

ANDREWS UNIVERSITY

CLASS AF (75% - 100%) - FULL TIME ADMISTRATORS

This sheet is not intended to spell out all policies of the University; it is a brief overview of your benefits. Please refer to the *Employee Handbook* for details that apply to a Class AF.

Definition: An individual working at least 40 hours per week in a regular exempt job. "Regular" is defined as a job, which is regularly provided for in the University's budget and shows prospects of indefinite employment.

1. Annual Salary: Determined by job description.
2. Health Insurance:
 - A. For *you*: Eligible for medical, vision, and dental benefits.
 - B. For *your spouse*: Eligible only if he/she does not have access to health insurance through his/her employer. A written statement that your spouse does not have access to his/her employer's insurance is required.
 - C. For *your dependent children*: Eligible if they meet the eligibility requirement of the insurers. Due to PPACA (health reform law) effective July 1, 2011 qualifying young adults are eligible for coverage up to age 26. In order to be eligible for coverage the young adult must: be your child by birth, adoption or marriage. You may add your dependent to our plan at open enrollment or within 30 days of a qualifying event.
 - D. Or elect to opt out of the Andrews University's health plan; you will receive a monthly "opt-out" payment from the University.
3. Basic Life Insurance: The plan provides a life insurance policy paid to the beneficiary or estate. Andrews University pays the full premium for the life insurance. IRS requires coverage amount in excess of \$50,000 be subject to Social Security and Medicare tax implications. Maximum benefit provisions are:
 - Employee*: \$100,000
 - Spouse*: \$ 50,000
 - Child*: \$ 10,000
4. Tuition Benefits: Tuition assistance for *you*: free tuition up to 4 credits per semester through Master's level on qualified classes. Tax withholding is required on the tuition waiver above a calendar year limit of \$5,250 on graduate level courses. Tuition assistance for *your spouse*: up to 4 credits free plus 50% of the tuition on qualified classes in excess of 4 credits each semester. IRS requires tax withholding on 100% of the value of tuition waiver on graduate level courses. Tuition assistance for *your dependents*: www.andrews.edu/go/mybenefits
5. Holidays: On a pro-rated basis according to your appointment percentage. If you are required to work on holidays, you may take equivalent time off at another mutually acceptable time. Andrews University recognizes eight holidays, two of which are a day-and-a-half for a total of nine days annually. The holidays are:

1 New Year's Day	1 Independence Day
1 Martin Luther King's Birthday	1 Labor Day
1 President's Day	1 ½ Thanksgiving
1 Memorial Day	1 ½ Christmas
6. Vacation: On a pro-rated basis according to your appointment percentage. Annual vacation is based on a full year of service and consists of:
 - During the first four years of service: 2 weeks
 - During the next five years of service: 3 weeks
 - After the ninth year of service: 4 weeksThe length of your vacation week is equivalent to that of your work week. For example, if your work week is Monday to Friday and you took Friday off for vacation, you would have used one fifth of your vacation week.

7. Medical Leave: On a pro-rated basis according to your appointment percentage. You may ordinarily remain on the payroll for up to six weeks within a given twelve month period for temporary absence from work due to illness, injury, hospitalization, and pregnancy. Physician's certification is required. Arrangements for sick leave should be made with your supervisor. Family Medical Leave Act applies to sick leave past the fourth day and a completed form is submitted to Benefits office.
8. Funeral Leave: On a pro-rated basis according to your appointment percentage. You will be allowed funeral leave up to three paid days to attend the funeral of a member of the immediate family. Immediate family includes grandparents, parents, husband, wife, brother, sister, mother-in-law, father-in-law, and children, stepchildren, and grandchildren.
9. Retirement Plan: You may be eligible for an employer match if a voluntary contribution is completed online. The employer's basic contribution is 5.0% and the employer's match percentage for fiscal years 2007 to 2011 can be viewed at http://www.andrews.edu/HR/ret_contribution.html.
10. Service Credits: One year of service credit shall be credited for each calendar year of at least 1,950 hours/year. You shall be eligible for proportionate credit if you work less than full-time (1,950 hours/year) during a calendar year. Service of less than 1,000 hours during a calendar (January-December) year is not recognized for service credit.
11. Long-Term Disability: The University provides an insurance policy to replace a portion of lost wages due to a long-term disability. The benefits start after a 90-day elimination period is completed. Benefit provision is 66 2/3% of monthly earnings up to a maximum of \$4,000 per month. Some disabilities may not be covered or may have limited coverage under this plan.
12. Dining Services: You must display your employee ID card to receive 25% discount at the cafeteria. Food purchases may be charged to your ID card and will be automatically deducted from your paycheck.
13. Optional Insurance: Participation is optional in the Supplemental Life Insurance plan and the Accidental Death and Dismemberment Insurance plans, AFLAC products and the automobile and home insurance plans from Liberty Mutual Group. Insurance premiums may be paid through payroll deductions.
13. Flexible Spending: Flexible Spending Accounts allow you to set aside pre-taxed dollars from your salary through payroll deductions to pay for eligible out-of-pocket health and dependent care expenses.
14. Other Benefits: Your ID card is required to use the library free of charge, the swimming pool for a discounted fee, and health club membership reimbursement program. Once your vehicle is registered at the public safety department, please plan to park at designated areas on campus.

For any questions regarding your employee benefits, please contact the employee benefits office in the Human Resources department at 269.471.3886 or email benefits@andrews.edu

For online information on employee benefits, please visit the benefits website at www.andrews.edu/HR/benefits.html

For Andrews University Employee Benefits Management Website, please visit www.andrews.edu/go/mybenefits. Questions? Contact CBS at 866.365.2413 x.6208