**Memorandum of Understanding**
**Faculty Compensation (Salary and Benefits)**
**FY 2024-2026**

After collegial discussions, the Faculty Salary Committee ("FSC") and the Administration have agreed to recommend to the General Faculty for ratification and to the Budget Committee this Memorandum of Understanding ("MOU") for inclusion in the budget to be submitted to the President and the Board of Trustees the following compensation package and related provisions.[1]

It is understood that if accepted by the General Faculty and Budget Committee, and approved by the Board of Trustees, through its adoption of the annual budget, all faculty appointments and compensation shall be in accordance with the provisions set forth in this MOU and its Appendices, and subject to the contents of the Faculty Handbook and the Journal of Record, as currently amended.

In the event that either the General Faculty or the Budget Committee raise objections to the recommendations in this MOU, the FSC and the Administration will hold further meetings with the intention of resolving the objections prior to the June 2023 Board of Trustees meeting. In the absence of a resolution, the Annual Budget adopted by the Board of Trustees shall be final regarding faculty compensation for the ensuing academic year. In this case, the Administration will provide the Faculty Salary Committee with the revised information called for in this document.

**Recommended Salary and Benefit Changes for FY 2024-2026**

A. All faculty will receive compensation and benefits in accordance with the provisions set forth below.

B. The recommended salary budget increases for the term of this MOU are as follows:

   1. The FY 2024 salary budget will be increased by 4.0% of the faculty FY 2023 salary budget;
   2. The FY 2025 salary budget will be increased by the greater of (a) 3.35% of the faculty FY 2024 salary budget or (b) the weighted average percentage increase in undergraduate net tuition and housing for FY 2025;
   3. The FY 2026 salary budget will be increased by the greater of (a) 3.35% of the faculty FY 2025 salary budget or (b) the weighted average percentage increase in undergraduate net tuition and housing for FY 2026
   4. An example of the calculations used in paragraph B sections (2) – (3) is provided in Appendix A. The housing and tuition discounts applied in the calculation will be updated for the current year.
   5. All salary increases will be distributed as Standard Merit under the current merit review process described in the Journal of Record ("JOR"), Appendix 12, pending the results of the Committee work and deliberations outlined in paragraph C. Standard Merit increases will be awarded as a percent of salary or of the mean of the rank, whichever is greater.

C. The FSC and Administration agree to form a Committee and meet to discuss revising, eliminating or replacing the current Annual Merit Review and Self-Evaluation Process as

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[1] This MOU supersedes and replaces the parties' FY 2018-2020 Memorandum of Understanding, the one-year extension Agreement for FY21, the FY 2021-2022 MOU Modification and Extension Agreement dated August 17, 2020, and the 2022-2023 MOU Modification and Extension Agreement dated July 1, 2021.

described in JOR Appendix 12. While the FSC can discuss a general structure for Merit Review, any changes to specific criteria to qualify for merit will need to be addressed by Academic Council and the individual schools. Approval of recommendations and inclusion in the Journal of Record rests with the General Faculty and the Office of the Provost.

D. The FY 2023 mean for each rank and the 4% increase from each mean for FY 2024 are:

| | FY 2023 Mean | 4% Increase |
|---|---|---|
| Professor | $146,393 | $5,856 |
| Associate | $114,068 | $4,563 |
| Assistant | $96,750 | $3,870 |
| Instructor | $79,109 | $3,164 |

Means for each rank for FY 2024 and FY 2025 and increases for FY 2025 and FY 2026 will be calculated by the FSC and the Administration's Compensation Committee based on actual salary data.

E. The minimum starting salary for each rank in FY 2024 will be:

| | FY 2024 Minimum |
|---|---|
| Professor | $142,795 |
| Associate | $105,724 |
| Assistant | $94,074 |
| Instructor | $74,258 |

Minimums for FY 2025 and FY 2026 will be calculated by the FSC and the Office of the Provost as dictated by paragraph B.

F. In the event of a promotion in rank, the faculty member will receive the greater of the following: (a) their current base salary plus any Standard Merit increase to the current base salary plus $1,000, or (b) the minimum of the new rank plus any additional merit compensation awarded to the faculty member beyond standard merit prior to the current year.

G. The salary paid for part-time instruction to full-time faculty members (beyond normal load) and the salary for credit courses for adjunct faculty who are not full-time faculty members will be as follows. Higher payments are occasionally made as market conditions dictate.

| | AY 2023-24 | AY 2024-25 | AY 2025-26 |
|---|---|---|---|
| Terminal degree | $5,775 | $6,006 | $6,216 |
| Non-terminal degree | $5,250 | $5,460 | $5,651 |

Salary for part-time instruction during summer sessions shall be paid at the same rate as that paid during the just completed academic year.

H. Beginning July 1, 2023, chair stipends will be increased to a minimum of $7,500 with 2 course releases per academic year. Any stipend amount above the minimum must be awarded according to criteria jointly agreed upon by the Administration and the General Faculty. A subcommittee of the faculty and the Office of the Provost is working to develop an objective, transparent framework for setting consistent criteria and funding levels for department chairs across schools. After approval by the Administration and the General Faculty, a description of these criteria will appear in the Journal of Record.

I. The FSC and the Administration continue to recognize the need to examine faculty salary distributions for gender inequities, racial inequities, and other inequities covered by federal and state statute, as well as inequities created by hiring new faculty and by market conditions. The first attempt to redress of such inequities, by adding appropriate increments to faculty base salaries, shall be between the FSC and the Administration's Compensation Committee, while always protecting the privacy of any individuals involved. If consensus between those two committees cannot be reached, the Administration may make such salary adjustments it deems necessary to redress such inequities. In all cases, the FSC will be informed in writing of the changes in salary.

J. On or about December 1 of FY 2024, 2025, and 2026, the Administration shall provide to the FSC a list of all faculty salaries and benefits including rank, school, gender, date of hire, and date of rank. The FSC agrees to maintain confidentiality and not to share or discuss individual salaries with anyone outside the committee.

K. For FY 2024, 2025, and 2026, the University will offer the existing PPO and HSA medical plans, and the Rx (pharmacy) program in their current configurations pending any changes that may result from Healthcare Committee deliberations and are subsequently approved by the Administration and the General Faculty.

L. The Healthcare Committee will continue to work together during the life of the MOU to identify ways to reduce the escalation of healthcare costs, evaluate plan design changes and respond to any legislative changes or requirements that affect the healthcare plans.

M. The "Benefits Plan Overview (BPO) for Full-Time Faculty", a summary of existing benefits, is incorporated in this document as Appendix B. To the extent not addressed in this MOU, each faculty member's eligibility for additional benefits from the University will be subject to the terms and conditions in the BPO, and any applicable plan documents.

N. The University will continue to maintain a medical reserve account during the life of the MOU. In addition, the University will establish a separate dental reserve account on January 1, 2024, with an initial seeding of 6% of actual dental expenditures during Calendar Year 2023. A description of the reserve account and its operation is incorporated into this document as Appendix C.

O. The FACHEX plan and the Tuition Exchange Program as defined in the BPO attached as Appendix B, are both coordinated through the Office of the Vice President for Enrollment Management.

P. (1) The University will work with and assist Fairfield Prep, as appropriate, to establish a tuition exchange program or tuition discounts for daughters (legal dependents) of University employees with other single gender, Catholic schools. If such a program is successfully established, the FSC and Administration will collaborate on how to implement the program at the University. The goal of this program is to provide a benefit comparable in value to the existing Fairfield Prep tuition program.

(2) The University will establish a tuition reimbursement program beginning September 1, 2023. The value of the benefit will be $5,000 per year (not to exceed the tuition paid), for daughters (legal dependents) of University employees for up to four years of tuition at a single gender, girls' high school. Reimbursement for tuition will be made based on the school's billing cycle after submission of a paid tuition bill receipt. An administrative process will be

established to manage the tuition reimbursement program.

No student will be awarded both benefits P(1) and P(2) during a single academic year.

Q. The compensation, benefits, and other terms stated in this MOU shall be reflected in all individual letters of appointment for FY 2024, 2025, and 2026.

The FSC and the Administration will enter into collegial discussions for a new MOU or an extension agreement, as it may apply, by October 15, 2025. In the spirit of collegiality, and in furtherance of the President's directive for a more collaborative system of governance, the Administration agrees to work with the FSC to discuss salaries and benefits; to provide all pertinent information; to receive recommendations concerning benefits and any substantive changes to salaries and benefits; to be receptive to faculty participation in a cooperative process with the intent of arriving at a mutually agreed upon Memo of Understanding for FY 2027 and possibly beyond.

**Faculty Salary Committee:**

Mark Demers, Chair

Anna-Maria Aksan

Dina Franceschi

Susan Rakowitz

Aaron Weinstein

**Administration:**

Scott Esposito, Chair

Richard Greenwald

Michael Tortora

Michael Trafecante

JoAnne Williams

**MOU Appendix A**

**Example of the undergraduate net tuition and housing calculation and salary budget formula:**

| FY 24 Baseline | | Ratios | FY25 % Increase | Weighted |
|---|---|---|---|---|
| Tuition | 55,510 | | | |
| Composite Discount Rate | 40% | | | |
| Financial Aid | (22,204) | | | |
| Net Tuition | 33,306 | 0.757 | 3.00% | 2.27% |
| Housing (standard double - residence hall) | 10,700 | 0.243 | 3.75% | 0.91% |
| Total Tuition and Housing | 44,006 | | | |
| | | | WTD Avg | 3.18% |
| | | | Merit Budget | **3.35%** |

The 40% Composite Discount Rate above is simply a placeholder. The Composite Discount Rate used to compute the FY 20XX % increase shall be the Tuition Discount Rate computed for full-time undergraduate students at the North Benson Road campus for FY 20XX-1, as reported to the Budget Committee.

# MOU Appendix B

## BENEFITS PLAN OVERVIEW FOR FULL-TIME FACULTY

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**Contact Information**

This Benefits Plan Overview for Full-Time Faculty is an official summary of the benefits presently offered to faculty by Fairfield University. The Benefits Plan Overview for Full-Time Faculty is referenced in the "Memo of Understanding (MOU): Faculty Compensation (Salary and Benefits)" and, unless otherwise noted in this overview, the benefits described herein are effective for the duration of the MOU. This document will be updated periodically to reflect any changes in benefits agreed to by the administration and Faculty Salary Committee. Any disagreements will be resolved according to the process detailed in the Memo of Understanding. In years where there are changes to the employee healthcare cost-share amounts, Appendix I will be updated prior to the change.

The benefits are subject to eligibility requirements, employee contributions or copayments, and coverage limits and exclusions of the written policy or plan. It is not possible to include all of the information in this brief overview. Accordingly, employees are directed to the plan descriptions and written policies for more complete information. Please contact the Office of Human Resources for more information. If there is a conflict between this overview and the written policy or plan, the written policy or plan will govern.

## ENROLLMENT AND ELIGIBILITY

Enrollment in all benefits plans, requests for additional information, and changes in coverage are handled through Workday. The benefits presently available to eligible full-time faculty, their spouses or civil union partners, and their eligible dependents are described in this Overview. This plan provides for the continuation of benefits under the parent's health insurance contract for children who are under the age of 26 and meet the statutory eligibility requirements under the Affordable Care Act.

It is incumbent upon the individual faculty member to make timely use of Workday to enroll in and make benefits changes after Life Events. There may be length of service requirements for eligibility as well as premium costs associated with some of these benefits. Faculty will cost-share healthcare premiums. Cost-share amounts are based on the plan chosen and whether the faculty member signs up for single, two-person, or family coverage. Health, dental, and vision insurance premiums are deducted on a pre-tax basis and are subject to IRS guidelines. Cost-share amounts for each plan can be found in Appendix I of this document.

If elected, health, dental, and vision insurance; Health Savings Account; Flexible Spending Account; and Dependent Care Account begin on date of hire as long as this date is the first of the month. Otherwise, all above-mentioned benefits start on the first on the month following date of hire, provided enrollment in Workday is completed in a timely manner. Life Insurance and Long Term Disability start on the faculty member's date of hire or date of benefits-eligibility.

In order to provide eligible faculty members the opportunity to make changes in health plan options or to purchase additional life insurance, there are periodic open enrollment periods offered for a January 1st effective date.

For specific eligibility and enrollment information, please call the Office of Human Resources at ext. 2995.

# MEDICAL, DENTAL, PRESCRIPTION AND VISION INSURANCE

## Overview

Eligible full-time faculty have available to them health, dental, vision and prescription drug coverage under the University's insurance providers, Aetna (medical), Express Scripts (prescription), and Anthem Blue Cross/Blue Shield (dental and vision). Our plans offer a varied choice among one Point of Service (POS) plan and two High Deductible Health Plans with a Health Savings Account (HSA).

If the Health Care Plan described herein is discontinued or not available, the University shall continue to provide a comparable plan of benefits. The Health Care Plan, while self-funded, provides all the mandated benefits required by state law applicable to insured plans. For faculty members, coverage starts on date of hire as long as this date is the first of the month. Otherwise, all above-mentioned benefits start on the first on the month following date of hire, provided enrollment in Workday is completed in a timely manner. Faculty who wish to waive health insurance coverage must file a waiver form with the Office of Human Resources. Upon termination of employment, coverage can be continued according to prevailing regulations.

## Point of Service (POS) Plan-Option 1

Under the POS plan, hospital coverage is provided for approved expenses for semi-private inpatient hospitalization at participating hospitals subject to a $200 copayment per inpatient admission and per outpatient surgery.

The POS plan has a deductible of $500 for an individual/$1,000 for a family of 2 or more.
Medical coverage is provided subject to a $30 copayment per office visit if services are provided by a Preferred Physician or Provider. (This includes regular visits for physical therapy, chiropractic, or allergist treatments.) A $30 copayment is required for Urgent Care Services. Emergency room visits are subject to a $100 copayment. The in-network out-of-pocket maximum is $2,500 (individual)/$5,000 (family of 2 or more).

Services provided outside the preferred provider network are paid at 80% of usual and customary charges after a deductible of $700 per member, to a cost share maximum of $2,500 annually. The family out-of-network deductible is $1,400, to a cost-share maximum of $5,000 annually.

All items covered by the 2016 POS plan, including adult hearing aids, are covered under the 2020 current POS plan.

## High Deductible Health Plans with Health Savings Accounts (HSA)-Options 2 & 3

Fairfield University offers high deductible consumer directed healthcare plan options as alternatives to our conventional POS health plan. These plans take advantage of the tax savings provided through Medicare legislation, while utilizing the same Aetna provider network. Under IRS regulations, those with other coverage or those who are age 65 and enrolled in Medicare are not eligible to open a health savings account. Eligibility options will be discussed at time of enrollment.

Under the High Deductible Health Plan Option 2, all covered expenses including prescription drugs apply toward both the in-network and out-of-network deductible, which is $2,000 annually for an individual and $4,000 for a family of two or more. Preventive care services are provided in-network at 100%, the deductible does not apply. Once the annual deductible is satisfied, in-network services are covered at 100% and the out-of-network services are covered at 70% up to the maximum out of pocket of $3,500/individual and $7,000/family of two or more.

Under the High Deductible Health Plan Option 3, the in-network deductible is $2,500 individual/$5,000 family of 2 or more; out of network deductible is $3,000 individual/$6,000 family. Out-of-pocket maximum for in-network services is $3,500 individual/$6,850 family; out-of-pocket maximum for out-of-network services is $5,500 individual/$11,000 family.

Fairfield University will contribute $1,000 per individual and $2,000 per family into the High Deductible Health Plan Option 2 HSA account towards the high deductible with employees contributing the difference through tax-free payroll deductions if they choose. For the High Deductible Health Plan Option 3, the University will contribute $750 per individual and $1,500 per family into the HSA. Additionally, employees may contribute additional tax-free dollars towards this plan, up to the IRS maximum.

The contribution will be made as follows:

- On January 15, the University will deposit half of the contribution ($500 / $375 per individual and $1,000 / $750 per family) into the HSA account.

- In order to be eligible for the balance of the HSA contributions in July ($500/$375 per individual and $1,000 / $750 per family) employees and their covered spouses must complete the following wellness activities during the 12 month period ending May 31:
    1. Completing the Aetna online Health Risk Assessment
    2. Biometric Screenings (BMI, Blood Pressure, Cholesterol and Glucose) OR Complete routine annual physical
- For individuals who (with covered spouse) have completed the wellness activities described above, the HSA account will be credited with the balance of the funds on July 15.
- HSA contributions for new hires joining the plan after January 1 will be pro-rated.

The HSA account dollars may be used to cover the deductible amount in the current year, or saved for use in future years. This money may also be used in a similar fashion to a Flexible Spending Account (FSA), and/or allowed to accumulate tax free from year to year. An HSA cannot be used in combination with an FSA.

**Prescription Drug Coverage**

There is no annual dollar maximum for prescription drugs on any of the Health Insurance Plans. On the Point of Service (POS) Option 1 plan, copayments per each 30-day prescription filled at a participating retail pharmacy are $10 (generic drug), $25 (formulary listed brand name), $40 (non-formulary brand name) and 1 times the copayment ($10/$25/$40) per mail order prescription, for up to a 90 day supply. Pharmacy copayments apply toward the out-of-pocket maximum.

On the High Deductible Option 2 plan, prescription drugs (whether purchased through a retail pharmacy or by mail order) apply towards the in-network deductible. Once the annual deductible is met, the cost for prescriptions is $0.

On the High Deductible Option 3 plan, prescription drugs apply towards the in-network deductible. Once the annual deductible is met, the cost for each 30-day prescription filled at a participating retail pharmacy is $10 (generic drug), $25 (formulary listed brand name), $40 (non-formulary brand name) and 2 times the copayment ($20/$50/$80) per mail order prescription, for up to a 90 day supply. Pharmacy copayments apply toward the out-of-pocket maximum.

**Mandatory Generics (Policy Language)**

Applicable to both POS and HSA. If you request a covered brand-name prescription drug where a generic prescription drug equivalent is available, you will be responsible for the cost difference between the brand-name prescription drug and the generic prescription drug equivalent, plus the applicable cost sharing [copay]. If a prescriber prescribes a covered brand-name prescription drug where a generic prescription drug equivalent is available and specifies "Dispense As Written" (DAW), you will pay applicable cost sharing [copay] for the brand-name prescription drug.

**Mandatory Specialty Pharmacy (Policy Language)**

Applicable to both POS and HSA. Specialty care drugs are covered at the network level of benefits only when dispensed through a network retail pharmacy or Express Scripts' specialty pharmacy network. Refer to Express Scripts' website https://www.express-scripts.com/, to review the list of specialty care drugs required to be dispensed through a network retail pharmacy or Express Scripts' specialty pharmacy network. The list may be updated from time to time. The initial prescription for specialty care drugs must be filled at a network retail pharmacy or at Express Scripts' specialty pharmacy network. You are required to obtain specialty care drugs at Express Scripts' specialty pharmacy network for all prescription drug refills after the first fill.

**Precertification (Policy language)**

Applicable to both POS and HSA. A physician should obtain approval from Express Scripts before prescribing any drug that is on Express Scripts' Prior Authorization list. The list is subject to change throughout the year. An updated copy of the list of drugs subject to Prior Authorization is accessible on the Express Scripts website at https://www.express-scripts.com/ .

**Pharmacy Management Step Therapy (Policy language)**

Applicable to both POS and HSA. If a physician wants to prescribe a drug that is on Express Scripts' Step Therapy list, the physician should first prescribe a first line therapy drug(s) to meet the Step Therapy requirements. If the patient already has a drug history that meets the Step Therapy requirements (e.g. trial and failure of a preferred medication), and the physician can document that history in a manner satisfactory to Express Scripts, then the patient does not need to meet the requirements again. No generic drugs require step therapy. A physician may call, fax or electronically override this requirement.

| Retail Pharmacy Prescription Coverage | Generic (30-day supply) | Formulary Brand Name (30-day supply) | Non-Formulary Brand Name (30-day supply) |
|---|---|---|---|
| Option 1 POS | $10 | $25 | $40 |
| Option 2 HSA I | $0 after deductible | $0 after deductible | $0 after deductible |
| Option 3 HSA II | $10 after deductible | $25 after deductible | $40 after deductible |

| Mail Order Prescription Coverage | Generic (90-day supply) | Formulary Brand Name (90-day supply) | Non-Formulary Brand Name (90-day supply) |
|---|---|---|---|
| Option 1 POS | $10 | $25 | $40 |
| Option 2 HSA I | $0 after deductible | $0 after deductible | $0 after deductible |
| Option 3 HSA II | $20 after deductible | $50 after deductible | $80 after deductible |

## Tobacco Cessation Program

Fairfield University offers a financial incentive for tobacco users to quit use of tobacco products. All benefit-enrolled employees who are tobacco users will pay an additional $50 every month toward their health plan premiums. During the Open Enrollment period, all employees and new hires must complete a "Tobacco User Affidavit" online in Workday. On the affidavit, you will be asked to attest your tobacco-use status (i.e., tobacco user or non-tobacco user). If you attest to being tobacco-free for at least the prior six consecutive months at the time of attestation, you will not incur the surcharge. If you attest to using tobacco products or do not complete the affidavit during open enrollment/when you are newly hired, you will be defaulted into the tobacco-user category and will pay the surcharge.

If you identify as a tobacco user or fail to complete and submit the affidavit by the end of the annual enrollment deadline (or during onboarding if you are a new hire), a $50/month surcharge will be added to your medical contributions. In order to eliminate the surcharge, you can enroll and complete the Aetna-Navigator online tobacco cessation program at any time. If you complete the Aetna program, you will be reimbursed for the premium differential you paid while enrolled in the program and will be exempt from the tobacco surcharge for the rest of the calendar year.

## Medical Opt Out Program

Faculty may choose to receive a financial incentive to "Opt Out" of the Fairfield University medical plans. The financial incentive for opting out will be based on the faculty member's status as follows:

- Individual (employee only) - $1,000
- Individual (employee plus one dependent) - $2,000

- Family (employee plus 2 or more dependents) - $3,000

Faculty who wish to Opt Out of the medical plan must complete waiver information in Workday and provide proof of other insurance coverage within sixty (60) days of open enrollment or of a qualifying event date.

The financial incentive for opting out will be credited to the employee's paycheck as taxable income over the plan year.

**Dental Insurance**

The basic dental program, Anthem's Copay Dental Plan copay plan covers preventative, diagnostic and restorative procedures according to a copayment schedule. For covered dental services provided by a participating dentist, Anthem BC/BS will pay 80% of covered services up to $1,000 per covered participant, annually. If a non-participating dentist renders services, Anthem BC/BS will pay the lesser of the dentist's charge or the applicable allowance for the procedure as determined by Anthem BC/BS.

Faculty members may elect to choose the enhanced dental program, Anthem's Flex Dental Plan, for themselves and their eligible dependents. The Flex Dental Plan enhanced dental program covers two free cleanings per year along with one set of bite-wing x-rays. Basic in-network services are covered at 80%, while major in-network services are covered at 50%, and are subject to a $25 deductible. The annual maximum coverage for Flex Dental is also $1,000 per covered individual, per calendar year. Flex dental offers a $1,000 lifetime orthodontia benefit per covered individual.

**Vision Insurance**

The optional Blue View Vision Plan offers enhanced benefits plus a wide selection of retail and private providers. The plan offers in- network benefits that include a $150 allowance every 2 years for frames, $25 copay on lenses and a $150 allowance for contacts. Members have the ability to use their in-network benefits or choose an out-of-network provider. The retail network includes store such as Lens Crafters, Target Optical, JC Penney Optical and most Pearle Vision locations.

**Cost-Shares**

Faculty will cost-share healthcare premiums. Cost-share amounts are based on whether the faculty member signs up for single, two-person, or family coverage, and which option(s) he or she chooses. Appendix I presents the current cost-share amounts. This Appendix will be updated annually to reflect any changes agreed upon by the administration and the Faculty Salary Committee.

**Pre-Tax Program**

This program allows eligible full-time faculty to pay health insurance premiums on a pre-tax basis subject to IRS guidelines.

**Medical Flexible Spending Account**

Fairfield University offers participation through payroll deduction in a Medical Flexible Spending Account. Flexible Spending Accounts are tax exempt, individual accounts to which participants contribute pre-tax salary to pay predictable expenses. An FSA cannot be used in combination with an HSA account.

The Medical Flexible Spending Account allows participants to pay for medical expenses, not otherwise covered by health insurance, with pre-tax salary contributions to the account up to an annual maximum allowed by law. Tax laws require that funds in the account be spent during the year in which they are accrued with a grace period ending on March 15th of the following calendar year.

**Dependent Care Spending Account**

Fairfield University offers participation, through payroll deduction, in a Dependent Care Spending Account. Dependent Care Spending Accounts are tax exempt, individual accounts to which participants contribute pre-tax salary to pay predictable expenses. The Dependent Care Spending Account allows participants to pay for adult and child care expenses with pre-tax salary contributions to the account up to the annual maximum allowed by law. Tax laws require that funds in the account be spent during the year in which they are accrued with a grace period ending on March 15th of the following calendar year.

**Jesuit Health and Dental Coverage**

Eligible Jesuit Faculty members are covered either by Aetna Century Preferred health insurance and dental coverage or by the Jesuit Trust group insurance plan.

## RETIREMENT PLAN AND LIFE INSURANCE OPTIONS

**Retirement Plan Options**

Participation in the regular Retirement Annuity Plan is optional for all eligible faculty members. The Employee Retirement Income Act (ERISA) also calls for eligibility for someone who works at least 1,000 hours per calendar year. A member's contributions are tax-sheltered.

The available tax deferred retirement plan is underwritten by the Teacher's Insurance and Annuity Association of America - College Retirement Equities Fund (TIAA). It offers a flexible approach to retirement planning. If the faculty member contributes at least 2.5% of his or her base annual salary, the University will contribute 9% of the employee's annual base salary. Both the employer contribution and the employee's minimum contribution must be held in a restricted account, with no access to these funds until such time that the faculty member terminates employment with Fairfield University. Participants are fully and immediately vested in the plan upon enrollment, but faculty members must enroll online in Workday. Eligibility for the basic plan is after one year of service to Fairfield University or on a transfer basis.

Immediately upon hire, and thereafter, eligible faculty members may participate in a voluntary supplemental pre-tax retirement plan with TIAA through payroll deduction. All contributions beyond that which is required to participate in the basic retirement plan (2.5%) will be deposited into the supplemental plan, with all of the benefits of a 403(b) plan, which includes a hardship provision, loan provision, and access without penalties after age 59½.

An equivalent payment of 9% of base annual salary is paid to the Jesuit Community on behalf of Jesuit Faculty members in lieu of the above mentioned annuity plan contribution.

**Basic and Supplemental Life Insurance**

The University provides a term life insurance policy at no cost to full-time faculty members. The base value of this policy is equal to base annual salary rounded up to the nearest $1,000 with a minimum of $50,000 coverage. The value of the policy (base and supplemental amounts) will decrease to 65% of the policy amount on September 1st occurring on or after the faculty member's 70th birthday.

Supplemental life insurance coverage is available through payroll deduction in varying increments up to three times base salary or $250,000. The faculty member must enroll within 31 days of employment or be required to furnish evidence of insurability for a later effective date. With evidence of insurability, a faculty member can also purchase life insurance beyond the 3x base/$250,000 limit, up to $500,000. Coverage for eligible dependents is also available.

Although this policy terminates when the faculty member leaves the University's employment, the faculty member may continue his/her current level of coverage under a personal policy with the insurance company at his/her own cost, subject to policy provisions and prevailing rates, without evidence of insurability and subject to certain policy provisions.

## LEAVES OF ABSENCE

Typically, there are two types of leave – paid and unpaid. Paid leaves include bereavement and sick leave. While on paid leave, benefits continue on the same basis as prior to the leave. Unpaid leaves are absences without pay and include military leaves and personal leaves. During an unpaid leave of absence, the first month of benefits is paid by the University. Certain leaves and absences may come under the regulations of the Family Medical Leave Act.

**Short-Term Disability**

Eligible full-time faculty members will receive full salary and benefits for up to six (6) months of absence due to disabling illness, injury, pregnancy, childbirth, or related conditions. After six months, the faculty member may apply for coverage under the University's Long-Term Disability Plan (LTD). Any faculty member who anticipates an extended disability absence will inform his/her Dean as soon as possible indicating the anticipated commencement and, whenever possible, the anticipated duration of the period of absence. The University may require medical certification in cases of recurring absences, or for absences lasting longer than a month.

All requests for medical leave of absence must be accompanied by a certification from the health care provider. The University reserves the right to request a second opinion at any time at University expense. Return to work certification is also required.

## Long-Term Disability

The Long-Term Disability Plan (LTD) provides continuation of up to 60% of base annual salary after a qualifying period of 180 days. The maximum duration of benefits for those participants under the age of 59 at time of disability is to age 65. For participants age 60 or older, the maximum duration of benefits will vary from one to five years, depending on age at onset of disability. In the event of disability under the LTD plan, retirement contributions will be deposited to the faculty member's account in an amount equal to the University's contribution to his or her retirement plan during the 12 calendar months prior to becoming disabled. In addition, the University will continue to provide health insurance benefits for the faculty member and the member's eligible dependents in the same manner as is provided to active employees. At age 65 Medicare would become the claimant's primary insurance and the University group plan coverage would end. Dependents would be eligible to purchase group health plan coverage at full rates in accordance with COBRA or Retiree policies.

Under the LTD program, every eligible faculty member has the option of paying for their LTD coverage, in which case benefits received are not taxed.

## Worker's Compensation

Worker's Compensation provides disability benefits and medical coverage as required by law for employees who are injured or who become ill as a result of their employment.

## Unemployment Compensation

The University provides unemployment compensation benefits under the Employment Security Act for all eligible faculty members at University cost.

## Jury and Witness Duty

Fairfield University recognizes the civic duty to serve on a jury or as a court witness. When absent from work to serve on a jury or required by subpoena to appear as a witness in court, Fairfield University will pay the full-time faculty member in full for the first five (5) days of jury duty, and thereafter the difference between the fees from the court and regular salary.

## Academic Leaves

Academic leaves -- sabbaticals, pre-tenure research leaves, faculty grant leaves, and leaves funded by outside agencies -- are governed by the Faculty Handbook.

## Support and Release Time for Extraordinary Faculty Research

Whenever possible, but within the limits of its resources, Fairfield University will offer financial and institutional support to any faculty member, tenured or tenure-track, who is awarded a major fellowship (American Council of Learned Societies, Fulbright, National Endowment for the Humanities, National Science Foundation, etc.). The university will contribute the difference between the monies of such a fellowship and a faculty member's annual salary, as well as the faculty member's full annual benefits package, so that he or she may take advantage of a full year's leave for research without financial loss. This leave time and institutional support will have no direct bearing on the faculty member's cycle of eligibility for sabbatical leave. Whenever possible, faculty members are expected to make a reasonable effort to link an application for such a fellowship to the time of their sabbatical leave.

Fairfield University will negotiate a reduced teaching load with any faculty member, tenured or tenure-track, who is awarded a major research grant from a peer-reviewed funding agency (NSF, NIH, NOAA, DOE, etc.), whenever that grant is of sufficient complexity and involves enough faculty responsibilities to justify release time. Release time must be concurrent with the funded period of research. This release time will have no direct bearing on the faculty member's cycle of eligibility for sabbatical leave. In applying for such grants, faculty are expected to consider the importance of requesting salary recovery funds from the granting agency. Whenever possible, faculty members are expected to make a reasonable effort to link the period of funded research to the time of their sabbatical leave if multiple-year funding is available.

### Emergency and Personal Leaves

In cases where a faculty member requests leave for emergency reasons, arrangements for such leave may be worked out by the faculty member and the Provost, in consultation with the appropriate Dean and with the person responsible for his or her curriculum area, without jeopardy to the faculty member's academic status.

## MATERNITY LEAVE AND DEPENDENT CARE

### Maternity Leave

Fairfield University complies with all Federal and Connecticut State laws relating to pregnancy and leaves of absence for childbirth and adoption. In lieu of unpaid time off for pregnancy and childbirth outlined in the Family and Medical Leave Acts (FMLA), a faculty member may elect to take one semester of paid maternity leave from teaching responsibilities.

The specific semester of teaching release must be determined in consultation with the faculty member's department chair and dean. In accordance with the Pregnancy Disability Leave Act, the normal recovery period following vaginal childbirth is presumed to be six weeks; following a caesarean section the normal recovery period is presumed to be eight weeks. Outside of the recovery period, faculty on maternity leave will be expected to fulfill their other academic responsibilities, again as determined in consultation with the faculty member's chair and dean.

The University requires a physician's certification for any medical leave of absence.

### Dependent Care

Individual course schedules may be modified at the request of faculty members to accommodate their need to care for their infants or young children, as well as their spouses, civil union partners or immediate family, who are seriously ill during the course of a semester. Faculty may reduce their teaching load by one or two courses a semester, with the understanding that they will compensate the

University for the course reduction in one of the following manners:

1. The course or courses will be taught over a three-year period immediately following the semester during which the reduction was in effect. Only one additional course may be taught per semester. The courses must be regular departmental offerings unless approved by the appropriate Dean(s) as special (e.g. summer session) listings. If employment at the University terminates prior to fulfillment of this obligation, the faculty member will repay the University at the cost of one or two adjunct salaries (dependent on the amount of release time taken) at the rate that was in place the semester of the reduced load. During the semester of reduced load, full pay and benefits will be continued. Release time will not be granted a second time until the obligations of the first have been met.

2. Salary will be reduced by 25% for a one course exemption or 50% for a two course exemption during the semester of dependent care need. Full benefits will be maintained during the period of salary reduction. No further obligations will be accrued. Faculty members who wish to take advantage of the dependent care policy must notify their Deans sufficiently far in advance of the semester to allow for the employment of replacements. When release time is requested for the care of seriously ill spouses, civil union partners, or immediate family members, the Deans may request written confirmation from a medical authority.

Fairfield University offers participation in Dependent Care Spending Accounts to its employees. These accounts are described earlier in the BPO.

## TUITION BENEFITS

### Tuition Remission for Employee, Spouse, or Civil Union Partner

Tuition remission is available for graduate and undergraduate programs to eligible faculty members and their spouses or civil union partners who meet the normal admission and academic requirements. Tuition remission may not apply to some courses/programs. Remission provides eighteen (18) free credits per year. Fees are payable by faculty member/student. Note that this benefit may be taxable when applied to spouses or civil union partners.

### Tuition Benefits for Eligible Dependent Children

Fairfield University offers several tuition benefit programs for eligible dependent children of faculty members. Eligible dependent children may receive tuition benefits at Fairfield through Tuition Grant-in-Aid, or at another participating institution through FACHEX or Tuition Exchange. Tuition benefits as described herein are limited to one baccalaureate degree per dependent child, whether the degree is earned entirely at one institution or through work done at more than one institution.

### Tuition Grant-in-Aid

The Tuition Grant-in-Aid policy shall apply to all legally dependent eligible children of full-time faculty members. Tuition is limited to one baccalaureate degree per dependent. Legally dependent children include adopted children and stepchildren who begin matriculation at the University before reaching age 24.

If a child's matriculation is delayed because of health or military service, the age limit will be extended by the length of such a period of ill-health or service. If an eligible child leaves the University once matriculation has begun, he or she may return within a two-year time period even though over the age limit. Children who do not matriculate at Fairfield University may take up to six (6) credits during the summer and three (3) credits during the fall and spring semesters with Tuition Grant-in-Aid. Legal dependency shall include: a) any child claimed by a full-time faculty member as a dependent for federal income tax purposes; b) any child who otherwise demonstrates, as determined by the University, substantial financial dependency upon a full-time faculty member; or c) in the case of divorced parents, any child who fulfills the terms of a) or b) as to either parent, or for whom a divorce decree obligates the faculty member parent for payment of college tuition. Legal dependency must be demonstrated for the period in which the tuition grant-in-aid is sought.

One-half of the Fairfield College Preparatory School tuition is waived under this program.
Dependent children must matriculate before age seventeen.

Grant-in-Aid is available to eligible nieces and nephews of full-time Jesuit faculty members.

**Faculty Children Exchange Program (FACHEX)**

This program provides for tuition waivers on an exchange basis, at 26 Jesuit Colleges and Universities participating in the program. The program is limited to eligible children of full time faculty and staff, and may be applied towards undergraduate degrees only.

Fairfield University's liaison office is responsible for certifying eligibility for each faculty member and for contacting their child's chosen institutions. Fairfield University cannot guarantee acceptance at the host institution, nor does acceptance to a host institution guarantee a FACHEX scholarship.

FACHEX scholarships or tuition waivers are not automatic. Each host institution has its own process for scholarship recipients, with many based on the academic profile of the student applicant. Students applying for the FACHEX benefit are responsible for the completion and presentation of all forms and documents required for application to the host institution, and must meet all enrollment requirements of the host institution.

Recipients of a FACHEX scholarship will continue to receive the scholarship as long as their parent has not resigned from or been terminated by the University during this time and subject to the provisions of the FACHEX program. Termination from Fairfield University will terminate the FACHEX scholarship agreement at the host institution. Children of University retirees are not eligible to apply for FACHEX.

**Tuition Exchange Program**

Tuition Exchange is a partnership of over 500 colleges and universities offering competitive tuition exchange scholarships to members of faculty and staff employed at member institutions.
Like FACHEX, this grant-in-aid opportunity does not guarantee full tuition, nor is it a guaranteed benefit.

Fairfield University's liaison office is responsible for certifying eligibility for each student applying to a member institution. Acceptance to the host institution is not guaranteed, nor does acceptance guarantee a

Tuition Exchange Scholarship. Each institution has its own specific process for scholarship selection. Many participating schools choose their scholarship recipients based on the academic profile of the individual student.

Each member institution will determine the amount of award that may be granted under this program and the number of students that they are able to accept each year. Like other participating schools, Fairfield University has an obligation to maintain the balance between outgoing students and incoming students over a five-year period in order to continue participation in this program.

For this reason, the number of employees' children eligible for this program may vary from six to ten students in any given year.

Full-time faculty on tenure-track appointments as well as professors of the practice may complete an application for Tuition Exchange. However, children of eligible faculty and staff will be ranked in order by their parents' seniority, with the highest consideration for this benefit going to longest-term employees.

Recipients of a Tuition Exchange scholarship will continue to receive the scholarship as long as their parent has not resigned from or been terminated by the University during this time and subject to the restrictions of the Tuition Exchange program. Termination from Fairfield University will terminate the Tuition Exchange scholarship agreement at the host institution. Children of University retirees are not eligible to apply for Tuition Exchange.

### Study Abroad Program

Support for study abroad is available to eligible dependent children who are matriculated in an undergraduate program at Fairfield University and who meet all eligibility requirements under the Tuition Grant-in-Aid program.

For Fairfield University administered semester Study Abroad programs, the amount of tuition grant-in-aid is limited to a maximum of $5,000. However, this amount may be less depending upon the country and the educational program. For Fairfield University administered programs of shorter duration, the amount of tuition-grant-in-aid is limited to a maximum of $500, and may be less depending upon the total number of students participating country and type of program.

## RETIREMENT OPTIONS AND BENEFITS

Faculty have two mutually exclusive retirement options, retirement buyout and phased retirement. The retirement buyout is available from ages 62 to 65 and the phased retirement plan is available from ages 62 to 72.

### Retirement Buyout

1. The buyout is a voluntary program initiated by a tenured faculty member with a minimum of 15 continuous years of full-time service/teaching to Fairfield. Eligibility to participate in the program begins on January 1 of the calendar year that a faculty member turns 62 and

ends on December 31 of the calendar year that a faculty member turns 65.

2. The faculty member who is eligible must declare his/her intent to take the buyout no later than the end of the calendar year (December 31) during which the faculty member is eligible (i.e., the year during which the individual turns 62, 63, 64 or 65). The Spring semester of the following calendar year would be his/her last semester of teaching. The effective date of the faculty member's retirement would be August 31 of that year.

3. After teaching his/her final semester, the faculty member would receive $20,000 plus the lesser of a) his/her current full-time salary or b) the mean salary for full professors. If the faculty member declares his/her intentions during the declaration period, he/she may choose to have the payout in one lump sum on July 15 of his/her retirement or in two equal parts on July 15 and January 15 of the following year as long as IRS regulations permit these options. The faculty member must pick one of these payout timing options at the time of declaration. The payout is subject to income tax, FICA and any other appropriate payroll deductions at the time of the payout.

**Phased Retirement**

1. Phased retirement is a voluntary, gradual retirement program initiated by a tenured faculty member with a minimum of ten continuous years of full-time service to Fairfield. Eligibility to participate in the program begins on January 1 of the calendar year that a faculty member turns 62 and ends on December 31 of the calendar year that a faculty member turns 72.

2. The faculty member must declare his/her intent to participate in the phased retirement program no later than the end of the calendar year (December 31) during which the faculty member has turned 62 to 72. The Spring semester of the following calendar year would be his/her last semester of full-time teaching. Beginning the following Fall semester, the faculty member will begin the agreed upon phased retirement schedule.

3. Faculty can choose a period of reduced teaching responsibility (phased retirement) from 1 to 3 years. Once phased retirement is entered into, the length of the phased retirement, at the faculty member's choice and upon consultation and written approval of the Provost, can be shortened but not lengthened, and the number of sections taught/workload can be held constant or diminished - but not increased.

4. Having declared his/her intent to participate in phased retirement and having established his/her phased retirement schedule, the faculty member will tender a letter of resignation from Fairfield stating the effective date of actual separation. The letter will also state the agreed upon schedule of reduced teaching. Any change to the intended schedule of reduced teaching (see #3 above) shall be communicated in writing to the Provost by the faculty member no later than March 1 of the preceding academic year.

5. Phased retirement requires notification of, and consultation with, the departmental chair or program director and school or college dean prior to establishing the phased retirement schedule.

6. Faculty in phased retirement enjoy the status and benefits of full-time faculty; they retain their rank and tenure until the final date of employment, at which point they may be declared emeriti, as governed by the Faculty Handbook [II. A.6.]. Faculty on phased retirement retain voting rights in the general faculty, school or college, and department or program. Their service obligations remain commensurate with full-time tenured colleagues.

7. Salary shall be determined by the number of sections taught (or their equivalents during each year of phased retirement divided by six (sections/courses) times the full-time equivalent base salary for the current year. Faculty on phased retirement will teach fewer than six and more than zero section/s per year. The number of sections taught, or extraordinary service equivalent to a course release, will be the numerator; six will be the denominator. Thus: five sections (or their equivalent) equals 5/6 of base salary. Four sections equals 2/3 of base salary. Three sections equals 1/2 of base salary. Two sections equals 1/3 of base salary. One section equals 1/6 of base salary.

8. Faculty on phased retirement would retain retirement, health and other standard employee benefits until full retirement. Merit review and eventual merit increases in salary would continue during the period of phased retirement, as would normal funding for travel to conferences. The University's contribution toward retirement would be based on the pro-rated salary. Faculty would accrue credit towards sabbatical at a pro-rated tempo based on the number of courses taught (or their equivalent) per term (e.g., two sections taught equals 2/3's of a semester credit). Based on criteria for eligibility and review procedures described in the Faculty Handbook [HB II.B.2.], the faculty member may apply for a sabbatical leave during the phased retirement period. Salary during sabbatical would be calculated based on the pro-rated salary set for the academic year during which the sabbatical period began.

9. Catastrophic economic circumstances severely affecting a person in phased retirement (e.g., the death of a spouse) could trigger a reconsideration of the final date of retirement, to be mutually agreed upon by the Provost and the faculty member, with consultation of department chair and school/college dean.

10. In the event that a faculty member on phased retirement takes a medical leave (following established policies) during a term when he/she was scheduled to teach, the phased retirement schedule will be reassessed by the Provost.

11. Employment outside the University during the phase-out period is governed by the same rules as apply to full-time faculty who are not in the phased retirement program [HB II.B.4.]. Supplemental assignments within the University warranting a stipend or release time (directing a program, teaching a summer session course, etc.) are permitted.

12. During the phased retirement period, Fairfield University will continue to make available information to assist prospective retirees in assessing their financial resources and other issues that will impact the quality of their retirement.

**Retirement Benefits**

Faculty who retire with at least fifteen (15) years of continuous service to the University (including all periods of full-time employment, sabbatical leaves and leaves of absence, with the exception of leaves for total disability of illness) are entitled to the following privileges (subject to the current policies, restrictions and fees applicable to full-time active faculty): access to all University academic and recreational facilities; attendance at the University's cultural, athletic and educational events, including academic convocations and processions; campus vehicle registration; opportunity to buy into the health insurance plan; and tuition remission for self and spouse or civil union partner. Qualifying dependents are eligible for Tuition Grant-in-Aid at Fairfield University and one-half tuition at Fairfield College Preparatory School. Retirees will continue to receive University publications.

While the University's primary responsibility is to its active faculty, it also recognizes the desirability of supporting the continuing research of retired faculty. The University's resources are limited; however, to the degree that these limited resources will allow, and subject to the prior claim of active faculty, the University will endeavor to support the research of retired faculty. To this end, the University will attempt to provide laboratory and computer facilities and financial support for their use, office space and secretarial services when such support of research is possible and appropriate in the judgment of the pertinent Dean. Because of the limitations outlined above, the University cannot guarantee the availability of this research-related support.

### Death Benefits

Provisions are made for continuation of salary and insurance benefits for the dependents of an eligible faculty member in the event of his/her death. The existing employment contract in effect at the time of death is paid in full and health insurance coverage and other privileges (such as Library, Recreational Complex, etc.), will be continued subject to policy restrictions and fees applicable to full-time faculty for the surviving spouse or civil union partner and eligible children. If the faculty member was employed at Fairfield University at the time of death and had at least seven (7) years of service at the University, the tuition remission benefit, FACHEX and Tuition Exchange scholarships being paid at the time of death will continue subject to the provisions of these programs. In addition, the University offers Tuition Grant-in-Aid at Fairfield University and one-half tuition at Fairfield College Preparatory School provided the faculty member was employed full-time by the University at the time of death and had at least seven (7) seven years of service at the University.

## OTHER BENEFITS

### Academic Gowns

The University shall provide academic gowns for all members of the faculty on official occasions.

### Bookstore Discount

The bookstores offer a 10% discount on purchases with the exception of books. University identification cards are required.

### Credit Union

The America's First Network Credit Union is open to all University personnel.

### Dining Facilities

A faculty dining room is provided in the Campus Center.

**Direct Deposit**

As a benefit to all personnel, the University makes available direct deposit services. Direct deposit is set up in Workday under Payment Elections.

**Early Learning Center**

The Early Learning Center offers child care services on campus. Services are offered at a reduced cost for University personnel and are subject to the availability of space.

**Employee Assistance Program**

Fairfield University believes it is in the best interest of our personnel, their families, and the University to make available an Employee Assistance Program (EAP) which assists employees with various difficulties. The University recognizes that a wide range of human problems can adversely affect a valued employee's job performance and health. Such problems can include physical, mental and emotional illness, marital or family distress, alcoholism or other drug dependencies, and financial or legal matters. We are also aware that problems with immediate family members or among close associates can also cause serious concerns. It is for these reasons that the Office of Human Resources offers an Employee Assistance Program.

**Faculty Loan**

The University recognizes the need for transition assistance for eligible faculty members when relocation becomes necessary or convenient in adjusting to a new work location. Fairfield University offers a one-time interest free loan to eligible faculty in order to offset costs associated with such transition expenses. This policy applies to new, regular full time faculty in order to assist with transition expenses. To be eligible, the faculty member must be a full time permanent employee within the first two months of their initial contract with the University. Eligible faculty may borrow from the University up to two (2) months of salary, in one lump sum. An employee will be eligible for a loan under this New Faculty Loan Policy only once, regardless of re-hire. Eligible faculty to whom a loan has been disbursed are required to repay the loan in full within a period not to exceed (12) months from the date of execution of the Promissory Note. Eligible faculty must repay the loan in equal installments via payroll deduction. There will be no penalty for paying the loan back to the University earlier. For more information, please view the New Faculty Loan Policy available through the Office of Human Resources.

**Holidays**

Each spring, a complete list of holidays for the following fiscal year (July 1 to June 30) will be published. The academic calendar may include additional holiday periods.

**Housing and Relocation**

Fairfield University extends to newly hired full-time faculty, a reimbursement of up to $3,500 for moving and relocation costs. The Office of Human Resources can provide moving, relocation and housing assistance. The office of the Provost can also provide information on the availability of limited rental housing offered through the University for up to two years.

**Library Privileges**

Extensive on-campus library services are available. Interlibrary and other loan privileges are provided for the faculty. Student carrels will be available in the library.

**Office and Mail**

Office space, assigned by the appropriate Dean, is provided for each faculty member. Each faculty member is provided with a mailbox for intra-campus and U.S. mail. The University offers email services for business purposes subject to the University's acceptable use computer policy.

**Parking**

On-campus parking is provided at no cost. All University parking and traffic regulations must be followed at all times.

**Printing and Duplicating**

A printing and duplicating service is available on campus.

**Recreational Complex Membership**

The Recreational Complex (RecPlex) is equipped with weight rooms, saunas, indoor basketball and tennis courts, racquet ball courts and a 25 meter pool. The RecPlex membership requires an annual fee, currently set at $50 per year. Faculty members may purchase spouse, civil union or partner and/or family memberships. Shower and locker room facilities will be made available.

**Tickets**

Members of the faculty are provided at no cost, subject to availability, with a ticket to all University sponsored events. In addition there are athletic and other events sponsored by various clubs and organizations which are open to faculty. Notice of these events appears in University publications, on bulletin boards, on E-mail, and through special notices.

*Additional information, governing documents and details pertaining to these benefits are available in the Office of Human Resources.*

Revised: January 2023

# CONTACT INFORMATION

| | |
|---|---|
| Fairfield University Office of Human Resources | 1-203-254-4000, ext. 2277 |
| Aetna Concierge | 1-800-526-8058 |
| Express Scripts Prescription Drug Coverage | 1-877-817-9617 |
| Anthem Blue Cross/Blue Shield Dental | 1-800-440-3619 |
| Anthem Blue Cross/Blue Shield Vision | 1-866-723-0515 |
| PayFlex Health Savings Account | 1-844-729-3539 |
| WageWorks Flexible Spending Accounts | 1-800-462-2235 |
| Cigna Life Insurance & Long Term Disability | Contact Human Resources |
| TIAA Retirement Plan | 1-800-842-2776 |
| Social Security Administration Retirement Benefits | 1-800-772-1213 |

## Appendix I: Benefits Plan Overview for Full-Time Faculty

### 2023 Employee Cost-Share Pre-Tax Amounts

| | Employee | | | Employee + 1 | | | Employee + Family | | |
|---|---|---|---|---|---|---|---|---|---|
| Aetna Medical | Annual | Semi-Monthly | Weekly | Annual | Semi-Monthly | Weekly | Annual | Semi-Monthly | Weekly |
| Option 1 POS | $3,303.72 | $137.66 | $63.53 | $7,268.16 | $302.84 | $139.77 | $9,911.16 | $412.97 | $190.60 |
| Option 2 HSA I | $3,303.72 | $137.66 | $63.53 | $7,268.16 | $302.84 | $139.77 | $9,911.16 | $412.97 | $190.60 |
| Option 3 HSA II | $1,239.36 | $51.64 | $23.83 | $3,421.32 | $142.56 | $65.79 | $4,664.52 | $194.36 | $89.70 |

| | Employee | | | Employee + 1 | | | Employee + Family | | |
|---|---|---|---|---|---|---|---|---|---|
| Anthem Dental | Annual | Semi-Monthly | Weekly | Annual | Semi-Monthly | Weekly | Annual | Semi-Monthly | Weekly |
| Co-Pay | $45.36 | $1.89 | $0.87 | $104.28 | $4.35 | $2.01 | $135.96 | $5.67 | $2.61 |
| Flex | $98.64 | $4.11 | $1.90 | $226.92 | $9.46 | $4.36 | $295.92 | $12.33 | $5.69 |

| | Employee | | | Employee + 1 | | | Employee + Family | | |
|---|---|---|---|---|---|---|---|---|---|
| Anthem Vision | Annual | Semi-Monthly | Weekly | Annual | Semi-Monthly | Weekly | Annual | Semi-Monthly | Weekly |
| Vision | $66.96 | $2.79 | $1.29 | $117.24 | $4.89 | $2.25 | $187.56 | $7.82 | $3.61 |

# Appendix II: Benefits Plan Overview for Full-Time Faculty

## Faculty Housing Policy

*As amended, March 3, 2020*

This policy delineates the allocation of University-owned housing made available to accommodate new faculty at reasonable rents on a temporary basis. Temporary University housing is identified as a faculty relocation benefit in the Benefits Plan Overview, as recognized by the Faculty Salary Committee and the Administrative Salary Committee.

Since the four properties were purchased to accommodate new faculty as part of faculty relocation benefits, this policy prioritizes the access of new faculty to this housing, followed by existing faculty by rank, followed by University staff. For the purpose of this policy, faculty are considered "newly hired" if they have been hired full-time at any rank (tenure-line or professor of the practice) during the current academic year.

The timeline below should be followed closely, allowing for adjustments for weekends and holidays. Should a lease be terminated unexpectedly, the Office of the Provost shall make its best efforts to adhere to the priorities indicated in this timeline.

**January 1:** Current faculty residents who have occupied their unit for at most one year total are notified that they have until February 1 to sign a lease extension for another year. Otherwise their unit will be offered to new occupants.

**February 1 - April 1:** The deans, in consultation with the Provost, will be able to offer newly hired faculty (tenure-line only) a lease for an available housing unit as part of a start-up package. The Provost should endeavor to make offers that recruit the strongest new faculty, considering such factors as University hiring priorities, distance of move, familial status, and other aspects of the start-up package.

**April 1:** The Office of the Provost contacts all newly hired tenure-track faculty who did not have housing included in their start up package, as well as newly hired professors of the practice. These faculty will have until April 15 to indicate their participation in the lottery for faculty housing for available units.

**April 16:** The Office of the Provost will conduct a lottery among the newly hired faculty to distribute any available units.

Lottery winners shall have until April 23 to accept the housing offer. After April 23, offers shall be extended to another faculty member drawn from the pool, who shall have until April 30 to accept the offer.

If any units remain available at the conclusion of the lottery process, the following should occur:

The Office of the Provost contacts all current full-time faculty (tenure-line and professors of the practice) to indicate the availability of faculty housing to be assigned by lottery. These faculty will have until May 1 to indicate their participation in the housing lottery.

**May 1:** The Office of the Provost will then conduct a lottery for the remaining unclaimed units among the current faculty who indicated they wish to participate. This lottery shall have three pools: 1. assistant professors and instructors, 2. associate professors, and 3. full professors. Each pool includes both tenure-line faculty and professors of the practice at that rank. The lottery starts with pool 1 and proceeds to the next pool whenever a pool is exhausted. Any newly hired faculty hired after May 1 may enter this lottery and will be given priority.

The chosen faculty will have until May 15 to indicate interest. If an offer is declined, the lottery continues until all of the units are filled. University staff will also be invited to participate in the lottery on May 15, once the faculty pools have been exhausted.

All offers should be accepted and leases signed by June 1. All leases shall be effective July 1 until June 30 of the following year.

**Note:**
If a leaseholder ends their employment with the University prior to the expiration of the lease, they shall be given a date by which to vacate the property by the Office of the Provost. The Office of the Provost will then determine, based on the time left on the lease, whether to initiate the lottery process or to hold the property vacant until the hiring cycle resumes.

**Approved by the General Faculty, April 17, 2020**

## MOU Appendix C

**Nominal General Ledger Reserve Account:**

The University agrees to continue to maintain a nominal general ledger account (not a trust) that will track the actual costs of the Fairfield University Medical Plan ("the Medical Plan") and create a nominal general ledger account (not a trust) that will track the actual costs of the Fairfield University Dental Plan ("the Dental Plan") (collectively "the Plans") as the costs of the Plans relate to:

- Employee pre-tax contributions (which were made under Fairfield's IRC § 125 cafeteria plan based on budgeted Plan costs), that are less than (or more than) employee's agreed upon cost share percentage of actual expenses; and
- Any identified and agreed to employee pre-tax contribution "surcharges" (above and beyond the agreed to cost share percentages of required employee contributions) intended to pay for shortfalls in prior year employee contributions. These "surcharges" would flow through the general ledger account to pay for claims, enabling a portion of University contributions flowing through the general reserve account to replenish the general ledger reserve account to an agreed upon minimum threshold.

Employee contributions are Plan assets. They must be used for Plan expenses and will be used first so that employee contributions are used within three months of receipt to pay Plan expenses. Because employee contributions are being used first, monies remaining in the ledger account represent contributions made by the University. Any University contributions that exceed actual cost in a given year will not be considered Plan assets and those funds can legally be used by the University for any purpose. If the Plan does well (i.e. actual costs are less than projected budget), the University will apply the employee cost share of that favorability to employee contribution rates when the University sets employee contribution rates in the following year, only to the extent that the balance in the general ledger account exceeds the agreed upon Trigger Threshold (defined below). The preceding sentence does not create a legal obligation, but rather denotes the University's intent.

**Mechanics:**

The general ledger reserve accounts are intended to serve as an adjustment mechanism so that employee contributions to healthcare premiums and dental premiums more closely reflect the agreed upon cost share percentage of actual costs rather than projected costs.

**Annual Reconciliation:**

The annual reconciliation process described below will apply to each reserve account separately. The difference between projected plan costs and actual costs (actual costs as reported by Mercer for the plan year) shall be calculated at the end of every calendar year. If the projected costs exceed the actual costs, this shall be deemed a surplus. If the actual costs exceed the projected costs, this shall be deemed a deficit. If there is a surplus, the cost share percentage of the surplus is added to the general ledger reserve account. If there is a deficit, the cost share percentage of the deficit is subtracted from the general ledger reserve account.

The amount in the general ledger reserve account is then increased or decreased by a percentage equivalent to the change of the cost per employee per year of the just completed year's plan compared with the cost per employee per year of the previous year's plan.

**Rate Stabilization: Rate Surcharge/Reduction:**

When setting rates for the start of the upcoming calendar year, if the general ledger reserve account is less than 4% of the just completed year's actual plan costs (the "Minimum Threshold"), a surcharge is added to the employee portion of the premium. The surcharge amount added shall be equal to the amount of money needed to bring the general ledger reserve account back to the Minimum Threshold (4%).

When setting rates for the start of the upcoming calendar year, if the general ledger reserve account is over 6% of the just completed year's actual plan costs (the "Trigger Threshold"), the amount over 6% will be used to reduce the employee portion of the premium.

When setting rates for the start of the upcoming calendar year, if the general ledger reserve account is between the Minimum Threshold (4%) and the Trigger Threshold (6%) of the just completed year's actual plan costs, there is no adjustment to the employee portion of the premium.

The amounts added or subtracted from the employees' premiums will be done in such a way that employees on the various plans all receive the same percentage change to their portion of the premiums.