

2024

# Benefits Guide

**SEWANEE**  
THE UNIVERSITY OF THE SOUTH



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# Your University Benefits

We understand the important role that benefits play in the lives of you and your family. As a new hire and then annually during open enrollment, you can elect a benefits package that gives you and your family the right coverage for your needs.

This benefits guide can help to familiarize you with the University's benefit options. It also provides useful tips, tools and resources to help you think through your options and make wise decisions. As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming year. For example, is your family financially protected if you can't work due to an accident or illness?
- Consider other available coverage.
- Gather information you'll need. If you are covering dependents, you will need their dates of birth and Social Security numbers. In addition, you may need to provide documentation verifying their eligibility – such as a marriage license or birth certificate.

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.

## Enrolling in your benefits



Create an account or log in with your existing account at <https://www.employeenavigator.com/benefits/Account/Login>



Begin the benefits enrollment process



Elect the benefits you want



Save or submit your elections



Print a copy of your elections for your records

# Benefit Basics



Your benefits are a partnership between you and the University. The table below outlines how you and the University share costs for benefits. The tax treatment shows whether your contribution is taken from your paycheck before or after taxes.

Benefit	Tax Treatment	Who Pays
Medical	Pretax	The University & You
Dental	Pretax	You
Vision	Pretax	You
Health Savings Account	Pretax	The University & You
Flexible Spending Accounts	Pretax	You
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	After-tax	The University
Voluntary Life and AD&D Insurance	After-tax	You
Long-Term Disability	Not applicable	The University
403(b) Retirement Savings Plan	Pretax	The University

# Eligibility

## Who's eligible?

### Employees

Benefits are an important part of the University's compensation program. Once eligibility requirements are met, employees with the following appointments are eligible for all benefits, including those as outlined for Tuition Remission and Exchange, and for the Secondary School Grant benefit:

- Full-time regular employees, including tenure track and tenured faculty;
- Term staff and contingent faculty with full-time appointments for more than 24 consecutive months who continue to work at least half-time after the 24th month.
- Part-time regular staff who are scheduled to work at least 3/4 time (1,560 hours annually for non-exempt employees).
- Contingent faculty members with a one-year, full-time appointment

Staff members with an appointment of a minimum of 1,560 hours (3/4 time) are eligible to participate in the University's health plan. Contingent faculty members with a one year, full-time appointment are also eligible to participate in the University's health plan.

Staff members with a regular, part-time appointment who are scheduled to work at least 1,000 hours annually are eligible to participate in the retirement plans. Term staff and contingent faculty members normally do not participate in the retirement plans unless they have held a full-time appointment for 24 consecutive months and continue to hold at least a half-time appointment.

An employee's benefit status is determined by their primary appointment. Multiple positions normally will not be combined to determine eligibility for benefits, and benefits earned in one position may not be used when an employee is working in a position that is not eligible for benefits.

### Dependents

- Your legal spouse
- Your domestic partner
- Your children up to age 26

## Making changes to your benefits

Generally, you may only make or change your benefit elections as a new hire or during the annual open enrollment period. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by you or your dependent
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Eligibility for Medicare or Medicaid

**You have 30 days from the qualified life event to make changes to your coverage.**

- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.
- If you do not make the changes within 30 days of the qualified event, you will have to wait until the next open enrollment period to make changes (unless you experience another qualified life event).

### Enrolling dependents? Items to have ready

When you add dependents to your coverage, you must provide the following information:

- Legal name
- Date of birth
- Social Security number
- Supporting documentation, such as marriage certificate, birth certificate, adoption papers, and tax documents.

If you do not provide the required information, your dependents may be dropped from coverage.

# Medical and Pharmacy Plan Overview

We offer the choice of three medical plans through BlueCross BlueShield of TN. All of the medical options include coverage for prescription drugs. To select the plan that best suits your family, consider the key differences between the plans, the cost of coverage (including payroll deductions) and how the plan covers services throughout the year.

## Understanding how your plan works



### 1. Your deductible

- You pay out-of-pocket for most medical and pharmacy expenses, until you reach the deductible.



### 2. Your coverage

- Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses. The plan will pay a percentage of each eligible expense, and you will pay the rest.



### 3. Your out-of-pocket maximum

- When you reach your out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your deductible and coinsurance apply toward the out-of-pocket maximum.

#### The difference between aggregate and embedded deductibles and out-of-pocket maximums

- **With an embedded approach**, each person only needs to meet the individual deductible and out-of-pocket maximum before the plan begins paying its share for that individual. (And, once two or more family members meet the family limits, the plan begins paying its share for all covered family members.)

## Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan.

- **In-network providers and pharmacies:** You will always pay less if you see a provider within the medical and pharmacy network.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you). Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.

## Understanding your pharmacy coverage

- **Mail order pharmacy:** If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the Mail Order Pharmacy to save on a 90-day supply.
- **Prescription categories:** Medications are categorized by cost, safety and effectiveness. These tiers also affect your coverage.
  - **Generic** – A drug that's equivalent to brand-name drugs in use, dose, strength, quality and performance, but is not trademarked.
  - **Brand preferred** – A drug with a patent and trademark name that is considered "preferred" because it's safe and effective and usually less expensive than other brand-name options.
  - **Brand non-preferred** – A drug with a patent and trademark name that is "not preferred" because it's usually more expensive than other generic and brand preferred options.
  - **Specialty** – A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.

# Medical and Pharmacy Coverage

Coverage in the plan begins on the first day of the month following an employee's hire. If selection is not made within 30 days of employment, employees must wait until the annual enrollment period (normally in November). The employee pays the total premium through payroll deduction.

Medical Plan Provisions	Option 1—Buy-Up PPO		Option 2—Base PPO		Option 3—HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b> (Individual/Family)	\$1,000/\$3,000	\$2,500/\$7,500	\$2,500/\$6,500	\$5,000/\$13,000	\$3,500/\$7,000	\$7,000/\$14,000
<b>Out-of-Pocket Maximum</b> (Includes Deductible)	\$5,000/\$9,000	\$12,500/\$22,500	\$6,000/\$11,500	\$12,000/\$23,000	\$6,000/\$12,000	\$18,000/\$36,000
<b>Lifetime Maximum</b>	Unlimited		Unlimited		Unlimited	
<b>Preventive Care</b>	Covered at 100%	40%*	Covered at 100%	40%*	Covered at 100%	40%*
<b>Primary Care Provider Office Visit</b>	\$25 copay	40%*	\$30 copay	40%*	20%*	40%*
<b>Specialist Office Visit</b>	\$45 copay	40%*	\$50 copay	40%*	20%*	40%*
<b>Telemedicine</b>	\$10 copay	Not Covered	\$10 copay	Not Covered	\$10 copay	Not Covered
<b>Office Surgery</b>	\$25/\$45 copay	40%*	\$30/\$50 copay	40%*	20%*	40%*
<b>X-Ray and Lab</b>	No Additional Copay	40%*	No Additional Copay	40%*	20%*	40%*
<b>Inpatient Hospital Services</b>	20%*	40%*	20%*	40%*	20%*	40%*
<b>Outpatient Hospital Services</b>	20%*	40%*	20%*	40%*	20%*	40%*
<b>Ambulance Service</b>	20%*	20%*	20%*	20%*	20%*	20%*
<b>Urgent Care</b>	\$45 copay	40%*	\$50 copay	40%*	20%*	40%*
<b>Emergency Room</b>	\$150 copay	\$250 copay	\$250 copay		20%*	20%*
<b>Medical Equipment</b>	20%*	40%*	20%*	40%*	20%*	40%*
<b>Behavioral Health</b> (Inpatient/Outpatient)	20%*/\$25 copay	40%*	20%*/\$30 copay	40%*	20%*	40%*
<b>Retail Pharmacy (up to a 30-day supply)</b>						
<b>Generic</b>	\$15 copay	40%*	\$15 copay	40%*	20%**	40%*
<b>Brand Preferred</b>	\$40 copay	40%*	\$50 copay	40%*	20%**	40%*
<b>Brand Non-Preferred</b>	\$75 copay	40%*	\$75 copay	40%*	20%**	40%*
<b>Specialty</b>	\$150 copay	Not covered	\$150 copay	Not covered	20%**	40%*
<b>Mail Order Pharmacy (90-day supply)</b>						
<b>Generic</b>	\$30 copay	40%*	\$30 copay	40%*	20%*	40%*
<b>Brand Preferred</b>	\$80 copay	40%*	\$100 copay	40%*	20%*	40%*
<b>Brand Non-Preferred</b>	\$130 copay	40%*	\$150 copay	40%*	20%*	40%*

\*After deductible

\*\*30 day supply for Retail Network; up to 90 day supply for Home Delivery or Plus90 Network \$5/\$25/\$50 copayment per 30 day supply for generic/preferred brand/non-preferred brand drugs on Preventive Drug List

# 2024 Monthly Rates

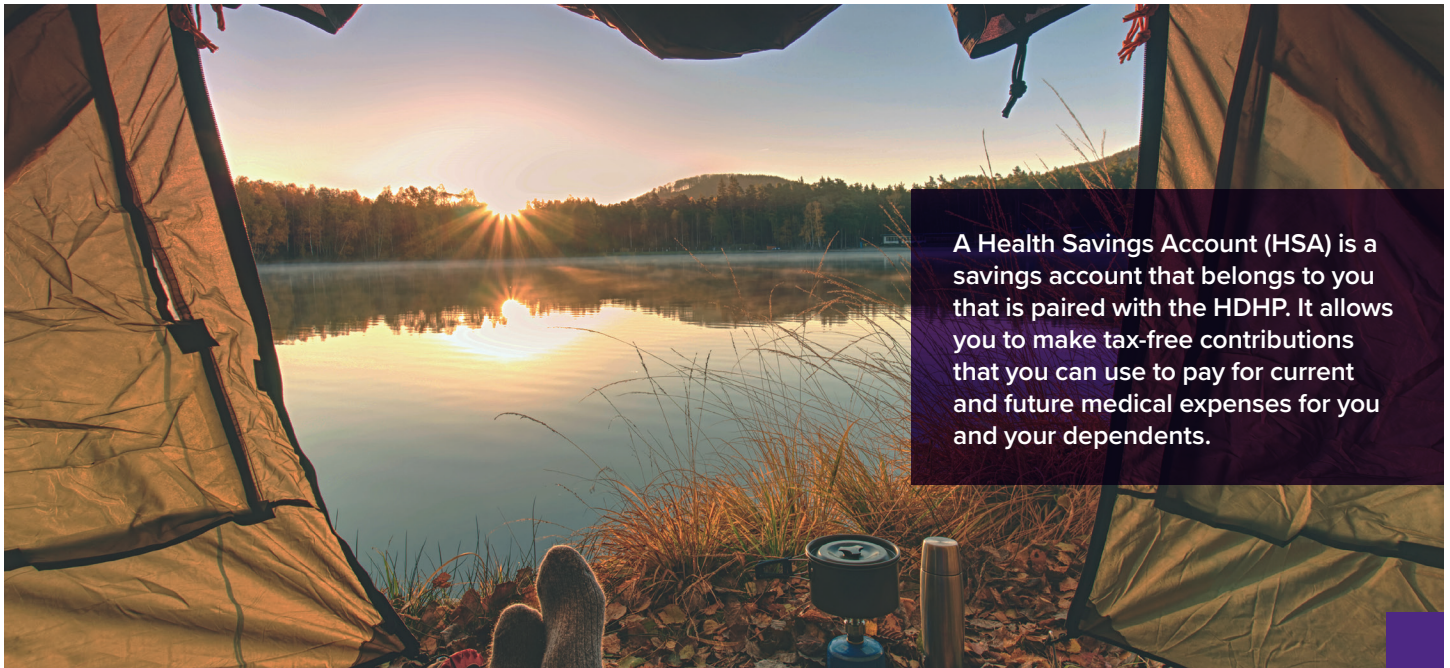
MEDICAL PPO PLAN - OPTION 1				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
1 <=\$30,000	\$216.44	\$503.72	\$438.95	\$727.99
2 \$30,000 - \$40,000	\$239.86	\$552.92	\$481.82	\$799.09
3 \$40,001 - \$55,000	\$263.29	\$602.11	\$524.69	\$870.19
4 \$55,001 - \$70,000	\$286.72	\$651.31	\$567.56	\$941.29
5 \$70,001 - \$85,000	\$310.14	\$700.50	\$610.43	\$1,012.39
6 \$85,001 - \$125,000	\$333.57	\$749.70	\$653.30	\$1,083.49
7 >=\$125,001	\$349.19	\$782.50	\$681.88	\$1,130.89
MEDICAL PPO PLAN - OPTION 2				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
1 <=\$30,000	\$156.18	\$377.17	\$328.68	\$545.10
2 \$30,000 - \$40,000	\$179.60	\$426.37	\$371.55	\$616.20
3 \$40,001 - \$55,000	\$203.03	\$475.56	\$414.42	\$687.30
4 \$55,001 - \$70,000	\$226.46	\$524.76	\$457.29	\$758.40
5 \$70,001 - \$85,000	\$249.88	\$573.95	\$500.16	\$829.50
6 \$85,001 - \$125,000	\$273.31	\$623.15	\$543.03	\$900.60
7 >=\$125,001	\$288.93	\$655.95	\$571.61	\$948.00
MEDICAL HDHP PLAN - OPTION 3				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
1 <=\$30,000	\$98.37	\$195.77	\$189.88	\$266.14
2 \$30,000 - \$40,000	\$121.79	\$244.97	\$232.75	\$337.24
3 \$40,001 - \$55,000	\$145.22	\$294.16	\$275.62	\$408.34
4 \$55,001 - \$70,000	\$168.65	\$343.36	\$318.49	\$479.44
5 \$70,001 - \$85,000	\$192.07	\$392.55	\$361.36	\$550.54
6 \$85,001 - \$125,000	\$215.50	\$441.75	\$404.23	\$621.64
7 >=\$125,001	\$231.12	\$474.55	\$432.81	\$669.04
DENTAL				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Not Applicable	\$28.52	\$51.00	\$52.58	\$86.88
VISION				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Not Applicable	\$6.75	\$13.50	\$14.45	\$23.09

# 2024 Bi-weekly Rates

MEDICAL PPO PLAN - OPTION 1				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
1 <=\$30,000	\$99.89	\$232.49	\$202.59	\$336.00
2 \$30,000 - \$40,000	\$110.71	\$255.19	\$222.38	\$368.81
3 \$40,001 - \$55,000	\$121.52	\$277.90	\$242.16	\$401.63
4 \$55,001 - \$70,000	\$132.33	\$300.60	\$261.95	\$434.44
MEDICAL PPO PLAN - OPTION 2				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
1 <=\$30,000	\$72.08	\$174.08	\$151.70	\$251.58
2 \$30,000 - \$40,000	\$82.89	\$196.78	\$171.48	\$284.40
3 \$40,001 - \$55,000	\$93.71	\$219.49	\$191.27	\$317.22
4 \$55,001 - \$70,000	\$104.52	\$242.20	\$211.06	\$350.03
MEDICAL HDHP PLAN - OPTION 3				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
1 <=\$30,000	\$45.40	\$90.36	\$87.64	\$122.83
2 \$30,000 - \$40,000	\$56.21	\$113.06	\$107.42	\$155.65
3 \$40,001 - \$55,000	\$67.03	\$135.77	\$127.21	\$188.46
4 \$55,001 - \$70,000	\$77.84	\$158.47	\$147.00	\$221.28
DENTAL				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Not Applicable	\$14.26	\$25.50	\$26.29	\$28.52
VISION				
Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Not Applicable	\$3.38	\$6.75	\$7.23	\$11.55



# Health Savings Account



A Health Savings Account (HSA) is a savings account that belongs to you that is paired with the HDHP. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents.



## START IT

- Contributions to an HSA are tax-free for you – whether they come from you or the University. The University makes monthly contributions of \$100 for individual coverage, \$150 for coverage including a spouse/partner or child(ren), or \$200 for family coverage.
- The HDHP costs less than other plans so the money you save on premiums can be put into your HSA. This helps you save money on taxes and gives you more flexibility and control over your health care dollars.



## BUILD IT

- All of the money in your HSA is yours (including any contributions deposited by the University) even if you leave your job, change plans or retire.
- In 2024, the total of your contributions and the company's can be up to \$4,150 for individual coverage and \$8,300 for family coverage. If you are age 55 or older, you can contribute an additional \$1,000 per year.



## USE IT

- You can withdraw your money tax-free at any time, as long as you use it for qualified expenses (a list can be found on [www.irs.gov](http://www.irs.gov)).
- You can also save this money and hold onto it for future eligible health care expenses.



## GROW IT

- Unused money in your HSA will roll over, earn interest and grow tax-free over time.
- You decide how to use the HSA money, including whether to save it or spend it for eligible expenses. When your balance is large enough, you can invest it – tax-free.

## Eligibility details

- You are not allowed to be enrolled in any other health coverage, and cannot have an HSA if you are enrolled in any other health coverage or Medicare, or claimed as a dependent on someone else's tax return.
- You cannot participate in the Health Care Flexible Spending Account (FSA) if you have an HSA. Your spouse/ domestic partner also cannot have a Health Care FSA.

# Flexible Spending Accounts

A Flexible Spending Account (FSA) helps you pay for health care or dependent care costs using tax-free dollars. Your contribution is deducted from your paycheck on a pretax basis and put into the FSA. When you incur expenses, you can access the funds in your account to pay for *eligible* expenses.

This chart shows the eligible expenses for each FSA and how much you can contribute each year. Each of these options reduces your taxable income.

Account type	Eligible expenses	Annual contribution limits
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan, such as copays, coinsurance, deductibles, eyeglasses, orthodontia and prescriptions.	Maximum contribution is \$3,200 per year. Funds are deducted throughout the year, but all funds are available on January 1.
Dependent Care FSA	Dependent care expenses including day care, after school programs for children under age 13 or elder care programs so you can work or attend school full-time.	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns).

## Important information about FSAs

- Your FSA elections are effective from January 1 through December 31.
- Claims for reimbursement must be submitted by March 31 of the following year.
- Please plan your contributions carefully. Any unused money remaining in your account(s) will be forfeited. This is known as the “use it or lose it” rule and it is governed by Internal Revenue Service regulations.
- FSA elections do not automatically continue from year to year; you must actively enroll each year.
- You can only change your FSA contribution amount if you experience a qualified status change.
- The FSA plans are not interchangeable. You must enroll in each separately and funds are non-transferable.

# Dental Plan



It's important to have regular dental exams and cleanings so problems are detected before they become painful – and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and is an important part of maintaining your overall health. We offer a dental plan through Delta Dental.

Plan Provisions	In-Network
Annual Deductible (Individual/Family)	\$50/\$150
Calendar Year Maximum	\$1,000
Diagnostic and Preventive Services (e.g., X-rays, cleanings, exams)	Covered at 100%
Basic and Restorative Services (e.g., fillings)	80%
Major Services (e.g., dentures, crowns, bridges)	50%
Orthodontia (children up to age 19)	50% up to a lifetime maximum of \$1,000 per individual

## Get the most from your dental plan

- **Stay in-network** – While you have the option of choosing any provider, you will save money when you use in-network dentists. When using an out-of-network dental provider, you will pay more because the provider has not agreed to charge you a negotiated rate.
- **Free annual check-up** – Use free preventive care to keep your mouth and gums healthy all year long.
- **Use your FSA or HSA funds** – Help pay for eligible out-of-pocket dental expenses.

# Vision Plan



The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can choose any provider; however, you always save money if you see in-network providers. We offer a vision plan through DeltaVision.

Plan Provisions	In-Network	Out-of-Network
<b>Exam</b>	\$10 copay	Up to \$45
<b>Frames</b>	\$130 allowance; \$150 allowance for featured frame brands; 20% savings on balance	Up to \$70
<b>Lenses</b>		
▪ Single vision	Covered at 100%*	Up to \$30
▪ Bifocal	Covered at 100%*	Up to \$50
▪ Trifocal	Covered at 100%*	Up to \$65
▪ Lenticular lenses	Covered at 100%*	Up to \$100
<b>Contact Lenses (Medically necessary)</b>	100%	Up to \$210
<b>Elective Contact Lenses (in lieu of glasses)</b>	Up to \$130	Up to \$105
<b>Frequency</b>		
▪ Exam	Once every 12 months**	
▪ Lenses	Once every 12 months**	
▪ Frames	Once every 24 months**	
<b>Laser vision correction</b>	15% off regular price or 5% off promotional price	Not applicable

\*Less any applicable copayment

\*\*Beginning with the first day of the Benefit Period

## Pay for vision expenses tax-free

Use your FSA or HSA to pay for your exam copay and eyeglasses or contacts.

# Life Insurance and Disability

## Life and AD&D Insurance

The University provides basic life and AD&D insurance for employees and offers voluntary insurance options for employees and their dependents through USABLE.

### Basic Life and AD&D Insurance

- Life insurance is an important part of your financial wellbeing, especially if others depend on you for support.
- The University provides basic life and accidental death and dismemberment insurance through USABLE to all eligible employees at **no cost** equal to one times your base annual earnings, rounded to the next higher thousand and limited to \$100,000.
- Coverage is reduced to 65% of the benefit amount at age 65, and 50% of the benefit amount at age 70.
- Life insurance coverage is reduced to \$5,000 at retirement.
- Coverage is automatic; you do not need to enroll.

### Voluntary Life and AD&D Insurance

- You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates.
- Rates are based on age and the coverage level chosen.

Voluntary life and AD&D insurance for you	Voluntary life and AD&D insurance for your dependents	
<b>Employee</b> <ul style="list-style-type: none"> <li>Increments of \$10,000 up to 5 times your base annual salary</li> <li>Up to a \$500,000 maximum</li> <li>Guaranteed issue up to \$200,000</li> </ul>	<b>Spouse</b> <ul style="list-style-type: none"> <li>Increments of \$5,000 (not to exceed 50% of your voluntary life and AD&amp;D coverage)</li> <li>Up to a \$250,000 maximum</li> <li>Guaranteed issue up to \$50,000</li> </ul>	<b>Child(ren)</b> <ul style="list-style-type: none"> <li>\$10,000 Benefit</li> <li>\$500 maximum benefit for children less than 6 months old</li> </ul>

## Short-Term Disability Coverage

Full-time staff members accumulate 22 days of short-term disability leave for each full year's service to the University up to a maximum of 110 days. Staff members who are employed less than full-time or who have academic year appointments accrue short-term disability leave in proportion to the time worked.

Short-term disability leave covers up to 100% of a staff member's base salary, up to the amount of leave accrued.

A staff member becomes eligible for short-term disability leave benefits after 22 working days of total disability under a qualified physician's care and with a written statement from the physician certifying disability. Should the staff member remain disabled after six months, the disabled staff member should apply for long-term disability. Staff members on short-term disability leave for a full pay period do not accrue sick leave, vacation, or short-term disability leave, and are not paid for holidays. Employees who are granted short-term disability leave may not work for another employer or otherwise engage in activities inconsistent with the employee's representation that he or she is unable to work due to disability. Any questions about this short-term disability leave policy should be directed to the director of Human Resources.

## Long-Term Disability Coverage

Long-term disability insurance provides disability income to eligible employees after a disabling illness or injury of six-months' duration.

Premiums are paid entirely by the University, and an employee must work at least 30 hours per week and meet other requirements to be eligible for coverage. Coverage is effective the first day of the month following the date of hire. A description of the long-term disability insurance plan is available from the Office of Human Resources.

After an employee has been unable to work as a result of an illness or injury for a year's duration, the employee normally will be considered terminated.

### Protect your loved ones

- Affordable supplemental coverage** – Take advantage of the group rates offered to get the best deal on your coverage. Investing in insurance gives you peace of mind and the financial protection for yourself and your loved ones.
- Be sure to designate your beneficiary** – You must choose a beneficiary for life and AD&D insurance. Keep your beneficiaries up-to-date in 2024.

# Additional Benefits



## Employee Assistance Program

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. Whenever you or your immediate family members need help dealing with life's challenges, our Employee Assistance Program (EAP), administered by New Directions, is here to help.

The EAP provides 24/7 confidential support, resources and information for you and your dependents.

Services include:

- Confidential Emotional Support
- Work-Life Solutions
- Legal Guidance
- Financial Resources
- Online Support
- Help for New Parents
- Free Online Will Preparation
- Digital behavioral health tools

Confidential assistance is available any time.  
Call 800-624-5544 or visit <https://eap.ndbh.com>;  
Web ID: Sewanee.

## Financial Advising Program

The University has partnered with CAPTRUST to offer complimentary, individual financial advising to all of our employees. While this service's primary goal is to assist you and your family with retirement planning (including investment advising), you are also welcome to discuss any outside investments, household budgeting, debt reduction, etc. and include family members in your advising session as you are comfortable.

You are encouraged to schedule an appointment with one of CAPTRUST's Certified Financial Advisors, either telephonically via their call center or in-person via our institution's dedicated advisor. Scheduling contact information is located at the University's Office of Human Resources site at [hr.sewanee.edu](http://hr.sewanee.edu), under the Benefits Information section.

# Additional Benefits (continued)



## Vacation leave

Full-time non-exempt hourly staff members receive vacation on the following schedule:

- 0-3 years: accrue 13 days/year
- 3-5 years: accrue 15 days/year
- 5-8 years: accrue 18 days/year
- 8-12 years: accrue 20 days/year
- +12 years: accrue 25 days/year

Full-time exempt and non-exempt salaried staff members who have full-year appointments accrue 25 work days of vacation per year. Part-time exempt and non-exempt salaried staff members who have full-year appointments and who work an equivalent of at least one-half time, receive vacation in proportion to the time worked.

Part-time non-exempt staff members, who regularly work 20 or more hours per week, receive vacation hours in direct proportion to the hours worked.

## Sick leave

Staff members accrue sick leave at the rate of one day for each calendar month up to a maximum of 40 days. Staff members with academic year (or nine months/1,560 hours) appointments or staff members who work more than half-time, but less than full-time, accrue sick leave on a prorated basis. Sick leave may be used to cover absences due to illness, injury, or required medical examination of a staff member or a staff member's child, spouse, or parent. Sick leave may also be used to make arrangements for and attend the funeral of a member of one's immediate family (see Staff Handbook).

## Holidays

The University observes the following as holidays:

- New Year's Day
- Spring Holiday (last Friday in Spring Break)
- Memorial Day
- Juneteenth
- Independence Day
- Thanksgiving Day and the day following Thanksgiving
- Christmas Day and at least two other designated days

In lieu of Dr. Martin Luther King, Jr. Day, Juneteenth, and/or Labor Day, any eligible staff member may take a floating holiday on or after the holiday and before June 30 of the fiscal year in which the holiday occurs, provided that the staff member was hired prior to the holiday occurring.

All staff members receive the same holidays; however, only staff members with a regular or a term appointment of one academic year, and who are working, on vacation, on sick leave, or an approved absence the day prior to the holiday are paid for the time off.

# Educational Benefits

Employees are encouraged to develop their skills and increase job knowledge and expertise.

## General Educational Development or General Education Diploma (GED)

The University will pay the tuition, as well as the cost of materials and examination fees, for any employee to take instruction in any regular program directed toward high school certification.

## The University of the South Courses in Undergraduate Programs in The College & The School of Theology

Eligible employees may take for credit or audit, at no cost (except for necessary books and supplies or special fees), any undergraduate course in the College of Arts and Sciences or any graduate course in the School of Theology for which the necessary prerequisites have been satisfied. During the second and third years of employment, employees may only take one course per semester for credit. After three years of employment, supervisors have the responsibility for limiting the number of credit hours so that an optimum level of job performance is maintained.

The eligibility requirements for courses at the University of the South are:

- The employee must be at least a three-quarter time employee and have worked for at least one year prior to course enrollment. A retired employee who has met the age and service requirement for University post-employment benefits is also eligible to receive the benefit.
- The employee must meet the eligibility requirements of the College of Arts and Sciences or School of Theology to enroll as a special student.
- For non-exempt staff members, time off for a University of the South course must be made up unless the head of the division in which the staff member works and the Director of Human Resources approve. Exempt employees are expected to work all the hours necessary to fulfill their duties when taking University of the South courses.
- Enrollment in the course must be approved by the employee's supervisor who must also approve any special work schedule prior to enrollment.

Procedures for applying for this benefit are:

1. Employees should complete the "Employee Tuition Remission" form which is available in the Office of Human Resources and on its webpage prior to registration each semester and have it approved and returned to the Office of Human Resources within two days following registration.
2. Employees are normally enrolled as Special Students during the academic year and are required to register with the Associate Dean for Undergraduate Academic Affairs of the College of Arts and Sciences or the Associate Dean for Academic Affairs of the School of Theology. Employees wishing to enroll in Summer School are required to register with the Director of Summer School for courses in the College of Arts and Sciences and the Director of the Advanced Degrees Program for courses in the School of Theology.

## The University of the South Courses in The School of Letters

Each year, a maximum of two scholarships will be available to employees interested in enrolling in the School of Letters.

The eligibility requirements for a scholarship in the School of Letters are:

- The employee must have been continuously employed for at least one year and be a regular or term employee working at least three-quarter time prior to course enrollment.
- The employee must be accepted into the School of Letters. The supervisor and division head of the employee must support the application and confirm that attending the School of Letters will not interfere with the employee's duties.

Procedures for applying for this benefit are:

1. Employees must apply for admission to the School of Letters by February 15.
2. Employees must submit a scholarship request to Human Resources by March 15. This request must contain a statement describing how a degree from the School of Letters will support his or her work at the University and his or her future career plans. The employee must also ask his or her supervisor and division head to send a statement of support to Human Resources.
3. Final decisions on awarding scholarships will be made by the School of Letters Employee Scholarship Committee.

To renew the scholarship in subsequent years, employees must submit a renewal request to the School of Letters Employee Scholarship Committee by March 1. Renewal of the scholarship will depend on successful work in the School in previous summers.



# Educational Benefits (continued)

## Undergraduate Courses at Other Colleges and Universities

Limited funding is available for employees wishing to pursue undergraduate programs at accredited universities, colleges, junior colleges, technical or vocational schools and who have not yet earned a degree. Employees interested in this program should discuss his or her interest with Human Resources.

The Office of Human Resources will assist the employee with a proposal describing the program being pursued, the length of time required to achieve the degree, the long-term benefit to the University if the employee earns the degree, and the opportunities for growth at the University this program could provide the employee. To ensure that the proposal will benefit the University, the Position Management Team will review the proposal and may award a scholarship up to one-half the cost of tuition with a maximum of \$12,000 per person. The University will pay one-fourth the tuition upon registration and the remaining one-fourth upon successful completion of the course with a grade of C or better. Under current tax laws any benefit greater than \$5,250 in a calendar year must be treated as taxable income.

Scholarships will be awarded only to the extent that funding is available. If an employee is selected for this program, an interest-free loan will also be available to assist the employee with tuition not covered by the scholarship. Employees who receive this award are required to repay the scholarship if they leave the University before serving three years following receipt of the degree. Scholarship recipients who terminate their employment before completing their degree must also repay the scholarship.

The eligibility requirements for receiving funding are:

- The employee must complete a year of service as a regular full-time employee prior to enrollment.
- Any special work schedule arrangements must be cleared with the employee's supervisor prior to enrollment.
- If the employee will qualify for grants or scholarships, the employee must apply for them. The amount of University funding will be reduced by the amount of the grant or scholarship.

Employees not wishing to pursue a degree may be eligible to receive the one-half tuition benefit for up to one work-related course per semester. Those interested in taking a single course should contact Human Resources.

## Funding for Advanced Degree Programs

Limited funding is available for assisting employees with at least three years of full-time continuous service who wish to pursue an advanced degree. Employees interested in this program should submit a proposal to Human Resources describing the degree being pursued, the length of time required to achieve the degree, and the opportunities for growth at the University this program could provide the employee. To ensure that the proposal will benefit the University, the Position Management Team will review the proposal and may award a forgivable interest free loan of up to \$35,000, or \$12,000 on an annual basis, to offset the tuition for the program. Repayment of the loan is due when the employee terminates his or her employment with the University or if the employee fails to complete degree requirements. For each year the employee works after the degree is awarded, 10% of the loan is forgiven. If the employee works 10 years, the obligation for repaying the loan is met.

## Educational Benefits For Spouses And Children The University of the South

The University provides complete tuition remission for on-campus, undergraduate courses in the College of Arts and Sciences or any graduate course in the School of Theology for the spouses and dependent children of full-time employees whose appointment is for a period of one year or more, subject to the student's being in good standing and the student's degree-seeking status. Spouses and dependent children who have not previously received a four-year undergraduate degree are eligible for remission for courses taken at the University as part of an undergraduate degree-seeking program, and must be accepted for matriculation to be eligible. Spouse and dependent children who are not seeking a degree are eligible for remission for a maximum of two courses per semester. Continuation of this remission is subject to the same academic and other standards as the continuation of need-based financial aid. These same spouses and dependent children are eligible for portable financial aid for off-campus Advent or Easter semester programs, subject to the same standards as apply to students on financial aid.

The spouses and dependent children of disabled and retired employees who had met the age and service requirement for University post-employment benefits are also eligible under the same terms above.

# Educational Benefits (continued)

To be considered a dependent child, he or she must be the natural, adopted or step-child of the employee, be under age 24, receive more than 50% of his or her support from the employee, and have lived with the employee for at least ½ of the year. Evidence of paying more than 50% of support is normally shown by the employee taking the child as a dependent on his or her federal income tax return.

Procedures for applying for this benefit are:

1. Employees should obtain the “Spouse-Dependent Tuition Application” form available from the Office of Human Resources and on its web page, and have it approved and returned to the Office of Human Resources prior to registration each semester.
2. Spouses and dependent children studying on a part-time basis follow the registration procedures established for Special Students and must contact the Associate Dean of the College. Those enrolled as full-time students follow the established registration procedures for full-time students.

## The Tuition Exchange Program

The University participates in both the national Tuition Exchange (TE) Program, involving schools throughout the United States, and in the Associated Colleges of the South (ACS) tuition exchange program, involving most ACS member schools. These undergraduate programs provide the opportunity for dependent children of University employees to receive tuition scholarships at other participating institutions.

For the national TE Program, the annual value of the grant varies among participating institutions; however, it cannot be less than a stated minimum in any given year. (This figure is available from the Office of Financial Aid.) For the ACS program, the value of the grant at participating institutions is full tuition. Most member institutions in both programs are liberal arts colleges, although some more specialized institutions also participate. The Office of Financial Aid has lists of those institutions participating in either or both programs. (Some institutions, like the University, have dual participation.) Due to restrictions inherent in both programs, some member institutions may not, in given years, be able to participate in tuition exchanges. Interested employees should contact the Office of Financial Aid beginning in the fall of each dependent’s senior high school year for details on participating institutions.

The eligibility requirements for this benefit are:

- The student must be the natural, adopted or step-child of the employee, under age 24, receive more than 50% of his or her support from the employee, have lived with the employee for at least ½ of the year, and have been claimed as the employee’s dependent on at least one of the preceding two years’ federal income tax returns.
- A student(s) whose parent is a full-time employee of the University hired for at least a year is eligible.
- A student(s) whose parent is a University retiree (living or deceased) is eligible providing section 1 above was met while the parent was an active employee.

Procedures for applying for this benefit are:

1. Obtain from the Office of Financial Aid the list of participating institutions to determine which schools will be participating in tuition exchanges.
2. The Office of Financial Aid will certify the eligibility of your dependent child to the school or schools under consideration.
3. The Tuition Exchange Liaison Officer of the receiving institution(s) will notify both the student and the Office of Financial Aid of acceptance into or rejection from the particular tuition exchange program.
4. In September, the Office of Financial Aid will provide the Office of Human Resources a list of all dependents receiving a Tuition Exchange. By October 1st, the employee must submit to Financial Aid or Human Resources documentation on the value of the scholarship.
5. Both tuition exchange programs are renewable annually, usually up to a four-year maximum, provided the student meets the stated academic standards of his or her institution for continuance of the tuition scholarship. At many institutions the process of admission into the institution is separate from the process of receiving a tuition exchange scholarship, and that an offer of one neither implies nor guarantees an offer of the other. (Typically, an offer of a tuition exchange scholarship follows an offer of admission or is contingent upon a subsequent offer of admission.)

# Educational Benefits (continued)

## The Educational Loan Program

The University offers an interest-free loan plan to all eligible employees who are enrolled or have dependents enrolled in degree-granting programs at accredited post-secondary educational institutions. Employees may borrow from a minimum of \$500 to a maximum of \$12,000 per academic year per dependent, not to exceed four academic years of borrowing per dependent. Loan repayments will be by payroll deduction for a period of up to 24 months per annual loan. Upon notice of termination of employment, the employee must pay the balance of the loan in full. This balance will be deducted from any payments owed the employee.

The eligibility requirements for this benefit are:

- All regular full-time employees who are in good credit standing with the University are eligible to apply for a loan under the Educational Loan Program (ELP) after one year of employment, provided there is a reasonable expectation that employment will continue beyond three years.
- A family's adjusted gross income (AGI) as reported on their most recent federal income tax return will be used to determine income eligibility for the ELP. A family must show sufficient resources (by use of a standardized needs analysis) to repay the ELP in order to qualify.
- The student for whom the ELP is sought must have been claimed as a dependent on the borrower's federal income tax return for at least one of the two years preceding the loan application, and he or she must be the natural, adopted or step-child of the employee, under age 24, receive more than 50% of his or her support from the employee, and have lived with the employee for at least ½ of the year.
- The student for whom the ELP is sought must be enrolled in a program at an accredited post-secondary educational institution.

Procedures for applying for this benefit are:

1. Obtain from the Office of Financial Aid an application for the ELP. When completed, the form must be returned to the Office of Financial Aid, along with a copy of the borrower's most recent tax return, a statement of the dependent's cost of education for the requested loan period, and the student's financial aid award (if applicable).
2. When the loan is approved, the borrower must sign a promissory note and a payroll deduction authorization form.
3. Loan disbursements will be made payable to the applicant at times corresponding to the enrollment period(s) covered by the loan.

## The Secondary School Grant

The Secondary School Grant is designed to assist dependents of full-time employees hired for at least one year in attending an independent school of their choice for secondary education, excluding home school and online educational programs. The amount of the grant is determined each year, and the grant amount will vary depending upon where the student enrolls.

Repeated grades will not be covered and repayment will be required if student is withdrawn before end of term.

The eligibility requirements are the same as those for the Tuition Exchange Program.

Any student eligible for a scholarship or grant from the independent school must declare the amount of the grant in order to receive a University grant, and the amount of the scholarship or grant may reduce the University's grant.

Procedures for applying for this benefit are:

1. As soon as the student has been admitted to an independent school, the University employee parent or the guardian of a deceased employee's dependent should submit to Human Resources the completed "Secondary School Benefit Request" form that may be obtained from the Office of Human Resources or its website.

## Athletic Facilities And Events

The University's athletic facilities, including the Fowler Center, are available for use on a scheduled basis by all University employees. Employees will be admitted with their Sewanee ID Card. Spouses and eligible dependents may obtain Fowler Center cards for a processing fee from the Athletic Department. These cards may also be used for admittance to home football games.

# Educational Benefits (continued)

## Library Privileges

All employees are entitled and encouraged to use the facilities, services, and materials of the University Library. These include:

- Checking out books: Employees may check out regular stack materials and materials from the government information collection for sixteen weeks, subject to recall. Fooshee/Browsing books may be checked out for five weeks.
- Checking out videos: Employees may check out up to three videos for one day.
- Checking out audio material: Audio CDs may be checked out for three days. Books on tape or CD may be checked out for five weeks.
- Use of online resources: Employees may use any of the online indexes, databases, and other resources made available via the Library's web site: <http://library.sewanee.edu>.
- Checking out equipment: Employees may check out certain audio visual equipment and laptop computers, subject to availability. Equipment returned late may subject the employee to a fine. Equipment that has been damaged (i.e., beyond normal wear and tear) or lost while checked out to the employee will be repaired or replaced at the employee's expense and deducted from pay.
- Other library services available to employees include interlibrary loan, reference services, computing equipment and printing, scanning equipment, and video editing equipment. The use of these services and materials by employees will be governed by the library's policies.
- If any checked out item is lost, the employee will be charged the cost of the item, plus a processing fee, both of which will be deducted from pay.

# 403(b) Retirement Savings Plan



The University of the South 403(b) Retirement Savings Plan offers an easy way to save for your future through payroll deductions.

## 403(b) Retirement Plan

Eligible employees participate in the University of the South Retirement Plan administered by TIAA. The waiting period for the plan is one year from the date of employment, at which time enrollment in the plan is required and automatic. The one-year service requirement will be waived if the employee worked full-time at a four-year college or university for the 12-month period immediately prior to date of employment with the University.

Contributions are paid during working years to provide income during retirement. Each employee has the opportunity to choose among several investment options.

If death occurs before retirement, the employee's beneficiaries (listed with provider/s) will receive accumulated retirement contributions and the earnings from these contributions. Detailed information on this program is available from the Office of Human Resources.

Note: Episcopal clergy normally participate in the Church Pension Fund, but may make optional tax-deferred elective contributions to the 403(b) Plan.

## Employer Contributions

Upon completion or waiver of the waiting period, eligible employees will receive a contribution equivalent to 10% of their base salary.

## Optional Tax-Deferred Retirement Plans

Employees may also be eligible to begin contributing on a voluntary basis to an additional tax-deferred retirement account (up to Internal Revenue Service limits) on the first day of the month following the date of employment or anytime thereafter.

## Vesting

Vesting is immediate upon enrollment for both Employer and Employee contributions.

## For More Information

For additional details about the 403(b) Retirement Savings Plan or to enroll or change your contribution rates or investment elections, please refer to contact information below.

### Call

800-842-2252

### Visit

<https://www.tiaa.org/sewanee>

# Retirement Plans

## Emeriti Retirement Healthcare Program

The Emeriti Consortium is a non-profit program, developed by higher education leaders through the support of the Andrew W. Mellon Foundation, to provide health insurance during retirement years.

Eligible employees may make voluntary contributions to an Emeriti Health Account. Funds accumulated in an Emeriti Health Account can be used to offset the cost of future retiree medical expenses.

As a member of the Consortium, the University will contribute to an Emeriti Health Savings Account for employees who hold regular positions that are, at minimum, half-time and full-time employees who are over 40 years old and have five years of continuous service with the University.

## Post-Retirement Benefits

An employee is eligible for standard retirement benefits if the employee has attained either (a) 65 years of age and has completed at least 10 consecutive years of full-time service, or (b) 62 years of age and the sum of age and years of full-time service is at least 80.

Eligible employees receive the following standard benefits upon retirement:

- **Health Insurance at Full Cost Until 65.** Retirees may continue to participate in the University Health Plan until age 65, selecting among the same options for themselves and/or their families, paying the full cost (University and employee premiums). Only those retirees (and dependents) who are enrolled in the health plan on the date of retirement may continue in the plan; retirees who drop the University's plan may not reenroll.
- **Educational Benefits.** Retirees and their eligible spouses and dependent children are eligible for educational benefits on the same basis as current employees.
- **Life Insurance.** Retirees are eligible for \$5,000 of group term life insurance paid by the University.
- **Certain retired employees are also eligible for health expense assistance, independent of whether they were eligible to retire with standard retirement benefits (see next section).**
- **Lease Fee Discount.** Retirees continue to receive the same discount on lease fees that they had while employed. When the retiree dies, their widow/widowers continue to receive the discount as long as they do not remarry.
- **Access to Facilities and Public Events.** Retirees continue to access facilities such as duPont Library, the Fowler Center, the golf course, and tennis courts, and to attend public events such as athletic and concert series, under the same terms and fees as employees.

# Contact Information

Coverage	Carrier	Phone	Website	Policy Number
Medical	BlueCross BlueShield of Tennessee	800-565-9140	<a href="http://www.bcbst.com">www.bcbst.com</a>	92050
Telemedicine	Physician Now through BCBST	888-283-6691	<a href="http://www.bcbst.com/member">www.bcbst.com/member</a> (click on Managing Your Health and select PhysicianNow)	92050
Dental	Delta Dental of Tennessee	800-223-3104	<a href="http://www.deltadentaltn.com">www.deltadentaltn.com</a>	8091
Vision	DeltaVision	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>	30023090
FSA & HSA Accounts	Flores	800-532-3327	<a href="http://www.flores247.com">www.flores247.com</a>	Your unique Participant ID (9-digit)
Life and AD&D Insurance	USABLE	800-370-5856	<a href="http://www.usablelife.com">www.usablelife.com</a>	50046648
Long-Term Disability	USABLE	800-370-5856	<a href="http://www.usablelife.com">www.usablelife.com</a>	50046648
Employee Assistance Program (EAP)	New Directions	800-624-5544	<a href="http://www.eap.ndbh.com">www.eap.ndbh.com</a>	N/A
403(b) Retirement Savings Plan	TIAA	800-842-2252	<a href="https://www.tiaa.org/sewanee">https://www.tiaa.org/sewanee</a>	150348
Financial Advising Program	CAPTRUST	800-967-9948	<a href="https://www.captrustadvice.com/schedule-an-appointment/">https://www.captrustadvice.com/schedule-an-appointment/</a>	N/A













#### **About this Guide**

This benefit summary provides selected highlights of The University of the South benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. The University of the South reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.