

ST. LAWRENCE UNIVERSITY

***A SUMMARY OF
BENEFIT PROGRAMS
AND RELATED INFORMATION
FOR
EXEMPT EMPLOYEES
(Faculty and Administrative Staff)***

Prepared by the St. Lawrence University Office of Human Resources

January 1, 2007

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INTRODUCTION

The following is a summary of benefit programs currently available to full-time faculty and exempt administrative staff of St. Lawrence University. This summary is intended to be informational only and not contractual in nature. Benefits may be amended or terminated at any time for any reason and while every effort has been made to insure the current accuracy of this summary, it is not an official document of any plan and should not be relied upon as such. In the event that there are any discrepancies between the information in this publication and the information in the plan document for a specific benefit, the plan document will govern.

January 1, 2007

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A. Group Life Insurance

ELIGIBILITY. If you are an active full-time exempt employee on a regular appointment, or a full-time temporary exempt employee who has been hired for an appointment of at least one year at the University, you are eligible for this Group Life Insurance plan.

SCHEDULE OF BENEFITS. The amount for which you are insured will be a multiple of your annual base salary in accordance with the following schedule:

<u>Age:</u>	<u>Amount of Life Insurance:</u>
Less than 65	1.00 x annual base salary
65 but less than 70	.67 x annual base salary
70 but less than 75	.45 x annual base salary
75 but less than 80	.30 x annual base salary
80 or over	.20 x annual base salary

If the amount of Life Insurance is not a multiple of \$1,000, such amount will be raised to the next higher multiple of \$1,000. In no event will the amount of Life Insurance exceed \$400,000 nor be less than \$5,000.

Active employees covered under this plan are also covered for separate **Accidental Death & Dismemberment** benefits. The AD&D benefit for loss of life as a result of an accident is equal to the amount of your life insurance (i.e., your beneficiary would receive a total benefit of two times your annual salary if you died as a result of an accident). Other losses covered by the AD&D benefit include loss of a hand, foot, or permanent loss of sight in an eye. For these losses, the amount paid to you is one-half of the amount of your life insurance.

Summary Plan Descriptions, enrollment forms, and beneficiary change forms are available in the Human Resources office.

B. TIAA-CREF Retirement Plan

The University participates in the TIAA-CREF (Teachers Insurance and Annuity Association - College Retirement Equities Fund) retirement plan. TIAA is a non-profit legal reserve life insurance and annuity company incorporated in the State of New York. TIAA offers two investment accounts: TIAA Traditional and TIAA Real Estate. CREF is registered with the Securities and Exchange Commission (SEC) as an open-end diversified investment company, and currently manages eight investment accounts: Stock, Money Market, Bond Market, Social Choice, Global Equities, Equity Index, Growth and Inflation-Linked Bond. CREF provides retired participants with variable annuities.

Full-time employees are eligible to participate in the retirement plan after completing one year of service at St. Lawrence University, or one year of service with another college or university in the twelve-month period immediately preceding employment at St. Lawrence. Participation is optional in the second year of employment, and is obligatory for all full-time staff beginning with the third year of employment.

Contributions under this retirement plan will be made to TIAA-CREF Retirement Annuities on a monthly basis during years of participation in accordance with the following schedule:

Plan Contributions as a Percent of Regular Salary [Regular salary means base salary, exclusive of stipends, summer pay, and other forms of additional compensation]

By the <u>Participant</u> 6%	By the <u>University</u> 10%	<u>Total</u> 16%
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During a paid leave of absence, Plan Contributions will continue to be made for a participant on the portion of Regular Salary then being paid by the University (e.g., during a one-year sabbatical leave at 50% of Regular Salary, Plan contributions are based on the 50% of Regular Salary actually paid, not on full salary). No Plan Contributions will be made during an unpaid leave of absence.

Contributions by participants will be deducted from salary payments or, if elected by the participant, will be made on a tax-deferred basis under an agreement for salary reduction executed in accordance with section 403(b) of the Internal Revenue Code.

Contributions may be allocated between TIAA-CREF in any desired (whole number) percentage, including 100% to any available account.

Summary Plan Descriptions and enrollment materials are available in Human Resources.

C. TIAA-CREF Tax-Deferred Annuity Plan

The University offers a tax-deferred annuity plan for employees who want to set aside extra retirement savings on a tax-advantaged basis. The plan allows employees to make voluntary before-tax contributions to TIAA-CREF Retirement Annuities, or TIAA-CREF Supplemental Retirement Annuities (SRAs). All employees are eligible to participate on the first day of the month after commencement of active employment.

Summary Plan Descriptions and enrollment materials are available in Human Resources Office.

D. Supplemental Retirement Plan

The St. Lawrence University Supplemental Retirement Plan, formerly known as the “Early Retirement Plan” was frozen on October 5, 1990 and restated on January 1, 1991. Employees hired after the freeze date are not eligible for benefits under the plan. Employees hired prior to October 5, 1990 and still employed by the University on January 1, 1991 may be eligible for benefits under the plan.

For details about the plan, including eligibility, vesting and accrual schedules, benefits, and forms of payment, employees hired prior to October 5, 1990 should contact the Office of Human Resources for a Summary Plan Description (SPD).

E. Social Security

The University and its employees participate in the federal Social Security program. Two separate payroll taxes are withheld from employees’ earnings, with a matching amount paid by the University on behalf of the employee.

The first portion of the tax pays for Old Age, Survivors, and Disability Insurance (OASDI) benefits to qualified beneficiaries. The OASDI tax is 6.2% of earnings up to \$94,200 for 2007, for a maximum annual tax of \$5,840.40 paid by the employee, and a corresponding amount paid by the University on behalf of the employee. The second portion of the tax pays for Medicare Part A, which provides hospital benefits to

people covered by Medicare. The Medicare tax is 1.45% of all earnings in 2006, with no cap. The OASDI tax of 6.2% plus the Medicare tax of 1.45% equals the total FICA (Federal Income Contributions Act) tax of 7.65%.

The OASDI and Medicare tax rates are established by federal law. The amount of earnings subject to these taxes is adjusted annually based on increases in average wages and salaries nationwide.

F. Health Insurance

Group health insurance coverage is available for eligible full-time exempt employees and their dependents on the first day of active employment. The University pays the full cost of individual employee coverage. Dependent coverage (spouse and unmarried dependent children under age 19, or under age 25 if full-time students) is available with the employee contributing toward the cost of dependent coverage.

Monthly premium rates for 2007 are as follows:

	Total <u>Cost:</u>	SLU <u>Pays:</u>	Employee <u>Pays:</u>
Individual:	\$ 319.32	\$ 319.32	\$ 0.00
Family:	\$ 821.17	\$ 525.55	\$ 295.62

(Note: See also “Premium Conversion” in Section H, Flexible Benefits Plan, below.)

The University’s group health insurance plan provides comprehensive coverage for the diagnosis and treatment of illness or injury. It includes benefits for hospitalization, surgery, anesthesia, diagnostic x-ray and lab, doctors’ office visits, prescription drugs, physical therapy, durable medical equipment, treatment for substance abuse, home health care, hospice care, and both inpatient and outpatient psychiatric care.

Covered medical expenses are subject to a \$435 deductible per person, per calendar year. The maximum deductible per family is \$650 per calendar year. Once the deductible has been satisfied, the plan reimburses 80% of covered medical expenses. If any employee or dependent’s 20% share of covered medical expenses reaches \$1,625, or if any family’s collective 20% share reaches \$2,165 (whichever comes first), the plan reimburses 100% of covered expenses for the balance of that calendar year. These amounts are referred to as “out of pocket maximums”, and do not include the deductible. In addition, the plan provides first-dollar benefits for second surgical opinions, well-child care, and supplemental accident benefits of up to \$500 per occurrence. The plan also provides 100% coverage after a \$20.00 co-payment for in-network routine mammography and gynecological exams, adult physicals age 19 and over, prostate screening and colonoscopies.

Prescription drugs may be obtained at participating pharmacies or by mail order. Generic Medications can be purchased at the retail pharmacy for \$5 per prescription for up to a 30 day supply. Participants can also purchase up to a 30-day supply of a brand name drug for 20% of the discounted cost, with a minimum co-pay of \$5 and a maximum co-pay of \$50. Through the mail order service, participants can purchase a 90-day supply of maintenance brand name or generic drugs. The cost is equivalent to two retail co-payments with a minimum co-payment of \$10.00 and a maximum of \$100.00. The mail order service is optional and is intended for maintenance medications (those approved for use on an ongoing basis for treatment of a chronic condition). A combined out-of pocket maximum of \$1,045 per year, per participant, applies to retail and mail order prescriptions.

Employees or dependents who do not enroll in the plan within 31 days of initial eligibility, or who drop coverage, may enroll during the annual open enrollment period in November/December for coverage effective January 1. Enrollment at other times during the year will be allowed only if the late enrollment

occurred as a result of, and immediately following, cessation of coverage through the spouse's employment due to termination of employment, lay-off, etc.

The University's health plan is self-insured. This means that the University assumes the risk for health care expenses incurred by its employees who participate in the health plan. The plan is administered through a third party administrator. Currently, the University's self-insured health plan is administered by POMCO.

Summary Plan Descriptions, enrollment forms and claim forms are available in Human Resources.

G. Dental Insurance

Group dental insurance through MetLife is available to active full-time exempt staff and their dependents on the first day of active employment. There is no University contribution toward the cost of dental insurance coverage.

Monthly premium rates for 2007 are as follows:

Individual:	\$ 35.00
Family:	\$ 101.57

(Note: See also "Premium Conversion" in Section H, Flexible Benefits Plan, below.)

Under this plan, dental expenses are classified into four categories:

Preventive: Exams, cleaning, x-rays, fluoride treatment for children, emergency treatment.

Basic: Fillings, root canals, oral surgery, extractions, anesthesia, treatment of gums, etc.

Major: Crowns, bridgework, dentures, etc.

Orthodontia: Orthodontic services for dependent children under age 19.

<i>Schedule of Benefits:</i>	<u>Participating Dentist</u>	<u>Non-Participating Dentist</u>
Preventive:	100%	100%
Basic Restorative:	100%	80%
Major Restorative:	60%	50%
Orthodontia:	50%	50%

Deductible: \$50 per person (maximum 3 deductibles per family) per calendar year. No deductible for Preventive care.

Benefit Maximums: \$1,000 per person, per year. Separate \$1,000 lifetime maximum per person for child orthodontia.

Employees or dependents who do not enroll in the plan within 31 days of initial eligibility, or who drop coverage, may enroll during the annual open enrollment period in December for coverage effective January 1. Enrollment at other times during the year will be allowed if the late enrollment occurred as a result of, and immediately following, cessation of dental coverage through the spouse's employment due to termination of employment, lay-off, etc.

An employee who enrolls at any time other than those described above will be considered a "late entrant". Dental coverage will be subject to the following waiting periods: 6 months on Basic Restorative (Fillings), 12 months on all other Basic Services, 24 months on Major Services and Orthodontia Services.

Summary Plan Descriptions, enrollment forms, claim forms, and names of participating dentists are available in the Office of Human Resources.

H. Flexible Benefits Plan

All full-time faculty and exempt staff are eligible to participate in the University's Flexible Benefits Plan. The Plan makes available the following options:

- 1) Premium Conversion
- 2) Reimbursement Accounts
 - a) Medical Care Reimbursement Account
 - b) Dependent Care Reimbursement Account

Eligible employees may elect to enroll in any, all, or none of the available options within 30 days of initial eligibility, and during the open enrollment period in December of each year.

Premium Conversion allows employees to pay their share of monthly premiums for the University's group medical and/or dental insurance plans on a pre-tax basis, thereby saving FICA, Federal, and State taxes on their cost of health and dental insurance coverage.

The **Medical Care Reimbursement Account** allows employees to set aside up to \$3,600 per calendar year, on a pre-tax basis, to pay for medical, dental, and vision expenses for themselves or their dependents which are not fully reimbursed by insurance. Reimbursements received from the Account are not taxable.

The **Dependent Care Reimbursement 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. Reimbursements received from the Account are not taxable.

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

Summary Plan Descriptions, enrollment forms and plan materials are available in Human Resources.

I. Business Travel Accident Plan

Full-time faculty and exempt staff are covered by a group travel accident policy while traveling on authorized University business trips. Death benefits under this policy are based on ten times salary, with a minimum \$200,000 and maximum \$300,000 benefit for loss of life. Accidents resulting in loss of limb(s), sight, speech, or hearing are also covered by this plan, with benefits ranging from 25% to 100% of the amount for loss of life.

Beneficiary designations for this travel accident plan may be made in Human Resources. If no beneficiary has been designated, benefits will be paid to the employee's beneficiary of record for the University's Group Life Insurance plan.

Summary Plan Descriptions and beneficiary forms are available in Human Resources.

J. Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is a service to help SLU employees and their families facing problems in their lives such as problems concerning marital or parent-child relationships, alcohol or drug dependency, depression and financial problems. EAP is designed to help the employee handle the problem before it affects his or her job; it is free, confidential, and voluntary. Employees and their families will have access to *three* free face to face professional counseling sessions and well as 24/7 prepaid counseling services available via the telephone.

For additional information about the Employee Assistance Program, you can call our EAP service provider, *eni*, at 1 (800) 327-2255, or contact the Office of Human Resources for a brochure.

K. Disability Benefits - Short Term

The University provides non-occupational disability benefits of up to eight weeks at full pay for full-time faculty and exempt staff, and up to 26 weeks at 1/2 pay for part-time exempt employees. Claim forms for benefits are obtained in Human Resources, Vilas Hall.

L. Disability Benefits - Intermediate Term

St. Lawrence provides full-time faculty and administrative staff with interim disability benefits, which provide salary continuation from the 9th through the 26th week of disability. Benefits are provided on an increasing scale from 50% to 100% of salary, based on the employee's completed years of service as of the date the disability commenced.

Schedule of Benefits to be paid from 9 weeks to 26 weeks of disability:

<u>Years of Service:</u>	<u>Payment of:</u>
<1 year	50% of regular salary
>1 year	60% of regular salary
>2 years	70% of regular salary
>3 years	80% of regular salary
>4 years	90% of regular salary
>5 years	100% of regular salary

M. Disability Insurance - Long Term

All regular full-time exempt employees are eligible to participate in the University's Long Term Disability Plan. There is a one year waiting period for participation by new exempt employees unless they were recently covered by a similar plan with a former employer. Cost for this coverage is shared between the University and the individual (2/3 paid by SLU and 1/3 by the individual).

Income protection coverage is available on the first day of the month following satisfaction of the eligibility requirements. The Monthly Income Benefit is equal to 60% of monthly base salary, up to a maximum benefit of \$7,500 each month, including social security, workers' compensation insurance, and other group disability benefits.

When covered employees enter the TIAA-CREF Retirement Plan they also become covered by a Monthly Annuity Premium Benefit. The Monthly Annuity Premium Benefit provides for continued payment of 16% of the covered monthly salary into the TIAA-CREF Retirement Annuity.

Benefits under this plan begin on the first day of the month following six consecutive months of total disability.

If enrollment is delayed more than 31 days after becoming eligible, you will be required to furnish evidence of insurability satisfactory to the insurance carrier.

Summary Plan Descriptions, enrollment forms and claim forms are available in Human Resources.

N. Workers' Compensation Insurance

All exempt employees are covered by Workers Compensation, as required by statute. This insurance provides for coverage of hospital and medical costs as well as some salary continuation during time lost for any illness or injury arising out of and in the course of employment.

To avoid possible loss of benefits under this plan, exempt employees should report within twenty-four hours any injury or illness sustained in connection with their work to their department head and/or to Human Resources.

O. University Housing

As part of its benefits program for faculty and exempt staff, St. Lawrence University maintains some housing units for rental by new faculty and staff. A descriptive inventory of University housing for new faculty/staff is prepared by the office of the Vice President for Administrative Operations, and updated annually. Questions should be directed to that office.

Priority for Faculty/Staff housing is as follows:

1. Newly hired full-time faculty/staff in the first year of their employment have the highest priority in assignment for available housing until July 1. New faculty/staff are eligible to reside in university housing for a period of one year.
2. Faculty/staff who have completed one year in university housing may apply in writing to the appropriate vice president for one additional year in university housing in emergency/hardship circumstances. These requests will be reviewed only after all new faculty/staff in their first year who have requested University housing have been accommodated or offered housing and declined.

Formal application by new faculty/staff for university housing can be made immediately after accepting a position with the University. New faculty/staff will be assigned university housing, if available, at the time of employment and a lease will be provided at that time. In the assignment of faculty/staff housing every effort will be made to offer the faculty or staff member accommodations suitable to the size of the family. Leases shall be for a period of one year. Final determination of assignment of faculty/staff housing will rest with the Vice President for Administrative Operations.

Faculty and staff members are expected to honor their lease agreements. Any request for release from a rental lease should be directed to the Vice President for Administrative Operations. Valid reasons for

consideration of release would be personal hardship, family emergency, house purchase, or termination of employment. Early termination of a lease could involve a penalty payment.

The lease cannot be assigned, nor the premises sublet without the written consent of the University.

P. Moving Expense Reimbursement

The University assists new faculty and staff members with the cost of relocating to the Canton area by providing reimbursement for moving expenses up to a maximum of \$2,500. Reimbursement is based on a request accompanied with receipts to the Academic Dean's Office for faculty and the Equity Programs/Human Resources Office for staff for approval in substantiation of actual costs; this is not a cash allowance or cash advance.

Q. Housing Loans

Housing loans are made available to faculty and staff members for the sole purpose of assisting in financing the first home purchased in the Canton area. Such loans may be issued upon the concurrence of the division Vice President and the Vice President for Administrative Operations. All requests must be in writing.

- a. Loans will be secured by the execution and recording of a second Bond and Mortgage, pledging repayment. This is to be furnished by and at the expense of the borrower at the time of closing with the local lending institution.
- b. The maximum amount of individual loans is \$5,000, with a maximum repayment period of five years. An exception to this amount and term can be made for a valid reason. The exception will be a maximum of \$7,500 with a maximum repayment period of seven years. Only one loan may be applied for with respect to any particular property.
- c. The equal monthly payment of interest and principal are to be made to the University. Monthly payments will be made by payroll deduction as authorized by the borrower.
- d. The repayment schedule shall apply only as long as the borrower owns the described premises and the borrower is employed by St. Lawrence University. Should such employment be terminated for any reason, or the premises be sold prior to full payment of the loan, the entire principal amount and interest due will be payable immediately.

NOTE:

At the time of closing, the rate to be charged on the loans will be the lesser of the constant maturity of treasury securities for the same period of time as determined from the Federal Reserve Statistical Release which is published weekly, or the State's general ceiling on loan interest rates as published by the New York State Banking Department.

R. Tuition Aid Programs

1. Tuition Free SLU Courses

Any full-time exempt employee and/or their legal spouse may enroll for credit in one unfilled SLU course per semester, and one course per summer session without charge. Candidates for a degree may enroll in two courses per semester, and one course per summer session without charge, subject to the

approval of the Dean of Admissions. These courses may be taken at either the undergraduate or graduate level (*see important caution below*).

Caution: In some cases, the value of courses taken under this benefit must be considered as taxable income, depending on tax law. When this benefit is taxable, the value of the course(s) taken by an employee and/or spouse will be included in the taxable income of the employee and taxes will be withheld. Please contact the Business Office with questions regarding the current tax treatment of this benefit.

Dependent children of full-time exempt employees may enroll for credit in one unfilled SLU undergraduate course per semester, and one course per summer session without charge.

There is a registration fee of \$35.00 for each semester, which must be paid by the employee.

2. Tuition Benefits for Dependent Children

Tuition aid is provided for dependent children of full-time exempt employees on regular appointments in one of three ways:

- a. **Tuition Remission**. Complete remission of tuition at St. Lawrence for a dependent child properly enrolled in a program leading to a baccalaureate degree, with the understanding that this benefit ends after a maximum of forty semester course units or the satisfactory completion of the requirements for a baccalaureate degree, whichever occurs first. This benefit applies only to children attending St. Lawrence University.
- b. **Tuition Assistance**. Up to \$11,230 per year (as of the 2006-2007 academic year), which may be paid by the quarter or semester, for four years toward tuition at any other accredited four-year degree-granting institution or for two years toward the tuition at any accredited two-year, associate degree granting institution. In such cases, a certificate of tuition charges from the institution must be presented to the Human Resources office, which will forward a check to that institution for the appropriate amount.
- c. **Tuition Exchange**. Children of full-time SLU faculty and administrative staff on regular appointments may be eligible for tuition exchange with other participating colleges. A list of participating colleges and other information about the tuition exchange program is available on the Tuition Exchange web site at www.tuitionexchange.org. Certification of eligibility is made through the Human Resources Office. Acceptance and awards are determined solely by the host college.

3. Cross-Registration

Exempt employees may register for courses in the Associated Colleges under professional employee registration up to the limit of two courses per academic year, whether or not the employee is a degree candidate. Registration is on a space available basis. This benefit may be used in lieu of (not in addition to) tuition remission at SLU.

S. Insurance of Private Property on Campus

The University does not have insurance coverage for private property on campus. If an employee keeps any items of value on University property, it is recommended that she/he have a homeowner's insurance policy adjusted to cover them.

T. Bookstore Discount/Charging Privileges

Employees and their families receive a 15% discount at the Brewer Bookstore on most purchases totaling over one dollar. In addition, employees may charge their purchases, up to a maximum \$500 line of credit. Charged items will be billed monthly, with payment due within 30 days of the date billed. Finance charges are assessed for failure to make payment when due, and subsequent delinquency will result in the loss of charging privileges.

In addition to textbooks, the bookstore carries a wide selection of paperbacks, gift books, children's books, recorded music, art and writing supplies, gifts, clothing and novelty items. The bookstore welcomes suggestions concerning items not in current stock but which should be made available.

U. Admission to Athletic and Cultural Events

Active regular employees and retired faculty and staff are admitted free to athletic events with the exception of post-season ECAC and NCAA contests (for post-season events tickets must be purchased). This ticket policy applies to current individual employees or retired faculty and staff members, not their spouses, families or guests. Free admission applies only to general admission seating, not to reserved seating. Free admittance to athletic events will require the presentation of a valid St. Lawrence University identification card at the main entrance.

Many events sponsored by the Fine Arts, Speech and Theatre, Music, Brush Art Gallery and Arts Technology Departments are open to the public and are free of charge. On occasion, admission is charged to all campus and community members.

V. Campus Parking

All members of the Campus community wishing to use the parking facilities of the University are required to register their vehicles with the Security & Safety Office. For specific information on vehicle registration and the campus parking policy, please visit the Security & Safety website at <http://www.stlawu.edu/security/index.html>.

W. Credit Union

The University is associated with the Adirondack Regional Federal Credit Union located on Market Street in Potsdam, NY. Information concerning membership and business transactions may be obtained in Human Resources.

X. Pay Day

Pay day for all exempt employees is on the 15th of the month. When the 15th falls on a weekend or holiday, payday is the last work day prior to the 15th. A paycheck may be deposited electronically to any bank (or other financial institution) which is a member of the Automated Clearing House System (ACH). Arrangements for electronic deposit should be made through the Business Office.

Y. Vacation

Vacation for regular 12-month non-faculty exempt employees is earned at the rate of 20 days per fiscal year, pro-rated for partial fiscal years worked (the University's fiscal year is July 1 through June 30). Vacation must be taken during the same fiscal year it is earned, or it is forfeited on June 30. Carry-over of vacation is not permitted.

Z. Family and Medical Leave Act of 1993

Under the provisions of the Family and Medical Leave Act of 1993 (FMLA), individuals who have been employed by the University for at least one year may take up to a maximum of 12 weeks of unpaid leave in a 12 month period for one or more of the following reasons:

1. The birth or adoption of a child;
2. The care of a child, spouse, or parent with a serious health condition; or
3. The employee's own serious health condition that renders the employee unable to perform his or her job.

To be eligible, the employee must have worked a minimum of 1,250 hours in the previous 12 month period. In determining the maximum leave entitlement the University will subtract any leave taken within the preceding 12 months.

Leaves for birth or adoption must be within twelve months of birth or placement of a child and must be taken all at one time.

Individuals may take leave intermittently or on a reduced work schedule when medically necessary due to the employee's or a family member's illness. Medical certification may be required for leaves due to serious health conditions.

Individuals may request or the University may require the substitution of eligible paid leave for unpaid leave (i.e., use allowable paid leave and unpaid leave concurrently). In addition, time spent on Workers' Compensation and/or disability leave counts towards the 12 weeks family/medical leave entitlement.

During approved FMLA leaves, whether paid or unpaid, individuals are entitled to continue health benefits under the same terms and conditions as when actively at work. Following the leave, individuals will have a right to return to their previous or an equivalent position with the same pay, benefits, and terms and conditions of employment. Individuals who do not return to work at the end of the family/medical leave may be required to reimburse the college for the cost of health benefits paid on the employee's behalf during the FMLA leave.

Requests for leaves under the Family and Medical Leave Act should be directed to the Associate Director of Human Resources. Such requests should be made at least 30 days in advance, if possible.

An Overview of Benefit Programs for Faculty and Exempt Staff at St. Lawrence University

* Benefits may vary depending on type and length of appointment. Please contact the Benefits Administrator for a definitive benefits package.

	FULL-TIME REGULAR Appointments	FULL-TIME VISITING Appointments (at least 1 year)	PART-TIME Appointments
Bookstore Discount/Charging Privileges	Yes	Yes	Yes
Business Travel Accident Insurance	Yes	Yes	No
Dental Insurance	Yes	Yes	No
Disability Pay (<i>Short and Intermediate term</i>)	Yes	Yes	Yes
Disability Insurance (<i>Long Term</i>)	Deferred <i>one year</i>	No	No
Employee Assistance Program (EAP)	Yes	Yes	Yes
Flexible Benefits Plan	Yes	Yes	No
Health Insurance	Yes	Yes	No
Housing Loans	Yes	No	No
Identification Cards (<i>& courtesy card for spouse</i>)	Yes	Yes	Yes
Life Insurance	Yes	Yes	No
Moving Expense Reimbursement	Yes	Yes	No
Social Security	Yes	Yes	Yes
TIAA-CREF Retirement Plan	Deferred <i>one year</i>	Deferred <i>one year</i>	No
TIAA-CREF Tax-Deferred Annuity Plan	Yes	Yes	Yes
Tuition Assistance: (<i>Dependent children matriculated full-time enrollees</i>)	Yes	No	No
Tuition-Free Courses at SLU: (<i>Including Spouse & Dependent children</i>): 1 course per semester and 1 course each summer session	Yes	Yes	No
Tuition Remission at SLU: (<i>Dependent children: matriculated full-time enrollees</i>)	Yes	No	No
Workers' Compensation:	Yes	Yes	Yes