

Saint Joseph College Benefits and Services

A Balance: Work & Life

At Saint Joseph College, we are committed to providing a work environment where diverse talents, perspectives, experiences and contributions are recognized and one that “promotes the growth of the whole person” with resources that enable employees to meet work and personal life needs. The benefits, policies and programs at SJC represent our commitment to and investment in our dedicated faculty and staff at Saint Joseph College, The Gengras Center and The School for Young Children.

Saint Joseph College pays the entire cost of these benefits for eligible employees:

- Personal days
- Holidays
- Vacation
- Sick Leave
- Paid Family Leaves and Paid Family Emergency Leaves
- Sabbaticals (one semester)
- Phased retirement program for faculty
- Employee Assistance Program
- Jury duty
- Bereavement
- Group Individual Life Insurance
- Group Long Term Disability Insurance
- Tuition Waiver, Saint Joseph College and Greater Hartford Consortium Colleges
- Tuition Exchange, Inc.
- O’Connell Athletic Center membership, Lifetime membership for retiring employees
- Worker’s Compensation

and shares the cost of these benefits for eligible employees:

- Retirement Plan
- Medical Plan
- Dental Plan
- Sabbaticals (full year)
- Family and Medical leaves of absence
- Personal and professional leaves of absence
- Tuition discount for The School for Young Children
- Social Security

and makes available these benefits and services:

- Flexible Spending Accounts (health care reimbursement and dependent care reimbursement)
- Supplemental Retirement Annuity
- Supplemental Health Insurance for Retiring Employees
- Automobile/Homeowner Savings Program
- Connecticut Higher Education Trust (College Savings Plan)
- Library, Archive and Network Center services
- Library privileges for retired faculty and staff
- Carol Autorino Center and Art Gallery events
- Babysitting services

- Adventure Education (professional development)
- Military leaves of absence
- Wadsworth Athenaeum membership
- Bookstore
- Campus Food Service ~ Dining Room, Bistro and Jay's Nest
- Credit Union
- ATM services
- Notary Public services

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INTRODUCTION TO THE COLLEGE BENEFITS AND SERVICES GUIDEBOOK

Saint Joseph College has prepared this benefit and services guidebook to provide information and answers to the most frequently asked benefit questions that affect faculty and staff. This guidebook reflects SJC's commitment to provide benefits that enable faculty and staff to balance their work and personal lives and are designed to provide some important protection for today and savings for tomorrow.

The intent of this guidebook is to provide clear, basic, general information regarding employee benefits and college services. It is not intended to, and does not, create a contractual agreement as to continued employment or any specific employee benefit, policy, or procedure. Saint Joseph College reserves the right to modify any employee benefit at any time without notice. Modifications will be made in accordance with established law and contractual obligations. This edition of the guidebook supersedes all previous editions, information and handbooks and will be supplemented as necessary.

Some departments (e.g. the Gengras Center, Facilities, and The School for Young Children) may have specific procedures regarding the use of a benefit. Please be sure you are aware of and have received information regarding these procedures.

In addition to a brief summary in this guidebook, separate summary plan descriptions will be provided to eligible employees for the retirement plan, the medical and dental insurance programs, the group life insurance plan and the long-term disability plans and the flexible spending accounts. The summary plan descriptions, and the plan documents where applicable, (available in the Human Resource Office) set forth the benefits under the various plans.

Employees who are rehired after any break in service will be treated as a "new hire". Terms and conditions of benefits (e.g., waiting periods, employee contributions, etc.) will apply to rehired employees in the same manner as the terms and conditions apply to new employees.

Workers classified by the College as "independent contractors" are not eligible for benefits.

If you have any questions, comments, or concerns about any material or information contained in this guidebook, please address them to the Human Resource Office, 860-231-5509 or 860-231-5539.

MISSION

Saint Joseph College, founded by the Sisters of Mercy in the Roman Catholic tradition, provides a rigorous liberal arts and professional education for a diverse student population while maintaining a strong commitment to developing the potential of women.

The College is a community that promotes the growth of the whole person in a caring environment which encourages strong ethical values, personal integrity and a sense of responsibility to the needs of society.



CORE VALUES

Saint Joseph College, a Catholic institution founded and sponsored by the Sisters of Mercy, fosters a climate that enhances global awareness and interdisciplinary approaches to learning. This creates a sense of community within the College that reaches to the broader environment in which we live.

Catholic Identity

SJC is grounded in its heritage as a Catholic institution, expressing the Catholic tradition in an ecumenical and critical manner.

Commitment to Women

SJC encourages, inspires, and challenges each woman to develop every aspect of her personhood, intellectual, spiritual, social, emotional, and physical.

Compassionate Service

SJC promotes, supports, & facilitates caring service as an integral part of all teaching and learning experiences.

Academic Excellence

SJC provides a value-centered education that prepares students as global citizens, lifelong learners, and informed decision makers.

Respect/Integrity

SJC demonstrates respect and reverence for all people and fidelity in personal witness.

Hospitality

SJC is a welcoming community where its relationships are based on openness, inclusivity and mutual respect.

Multiculturalism/Diversity

SJC is committed to fostering the growth of an inclusive community that welcomes differences among community members and benefits from them.

Saint Joseph College is an affirmative action – equal opportunity employer, and does not discriminate against any employee or applicant on the basis of race, color, religious creed, age, sex, sexual orientation, marital status, national origin, ancestry, present or past history of mental disorder, mental retardation or physical disability, including, but not limited to, blindness.

DEFINITIONS

The following terms are used frequently in this guidebook. They are defined here.

Full and Part-Time Status

Saint Joseph College employees who are considered *full-time* include:

- Faculty who ordinarily teach more than nine credits (or their equivalents) per semester, assume some committee and advisement responsibilities and are generally available at all times during the regular school week, are generally considered full-time faculty
- Staff who work 37.5 hours per week for 52 weeks per year (1,950 hours total)
- Staff in the facilities division (Housekeeping, Maintenance, Grounds and Campus Safety) who work 40 hours per week for 52 weeks per year (2,080 hours total)
- Gengras Center staff who work 37.5 hours per week, minimum 1447.5 hours per academic year; the academic year is generally late August through late June
- The School for Young Children staff who work 37.5 hours per week, 1,451.25 hours per academic year; the 3 and 4 year old program is generally late August through late May

Staff and faculty who work less than the hours defined above in each respective area are considered *part-time* employees. Independent contractors are not considered employees.

Exempt Staff

Exempt employees are salaried employees in positions that do not fall under the requirements of the Fair Labor Standards Act and who, thus, are not paid overtime.

Non-Exempt Staff

Non-exempt employees are those in positions that are paid by the hours worked and are paid overtime as required by law.

PERSONAL DAYS

Non-exempt full-time staff are eligible for two (2) personal days with pay each fiscal year. Prorated personal days are available to employees working at least 1,462 hours per year. (Saint Joseph College's fiscal year is from July 1 to June 30).

Exempt full-time staff are eligible for two (2) paid personal days each fiscal year. Exempt employees working at least 1,462 hours are eligible for personal days on a prorated basis.

Except for an emergency, if an employee wishes to take a personal day, advance arrangements, with approval, must be made with his/her supervisor.

Upon hire, new employees starting after July 1 but before December 30 will receive one (1) personal day. Employees hired after January 1 will receive two (2) personal days after the following July 1. Accrued, available hours for personal days are reflected on the employee's paycheck statement.

Personal days are for the use of the individual employee and are not payable upon termination of employment. Since personal days have no cash value, an employee cannot be paid an extra day in lieu of taking a personal day. Gengras Center and The School for Young Children staff may not schedule a personal day which coincides with the day immediately prior to or immediately following an academic break.

For more information regarding the use of personal days, employees should talk with their supervisor.

HOLIDAYS

Saint Joseph College observes ten holidays during the year for which staff* are paid. Employees are paid only for holidays falling on a scheduled work day and are paid the same number of Holiday hours as the scheduled work day. Part-time employees are paid for holidays only if they were regularly scheduled to work on that day. Holiday time is prorated for employees working less than full time.

Saint Joseph College recognizes the following as paid holidays; however additional holidays may be granted by the President or the Board of Trustees:

New Year's Eve Day	Labor Day
New Year's Day	Thanksgiving Day
Good Friday	Day after Thanksgiving
Memorial Day	Christmas Eve Day
Independence Day	Christmas Day

Employees may use available accrued personal time for personal religious observances.

Employees must work on both the day before and following the holiday in order to be paid, unless it was a previously scheduled day off or the supervisor approved the absence. Employees who report in sick for the day before or following a holiday may be required to submit a physician's note along with their time sheet in order to be paid for the holiday. Non-exempt employees working on a holiday will be paid for the time worked plus the holiday.

Gengras Center and The School for Young Children staff who are 12-month employees follow the holiday schedule above. Academic staff for the Gengras Center and The School for Young Children are paid only for those holidays falling within the academic year. Those Gengras Center and The School for Young Children staff working in the summer program are paid for Independence Day.

Holidays will be observed on the day they are legally recognized by the State of Connecticut.

**Employees who have resigned or been terminated from the College will not receive pay for holidays occurring after the last scheduled work day.*

VACATION

Saint Joseph College encourages staff to use their vacation time to relax and spend time with friends and family. Except for an emergency, vacation should be taken at a time agreeable to both the employee and supervisor and must be approved in advance by the supervisor.

Vacation may be taken after it has been earned. Earned, available vacation hours are identified on the employee's paycheck statement. Employees cannot accrue more than 150 percent of the vacation time earned in a given year. Further vacation accruals will cease if the total exceeds 150 percent.

If an employee becomes disabled, injured, hospitalized or otherwise incapacitated during vacation, the employee may convert that vacation time to sick time upon documentation from the physician or hospital verifying the illness or injury (FMLA rules will apply). This statement must be presented to the supervisor (who will forward it to the Payroll Office) immediately after returning to work.

Vacation cannot be used to extend an employee's termination date. The last day worked is considered the termination date. However, an employee will be paid for accrued vacation time remaining at the time of termination.

Saint Joseph College uses an accrual basis to accumulate vacation. The rate of accrual changes on the anniversary of the employee's hire date.

Occasionally circumstances arise where an employee is unable to use vacation time or is unable to keep within the accumulated vacation limits. Please contact the Human Resource Office to discuss the best way to handle this situation.

Eligibility

The following staff are entitled to a paid vacation as described below:

- Exempt staff working half-time (.50) or greater and working 12 months per year
- Non-exempt staff working 1,040 hours or more a year; over 12 months per year
- Exempt or non-exempt College staff working 1,040 hours or more per year with a 9 or 10 month academic year appointment
- Gengras Center and The School for Young Children Exempt staff working 12 months per year

Temporary employees and employees working less than 1,040 hours per year are not eligible for paid vacation.

Benefit

College Staff working 12 months per year

- **Accrual for full-time, exempt employees:**

Yrs. of service	Exempt
0 through 3 years	Accrue 3 weeks over a 12-month period to a maximum of 4.5 weeks
beginning with the 4th year	Accrue 4 weeks over a 12-month period to a maximum of 6 weeks

- **Accrual for full-time, non-exempt employees:**

Yrs. of service	Non-Exempt
0 through 3 years	10 days over a 12-month period to a maximum of 15 days
4 through 6 years	15 days over a 12-month period to a maximum of 22.5 days
7+ years	20 days over a 12-month period to a maximum of 30 days

- **Accrual for eligible part-time employees:**

Accrual rates and total accumulations are prorated according to the above schedule for eligible part-time employees.

Vacation benefit for College staff with 9 or 10 month academic year appointments

Vacation must be taken within the employees' nine or ten-month appointment and scheduled with supervisory approval. Though vacation may not be used to extend the period of appointment or carried over from one academic year to the next, it may be taken in advance of the accrual schedule with supervisory approval.

- **Accrual for full-time (scheduled to work 37.5 hours or more hours per week) employees:**

Full time employees will accrue hours equal to 6 vacation days per academic year.

- **Accrual for part-time (scheduled to work less than 37.5 hours per week but more than 1,040 hours per year) employees:**

Eligible part-time employees will accrue hours equal to 3 vacation days per academic year.

The total number of projected vacation hours for the academic year will appear on the employee's paycheck in September. However, the employee will earn the accrual at the rate of approximately .6 days per month if full-time and .3 days per month if part-time. Should an employee leave the College within the academic year, only unused earned accrued vacation will be paid to the employee.

Gengras Center 12 month staff

<i>Yrs.</i>	<i>Non-Exempt</i>	<i>Exempt</i>
0-3	10 days	3 weeks and either February or April week
4 through 6	15 days	4 weeks and either February or April week
7+	20 days	

The School for Young Children 12 month staff

<i>Yrs.</i>	<i>Non-Exempt</i>	<i>Exempt</i>
0-3	10 days	3 weeks (includes 1 week closed in August); and either February or April week
4 through 6	15 days	4 weeks (includes 1 week closed in August); and either February or April week
7+	20 days	

For more information about vacation accrual, please call the Human Resource Office.

PAID SICK LEAVE

Saint Joseph College has designed its paid sick leave plan to help protect an employee against pay loss when he/she is absent from work due to an illness.

Faculty

In case of illness, the salary of a full-time faculty member will be continued for the number of months equal to the number of years of service completed, the total not to exceed six months in any twelve-month period.

A faculty member may be eligible for family medical leave in order to care for a family member. Employees should refer to the college's leave of absence policies or consult with the Human Resource Office regarding family medical leave.

Staff

Paid sick leave accumulates at a rate of one day for each month worked, up to a maximum of 90 days, for eligible employees. Accrued, available hours are reflected on the employee's paycheck statement.

Eligible employees must be scheduled to work more than 20 hours per week in order to accrue sick leave. Accumulation of sick leave is prorated depending upon full- or part-time status, and is paid according to the employee's work schedule. An employee will be paid the same number of hours for a sick day that s/he is normally scheduled to work.

An employee may be eligible for FMLA leave if a child, spouse, parent (and certain others) with a serious health condition needs the Employee to care for the ill family member. Such use of sick time will be charged against FMLA leave if the employee is eligible. Employees should refer to the college's leave of absence policies or consult with the Human Resource Office regarding family medical leave. Up to five (5) days per fiscal year may be used for the care of an ill immediate family member.

Guidelines for Staff Sick Leave

- Employees who are unable to report to work due to illness, injury or disability must personally notify their supervisor of the expected absence as close to the beginning of the work day as possible, preferably at least 30 minutes before scheduled to begin work.
- If an employee is absent for sickness for more than three (3) consecutive days, an employee may be requested to provide a physician's note to substantiate an illness and the associated inability to perform assigned responsibilities, and to certify the physical ability to return to work. If a serious health condition caused the absence, the sick leave will count towards any family and medical leave for which the employee is eligible; the employee must submit the appropriate forms.
- If an employee is absent from work due to illness for an extended period, she/he must provide a physician's note outlining the prognosis, the associated inability to perform assigned responsibilities, and estimation of a return to work date each thirty (30) days of absence. FMLA leave forms meet these requirements. Eligible employees will be placed on family and medical leave.

- Paid sick time cannot be taken before it is earned.
 - Exempt employees record sick time in increments of *whole days only*; if an exempt employee works a portion of a day, the day is recorded as a regular work day.
 - Non-exempt employees may record sick time for absences in increments of one hour or more per day. (For FMLA intermittent leave, absences will be recorded in time clock increments.)
- Family illness is charged against paid sick leave, and up to five (5) days per fiscal year may be used for that purpose. If additional time is necessary, an employee may choose to use accrued vacation or personal time, if applicable. Time sheets or calendars should be marked accordingly. "Family" is considered immediate family. An employee may be eligible for FMLA leave if a child, spouse, parent (and certain others) with a serious health condition needs the employee to care for the ill family member. Such use of sick time will be charged against FMLA leave if the employee is eligible. Employees should refer to the college's leave of absence policies or consult with the Human Resource Office regarding family medical leave.
- Employees who do not have sufficient paid sick leave days must use vacation days to cover an extended period of illness or confinement for medical reasons. The School for Young Children and Gengras Center 10-month staff are excluded from this practice as vacation time is not accrued by these staff members.
- Regular attendance and punctuality are crucial to the smooth operation of departmental functions. An employee's failure to meet this obligation jeopardizes the ability of departments to fulfill their functions and meet institutional needs. Employees who fail to notify the supervisor of illness in a timely manner or who abuse paid sick leave may face disciplinary action which may include (but is not limited to) verification of illness for all future sick leave absences and may be required as a condition of receiving sick leave benefits.
- If an employee does not report to work and does not call to report his/her absence for three consecutive scheduled work days, the College may assume the employee has voluntarily resigned his/her employment.
- Sick leave accumulated is not payable upon termination of employment.

LEAVES OF ABSENCE

Saint Joseph College understands that sometimes both unfortunate and happy circumstances require a member of the faculty or staff to take a leave of absence from his/her position. The regulations concerning leaves are detailed, and ever-changing. Connecticut and Federal leave of absence laws grant benefits to employees. When an employer grants leaves more generous than those granted by law to an employee for the same event, the employer's more generous leave is credited toward the mandated Connecticut or federal leave. For this reason, paid general leave, paid sick leave, personal time, and vacation time used for the same event covered by law will count toward the mandated number of weeks of Connecticut or Federal unpaid leave.

There are two types of leaves of absence – paid and unpaid. Paid leaves of absence include family leave and emergency family leave, paid sick leave and vacation. Unpaid leaves of absence include state and federal family and medical leave of absence, voluntary leave of absence, personal leaves of absence and military leave of absence.

For your information, various paid and unpaid leave options and related information is included in this guidebook. Please contact the Human Resource Office to review the options which may be applicable to your particular circumstance.

Paid leaves

- Paid leave eligibility, and procedure page 17
 - Paid family leave for birth or adoption page 18
 - Paid leave for family emergency page 19
- Paid sick leave page 14
- Vacation if *applicable* page 11

Unpaid leaves of absence:

- State and federal family and medical leave of absence page 20
- Pregnancy leave page 21
- Voluntary professional leave of absence page 22
- Personal leave of absence page 24
- Military leave of absence page 26

- *Benefits when on an approved leave of absence* page 25

PAID LEAVES

Paid Family Leave and Paid Leave for Family Emergency

Eligibility

To qualify for Paid Family Leave (for the birth or adoption of a child) or Paid Leave for Family Emergency, employees must fit one of the following categories:

- *Full-time faculty* with one year of completed service
- *Half-time faculty* with two years of completed service
- *Exempt staff* who have been employed by Saint Joseph College for at least one year and who work at least three-quarters time (.75 FTE)
- *Exempt staff* who have been employed by Saint Joseph College for at least two years and who work in a position of .50 to .74 FTE
- *Non-exempt staff* who work at least 1,462 hours per year and who have been employed by Saint Joseph College for at least one year
- *Non-exempt staff* who work at least 1,040 hours per year who have been employed by Saint Joseph College for at least two years.

Procedure

For any leave, the employee must state the intended date of return to work.

For *paid family leaves*, faculty and staff should inform appropriate parties about an impending leave, except in cases of emergency, at least 30 days in advance of the expected birth/adoption of a child.

- An eligible *faculty member* should first approach the department chair, and, together with the Vice President for Academic Affairs/Dean, they should work out an arrangement that meets the needs of both the faculty member and the College as reasonably as possible. Faculty should notify the Human Resource Office at the same time.
- Eligible *staff* should notify his/her supervisor and the Human Resource Office.

With respect to *paid family emergency leave*, notice should be given as far in advance as possible, to the parties mentioned above.

Leave of absence forms must be completed and accompanied by appropriate medical/emergency documentation regarding the family member as applicable. Forms are available from the Human Resource Office.

PAID FAMILY LEAVE *(for the birth or adoption of a child)*

Saint Joseph College is a community dedicated to the education of students. As such, the College community puts a high priority on human values and intends to provide an example of responsible care of children and support of families. In offering a paid leave of absence for eligible mothers and fathers, the College demonstrates support for faculty and staff who are welcoming and settling a new child into their family.

Eligibility

See page 17.

Duration

A parent meeting the qualifications in this section and who provides timely evidence of the expected birth or adoption may elect to take up to eight (8) consecutive weeks of paid leave* for the birth or adoption of a child. If the employee is not FMLA eligible, the employee may return to his/her original position or a comparable position on or before the conclusion of a consecutive 8 week paid leave.

In conjunction with *paid family leave*, eligible faculty and *staff* may request unpaid parental leave of absence (please see FMLA Unpaid Leave) and a *faculty member* may elect to take an unpaid parental leave of absence for the remainder of the semester. Job guarantees for staff and faculty eligible for FMLA leave will comply with FMLA requirements.

Employees must first use available paid leave (including accrued sick, vacation and personal time) and pay for periods when the College is closed under this section. Sick leave and vacation time will not accrue during the leave of absence. Paid Family Leave and Paid Leave for Family Emergency runs concurrent with, not in addition to, other paid leaves and FMLA leave.

** Paid leave cannot be used to extend the period for which an eligible 9 or 10-month employee or faculty member is scheduled to be compensated.*

PAID LEAVE *(for family emergency)*

Unfortunately, sometimes events happen that require a member of the faculty or staff to take an emergency leave from his/her position at the College as a result of a family emergency. This policy articulates the College community's support for employees who face a family emergency.

Eligibility

See page 17.

Duration

The leave provides for a four-week (or 20-day intermittent) paid leave of absence* for family emergencies involving a spouse, child, parent, or sibling, or those with whom the employee has a comparable relationship. The employee may return to his/her position or a comparable position on or before the conclusion of the consecutive 4 week or intermittent 20 day leave.

In conjunction with paid family emergency leave, eligible *faculty and staff* may request unpaid leaves of absence for certain family events (please see FMLA benefits) and a *faculty member* may elect to take an unpaid parental leave of absence for the remainder of the semester. Job guarantees for staff and faculty eligible for FMLA leave will comply with FMLA requirements.

Employees must first use available paid leave (including applicable accrued sick, vacation and personal time) and pay for periods when the College is closed under this section. Sick leave and vacation time will not accrue during the leave of absence. Paid Family Leave and Paid Leave for Family Emergency run concurrent with, not in addition to, other paid leaves and unpaid FMLA leave.

If, *after paid family emergency leave is exhausted*, a member of the faculty or staff is on an approved FMLA leave of absence for the care of a family member (as defined by FMLA policy), that employee may use up to 40% of the personal sick leave he/she has accumulated to pay for some or all of the additional time away from work. The paid family emergency leave and paid family sick leave run concurrent with, not in addition to, FMLA leave.

** Paid leave cannot be used to extend the period for which an eligible 9 or 10-month employee or faculty member is scheduled to be compensated.*

UNPAID LEAVES OF ABSENCE

FAMILY AND MEDICAL LEAVES OF ABSENCE

In compliance with Connecticut and Federal law, Saint Joseph College provides its employees leaves of absence for certain family events or employee illness.

Under the Connecticut and Federal Family and Medical Leave Acts (FMLAs), certain employees are eligible for leaves of absence for certain Family or Medical events.

Eligible employees may take FMLA leave for the following reasons: (1) In order to care for a newly born, adopted or placed child; (2) in order to care for a family member with a serious health condition; or (3) because of the employee's own serious health condition.

This policy outlines the parameters of such a leave, but individual determination as to eligibility and applicability must be made before FMLA leave is considered approved.

Eligibility

Employees who have worked for Saint Joseph College for at least one year, and have worked at least 1,000 hours in the 12 months preceding the leave are eligible employees under the state FMLA and those working 1250 hours in the previous year are eligible under the federal FMLA. An eligible employee may take 16 weeks in a two year period under the state FMLA. Employees eligible for federal FMLA may take 12 weeks leave in a rolling 12 month period under the federal FMLA. If an employee is eligible for both, this time generally runs concurrently and generally cannot be "stacked" (meaning an employee may not take the federal 12 weeks and then the state 16 weeks). The Human Resource Office will determine your eligibility upon request.

Procedure

Employees must submit the appropriate forms (leave request and medical documentation) to the Human Resource Office.

Provisions of the leave may include that an update of the medical condition of the employee or family member be submitted each thirty day period of the leave. The update must be completed by the attending physician and include an estimated return to work date for the employee.

For any leave, the employee must state the intended date of return to work. In the event of a leave for medical treatments, if at all possible, the employee must make an effort to schedule treatments so that the work day is not disrupted in his/her department.

As noted, this is merely an outline of the FMLA policy. Individual evaluations will be made on a case by case basis to determine eligibility.

An employee who takes a leave under this program may return to his/her original position or a comparable position if the return to work is within the mandated time limit. The employee is required to notify the College at least two weeks before she/he intends to return to work.

PREGNANCY LEAVE

Any employee who is pregnant is entitled to take a reasonable leave of absence for disability due to pregnancy. Disability due to pregnancy will be treated like any other illness or inability to work for purpose of payment under our sick leave plan and any long term disability policy. It will be counted towards FMLA leave if an employee is entitled to that leave.

Provisions of the leave may include that an update of the medical condition of the employee be submitted each thirty day period of the leave. The update must be completed by the attending physician and include an estimated return to work date for the employee.

PROFESSIONAL LEAVE OF ABSENCE *(without salary)*

For Staff

The College respects an employee's decision to take a voluntary leave of absence from his/her position to temporarily pursue outside professional interests. Gengras Center and The School for Young Children employees may, for example, request a voluntary, professional leave of absence for purposes of fulfilling student teaching or internship requirements as an approved program of study within the Education Department. This type of leave is granted at the discretion of the College typically when the College will benefit from the leave, despite the temporary loss of the employee.

Staff should honor an agreement to return to the institution, unless other arrangements are mutually agreed upon.

Eligibility

A staff member must have completed a minimum of one year of service prior to the leave date to be eligible for an unpaid leave. The allowable length of leave ranges from one to three months. Periods of reduced workloads typically are good times for an employee to request unpaid leave. Leaves of up to three months are allowable during the summer. Leaves of up to one month are allowable during other times of the year. The College typically does not hire a temporary replacement for the employee on voluntary leave.

Procedure

The appropriate senior administrator must approve an employee's written request for a leave under this section. The request should include the date and duration of the leave and documentation to support the length of the opportunity to be pursued.

Benefits

Please refer to "*Benefits while on leave*", page 25.

PROFESSIONAL LEAVE OF ABSENCE *(without salary)*

For Faculty

A professional leave may be taken

- To allow the recipient to benefit from outside grants for scholarly or teaching purposes
- To render professional service to public or private studies or programs
- To gain experience in other groups or universities
- To accept other unusual opportunities for personal or professional growth
- To complete contractual requirements for advancement toward tenure or promotion, or
- To supplement a sabbatical, not to exceed a total of four consecutive semesters

Eligibility

Tenured or non-tenured faculty members may request leaves of absence for a full or a half-year without pay. Normally an unpaid leave of absence is immediately preceded by at least three years of teaching at the College. When any request for a leave of absence is granted to a non-tenured faculty member, the leave is to count toward tenure. Exceptions to this policy should be mutually agreed to in writing prior to the leave.

Procedure

A faculty member should apply for leave to the Vice President for Academic Affairs/Dean's Council at a reasonable time in advance and through the following established procedures, so that the institution can more readily care for his/her work in his/her absence and so that he/she can plan to make the best use of his/her opportunity. Leave policies should be flexible enough to meet the needs of both the individual and the institution.

- The leave policy statement should be reviewed to determine eligibility
- The department chairperson should be consulted with regard to teaching responsibilities during the anticipated leave period

The request should include:

- Date and duration of the leave: ordinarily leaves of absence, whatever the source of funding, should not be more than one year in length, but exceptions to this rule should be possible in cases involving public service, overseas appointments, or other special circumstances
- Description of project with its academic justification
- Grants or other outside assistance received or to be requested in support of the project
- Other supporting material, if any
- The precise terms of the leave of absence should be in writing and should be given to the faculty member prior to the commencement of the leave; a faculty member should honor an agreement to return to the institution, unless other arrangements are mutually agreed upon
- The Vice President for Academic Affairs/Dean, in collaboration with the Vice President for Academic Affairs/Dean's Council recommends faculty leave of absence requests to the President

Benefits

Please refer to "*Benefits while on leave*", page 25.

UNPAID PERSONAL LEAVE OF ABSENCE

Sometimes an employee needs to take time away from his/her position for non-professional, personal reasons. For this reason, the College has established an unpaid personal leave of absence. The appropriate senior administrator must approve an employee's written request for a leave. The grant and timing of all such leaves are at the discretion of the senior administrator. Typically, such leaves last three months or less.

An employee must have completed a minimum of one year of service prior to the leave date to be eligible for an unpaid leave. The appropriate senior administrator must approve an employees written request for leave under this section. The request should include the date and duration of the leave.

Benefits

Please refer to "Benefits while on unpaid leave", page 25.

BENEFITS WHILE ON LEAVE

While the College respects the need employees may have to take unpaid leaves of absence, it does not provide the same benefits as if employees are still working full- or part-time. The following addresses some important information regarding benefits during paid and unpaid leaves of absence.

BENEFITS WHILE ON PAID LEAVE

Benefits

The College continues to pay for life insurance, long-term disability insurance, and its portion of medical and/or dental insurance while the employee is on paid leave. The College also will continue to pay its portion to the Saint Joseph College Retirement Plan if applicable.

BENEFITS WHILE ON UNPAID LEAVE

Retirement

Saint Joseph College employer contributions to the College Retirement Plan will be discontinued during an unpaid leave. The employee may send a check to TIAA/CREF continuing his/her contribution to the plan on an after-tax basis. Once the employee returns after leave and begins receiving a paycheck, employer and employee contributions resume.

Health Insurance

Saint Joseph College will continue to pay its portion of the employee's medical and/or dental insurance premium while the employee is on Connecticut or federal family or medical leave.

If the employee is on voluntary professional or personal leave, the College will continue to pay its portion of the health insurance premium provided the leave is for 90 days or less.

In order for medical and dental insurance to remain in force, the employee's contribution to the premium must be sent to the Human Resource Office each month unless other arrangements are agreed to by the Benefits Administrator.

Life and Long Term Disability Insurance

The College continues to pay for life insurance and long-term disability insurance while the employee is on unpaid leave.

Holiday, Vacation and Sick Leave Accruals

Holiday time will not be paid and vacation and sick leave will not accrue during an unpaid leave.

If you have additional questions regarding your benefits during a leave, please call the Human Resource Office.

MILITARY LEAVE

Saint Joseph College respects and is proud of an employee's decision to serve in the armed forces of the United States of America. The College follows the federal guidelines for reemployment of non-temporary employees following military service under the following conditions:

- the employee is inducted into the armed forces of the United States under the Military Selective Service Act or subsequent acts;
- the employee enlists in the armed forces of the United States, provided that the total service does not exceed five years;
- the employee enters active duty in the armed forces of the United States or the Public Health Service in response to an order or call to active duty, provided that the total service does not exceed four years;
- the employee is a member of a reserve component (unit) of the armed forces of the United States who enters active duties during a period when the President is authorized to order units or members of the reserves to active duty; and
- the employee is a member of a reserve component (unit) of the armed forces of the United States who is ordered to an initial period of active duty training of not less than twelve weeks.

Employees must satisfactorily complete military service and must apply to the College for reemployment within 90 days of discharge. Employees taking leave under the last bullet must apply for reemployment within 31 days.

The College also will grant a leave of absence to an employee for active duty training or inactive duty training in the armed forces. On this leave, the employee will continue to accrue seniority and vacation benefits.

JURY DUTY

All citizens of voting age are, from time-to-time, eligible for selection to perform Jury Duty. Saint Joseph College respects the right of the court and encourages employees to serve on a jury. Occasionally at the College's request, an employee may be asked to seek a deferment if the dates elected for jury duty coincide with a busy work time or if the employee's services are critical to the operation of the department at the selected date.

Once an employee has received notification of jury duty, he/she should immediately notify the supervisor and the Payroll Office and provide a copy of the summons to each. The employee is expected to report to work on days (or reasonable portions of days) when court attendance is not required.

The staff member should mark timesheets, timecards or work calendars "Jury Duty" for applicable days and provide subsequent verification of duty served to the Payroll Office.

The employee will receive a regular paycheck from the College for the period involved. In return, the employee must endorse the court check over to the College and submit it to the Payroll Office. If the employee's court check included reimbursement for travel or other expenses, the College will issue the employee a check for that amount.

If you have any additional questions regarding jury duty, please direct them to your supervisor or the Human Resource Office.

BEREAVEMENT LEAVE

In the event of a death in the immediate family of an employee or employee's spouse, Saint Joseph College allows up to three working days for bereavement leave. (Bereavement leave is prorated if the employee works part-time).

Members of the immediate family include spouse, children, step-children, parents, step-parents, brothers, sisters, mother-in-law, father-in-law, grandparent, grandchild or legal guardian.

Employees may use sick leave or personal days if applicable to attend funerals of friends or other relatives.

EMERGENCY CLOSINGS

In the event of inclement weather that forces the College to cancel classes or close, the following will help to clarify whether or not to report to work.

- Regardless of the status of the College (since New England weather is unpredictable and areas vary), please use your own personal judgment and travel only when you feel personally safe.
- Listen to the College's switchboard message, **860-232-4571**, after 6:00 p.m. or refer to the College website, www.sjc.edu. These messages will provide you with the most specific status and instructions. The switchboard and/or the website are the most immediate ways to learn of a delayed opening, cancellation or closing.
- Please DO NOT call Campus Safety. Their lines must remain open for emergency situations.

You should plan to report to work. However, the following distinctions are important.

- When *classes are cancelled or delayed*, staff should report to work at the regular time. Staff will be paid for hours worked.
- When the *College is closed*, neither staff, faculty nor students should travel to the College. Staff will be paid for hours of the regular, scheduled workday.
- When the announcement says *the College will open at* a specific time, staff should report to work at the time the College will open. Staff will be paid for regular, scheduled hours during the period the college is closed and then for hours actually worked beginning with the time the College opens.

Radio and television announcements of delayed openings, cancellations or closing will be made on the following stations. However, the College switchboard message on **860-232-4571**, or the website. www.sjc.edu, is your best source of information.

Radio Stations

WDRC (AM & FM) 1360 and 102.9
WKSS FM 95.7
WELI AM 960
WTIC (AM & FM) 1080 and 96.5
THE RIVER FM 105.9

WLAD AM 850
WRCH (AM & FM) 910 and 100.5
WPLR FM 99.1
WZMX FM 93.7
COUNTRY FM 92.5

Television Stations

WVIT Channel 30

WFSB Channel 3

The Gengras Center and The School for Young Children will be announced separately on radio and television stations.

Providing yourself and your family with quality health care is an important necessity today, and a responsibility. Saint Joseph College offers medical plans to all eligible active faculty and staff through ConnectiCare and a dental plan through Guardian Life Insurance Company. A separate summary plan description, premium contribution sheet and benefit comparison of plans offered is available to eligible employees from the Human Resource Office. In addition, information about the medical plans, participating providers and prescription formularies can be found at www.connecticare.com. Information about the dental plan is available by calling Guardian at 1.800.541.7846.

Eligibility

Staff: All active regular full-time and part-time staff who work at least 20 hours per week or more and all who work 1,040 hours or more per year are eligible for medical/dental insurance.

Faculty: All regular full-time and half-time faculty are eligible for medical/dental insurance.

Employees are eligible for coverage starting on the first day of the month following the date of hire. An open enrollment period is held annually, generally in late fall. During open enrollment employees may switch coverage, add eligible family members, or enroll in a plan for the first time.

Employees who do not enroll in the insurance plan at the time of hire or during the open enrollment period must wait until the next open enrollment period to be enrolled in the medical benefit plan. The only exception is if a qualifying event occurs and the employee contacts the benefits administrator on a timely basis.

Costs

Regardless of the plan chosen, or whether the employee chooses individual, two person or family coverage, Saint Joseph College pays 60% of the monthly premium cost for full-time faculty and staff (exempt FTE of at least .75; non-exempt employees working 1,462 hours) participating in the HealthCare Program.

Saint Joseph College contributes 35% of the monthly premium cost of the medical/dental coverage chosen for part-time staff (exempt FTE of .50 to .74; non-exempt employees working 1,040 to 1,461 hours) and half-time faculty.

Employees may elect to defer the applicable employee premium contribution from their salary on a before-tax basis.

Supplemental Health Insurance for Retiring Employees

Retiring employees who have reached age 65 may continue on the College group supplemental health insurance plan at their own expense.

Complete details of the benefits, rules and employee rights under the group medical and dental plans are described in summary plan descriptions distributed and available to eligible employees from the Human Resource Office. These summary plan descriptions should be read carefully and filed in a safe location. For more information about plan rates or medical/dental insurance available through Saint Joseph College in general, contact the Benefits Administrator in the Human Resource Office.

Saint Joseph College reserves the right to modify any benefit at any time without notice. Modifications will be made in accordance with established law and contractual obligations.

SAINT JOSEPH COLLEGE FLEXPLAN REIMBURSEMENT ACCOUNTS

Saint Joseph College makes available to eligible employees flexible spending accounts (administered by Guardian). These accounts allow faculty and staff to set aside pre-tax dollars through payroll deduction to pay for qualified health care expenses not covered or only partially covered by the employee's health insurance plan(s) and to pay for eligible dependent day care expenses.

Saint Joseph College offers two types of Reimbursement Accounts

- **Health Care Reimbursement Account** – allows employees to put aside pre-tax dollars to reimburse themselves for qualified health related expenses not covered or only partially covered under the employee's health insurance plan(s) up to \$2,000 per year
- **Dependent Day Care Reimbursement Account** – allows employees to put aside pre-tax dollars to reimburse themselves for qualified dependent care expenses up to \$5,000 (if the employee is a head of household or married and filing a joint return) or \$2,500 (if the employee is married and files a separate return)

Employees can choose to enroll in one or both accounts. Employees do not have to participate in the College's group medical or dental plans, or any other optional benefit to elect the Health Care or Dependent Day Care Reimbursement Accounts.

Saint Joseph College deposits the employee's elected contribution into separate health care and/or dependent day care reimbursement accounts. The College pays the administrative cost associated with these accounts.

Eligibility

Staff: All active regular full-time and part-time staff who work at least 20 hours per week or more; and who work 1,040 hours per year are eligible to participate.

Faculty: All regular full-time and half-time faculty are eligible to participate.

Employees are eligible to participate in the FlexPlan on the first of the month immediately following date of hire and during the annual open enrollment period. The employee must complete and return an enrollment form to participate in the Plan.

Annual Election

An open enrollment period is held annually, generally in late fall. During open enrollment employees may choose to set aside contributions from each paycheck (subject to the plan maximums) for the following Plan Year (the Plan Year runs from January through December).

When determining the amount to set aside in a FlexPlan reimbursement account it is important to plan to use the entire amount set aside. Any unused money remaining at the end of the benefit year will be forfeited. (It cannot be paid out or carried forward to the next year).

Complete details of the benefits, rules and employee rights under the FlexPlan as administered by Guardian are described in a summary plan description distributed and available to eligible employees from the Human Resource Office. This summary plan description should be read carefully and filed in a safe location.

INCOME PROTECTION

Saint Joseph College provides employees with means to provide for their family in the event of death or to protect income due to long term illness or injury.

LIFE INSURANCE

Life and accidental death and dismemberment insurance provide an employee or his/her family with a benefit should the employee die, or, as a result of an accident, lose the use of certain functions.

The College pays the monthly premium for eligible faculty and staff enrolled in the Group Life Insurance Plan. Employees must complete, and should keep current, a beneficiary designation form that is on file with the Benefits Administrator in the Human Resource Office.

Eligibility

All active full-time and part-time employees who work at least 20 hours per week or more; and who work 1,040 hours or more annually, are insured under the Plan, starting on the first day of the month following the date of hire.

Benefit

Saint Joseph's plan offers an employee one times his/her annual salary rounded to the next higher \$1,000, up to a maximum of \$50,000.

LONG-TERM DISABILITY INSURANCE

Long Term Disability provides an eligible employee with a partial salary continuation should an illness or injury limit or prevent their ability to work. The College pays the monthly premium for eligible faculty and staff enrolled in the Group Long Term Disability Plan.

Eligibility

All active full-time and part-time employees who work at least 20 hours per week or more; and who work 1,040 hours annually, are insured under the Plan starting on the first day of the month following the date of hire.

Benefit

The Plan will pay a monthly benefit of 60% of basic income up to a maximum benefit of \$8,000 per month following completion of an elimination period equal to the greater of 90 days or exhaustion of accumulated sick leave.

SUMMARY PLAN DESCRIPTIONS

Complete details of the benefits, rules and employee rights under these plans (Life and LTD) are described in separate summary plan descriptions that are distributed and available to eligible employees from the Human Resource Office. These summary plan descriptions should be read carefully and filed in a safe location.

For copies of the summary plan descriptions and more information about Saint Joseph College's life insurance and long term disability plans, contact the Benefits Administrator in the Human Resource Office.

Saint Joseph College reserves the right to modify any benefit at any time without notice. Modifications will be made in accordance with established law and contractual obligations.

SAINT JOSEPH COLLEGE RETIREMENT PLANS

Saint Joseph College offers eligible employees two different plans to help prepare for their retirement, a college sponsored retirement annuity plan and a supplemental retirement annuity plan. College and employee contributions are invested through Teachers Insurance and Annuity Association (TIAA) and College Retirement Equities Fund (CREF). A wide range of investment options are available.

The College sponsors educational programs, and representatives from TIAA-CREF are periodically available on campus, to help employees make appropriate retirement plan choices.

A separate summary plan description and enrollment materials are distributed to eligible employees and are available from the Human Resource Office. Additional information can be obtained from TIAA-CREF at www.tiaa-cref.org.

The Saint Joseph College Retirement Annuity Plan

All exempt and non-exempt employees may elect to participate in the Saint Joseph College Retirement Annuity Plan beginning on the first day of the month following their first year of employment, provided that 1,000 hours of service at the College have been completed within a year of service, and that the employee is at least 25 years of age. Monies accumulated in the College’s Retirement Plan are non-cashable until separation from service.

The percent of salary that must be deferred in order to participate in the Retirement Plan and to receive the College contribution is based on the category of employment.

Employment Category	Employee Deferral (Percent of Salary*)	College Contribution (Percent of Salary*)
Maintenance/Grounds Housekeeping/Campus Safety	0%	11%
Other non-exempt and salaried non-exempt employees	2%	11%
Exempt employees (paid semi-monthly)	5%	11%

An employee may elect to defer more than the required percentage of salary. Human Resource representatives, or employees themselves, can request a Tax Deferred Annuity calculation from TIAA-CREF to determine the maximum percentage or dollar amount an employee may defer annually from salary.

** Salary means an academic year contract for faculty and base fiscal year earnings (excluding overtime) for all other employees.*

Supplemental Retirement Annuity

All exempt and non-exempt employees working over 1,000 hours are eligible to participate in a SRA and may defer a percentage of salary* to the supplemental annuity. The plan is offered through TIAA-CREF.

Eligible employees may elect to participate in the Supplemental Retirement Annuity plan beginning on the first day of the month following their hire date. Monies accumulated in the SRA may be cashable, with penalties, while employed.

An application to the Saint Joseph College Retirement Plan will be needed, even if an employee is participating in an SRA, in order to obtain the College's contribution on the effective date of eligibility for the Saint Joseph College Retirement Plan.

For more information on either Plan, contact the Benefits Administrator in the Human Resource Office.

** Salary means an academic year contract for faculty and base fiscal year earnings (excluding overtime) for all other employees.*

FACULTY PHASED RETIREMENT PROGRAM

The Phased Retirement Program for Faculty at Saint Joseph College is provided to ensure excellent teaching in all courses, and to recognize such excellence and the faculty's potential need or desire to have opportunities to vary their teaching commitments at the College as they near retirement. The Phased Retirement Program is available for all qualified faculty members who have the rank of faculty at the College and meet the requirements stated in the Program.

Eligibility

In general, the faculty member:

- Must be tenured
- Must have been employed by the College as a full-time faculty member for at least 20 consecutive years of service, and
- Must have reached the age of sixty (60) years by the start of the fall semester and be less than age sixty-five (65) by the same date.

Procedure

The faculty member must make application for participation in the program to the Associate Vice President for Human Resources no later than March 1 for implementation in August of the same year. The faculty member must make an irrevocable choice between a 3-year phased retirement period and a 2-year phased retirement period when making an application for participation in the program.

Copies of the Phased Retirement Program for Faculty are available in the Human Resource Office.

EDUCATION BENEFITS

Saint Joseph College is committed to academic achievement and learning across the lifespan. The College offers generous tuition waiver benefits to encourage employees and eligible family members to take courses at Saint Joseph College in order to grow personally and professionally.

Saint Joseph College Tuition Waiver forms are available in the Business Office lobby in Mercy Hall and the Office of the Registrar. Completed forms should be returned to the Human Resource Office.

Summary of the Tuition Waiver Benefit

BENEFIT	DESCRIPTION	ELIGIBILITY
<i>Full-time Faculty and Staff</i>		
Tuition Waiver for full-time employees	At SJC: Two courses (maximum 6 credits) per semester as defined OR at a Greater Hartford Consortium School: One course per semester; one additional course (maximum 3 credits) per semester at SJC, if desired	Immediately upon hire
Tuition Waiver for Spouse	One course (maximum 3 credits) per semester as defined at SJC	50% after employee's completion of one year of service; 100% after employee's completion of three years of service
Tuition Waiver for eligible dependent Child	Tuition at SJC (net of applicable grants and/or scholarships)	50% after employee's completion of one year of service; 100% after employee's completion of three years of service
Tuition Discount at The School for Young Children	20% discount off of school, backback and summer programs	On a space available basis; immediately upon hire
Tuition Exchange, Inc.	Tuition for an eligible dependent child at a participating school	May participate in the lottery drawing after completion of one year of service, employee must work minimum 1,950 hours per year

BENEFIT	DESCRIPTION	ELIGIBILITY
<i>Part-time Staff and Half-time Faculty</i>		
Tuition Waiver for Part-time employees (1,000 hrs per year) and half-time faculty at SJC	One course (maximum 3 credits) per semester as defined	Immediately upon hire
Tuition Waiver for Spouse	One-half of one course (maximum 3 credits) per semester as defined at SJC	50% of the benefit after employee's completion of one year of service (i.e. 25% of tuition); 100% of the benefit after employee's completion of three years of service (i.e. 50% of tuition)
Tuition Discount at The School for Young Children	10% discount off of school, backpack and summer programs	On a space available basis; immediately upon hire

**While this overview describes the principle provisions of our tuition benefits in simplified terms, the administration of the benefit is subject to the actual terms and provisions of the plans set forth in the following pages. This summary is intended only to help faculty and staff understand the plans and can in no way modify the actual terms and provisions as specified below.*

Sisters of Mercy employed by Saint Joseph College are eligible for the appropriate employee benefit and their nieces and nephews are eligible for the appropriate benefit as dependent children.

SAINT JOSEPH COLLEGE TUITION WAIVER BENEFIT

Tuition waivers are available for undergraduate and graduate regular classes listed on the schedule for each semester. Waivers do not cover special tuition, the comprehensive fee, or other special fees. Waivers also do not cover independent studies/directed studies. Only those courses listed in the Undergraduate and Graduate course schedule that are part of an academic department are eligible for the Tuition Waiver Benefit.

Tuition waiver is available for courses taken at Saint Joseph College for fall, spring and summer semesters. Courses taken and waived during an inter session will reduce the benefit in an adjacent semester. For example, if a course is taken and waived in a January inter session, the benefit available for either the adjacent spring, or the previous fall, will be reduced (whichever is more favorable to the employee).

The College reserves the right to change the Tuition Waiver Policy, as it deems necessary. Any changes to the policy may apply to all faculty and staff, whether or not they are participating in the program at the time of the change.

Procedure and deadlines – all Saint Joseph College Waivers

In order to ensure that waivers are processed accurately and in a timely way, please adhere to the following procedures and deadlines for submission of your waiver request.

1. Register for your class.
2. Complete the appropriate tuition waiver request (available in the Registrar's Office or in the Business Office/Human Resource Office lobby, Mercy Hall).
3. Attach a copy of your class registration. If the waiver is for a dependent child, please attach documentation at least annually, which verifies the child's eligible dependent status.
4. Submit the form with attachments to the Human Resource Office within the first two calendar weeks of each semester. For summer courses, submit the form no later than June 15.
5. If you drop a class for which you have requested a waiver, please notify the Human Resource Office by providing a copy of the drop form.

If you substitute or add a course on or before the add/drop date, please submit an additional tuition waiver request form with the new registration form attached.

*Please note that tuition waiver requests will **NOT** be approved if submitted after the add/drop date listed in the course catalogue.* Employees are responsible for payment of all tuition cost if a waiver is not approved.

Benefit for Employees

All courses taken by employees must be taken outside of the employee's work time unless the course is a degree-required course or a job-related course requested by the employee's supervisor. Only one course per semester may be taken during work time. All regular course requirements must be met to be allowed into the course.

Eligibility

- Regular full-time staff (as defined on page 8 and in the Employee Handbook or scheduled to work at least 1560 hours per year) and regular part-time staff (scheduled to work 1040 - 1559 hours per year) become eligible for benefits on a space available basis for themselves immediately upon hire.
- Full-time and half-time faculty members (as defined in the Faculty Handbook) become eligible for benefits on a space available basis for themselves immediately upon hire.
- The College reserves the right to determine final eligibility.

Benefit

- Eligible full-time staff and faculty may obtain for themselves waiver of tuition for two courses at Saint Joseph College (maximum 6 credits) for the fall, spring, and summer semesters.
- Eligible full-time staff and faculty are eligible to take one course per semester at a Consortium College (for the fall, spring and one summer semester) except where a contractual agreement stipulates otherwise. If one course is taken at a Consortium College, the employee or faculty member may take only 3 credits during that semester at Saint Joseph College.
- Eligible part-time staff and half-time faculty may obtain for themselves waiver of tuition for one course (maximum 3 credits) at Saint Joseph College for the fall, spring, and summer semesters.

Benefit for a Spouse

"Spouse" is defined as the husband or wife in the same domicile as the employee.

Eligibility and Benefit for the spouse of full-time staff and faculty:

- After completion of *one year of continuous service*, eligible full-time staff and faculty may obtain for their spouse waiver of 50% tuition for one course at Saint Joseph College (maximum 3 credits) on a space available basis for the fall, spring, and summer semesters.
- After completion of *three years of continuous service*, eligible full-time staff and faculty may obtain for their spouse waiver of 100% tuition for one course at Saint Joseph College (maximum 3 credits) on a space available basis for the fall, spring, and summer semesters.

Eligibility and Benefit for the spouse of part-time staff and half-time faculty:

- After completion of *one year of continuous service*, eligible full-time staff and faculty may obtain for their spouse waiver of 25% tuition for one course at Saint Joseph College (maximum 3 credits) on a space available basis for the fall, spring, and summer semesters.

- After completion of *three years of continuous service*, eligible full-time staff and faculty may obtain for their spouse waiver of 50% tuition for one course at Saint Joseph College (maximum 3 credits) on a space available basis for the fall, spring, and summer semesters.
- The College reserves the right to determine final eligibility.

Benefit for Dependent Children – College Level

Eligibility and Benefit

- After completion of *one year of continuous service*, eligible full-time staff and faculty may obtain for their dependent children, and eligible full-time staff and faculty who are Sisters of Mercy may obtain for their nieces and nephews, on a space available basis 50% tuition waiver for an undergraduate or graduate degree at Saint Joseph College.

Summer Semester: Eligible dependent children of full-time staff and faculty enrolled in a degree program at another accredited institution may receive 50% tuition waiver of regular courses taken at Saint Joseph College during the summer semester (maximum 2 courses, 6 credits total per summer) on a space available basis.

- After completion of *three years of continuous service*, eligible full-time staff and faculty may obtain for their dependent children, and eligible full-time staff and faculty who are Sisters of Mercy may obtain for their nieces and nephews, on a space available basis full tuition waiver for an undergraduate or graduate degree at Saint Joseph College.

Summer Semester: Eligible dependent children of full-time staff and faculty enrolled in a degree program at another accredited institution may receive full tuition waiver of regular courses taken at Saint Joseph College during the summer semester (maximum 2 courses, 6 credits total per summer) on a space available basis.

Additional eligible dependent children, nieces or nephews

If a second or third, etc. employee's child or Sister's niece or nephew enrolls at the College at the same time, the greatest tuition of one child will receive the maximum waiver for which the employee is eligible; the tuition of the other child(ren) will receive one-half of the eligible waiver.

Coordination of tuition benefit with grants and scholarships

The value of tuition waived under this benefit will be net of grants and/or scholarships awarded by the College. The combined sum of grants and/or scholarships and tuition waived will not exceed the rate of full-time tuition. Tuition waiver applies only to tuition and does not apply to any other charges or fees assessed by the College.

"Dependent children" are defined as having met all five of the dependency tests as provided in the U.S. Internal Revenue Act, Section 152a, and other applicable IRS regulations. These tests include that the child is a natural or adopted child of the employee where the employee's dependent receives at least one-half of his/her support from the employee, is age 24 or under, and is an exemption on the employee's federal income tax form. Specific requirements from Section 152a are outlined on the tuition waiver application. Staff and faculty should consult their tax advisor for clarification. Each employee applying for the benefit of tuition waiver for

eligible dependent children is required to provide, on an annual basis, legal documentation confirming the child is a dependent of the employee as provided in the U.S. Internal Revenue Act, Section 152a, and other applicable IRS regulations. This documentation could include, but is not limited to, a photocopy of the 1040 tax form filed with the IRS for the previous calendar year. All financial information should be omitted; the portion of the form stating the name of the dependent, social security number, and date of birth is required. This documentation must be attached to all tuition waiver applications.

Benefits Upon Termination – Continuation of Eligibility

Staff and faculty who terminate employment after their course(s) begins, and eligible spouses and/or dependent children and eligible nieces and nephews of Sisters of Mercy will be allowed to complete courses in which they are enrolled at the time of termination.

Benefits Upon Death

In the event of death of an active full-time staff or faculty member, tuition waiver benefits will be available for the employee’s spouse and eligible dependent children (and nieces and nephews of the Sisters of Mercy) who were receiving a tuition waiver benefit at the time of the employee’s death as follows:

Completed continuous Service at time of Death	Tuition Waived
1 year but less than 2 years	1 academic year
2 years but less than 3 years	2 academic years
3 years but less than 4 years	3 academic years
4 years or more	4 academic years

This benefit is applicable for the attainment of an undergraduate degree and/or graduate degree, provided enrollment is continuous after the death of the employee, through the master’s level or sixth-year certificate in education.

Taxes and General Implications – Graduate Study

The full value of tuition waived for **graduate** study for staff or faculty, spouses and dependent children will be treated as employee income for tax withholding and social security deduction purposes according to current IRS regulations.

TUITION WAIVERS FOR GREATER HARTFORD CONSORTIUM GRADUATE AND UNDERGRADUATE PROGRAMS

Saint Joseph College full-time employees may receive a tuition waiver for one undergraduate or Master degree course per semester at one of the Consortium colleges only if they are not receiving a waiver for more than three credits at the College for the same semester.

Consortium waiver forms are available in the Business Office/Human Resource Office lobby in Mercy Hall and the Office of the Registrar. The employee must take the signed waiver form to the Registrar's Office at the Consortium College. A list of Consortium Colleges is available from the Human Resource Office.

Eligibility

- Regular full-time staff (as defined in the Employee Handbook or scheduled to work at least 1560 hours per year) become eligible for benefits on a space available basis for themselves immediately upon hire
- Full-time faculty members become eligible for benefits on a space available basis for themselves immediately upon hire
- The College reserves the right to determine final eligibility

Benefit

Eligible full-time staff and faculty are eligible to take one course per semester at a Consortium College (for the fall, spring and one summer semester) except where a contractual agreement stipulates otherwise. If one course is taken at a Consortium College, the employee or faculty member may take only 3 credits during that semester at Saint Joseph College.

Taxes and General Implications - Graduate Study

The full value of tuition waived for **graduate** study for staff or faculty, spouses and dependent children will be treated as employee income for tax withholding and social security deduction purposes according to current IRS regulations.

THE SCHOOL FOR YOUNG CHILDREN TUITION BENEFIT

The School for Young Children is a nationally accredited preschool and a Model Lab School for the State of Connecticut. The preschool program is available to children ages 2 years 9 months to 4 years old. The Backpack Club offers high quality care for children requiring an extended day program. In addition, an innovative summer camp program is available to children ages 3 1/2 to 8 years old.

Newly hired faculty and staff whose eligible dependent children meet The School for Young Children admission requirements will be considered priority applicants and will be placed, by date of hire, at the top of the applicant waiting list for each age and/or classroom, ahead of community applicants. Employees are encouraged to pay careful attention to The School for Young Children application notices and deadlines because openings for each new semester and academic year fill quickly.

Eligibility and Benefit

Eligible full-time staff and faculty may obtain for their dependent children, and eligible full-time staff and faculty who are Sisters of Mercy may obtain for their nieces and nephews a **20% discount** on the cost of tuition at The School for Young Children, the Backpack Club and summer camps if the child meets The School for Young Children admission requirements. A **10% discount** for these same programs is available to part-time staff and faculty (1,000 hours/year or more) with enrolled eligible dependent children.

The application can be downloaded from The School for Young Children website, <www.sjc.edu/SYC> Be sure to check your priority status on the application.

“Dependent children” are defined as having met all five of the dependency tests as provided in the U.S. Internal Revenue Act, Section 152a, and other applicable IRS regulations. These tests include that the child is a natural or adopted child of the employee where the employee’s dependent receives at least one-half of his/her support from the employee, is age 24 or under, and is an exemption on the employee’s federal income tax form. Specific requirements from Section 152a are outlined on the tuition waiver application. Staff and faculty should consult their tax advisor for clarification.

Each employee applying for the benefit of tuition waiver for eligible dependent children is required to provide, on an annual basis, legal documentation confirming the child is a dependent of the employee as provided in the U.S. Internal Revenue Act, Section 152a, and other applicable IRS regulations. This documentation could include, but is not limited to, a photocopy of the 1040 tax form filed with the IRS for the previous calendar year. All financial information should be omitted; the portion of the form stating the name of the dependent, social security number, and date of birth is required. This documentation must be attached to all tuition waiver applications.

Benefits Upon Termination – Continuation of Eligibility

Dependent children of terminating staff and faculty will be allowed to complete the semester in which they are currently enrolled at the reduced or waived rate.

Benefits Upon Death

In the event of death of an active full-time staff or faculty member, tuition waiver benefits as outlined will be available for the employee's dependent children (and nieces and nephews of the Sisters of Mercy) who were receiving a tuition waiver benefit at the time of the employee's death as follows:

Completed continuous Service at time of Death	Tuition Waived
6 months but less than 1 year	1 academic year
1 year but less than 3 years	2 academic years
3 years or more	3 academic years

This benefit is applicable for the dependent children through the age of 4.

The School for Young Children tuition waiver forms are available in the Business Office/Human Resource Office Lobby in Mercy Hall and at The School for Young Children. Completed forms should be returned to Human Resources and will then be forwarded to The School for Young Children for completion.

THE TUITION EXCHANGE, INC., SCHOLARSHIP PROGRAM

Through the Tuition Exchange, Inc. Scholarship Program, and on a limited basis, Saint Joseph College can authorize applications for tuition remission at participating colleges for full-time undergraduate sons/daughters of employees who have been full-time employees at SJC for at least 12 months immediately prior to the date of application. The number of authorizations (exports) allowed depends on the number of students Saint Joseph College accepts (imports) through the program. Annually, Saint Joseph College will determine the number of TES applications that will be authorized for the following academic year. Authorization from Saint Joseph College does not guarantee an award or the value of an award from the college in question. Awards are within the complete discretion of the receiving institution.

Tuition Exchange Scholarship Request Forms received in the Human Resource Office each Fall will be placed in a lottery drawing that will determine who may apply for the award during the next academic year. Applications, if approved, *are for two consecutive semesters only and are not renewable*. Recipients for the Tuition Exchange Scholarships must submit a new application for any subsequent award years and are subject to future lottery drawings.

Notice of lottery results will be given to applicants by January 1st.

A list of participating colleges is available from the Human Resource Office or at <www.tuitionexchange.org>

SABBATICAL LEAVES FOR FACULTY

The sabbatical is a time for professional and personal development for faculty through study, research, publication, creative work or experience and contributes to the professional refreshment and effectiveness of the recipient as a scholar and teacher.

For a discussion of eligibility requirements, procedures and financial arrangements regarding Sabbatical Leaves, faculty should refer to the [Faculty Handbook](#).

THE CONNECTICUT HIGHER EDUCATION TRUST (CHET)

A College Savings Program available with payroll deduction

CHET, Connecticut Higher Education Trust, is Connecticut's Section 529 College Savings Program.

Section 529 programs, named after the section of the Internal Revenue Code that created them, are qualified tuition programs designed to help families save for college. The plans allow families of all income levels to open an account. The assets can be used for future costs at nearly all colleges, universities, trade/vocational schools, or post secondary institutions in the country, as well as certain foreign schools. Withdrawals may be used to pay for tuition, books, supplies, and certain room and board costs. The account can be transferred to any one in the original beneficiary's family.

An account owner contributes on an after-tax basis to the program and taxes on investment income are deferred.

If you would like to receive more detailed information on CHET, including a Program Disclosure booklet, or authorization forms for payroll deduction, visit the Benefits Administrator, Human Resource Office, call toll-free 1-888-799-CHET, or visit the CHET website at <www.aboutchet.com>

AUTOMOBILE/HOMEOWNERS DISCOUNT SAVINGS PROGRAM

GROUP SAVINGS PLUS ~the auto and home insurance advantage

Liberty Mutual offers faculty and staff of Saint Joseph College a benefit for auto and home (including rental) insurance including a group discount of up to 10% off of competitive rates.

Liberty Mutual offers:

- Group rates on auto and home insurance
- Convenient payment plans - including automatic payroll deduction
- Guaranteed 12-month policy rate
- Prompt claims service, 24-Hours a day
- 24-Hour emergency roadside assistance
- Individualized service from local representatives

Representatives are on campus throughout the year (watch for announcements). Materials are available in the Human Resource Office.

EMPLOYEE ASSISTANCE PROGRAM

Saint Joseph College understands that sometimes an employee's personal and family issues can affect work performance. Thus, the College offers employees an EAP (Employee Assistance Program) that assists employees during difficult personal periods.

The College has contracted for EAP services with The Lexington Group, an international provider of EAP's, dedicated to serving employees and their families with fairness, dignity, and respect while assisting them in resolving their personal concerns in the most effective manner. The Lexington Group provides professional, confidential assistance for personal problems such as marital and family dilemmas, emotional difficulties, alcohol and drug abuse, addictive disorders, even career, financial or legal stress. The benefit includes three sessions with a counselor, without charge, to the employees and members of their household.

The EAP is a confidential service available to all College employees. The Lexington Group is available to you and your family 24 hours a day. Call 1-800-676-HELP (4357).

Additional information is available in the Human Resource Office or through <www.the-lexingtongroup.com>

WORKER'S COMPENSATION

While Saint Joseph College works hard to provide a safe working environment, unfortunately accidents can happen. Worker's compensation benefits are paid according to Connecticut State Law in these instances.

If an employee injures himself/herself at work, the injury should be reported promptly to the supervisor and to the Department of Campus Safety so that proper treatment may be administered and accurate injury reports may be made. It is important that injuries be reported accurately and promptly so that the injured employee may submit worker's compensation claims if necessary.

Please notify your supervisor or the Department of Campus Safety when an injury occurs and your supervisor will complete an injury report based on the information supplied by you and any other employees who have information about the injury. The supervisor will bring this information to the Department of Campus Safety, which will file the information with the insurance company.

In addition, Gengras Center and The School for Young Children staff are required to report an injury to the school nurse and school administrators and must follow the State Board of Education procedures for staff members in case of medical emergency.

After a 3-day waiting period, compensable time lost due to a worker's compensation injury will be paid by the insurance company, not Saint Joseph College. (An employee will be paid accrued sick leave to cover the waiting period.) The insurance company will compute the amount of pay. A worker's compensation paycheck is typically generated in three days to one week after submission/approval of the claim. The compensation pay amount is not taxable to the employee. Deductions are not made for FICA, state or federal taxes.

Benefits while receiving worker's compensation

While an employee is receiving worker's compensation benefits, the employee's status is considered to be "Inactive".

Retirement Plan: The employer contributions to the retirement plan will be discontinued while the employee is receiving worker's compensation payments. Once the employee returns and begins receiving a paycheck, employer and employee contributions resume.

Medical and dental plans: The College will continue to pay its portion of the health insurance premium while the employee is receiving Worker's Compensation benefits. The employee's contribution to the premium will either be deducted from future Saint Joseph College paychecks or invoices will be sent to the employee for the contribution amount, depending upon the anticipated length of time away from work.

Life insurance and long-term disability insurance: The College will continue to pay for life insurance and long-term disability insurance while the employee is on Worker's Compensation leave.

Miscellaneous deductions: Deductions for such things as the Annual Fund, the United Way, etc. will be taken only from pay issued by Saint Joseph College.

Sick leave and vacation time, if applicable, will not accrue during worker's compensation leave.

For questions or to receive more information regarding worker's compensation, please call the Department of Campus Safety.

SOCIAL SECURITY

All employees considered an employee for federal withholding tax purposes of Saint Joseph College are covered by federal social security. Deductions under the Social Security program are made and matched by an equal contribution by the College in accordance with the amounts specified by law. Benefits at retirement follow social security regulations. Information about Social Security in general, including retirement benefits and Medicare is available at Social Security's website, <www.ssa.gov> or by calling 1-800-772-1213.

RETIRED EMPLOYEE BENEFITS

SUPPLEMENTAL HEALTH INSURANCE FOR RETIRING EMPLOYEES

Retiring employees who have reached age 65 may continue on the College group supplemental health insurance plan at their own expense.

For more information about plan rates or supplemental health insurance available through Saint Joseph College in general, contact the Benefits Administrator in the Human Resource Office.

THE O'CONNELL ATHLETIC CENTER

Lifetime Membership for Retirees.

At this time, a lifetime individual membership to the O'Connell Center is awarded to faculty and staff retiring from Saint Joseph College that have reached the age of 60 years or greater with 20 or more years of continuous service to the College.

Contact the O'Connell Center for a schedule of athletic events and programs at 860-231-5519 or <www.sjc.edu/athletics>

THE POPE PIUS XII LIBRARY

Faculty Emeritus

Emeritus rank will automatically entitle holders to library privileges. The explanation of Emeritus rank can be found in the [Faculty Handbook](#).

Retired Faculty and Staff

All Saint Joseph College faculty and staff who retire may request continuing library privileges. The privileges will include an active library card for borrowing and remote access to the library electronic resources. Interlibrary loan requests cannot be honored, however.

Saint Joseph College reserves the right to modify any benefit at any time without notice. Modifications will be made in accordance with established law and contractual obligations.

College Services and Programs

THE POPE PIUS XII LIBRARY

<www.sjc.edu/library>

Saint Joseph College encourages employees to use the library for work and personal use. Library cards are offered to students, faculty and adjunct faculty, and staff. Bring your campus photo ID to the main desk of the library in order to receive a library barcode.

THE COLLEGE ARCHIVES

The College Archives, located on the second floor of the Bruyette Athenaeum, collects and makes accessible materials that document the history of Saint Joseph College. Its collections include, but are not limited to, catalogs, yearbooks, publications, photographs and artifacts. To tour the Archives or use them, please call extension 5740 or 5374.

THE NETWORK CENTER

The Network Center is open day, night and weekend hours to provide technology access and support for faculty, staff and students. In addition to computers with Internet access, each lab is equipped with a laser printer. The Faculty Development Room is equipped with a color laser printer and a professional scanner for faculty and staff use. The Information Technology Department (including the Network Center) web address is <www.sjc.edu/it>

THE O'CONNELL ATHLETIC CENTER

<www.sjc.edu/athletics>

Saint Joseph College offers the use of the O'Connell Athletic Center to its eligible employees during specified hours. Employees must have a College identification card in order to use the facility. The swimming pool, indoor track, and exercise room are located in this building. The Athletic Center offers a discounted membership program for employee family members allowing family access to all facilities in the O'Connell Center.

Contact the O'Connell Center for information on memberships at 860-231-5519 and for a schedule of athletic events and programs. The website address is <www.sjc.edu/athletics>

SJC ADVENTURE EDUCATION

<www.sjc.edu/ropes>

Saint Joseph College offers an exciting opportunity for professional development for faculty and staff using adventure education. Qualified instructors present activities to groups that allow them to focus on developing their chosen team goals and outcomes. These activities include icebreakers, games and group initiatives as well as full access to low and high challenge ropes courses on the grounds of the Gengras Center. "Fun is contagious. Laughter creates an immediate sense of togetherness. Together groups build teams."

BABYSITTING SERVICES

<www.sjc.edu/babysitting>

On a limited* and space available basis, Saint Joseph College provides babysitting services for children (ages 6 months to five years) of students, faculty and staff. The service is available from mid-August through the end of June. In a convenient, safe, caring environment, children's needs are a priority. Qualified personnel engage the children in stimulating age-appropriate activities.

For hourly rates and enrollment information, call 860-231-5498.

*The maximum stay for a child is 5 hours per day. The children of Saint Joseph College students will be given priority for enrollment each semester.

THE CAROL AUTORINO CENTER FOR THE ARTS AND HUMANITIES

<www.sjc.edu/arts>

Saint Joseph College hosts a variety of performing arts events featuring theater, music, and dance from professional and regional artists, children's theater, and lectures. Faculty, staff (and their children) or SJC students may attend many of these events for free or for a reduced charge. For a current schedule of upcoming events and exhibitions, contact the Driscoll Box Office at 860-231-5555 or visit The Carol Autorino Center at <www.sjc.edu/arts>

THE SAINT JOSEPH COLLEGE ART GALLERY

<www.sjc.edu/artgallery>

Saint Joseph College employees are welcome to view the College's distinctive art collection and loan exhibitions during regular gallery hours which are Tuesday, Wednesday, Friday 11 a.m. to 4 p.m., Thursday 11 a.m. to 6 p.m., and Saturday 11 a.m. to 2 p.m. Employees are also invited to attend openings of special exhibitions.

WADSWORTH ATHENAEUM MEMBERSHIP

Saint Joseph College faculty, staff and students can enjoy unlimited free admission* to Hartford's Wadsworth Athenaeum. Simply show your identification card or college business card in order to tour the museum's permanent collection. (*A small fee may apply for certain exhibits.) The gift of membership is generously provided through the Sister Maria Ancilla Sullivan Fund, established in 1996 to provide access to local cultural and artistic events.

CAMPUS FOOD SERVICE

<www.sjc.edu/dining>

Three dining facilities with varying hours are located on campus. The Dining Hall and the Jay's Nest Snack and Sandwich Bar are in McGovern Hall. The Bistro is located in The Bruyette Athenaeum. Employees may enjoy meals in the Dining Hall at discounted prices as well as purchase Dining Dollars for additional savings.

BOOKSTORE

<www.sjc.edu/bookstore>

The Saint Joseph College bookstore, located in McGovern Hall, sells textbooks, tradebooks, cards, gift items, candy, toiletries, and school supplies to students, faculty and staff. Faculty and staff receive a 10 percent discount on purchases (certain exceptions may apply).

Bookstore Hours

Monday through Friday	9:00 am to 6:00 pm
Saturday	10:00 am to 1 pm
Sunday	Closed

ATM'S

For the convenience of employees and students, an ATM is located in McGovern Hall next to the Bookstore.

NOTARY PUBLIC

Saint Joseph College offers its students, faculty, and staff notary public service at no charge. Please contact either the Human Resource Office or the Executive Vice President's office for notary services.

CREDIT UNION

Saint Joseph College employees are eligible to enroll in the Franklin Trust Federal Credit Union. Applications are available in the Human Resource Office. The employee must contact the credit union directly for fees and required deposits for opening new accounts. Employees may contact the Credit Union at either:

- 632 Franklin Avenue, Hartford, Connecticut 06114, (860-296-4379),
- 927 Farmington Avenue, West Hartford, Connecticut 06107 (860-296-4379), or
- <www.franklintrust.org>

IDENTIFICATION CARDS

Faculty and staff are issued photo identification cards by the Department of Campus Safety. The cards serve not only as identification but provide employees access and admission to facilities and events on campus. A validation sticker will be issued each semester. The initial card is provided at no cost.

PARKING PERMITS

Faculty and staff must obtain parking permits from the Department of Campus Safety for a nominal fee. The permit allows the employee to park on campus. The Department of Campus Safety has the authority to issue citations for violations, which can result in fines or loss of parking privileges. It is important to read the parking regulations issued by the Department of Campus Safety.

LOST AND FOUND

If an employee has lost property, he/she should contact the Department of Campus Safety for more information. Lost articles are kept for 6 months and then discarded.

MAILBOXES

Mailboxes for faculty and staff offices are located in the mailroom, first floor, McDonough Hall. These mailboxes are for the distribution of internal mail only. Outside mail is placed in mailboxes in the mailroom, first floor, McGovern Hall.

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