INSTITUTIONAL POLICIES & BENEFITS

Mandatory Benefits

I.1 Worker’s Compensation
The University provides worker’s compensation insurance for injuries and illnesses incurred on the job. There is a deduction for this insurance from your paycheck. All job related injuries or illnesses must be reported immediately to your supervisor. The Human Resource Office will explain your responsibilities and assist you in completing the necessary paperwork.

I.2 Worker’s Compensation - Reporting Responsibilities
Employees are covered by worker’s compensation insurance, which provides compensation, for employees injured at work. Pacific University is concerned about your on-the-job injury. Listed below is information to help you understand the necessary procedures.

1. When you have an on-the-job accident, injury or serious near miss, it must be reported immediately to your supervisor. Failure to do so could result in your claim being delayed or denied. Your supervisor will notify Campus Public Safety who will investigate the accident and arrange for professional medical assistance if needed.

2. If professional medical assistance was required you must fill out a form 801 - Employer’s Report of Occupational Injury or Illness within 24 hours and return it to the Human Resource Office. If immediate medical care was required form 801 should be filled out as soon as possible following the injury. Forms are available in Human Resources, Campus Public Safety, and by downloading the form from www.saif.com, the SAIF Corporation’s web page.

3. Additionally, employees seeking professional medical attention must take a “Medical Status Report” with them to be filled out by the treating physician. You must also notify the physician that there are light-duty jobs available.

4. If your Doctor releases you to return to work (temporary, light duty, part-time or regular duties), you must report to work immediately if possible and no later than your next scheduled workday. You must inform your supervisor about your condition and any physical restrictions you may have.

5. If the physician determines that you are unable to perform any kind of work you are responsible, if possible, to call Human Resources to inform them of your condition. The Medical Status Report must be returned along with a statement providing the dates you are unable to work immediately after the physician visit.

6. If you are off work for more than three calendar days you must call your supervisor at a predetermined time to report your status. You must call in weekly until you are able to return to work. You may be required to take certain forms to your physician on follow-up appointments. You must return the completed forms to your supervisor.

I.3 FICA (Social Security)
In accordance with Federal Law you contribute a percentage of your salary to Social Security. These percentages are mandated by law and are subject to change. Benefits are determined by the Social Security Administration.
**1.4 COBRA (The Consolidated Omnibus Budget Reconciliation Act of 1986)**

This is a federal law that requires employers who sponsor group health plans to offer employees and their families the opportunity for a temporary extension of health coverage at group rates. Employees who lose health coverage through termination or another qualifying event are eligible. Generally, the coverage can continue to a maximum of 18 months; however, there are some situations where the coverage may continue to a maximum of 36 months.

Coverage is selected by completing an election card and submitting that form to Human Resources within sixty (60) days of the qualifying event. If you elect to continue coverage you will pay the premiums to Human Resources during the period for which the coverage is continued.

Coverage may end before the maximum period for as number of reasons, including:

1) If any required premium payment is not paid when due, coverage will cease for you, your spouse and your dependent children.

2) If you, your spouse or your dependent children become covered under another group health plan that does not contain any exclusion or limitation for any preexisting condition of the qualified beneficiary, or are entitled to Medicare benefits, coverage will cease for each individual so covered.

3) If all of Pacific University's group health plans are terminated, coverage will cease for you, your spouse and dependent children.

4) If coverage was extended to 29 months due to disability, a determination that the individual is no longer disabled will preclude coverage.

Federal law requires that you inform the Human Resources of any final determination that the individual is no longer disabled. To be sure that you, your spouse, and your dependent children receive necessary information concerning your rights, please keep Human Resources informed of any address changes.

**1.5 Unemployment Insurance**

The University has established a reserve account and reimburses the State Employment Division for unemployment benefits paid to former employees in accordance with the laws of the State of Oregon. There is no deduction from your paycheck.

**Medical and Other Insurance Coverage**

The following is a summary of benefits provided for your information. The plans are governed by separate plan documents available in the Human Resource Office and, in the event of a discrepancy, the plan documents provisions prevail.

**1.6 Medical And Dental Insurance**

Benefit eligible faculty and staff are eligible for medical and dental benefits on the 1st of the month following employment. Employees are placed into tiers based on their FTE/annual hours worked.

- **Tier 1** – Faculty / greater than .75 FTE  
  Staff / greater than 1560 hrs
- **Tier 2** – Faculty / .625 FTE to .74 FTE  
  Staff / 1040 to 1559 hrs

The University pays employee coverage for medical and dental insurance in full for those employees in Tier 1. Tier 2 employees make a contribution for their employee coverage. Dependents and domestic partners (either same sex or opposite sex) of eligible faculty and staff can be covered under the university's medical and dental plans. Coverage for dependents and domestic partners requires premium payments by the employee (domestic partner coverage payments must be taken out after tax). Information and fee schedules for the plans
Employees who leave employment at Pacific University have the option to continue their coverage at group rates for 18 months following their termination through COBRA.

I.7 Waive Coverage Option
Benefit eligible employees who are covered under another group medical plan may waive their health insurance. The employee must provide proof of coverage on an annual basis to continue to receive the waiver. Employees who waive coverage are eligible for Pacific Choice Dollars.

I.8 Post Retirement Medical Benefit
Effective June 1, 1997, the University will provide post-retirement medical and dental benefits as follows:

1. Eligible Employees
Employees who were hired and began work before June 1, 1997, who have been employed by the University for fifteen consecutive years on a full-time basis, and who are between the ages of 58 and 65 may retire from the University and continue to participate in the university’s group medical and dental plans. The University will pay the monthly premiums for the employee to age 65. However, the maximum combined monthly benefits will not exceed the lower of:
   a) the University’s actual monthly premium cost for the plan selected, or
   b) $180 per month
The employee will pay the difference between the premium’s cost and the university’s maximum monthly benefit. Coverage for dependents will be paid entirely by the employee. After age 65, when Medicare goes into effect, the retired employee can no longer remain on the University’s group plan. If an employee becomes Medicare eligible before age 65 and is still covered by this plan, the employee must choose both Medicare Part A and Part B. Employees hired on or after June 1, 1997 are not eligible for this benefit.

2. Payment
Premium costs in excess of the amount the University will pay under B.8 above must be received by the University on or before the 26th of the month prior to the service month. If payment is not received by then coverage will terminate as provided in the University's group medical and dental plan.

3. Modification or Termination of Policy
The University may modify or terminate this policy at any time and for any reason.

I.9 Life Insurance
Benefit eligible faculty and staff are included in the university's life insurance plan on the 1st of the month following employment. The amount of life insurance is equal to one and one half times the annual salary (but not more than $200,000) earned by the employee and is payable to the beneficiary designated by the employee. Supplemental Life Insurance for the employees and dependents is available on an employee funded basis through payroll deduction.

I.10 Short Term Disability
Short term disability is provided to benefit eligible employees to protect them from income loss due to extended illness or accidental injury which requires ongoing physician’s care. Short term disability payments are made by salary continuance. The waiting period is 30 calendar days. Short term disability payments are payable at 60% of an employee’s salary. They will be supplemented by available sick and vacation time to bring the employee’s pay to 100%. STD
payments can continue up to six (6) months at which time the employee would be eligible to apply for long term disability.

Medical Certification from your doctor is required to apply for short term disability. Family Medical Leave Forms are available in Human Resources and on the Human Resources website.

The University's retirement plan contributions and medical and dental benefits are paid by the university based on the contribution prior to disability during the period of short term disability.

### I.11 Long Term Disability
Following 180 days of short-term disability, the insurance carrier in accordance with the Group Policy provided by the University will provide long-term disability benefits. Premiums are paid by the university and all benefits received are taxable. Applications are available in Human Resources. Applications are mailed to the insurance carrier, and reviewed for approval. After approval the employee will receive the following:

**From the insurance carrier:**

- 60% of their regular monthly salary

### I.12 Accidental Death and Dismemberment Insurance
Benefit eligible faculty and staff are included in the university's accidental death and dismemberment insurance on the 1st of the month following employment. Accidental Death and Dismemberment coverage provides benefits when an employee suffers accidental bodily injuries, which result in death or dismemberment.

### I.13 Section 125 Plan (Flexible Spending Plan)
Benefit eligible faculty and staff members may enroll in the Flexible Spending Account on the 1st of the month following employment or during the open enrollment period. This program allows employees to pay for dependent medical premiums, some medical expenses not covered by insurance and dependent child and elder care with pre-tax dollars. A commute reimbursement account is also available under this program.

The plan operates on a benefit year basis, April through March. Employees estimate the amount of eligible health care and dependent care expenses they will incur for the coming year. The account is spread equally over the twelve pay periods and deposited to the employee’s flexible spending account. The maximum deferral amounts are subject to IRS regulations and may change accordingly.

This amount can only be changed during the plan year if a qualifying event occurs (birth, adoption, death, marriage, divorce or termination of spouse’s employment).

Any money that remains in the flexible spending account at the end of the plan year must be forfeited according to IRS regulations.

### I.14 Employee Assistance Program
Pacific University retains the services of a professional Employee Assistance counseling group. They are qualified to confidentially help employees with a wide range of problems and, if needed, can refer them to qualified counselors/specialists in the community. In addition to the counseling benefit the EAP also offers a variety of services such as child and/or elder care referral, legal and financial counseling, identity theft services, life skills coaching and a wellness
program. This program is available at no cost to employees and their dependents. If referred for additional counseling your medical insurance may pay for some of those costs.

1.15 Liability and Travel and Accident Insurance
The University carries liability and travel and accident insurance for faculty and staff members for all eventualities while they are acting as University representatives in sponsored activities. To be recognized as a sponsored activity, any activity must have the approval of an academic dean or program administrator, the Vice President for Student Life or other authorized administrator.

1.16 Retirement Plan
Benefit eligible staff and faculty members are eligible to participate in the University’s retirement plan following completion of a 12-month calendar year period during which the employee completes 1,040 or more hours of service. Years of service with an eligible employer (any educational organization that meets the eligibility requirements of IRS Code Section 403 (b) during the 12 month period immediately preceding the eligible employee’s date of hire) will be counted for the purposes of meeting these participation requirements.

When you begin participation the University’s retirement plan, the University will contribute 8% equal to your monthly wages to the retirement plan. You are immediately 100% vested in the plan.

The retirement plan is a defined contribution plan with a choice of TIAA/CREF or VALIC as vendors. Contributions are invested at the direction of each employee in any of the funding vehicles available under the plans.

The descriptions and regulations of the plan are available directly from the vendors, but the Human Resources Office will assist you in getting information and in answering questions.

1.17 Supplemental Retirement Accounts
All full-time and part-time employees and faculty may begin immediate participation in the SRA plan. You may voluntarily contribute to the supplemental retirement plan, which is a Section 403 (b) tax deferred annuity plan. Contributions are subject to limitations established by the Internal Revenue Service.

You have your choice of either choosing either TIAA/CREF or VALIC for your SRA. Contributions are invested at the direction of each employee in any of the funding vehicles available under the plans.

Other Institutional Programs

1.18 Tuition Programs
The tuition remission/tuition exchange programs are designed to provide faculty, staff, their spouses and dependents with financial assistance to take advantage of undergraduate level educational opportunities.

1.19 Tuition Remission
Tuition remission is the program by which tuition and some incidental fees are waived during enrollment at Pacific University.
I. General Conditions
Benefit eligible employees and faculty are eligible for tuition remission after one year of continuous employment. The benefit will start the semester after one year has been completed. In no circumstances will the benefit be applied in mid-semester.

Credit towards the waiting period is given for immediate prior service in an educational institution. Same sex couples who provide evidence of a civil union are eligible for tuition remission.

Tuition remission will apply to full-time or part-time academic work whether or not it leads to an undergraduate degree, and applies to undergraduate academic work only.

This benefit remits only those charges defined in the catalog as tuition. Special course Fees, insurance, private lessons and similar charges are not waived by this benefit.

The tuition remission benefit only applies to the undergraduate program in the College of Arts and Sciences and does not apply to academic programs in graduate education, the College of Optometry and any program included in the College of Health Professions. Continuing Education classes are not covered by tuition Remission with the exception of the

Study abroad is not covered by tuition remission with the exception of students who participate in exchange programs for which no funds are payable by Pacific are exempted from this policy if they do not displace a tuition-paying student. Currently the study abroad sites covered by this exemption are those at Kansai Gaidai University (Japan), Nagoya Gakuin University (Japan), Saga University (Japan), Lady Doak College (India) and the University of Klagenfurt (Austria). Students are responsible for transportation costs, living expenses, and all incidental expenses.

Faculty, staff members or dependent children who receive tuition remission and who wish to apply for additional financial aid, are required to file the Financial Aid Form with the College Scholarship Service. You must disclose that you are receiving tuition remission on the FAFSA form. Forms and information are available in the Financial Aid Office.

To continue to receive tuition remission, all other charges (i.e., fees, room and board, fines, etc.) posted to your student account (includes employee, employee’s spouse and employee’s dependents) must be in current financial status in order to progress from one semester to the next. Otherwise, remission will not be granted for the next semester.

Tuition remission forms are available to faculty and staff members in the Human Resource Office or on the HR website. These must be filled out and returned to the Human Resource Office for authorization. A new form must be submitted at the beginning of each semester. Failure to complete the appropriate tuition remission form will result in the individual being billed for tuition.

II. Children
Dependent children of full-time faculty and staff as defined above are eligible for tuition remission. To qualify as a “dependent” under this policy the individual must be a child of the employee (biological, step child or legally adopted at least five years prior to admission) and the employee must contribute at least one-half of the child’s support. A copy of the appropriate tax return or other relevant document should be attached to the tuition remission form as a documentation of dependency if requested.
This benefit is available only as long as the eligible child is a dependent and not over twenty-four (24) years of age at the beginning of the academic year. The benefit is no longer available after the dependent child receives their first Bachelor's degree.

Application for the tuition remission program does not guarantee admission to the university. Each student must satisfy the admission criteria and entrance requirements of Pacific University. Students should contact the Admissions Department before applying for a tuition program.

There is no limitation on the number of children of faculty or staff members for whom the tuition-remission benefit may be received. However, only one parent’s tuition-remission may be used per child.

This tuition remission benefit, subject to the conditions above, will continue as a benefit to each child of a full-time staff member, who has been employed full-time by Pacific University for at least three years, if that person, while currently employed, becomes permanently disabled, is forced to resign due to illness, or dies.

> **III. Spouses**

Spouses and registered domestic partners of full-time faculty and staff members as defined above will have tuition and some incidental fees waived when they are enrolled at Pacific University, subject to the general conditions in Section I. Spouses and domestic partners must provide proof of marriage or registry.

> **IV. Faculty and Staff**

Full-time faculty and staff members as defined above may enroll for courses on a space available basis, subject to the conditions outlined in Section I. Staff members participating in the tuition remission program must obtain written approval from their immediate supervisor. The courses must not interfere with the employee's work or disrupt the area where the employee works. The recommended guideline is no more than two classes per semester except in exceptional circumstances. The employee must work the equivalent of a regular work schedule unless the class is relevant to the employee’s job and/or taken at the request of the supervisor.

> **1.20 Tuition Exchanges**

The University participates in a tuition exchange program to provide the dependent children of regular, benefit eligible faculty and staff the opportunity to apply for college scholarships at institutions other than Pacific University. Opportunities under this program are subject to balances within the exchange and are subject to a restricted selection method based on seniority. Pacific University does not guarantee a participant will receive a TE Scholarship even if admitted to the exchange institution. Participation is subject to the specific program rules and admission requirements of the host institution. Only benefit eligible faculty and staff that have completed one year of continuous employment are eligible to apply for participation in the exchange programs. To qualify as a "dependent" under this policy the individual must be a child of the employee (biological, adopted, or step child) and the employee must contribute at least one-half of the child's support. In the case of divorced employees, either the employee or the employee's former spouse must contribute at least one-half of their child's support. A copy of the appropriate tax return should be attached to the tuition exchange form as documentation of dependency. Further information about the tuition exchange program is available from Human Resources and on the following web site: [www.tuitionexchange.org](http://www.tuitionexchange.org)
I.21  Recreational Clubs
Pacific University faculty and staff are eligible for fan club discounts provided by the Universal Studios Fan Club, Club USA (Sea World and Busch Gardens) when available. Additional Information is available in Human Resources.

I.22  Leave for Victims of Domestic Violence
Pacific University provides leave under OVCCLA (Oregon Victims of Certain Crimes Leave Act) in compliance with state law. Employees who are victims of domestic violence, sexual assault or stalking may take leave from work for a reasonable period of time to seek assistance. The employee must meet the same eligibility requirements as FMLA/OFLA Leave and would be paid under the same guidelines designated under Pacific’s Family Medical Leave policy.

I.23  Military Leave
Employees who are members of the military reserve or the National Guard will be granted a Leave of Absence without pay for mandatory training, active military duty, active duty for training or other reason required under State or Federal law. Employees must provide their supervisor with copies of their military orders as soon as is practicable, which will be forwarded to Human Resources to be retained in the employee’s personnel file. The employee is expected to request the leave in advance so the supervisor can make provisions for the employee’s absence.

Employees on military leave will be entitled to the following:

- the use of earned vacation pay for part or all of the leave period
- the university will continue to pay health, life and disability insurance for the first twelve weeks of the leave. If the leave is extends beyond that time, employees have the right to continue health coverage for up to 18 months by payment of premiums to the university
- employees returning from military leave will be credited with a retirement plan contribution for the period of time that the employee was on leave

Employees on military leave, will be reinstated to their position, provided their service does not exceed five years and provided they are discharged under honorable conditions.

Reinstatement is to the job the employee had, or an equivalent position or another position depending on the employee’s length of service and qualifications.

Military service does not constitute a break in service, and the staff member retains previously accumulated benefits at the University. Reinstatement is at the benefit level the employee would have had if continuously employed with no break in service.

An employee may be required to provide documents to verify his/her rights to reinstatement, including military separation papers. An employee, who fails to report to apply for re-instatement within the appropriate time period indicated by the length of service, will be considered to have voluntarily resigned.

University Health Services
I.24 Physical Therapy
Professional services in the outpatient Physical Therapy Clinic are extended to the campus community. Faculty members provide evaluation and treatment of orthopedic and neurological problems. There is a fee and insurance billing assistance is also provided.

I.25 School of Professional Psychology
Psychological assessment and treatment services for children, adolescents, adults, families and couples are available for staff and their dependents at the SPP facilities located in the Psychological Service Center in downtown Portland at the Portland Medical Center as well as in the Iris Clinic located in Hillsboro at our College of Health Professions campus. The location is convenient to Tri-Met Max and Bus Lines. Services are delivered by advanced doctoral psychology students who are supervised by licensed clinical psychologists at the center. Specialized services include the treatment of anxiety, depression, child behavior problems, relationship problems, difficulties in adjustment, and stress management.

Health insurance cannot be billed directly through the Psychological Service Center. However, services are based upon a sliding fee scale and staff and dependents may take advantage of the courtesy rate of $45 for the initial intake interview and $20 per psychotherapy session, our lowest rates. Testing fees are different and are based on the type of assessment being conducted. Adjustments are made for couples and family intakes, and in the event a cognitive assessment and therapy both take place at one of our clinics.

I.26 Pacific University Family Vision Centers
The College of Optometry has nationally recognized faculty providing full scope primary eye care as well as secondary care in contact lenses, learning disabilities, low vision, medical co-management, ocular disease, pediatrics, vision enhancement, and vision rehabilitation therapy. The College clinics are equipped with state of the art diagnostic and treatment options for all of your eye care needs.

Pacific University employees and their families are encouraged to utilize the University Clinics for their eye and vision care needs. Most services are billable to major medical and/or vision insurance plans. Balances remaining after third party payments are the responsibility of the employee. The College does offer a University Family discount for the members of the Pacific University family who are enrolled in Pacific’s voluntary vision program. The College of Optometry provides the best possible care for the University staff, faculty and their dependants.