment during five quarters does not need to be entirely with one employer.

#### 6.2 Benefits

The State of Maryland establishes the level and duration of benefits as well as the duties of the beneficiary during the benefit period.

#### 6.3 Information

Specific information on all aspects of the State of Maryland's Unemployment Insurance Program may be obtained from the local office or website of the Department of Labor, Licensing, and Regulation.

### 7.0 Workers' Compensation

In accordance with Maryland law, Washington College, in conjunction with an insurance carrier, provides workers' compensation benefits for all eligible employees.

If an employee experiences an accident or injury at work, he/she is required to report the incident to a supervisor as soon as possible. The supervisor is responsible for documenting a "first report" that must be submitted to Human Resources within 72 hours of the incident. For additional information, please refer to the section on workers' compensation in this handbook.

### 7.1 Eligibility

An employee may be eligible for workers' compensation benefits if the employee is injured on the job or becomes afflicted by an occupational disease associated with job duties while working for the College.

### 7.2 Benefits

Benefits include both paid time-off and payment of related medical expenses. The College will make payments for lost wages for the first 65 days; the College's workers' compensation insurance carrier will make subsequent payments for a portion of lost wages. Medical payments for necessary services are the liability of the College's workers' compensation insurance carrier.

### 7.3 Compensation Schedule

Day of Injury (day one):	100 percent of pay
Day 2 through Day 65:	100 percent of pay
After Day 65:	66 percent of pay

### 7.4 Continuation of Benefits

For the first 65 days, all of the employee's benefits will continue. Additionally, leave will continue to accrue according to the usual schedule. After the 65th day, the employee will be considered on leave without pay. Leave without pay is described in Sections 6 & 7 of Chapter 2.

### 7.5 Recovery of Workers' Compensation Benefits

For the initial 65-day period of benefits, the College will make the lost wages benefit payment. Any other payments received by the employee for lost wages for that period must be immediately signed over to the College and received by Human Resources. Should the College make payments for days that are ultimately not considered eligible under the State program, the employee is responsible for reimbursing the College for the amount of the College's payments.

### 7.6 Administration

#### 7.6.1 At Time of Injury

On-the-job injuries should be reported immediately to the employee's supervisor. The supervisor will generally consult with Health Services to determine the referral for appropriate initial treatment. Initial treatment could be on site, at Health Services, at a designated physician's office, or at a local hospital. The employee's supervisor is

responsible for completing and submitting a “first report” when an injury occurs on the job. The “first report” should be filed with Human Resources within 72 hours of the time that the injury or accident occurs.

#### 7.6.2 After Initial Medical Treatment

The College's workers' compensation insurance carrier is responsible for case management after the initial medical treatment. The employee, however, should periodically advise both the employee's supervisor and Human Resources of his/her status.

#### 7.7 Return to Work

Prior to returning to work, the employee must present a physician's statement authorizing the return to work to the employee's supervisor and to Human Resources.

### 8.0 Educational Programs

#### 8.1 Tuition Waiver Program

After one year of employment, regular full-time and part-time employees, their spouse, and dependents may participate in the tuition waiver program to pursue undergraduate or graduate degrees at Washington College or to take undergraduate or graduate courses, other than independent study courses, at Washington College. Eligibility is determined as of the drop/add date for the term for which the benefit is sought. In the case of regular part-time employees, their spouses and dependent children, the benefit is prorated in proportion to the percentage of time worked in the previous anniversary year.

Dependent children are defined as natural-born or legally adopted children, step-children or children for whom the employee is a legal guardian, who are less than 26 years of age, dependent upon the employee for more than one-half of their support, and their primary residence is with the employee and has been for the 12 months immediately preceding the academic term during which the academic classes are offered.

Eligibility for tuition benefits does not guarantee admission to the College nor obligates Admissions to automatically accept an employee or his/her dependents for admission. Furthermore, students seeking to enroll in a class or classes must have the prerequisites and meet the eligibility requirements for the class or classes that are required of matriculating students.

Tuition assistance is limited to waiver of tuition. The employee is responsible for all other employee or dependent costs of attending Washington College. Dependents may use any outside grants and scholarships to offset the cost of the student fee and a \$600 per semester allowance for textbooks and supplies. If the student elects to reside on campus and contracts for the college's board plan, gift aid may be used to cover these additional direct expenses. The tuition waiver, however, will be reduced by the amount of any gift aid received in excess of direct expenses (tuition, fees, book allowance, and room and board if the dependent resides on campus).

To be eligible for the undergraduate tuition waiver, dependents are required to complete the College's Financial Aid application process in order to take advantage of all outside grants and scholarships that will assist them in meeting educational expenses.

An employee who wishes to take courses must have his/her supervisor's approval if the course meets during normal work hours. A non-exempt employee is required to make up the time missed. An exempt employee is required to perform fully all his/her assigned daily job requirements.

## 8.2 Tuition Exchange Program

Washington College is a participating institution in the Tuition Exchange Program. The Tuition Exchange Program was chartered in 1954 and is a national scholarship exchange program for institutions of higher education. Under the program, a spouse or dependent child may have the opportunity to receive a scholarship at a participating college or university. The program also allows dependents of employees at other participating institutions an opportunity to earn a scholarship at Washington College. Each participating institution establishes the admissions process for incoming students under the program, the amount of the scholarship, the number of scholarships awarded, and the selection criteria for awarding the scholarship.

For a spouse or dependent child to be eligible to participate in the Tuition Exchange Program, the employee must be a regular full-time employee at the start of the academic term for which tuition exchange benefits are requested and have been employed by the College for at least one year at that time. Eligibility alone does not guarantee student acceptance into an institution or a scholarship award. Not all institutions of higher education participate in the Tuition Exchange Program. Not all participating institutions, moreover, provide full tuition scholarships.

Participating Tuition Exchange institutions must maintain the required balance between the number of students it sends out and the number of students that it brings into the program.

The Tuition Exchange Program is administered by the Registrar's Office at Washington College. To apply for a tuition exchange scholarship, the employee should notify the Registrar's Office 12 months before his/her dependent plans to enroll. This allows time to submit the required Tuition Exchange Application to all the institutions to which the dependent has submitted an admissions application.

A list of participating institutions and additional information is available from the Registrar's Office or the Program's website ([www.tuitionexchange.org](http://www.tuitionexchange.org)).

## 8.3 Educational Assistance Program

Washington College's Educational Assistance Program is designed to help pay educational costs for eligible employees who would like to gain/expand skills and knowledge related to their present position as well as prepare for future advancement. Participation in the program is entirely voluntary and subject to availability of budgetary funds. An employee may choose which

course(s) he/she would like to enroll in. The course(s) must be related to the employee's present or future career goals with Washington College.

After one year of full-time employment, Washington College may assist in paying educational costs for approved outside educational courses for regular full-time exempt and non-exempt employees. Washington College will subsidize 75% of the employee's actual cost (that is, the total tuition, registration fees, required text books and laboratory fees, less any payments received by the employee from assistantships, scholarships, veterans' educational benefits, etc.) up to \$1,000 per employee in any fiscal year.

#### 8.3.1 Guidelines for the Educational Assistance Program

- a. A request for benefits must be made prior to enrollment in the course.
- b. The course must be conducted by a recognized nonprofit college or university, or by an educational institution accredited by nationally recognized agencies or associations. Under certain circumstances, this may include correspondence, trade or technical courses.
- c. The course must have a direct bearing on the employee's work for the College or be closely related to the employee's future career goals. Courses that have a direct bearing on an employee's current work will receive priority.
- d. The employee must complete the course with a C or better (or the equivalent) and a grade transcript must be submitted to Human Resources. If the employee does not pass the course with a C or better and submit the required transcript, he/she will be responsible for repaying the College for the amount of the College's educational assistance.
- e. If the employee leaves the College before completing the course, the employee must repay the College for the course and all related costs. In addition, if the employee leaves the College within one year of completion of the course, the employee will reimburse the College in full for the amount of the College's educational assistance. These obligations will be acknowledged in the application form.

#### 8.4 Tuition Waiver/Exchange Benefits for Spouse and Dependent Children of Deceased, Totally Disabled or Retired Employees

##### 8.4.1 In the Event of Death During Active Service

The spouse/dependent children of an eligible employee who has completed 10 years of continuous service and who dies while in active service to the College will be granted the same tuition waiver/exchange benefits as are then available to spouses and dependent children of current active employees. This benefit is limited to the spouse and dependent children at the time of the employee's death. The eligibility requirements for tuition waiver/exchange will remain the same as for active employees. The portion of tuition waived will be the same as the portion of tuition waived for spouses and dependents of active employees at the time of enrollment.

##### 8.4.2 In the Event of Total Disability During Active Service

The spouse/dependent children of a totally disabled eligible employee, who has completed 10 years of continuous service, will be granted the same tuition waiver/exchange benefits as current active employees. The definition of totally disabled is an employee who meets the requirements to receive benefits under the College's long-term disability insurance policy. This benefit is limited to the spouse and dependent children at the time of the employee's total disability. The eligibility requirements for tuition waiver/exchange will remain the same as for active employees. The portion of tuition waived will be the same as the portion of tuition waived for spouses and dependents of active employees at the time of enrollment.

#### 8.4.3 Benefits for the Spouse/Children of Eligible Retired Employees

The spouse/dependent children of certain eligible retired employees will be granted tuition waiver/exchange benefits. In order to be eligible, the retired employee will have had a minimum of 15 years of continuous service to the College immediately prior to retirement, and at the time of retirement have combined years of service and age greater than or equal to 80. This benefit is limited to the spouse and dependent children at the time of the employee's retirement. The eligibility requirements for tuition waiver/exchange will remain the same as for active employees. The portion of tuition waived will be the same as the portion of tuition waived for spouses and dependents of active employees at the time of enrollment.

#### 8.5 Educational Benefits for Employees other than Regular Employees

Employees hired as assistant coaches, assistant trainers or like positions may receive a tuition waiver benefit for graduate courses when authorized by their appointment letter. The waiver is for tuition only and is for up to four courses per academic year appointment. The courses must be taken in the academic year of appointment or the following summer. Eligibility for this waiver does not guarantee admission to the graduate program or enrollment in any specific class or classes.

#### 8.6 Further Program Details

Information is available from Human Resources for all of the Educational Programs.

#### 9.0 Flexible Spending Account

On January 1, following completion of one year continuous service, regular full-time employees are eligible to participate in the College's Flexible Spending Account plan. Regular part-time employees are eligible to participate on January 1, following completion of five years continuous part-time employment, working at least half-time.

The plan makes available participation in the Healthcare Spending Account and/or Dependent Care Spending Account. Eligible employees may elect to enroll in one, both or none of the available options once a year during the open enrollment period in November of each year.

The Healthcare Spending Account allows employees to set aside up to \$5,000 per calendar year, on a pre-tax basis, to pay for medical, dental or vision expenses for themselves or their dependents which are not covered by insurance.

The Dependent Care Spending Account allows employees to set aside up to \$5,000 per calendar year, on a pre-tax basis, to pay for qualified dependent care expenses.

Under the federal law called HIPAA, medical records under our employee health plans enjoy certain privacy protections. To comply with HIPAA, Washington College has adopted a policy that states the College will no longer create or receive “Protected Health Information” in connection with employee health plans. Instead, all Protected Health Information will be created or received by a third party administrator. Therefore, any inquiries concerning Protected Health Information must be directed to the third party administrator. Of course, general inquiries about the College’s employee health plans that do not involve Protected Health Information issues should still be directed to Human Resources.

An Election Form and Salary Redirection Agreement must be completed during the open enrollment period prior to the start of the next calendar year. Once completed, the participant's election cannot be altered for the calendar year except for certain qualifying changes in family status. Funds contributed to the flexible spending accounts and not used for expenses incurred during the calendar year will be forfeited by the participant 90 days after the end of the calendar year.

Another component of the Flexible Spending Account is the Premium Expense Account, which allows group health and dental insurance premium plans to be on a pre-tax basis. Enrollment in the Flexible Spending Account is not required for Premium Expense Account. The Premium Expense Account is activated when the employee authorizes the pre-tax deduction from pay for the employee’s share of the group health and/or dental insurance premiums.

Enrollment forms for the Healthcare and Dependent Care Spending Accounts and plan materials are available in Human Resources.

## 10.0 Employee Assistance Program

The Employee Assistance Program is designed to improve the health and well being of employees and to reduce the impact of personal and job-related problems on employee productivity. Further, the program underscores the importance of the employee and the employee’s well being in the overall success of the College. The goal of the program is to assist employees and their dependents in the prevention, early intervention, and resolution of problems that may impact job performance. These include but are not limited to emotional, family, work-related stress, grief, alcohol/drug and domestic violence problems. The EAP offers employees and their dependents services including information, evaluation, crisis intervention, short-term counseling, and referrals.

Employees who wish to utilize the program are encouraged to call the Washington College Counseling Center, ext. 7261. Appointments are generally available from 8:30 a.m. to 4:30 p.m. Employees are permitted to take time away from their workplace to seek assistance in this program.

### 11.0 Direct Deposit

The College offers Direct Deposit of paychecks. With Direct Deposit, the employee's pay is available at the opening of business as "available funds" in the employee's bank account (or accounts) in virtually any financial institution in the United States. With Direct Deposit, there is neither the need to take the time to deposit the paycheck in-person nor to wait until the paycheck clears to use the funds. With Direct Deposit, the paycheck cannot be lost or stolen. Direct Deposit also is convenient when payday occurs while the employee is on vacation or away from campus or when payday occurs while the campus is closed for winter break.

### 12.0 Credit Union

Employees and their families may join the Johns Hopkins Federal Credit Union. There is a \$25.00 membership fee required to open an account with the credit union. A \$25.00 minimum account balance is required to maintain the membership in the credit union. The credit union offers savings and checking accounts, loans, certificates of deposit, and IRAs. Deposits and loan payments may be conveniently made through payroll deduction.

### 13.0 Blood Bank

Employees may join the Blood Bank of Delaware/Eastern Shore for a minimal annual fee of \$5.00. Membership gives the employee and their dependents replacement blood at any time and anywhere in the United States, whether for emergency or planned surgery at no additional cost. Members are periodically requested to donate blood to the Blood Bank or make a small contribution in lieu of the blood donation.

### 14.0 Savings Bonds

Employees may purchase savings bonds through payroll deductions. Bonds may be purchased in denominations of \$100, \$200, or \$500 every four pay periods.

### 15.0 Christmas Club

Employees may have a specified amount withheld from their pay to be deposited in an interest-bearing savings account. Once a year, usually in early November, Christmas Club members receive a check for the amount of contributions plus any interest earned.