



SKIDMORE
COLLEGE

EMPLOYEE
BENEFITS SUMMARY

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The following is a summary of the comprehensive benefit plans Skidmore College offers to faculty and staff. Every attempt has been made to ensure that all information in this summary is clear and accurate. However, this summary is not a legal document. A detailed description for each benefit plan can be obtained from Human Resources by visiting the Benefits website (skidmore.edu/benefits), or by calling 518-580-5800. Benefits may be changed, revised, or terminated at the sole discretion of the College.

Overview

What is the Skidmore College Benefits Program?

Skidmore provides a “menu” of benefits for you to choose from. You can fund your contributions, if any, with tax-free dollars. You can also have a portion of your pre-tax pay held in “flexible spending accounts” to fund certain health care expenses not covered in the program as well as dependent day-care costs. The program operates on a calendar year basis.

As an eligible employee, you will be covered beginning the first of the month following the date of hire. If hired on the first of the month, benefits begin immediately. An initial memo, along with a flexible benefits enrollment form, will be provided prior to or on your employment date. Soon after you start work, you will attend an orientation to help you choose benefits for the remainder of the calendar year.

Continuing employees can change their benefit elections during open enrollment in November, with changes effective the following January 1. Premium increases, if any, occur each January 1. In addition, while health care cost-sharing is based on individual salary bands (with the exception of salary adjustments due to sabbaticals), cost-sharing will not change until the following January 1. All open-enrollment changes or updates are done online.

While some program information is provided in this summary, please see the Benefits website at skidmore.edu/benefits/ for full details.

Who may participate?

You are eligible to participate if you are a regular full-time employee, or a part-time employee hired to work in a twelve-month position for at least 1,365 hours per year; full-time faculty appointed in temporary positions for at least two consecutive semesters; exempt and non-exempt staff hired in full-time temporary positions for at least nine (9) consecutive months; and faculty, exempt and non-exempt staff appointed to an approved shared position.

Most dependents are eligible to be covered under many plans in the program. However there are some restrictions on the age of children and on qualified domestic partners. Please refer to individual plan documents or speak to a Human Resources representative.

Health Care

What are my choices of health care plans?

You may cover your spouse or qualified domestic partner in your health care plan. You may also cover dependent children up to age 26. Full benefit details can be found on the Benefits website: skidmore.edu/benefits/.

What is the cost of a health care plan to employees?

The cost varies based on the level of coverage (individual, dual, employee plus child(ren) or family), the plan chosen, and your annual base salary. Your employee contribution will be deducted from your paycheck, prorated over the entire calendar year (for continuing employees) or for the remainder of the calendar year (for new employees) before state, federal and FICA taxes are calculated. An Employee Health Care Cost Sharing sheet can be found at skidmore.edu/benefits/.

The College will contribute the remaining cost of the annual health care premium on your behalf. For participants in approved shared appointments, the College also contributes a prorated portion of the annual premium (more information can be found in the policy on Shared Appointments).

With the exception of faculty sabbaticals, employee cost-sharing will be adjusted for salary changes each January 1.

What are the highlights of each health care plan?

A health comparison summary can be found on the benefits website at skidmore.edu/benefits/.

Dental

Does the College provide a dental plan for employees?

The College offers two comprehensive dental plans.

What is covered under the dental plan?

Each dental plan provides different coverage, you should refer to documents on the Benefits website to learn about the details of each dental plan: skidmore.edu/benefits/.

What is the cost of the dental plan to employees?

The cost of the plan may be found on the Benefits website: skidmore.edu/benefits/. Payment for the dental plan is the responsibility of the participating employee and is purchased with tax-free dollars through the Flexible Benefits Program. The College will contribute \$400 per employee towards the annual premium. Spouses, qualified domestic partners, and children up to the age 26 may be covered; see website for details.

Life Insurance

Group Term Life Insurance & AD&D

What group term life insurance plans are offered?

Skidmore College provides a \$50,000 group term life insurance, which ceases at separation of employment. You may also elect additional group term life insurance at \$50,000; \$100,000; \$150,000; \$200,000; or \$250,000.

What is the cost of the group term life insurance plan?

There is no cost to you for the base \$50,000 plan the College provides. The cost for any additional coverage will be based on the amount elected and your age at the time of benefit eligibility. Thereafter, the cost will be based on your age each January 1. The cost of the plan may be found on the Benefits website: skidmore.edu/benefits/.

Are there other costs to employees when buying group term life insurance?

Under federal guidelines, the value of group term life insurance in excess of \$50,000, referred to as imputed income, is taxable income and, as such, is reported annually on your W2. While the value is subject to federal, state, and FICA taxes (Social Security/Medicare taxes), the College is only required to withhold FICA taxes.

Dependent Life Insurance

What is dependent life insurance?

Dependent life insurance covers an employee's spouse for \$10,000 group term life insurance and each unmarried dependent child for \$4,000 until age 19, or age 23 if they are a full-time student. Employees are automatically named as the beneficiary if coverage is elected.

While dependent life insurance cannot be a part of the Flexible Benefits Program under the IRS regulations, the College does include the information and election option with the Flexible Benefits Program for employee convenience.

What is the cost of the dependent life insurance plan?

The cost of this plan, determined annually by the insurance company, is the same for each participant whether one or more dependents are covered. The current cost can be viewed on the Benefits website: skidmore.edu/benefits/.

Who may participate in dependent life insurance?

You are eligible to participate in dependent life insurance if you are a regular or temporary full-time employee hired in a nine- to twelve-month appointment, or a part-time employee hired to work in a twelve-month position for at least 1,365 hours per year; full-time faculty appointed in temporary positions for at least two consecutive semesters; and faculty, exempt and non-exempt staff appointed to an approved shared position.

Business Travel Insurance

What does business travel insurance cover?

The College provides a blanket \$100,000 policy for accidental death, to include dismemberment at a prorated schedule, while traveling on College-related business. This does not include traveling between home and your work location.

Who is eligible for Business Travel Insurance?

Full- and part-time exempt employees and non-exempt employees are automatically enrolled on the date of hire.

Flexible Spending Accounts

What are Flexible Spending Accounts?

Under the Flexible Benefits Program, you can establish flexible spending accounts (FSAs) to help pay for certain out-of-pocket health care expenses and dependent day-care expenses incurred as of your benefit eligibility date through the end of the calendar year. The spending accounts are funded with your tax-free dollars. There are two funds, the Health Care Spending Account and Dependent Care Spending Account.

While these accounts afford employees a tax benefit, it is important you fully understand the details of the plan before making your decision to participate in these accounts.

Leaves of Absence

Administrative Leave

What is an administrative leave of absence?

The Administrative Leave Program is designed to encourage professional growth and to provide an opportunity to pursue a professional or educational project. The length of leave may vary from several weeks to up to five (5) months. Normally, the College approves no more than four administrative leaves annually. If approved, regular base salary and benefits are continued while on Administrative Leave. This benefit is not an entitlement. Employees who are interested in requesting an administrative leave must submit their request to their Dean or Vice President by January of each year. President's Cabinet will review requests by February of each year.

Who is eligible for an administrative leave?

Regular full- and part-time exempt employees with a minimum of six years of continuous service are eligible to apply for a paid administrative leave of absence. Policy and procedures may be obtained on the HR website: skidmore.edu/hr/policies/.

Bereavement Leave

What is the duration of bereavement leave?

In the case of death in the immediate family, employees will be permitted a bereavement leave of up to four (4) days with pay. Immediate family includes spouse or qualified domestic partner, child or stepchild, parent or stepparent, guardian, brother, sister, brother-in-law, sister-in-law, mother-in-law or step-mother-in-law, father-in-law or step-father-in-law, grandparents or spouse's grandparents, grandchildren, or any related person living in the employee's home. Qualified domestic partners have the same status as a spouse.

Who is eligible for bereavement leave?

Regular full- and part-time exempt employees (faculty and staff) and non-exempt employees are eligible as of date of hire.

Blood Donation Leave

Employees who need scheduled work time off to donate blood are eligible for one unpaid leave not to exceed 3 hours per calendar year. This leave should be scheduled in advance with the employee's supervisor. The College may require verification by the blood bank sponsor/organization as to the purpose and length of each such leave requested. Employees may use available vacation time if they wish to be paid for this

leave. Employees who participate in a Skidmore-sponsored blood drive will be paid for the time up to 1.5 hours.

Bone Marrow Donation Leave

Employees who need scheduled work time off to undergo a medical procedure to donate bone marrow are eligible for unpaid leaves not to exceed 24 hours combined. This leave should be scheduled in advance with the employee's supervisor. The College may require verification by a physician as to the purpose and length of each such leave requested. Employees may use available vacation days if they wish to be paid for this leave.

Citizenship/Election Leave

In compliance with the New York Election Laws, the College will allow employees entitled and registered to vote at any statewide election, but who do not have sufficient time outside their working hours to vote, up to 2 hours paid leave between the time the polling place opens and closes, generally at the beginning or end of a scheduled shift. Employees are expected to attempt to vote during non-scheduled work hours. This benefit is available to all employees immediately upon hire; however, employees are required to apply to their supervisors between two and ten days before Election Day. The supervisor may specify the hours during which the employee may be absent.

The College posts a notice about its compliance with the New York Election Law from the tenth working day through the close of polls on Election Day for all covered elections.

Citizenship/Jury Duty Leave

In accordance with New York State laws and with our commitment to promote good citizenship, the College will not discharge or otherwise penalize any employee because of their absence from work to serve on a jury. The employee should present the jury notice to his/her supervisor immediately upon receipt.

If you are able to work three or more hours of your shift, you are required to do so. Jury duty proof of service slips must be submitted to your department weekly to document your time. This benefit is available to all regular full- and part-time employees immediately upon hire.

When a regular full- or part-time employee is required to serve as a juror in a court proceeding, the College will pay the employee's regular salary. Immediately upon receipt of payment from the government, the employee should submit a copy of the government pay stub to Payroll and reimburse the College for the exact amount of pay

received by the government. The employee may keep any reimbursement for mileage or expenses.

Military Spouse Leave

Effective 8/16/2006, New York law grants certain military spouse employees ten (10) days unpaid leave, without retaliation, when their active military spouses are on leave from combat service. Covered employees must work on average 20 or more hours per week.

The employee's spouse must be serving during a period of military conflict, meaning a period of war as declared by the U.S. Congress or in which a military member or reservist is ordered to active duty pursuant to Sections 12301 and 12302 of Title 10 of the U.S. Code. This leave should only be used when the employee's spouse is on leave from active duty in a combat theater or combat zone. The employee's spouse must be a member of the U.S. armed forces, National Guard, or reserves.

This provision shall not limit an employee's rights to use other employee benefits as provided by law.

Military Leave

The College recognizes the need to have a policy that addresses the employment and re-employment rights of full- and part-time employees who serve in the military. It is the policy of the College to comply with the Uniformed Services Employment and Reemployment Act of 1994 (USERRA) as amended, the Heroes Earnings Assistance and Relief Act of 2008 (HEART Act) and applicable state laws which protect job rights and benefits for veterans and members of the reserves. The law covers all persons serving in the Army, Navy, Marine Corps, Air Force, Coast Guard, Public Health Service commissioned corps, and the reserve components of these services, the National Disaster Medical System and the National Guard.

USERRA and the HEART Act give protections to employees absent from work for active duty, active duty for training, initial active duty for training (such as drills), inactive duty training, full-time National Guard and/or National Disaster Medical System duty, and a period for which a person is absent from a position of employment for the purpose of an examination to determine the fitness of the person to perform any such duty.

Notice Period

Unless precluded by military necessity or circumstances under which the giving of notice is otherwise impracticable or unreasonable, the employee (or an appropriate officer of the uniformed service in which the employee is to serve) must give as much advance written or spoken notice as possible of the need for military leave. It is the employee's responsibility to submit a copy of his or her military orders prior to their

leave and, if extended, submit a copy of their extended orders in a timely manner to ensure their position at the College.

Inactive Duty

If an employee is a member of one of the reserve units noted above, and is required to attend training or annual two-week encampment, or any other type of military exercise, the employee may elect to take vacation, if sufficient earned days of vacation are available, or to take a military leave of absence.

Active Duty

If an employee is absent from work due to active military service, the College will grant the employee a leave of absence for the duration of such period of service up to the maximum required by USERRA.

Employment and Pay

If military leave of absence is elected under either an inactive- or active-duty assignment, "makeup pay" for a period of ten (10) work days or fourteen (14) calendar days, whichever is greater, in a twelve- month period will be granted. The "makeup pay" will be the difference between the normal base salary/wage for the period of time lost and the military pay (exclusive of travel and similar allowances) earned while at the encampment or training. To receive "makeup pay," each employee will be responsible for furnishing proof of participation in military training and a statement of government pay received. Employees may elect to use paid leave time in lieu of military leave or a combination of paid leave and military leave.

Reemployment

Under the Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, as amended, an employee is entitled to reemployment by Skidmore College upon separation from military service, provided the employee:

Gave advance written or verbal notice of service;

Was separated from the service with an honorable or qualifying discharge;

Was employed in a position for which there was an expectation of continued employment;

Has not been absent for duty in the uniformed services for longer than a cumulative period of five (5) years unless involuntarily retained in the uniformed service; and

Reported to work or notified his or her supervisor of an intention to return to work, at the proper time, as indicated in the following table.

Period of Service	Action Employee Must Take	When Action Must Be Taken
1–30 days	Report to work	The next regular, full work day after return home
31–180 days	Notify his or her supervisor	Within 14 days after the completion of service
181+ days	Notify his or her supervisor	Within 90 days after the completion of service

An eligible employee will be reinstated to his or her former position and benefits, the position and benefits he/she would have attained if he/she had not been absent due to military service, or, in some cases, a comparable position.

[Benefit Continuation and Reinstatement](#)

The following benefit policies pertain to periods of military service qualifying under the Uniformed Services Employment and Reemployment Rights Act (USERRA).

A. Health Care: The College provides employees with limited health coverage during military leave. For an employee on active duty for fewer than 31 days, the College provides health care coverage as if he or she had not taken leave. Those on active duty for 31 or more days may elect to continue employer-sponsored health care for themselves and covered dependents up to twenty four months while in the military. As with other extended leaves, the College may require employees electing coverage to pay up to 102% of the full premium.

Even if the employee does not elect to continue coverage during military service, the employee has the right to be reinstated in the college’s health plan upon reemployment, generally without any waiting period or exclusions (e.g., pre-existing conditions) except for service-connected illnesses or injuries.

B. Pension Plan: Upon the employee’s return to work, the College will give service credit for pension accrual and contributions to those who go on active duty to the same extent as for similarly situated employees who were not absent on military leave.

C. College’s 403(b) Plan: Employees participating in the College’s 403(b) Plan may make up any contributions missed due to being on leave when they return to work. Although the requirements for making retroactive contributions are complex under the controlling law, and we will advise you of your specific rights and obligations upon your reemployment, you should understand that returning employees may take up to three times the length of military service, to a maximum of five years, to make up contributions which were not made during military leave. Moreover, makeup contributions are not subject to the annual limitations on plan contributions.

D. Other Benefits: The coverage provided by insurance plans such as group life insurance and long-term disability insurance will be reinstated, with no waiting period, when the employee returns to active employment with the College.

Dependents of employees who are eligible or become eligible for tuition remission benefits and course-fee waiver benefits will retain this eligibility during the time the employee is on military leave.

Employees reemployed following military leave will receive seniority and other benefits determined by seniority that the employee had at the beginning of the military leave, plus any additional seniority and benefits the employee would have attained, with reasonable certainty, had the individual remained continuously employed. In addition, an employee's time spent on active military duty will be counted toward their eligibility for FMLA leave once they return to their position.

This policy may not address all issues concerning your rights during military leave. Insofar as issues arise that are not addressed in this policy, the College will abide by USERRA and any controlling state law. Should you have any questions or require further information, please see your Human Resources Department for further information regarding military leave.

Unpaid Leave

What is the duration of an unpaid leave of absence?

The College will consider requests for unpaid leaves of absence for up to 12 months for eligible employees.

When will leaves be approved?

The College will consider unpaid leave requests for educational or personal reasons. Approval will be based on departmental and budgetary needs.

However, in accordance with the Family and Medical Leave Act (FMLA), a request for unpaid leave of absence for up to twelve (12) weeks will be granted for any of the following reasons: (1) birth of a child in order to care for that child; (2) placement of a child for adoption or foster care and to care for the newly placed child; (3) care for a seriously ill child, spouse, or parent with a serious health condition (described in plan document); (4) serious illness (described in plan document) of an employee; (5) a covered family member's active duty or call to active duty in the armed forces; (6) to care for an injured or ill service member.

Please refer to the Family Medical Leave Policy for further details. Under the FMLA, employees may be required to provide thirty (30) days advance notice before taking leave for foreseeable events. When this is not practical, notice must be given “as soon as practicable.” Ordinarily, this means within one or two business days of learning of the need for leave. Medical certification may be required.

[Who may apply for an unpaid leave of absence?](#)

Regular full- and part-time exempt employees (faculty and administrative/professional staff) and non-exempt employees (support staff) are eligible to participate in this program if they have worked for the College for at least one year and for at least 1,250 hours over the previous twelve months.

[Sick Time/Sick Leave](#)

[Does my salary continue if I am ill?](#)

If it is necessary for you to be absent from work for up to five consecutive days due to illness or injury (your own or a family member living in your household), you are eligible to receive full paid sick leave benefits. You must notify your supervisor of the illness or injury as soon as possible in advance of your scheduled work day. You should inform your supervisor daily of your progress and expected date of return to work except during hospitalization or lengthy convalescence.

The College reserves the right to require any employee who is absent to provide a physician’s note confirming the staff member was ill. For instance, patterns of absence that indicate abuse of the sick-leave policy can be reason for requiring a medical certification and or taking disciplinary action. As a general rule, Skidmore considers employees using more than eight sick days a year as a potential excessive use of sick time. This includes time out for family members.

[Who is eligible for paid sick leave?](#)

Regular and temporary full- and part-time exempt and non-exempt staff employees who are hired for a nine-, ten-, eleven- or twelve-month position are eligible to participate in this benefit upon date of hire.

Short-Term Disability

What are short-term disability benefits?

Under New York State disability coverage, you may be eligible for partial salary/wages if you cannot return to work after seven consecutive calendar days due to illness or non-work-related injury, are under the care of a physician, and have been employed by the College for at least four weeks.

What salary/wages are paid under short-term disability benefits?

You are eligible to receive taxable salary/wage payments under the NYS Disability Plan equal to 50% of salary up to \$170 per week for up to twenty six weeks in a twelve-month period after the first seven calendar days of illness or non-work-related injury. There are several exceptions to this coverage and it is coordinated with other government provided benefits such as Unemployment, Worker's Compensation and Social Security.

Does the College provide supplemental salary/wage payments during disability?

After one year of employment, exempt and non-exempt are eligible to receive supplemental disability salary payments equal to 100% of the difference between their regular base salary and the NYS Disability Plan payments for up to six months.

Length of Service		Number of Weeks by Percent of Salary/Wage	
At least	but less than	100%	50% up to \$170 per week
4 weeks	1 year	1 week	25 weeks
1 year and over		26 weeks	————

Supplemental salary, for both exempt and non-exempt staff, is paid for up to twenty six weeks maximum in a twelve-month period and is inclusive for both NYS Disability Leave and Workers Compensation Leave. NYS Disability payments are also subject to a maximum of twenty six weeks in a twelve-month period. If eligible, time lost under this plan is also designated as time lost under the Family Medical Leave Act.

Salary/wage payments for both exempt and non-exempt staff are paid through the College's payroll and are predicated on carrier/insurance approval of a claim.

Who is eligible for this benefit?

Full- and part-time exempt and non-exempt staff are eligible for NYS Disability benefits after four weeks employment. Full- and part-time exempt and non-exempt staff are eligible for supplemental salary/wage benefits as outlined above.

New York State does not cover faculty under this benefit. However, the College provides the same level of benefits to faculty as provided to exempt and non-exempt staff. Salary/wage payments for faculty are paid through the College's payroll and are predicated on carrier/insurance approval of a claim.

Long-Term Disability

What is long-term disability coverage?

The long-term disability plan pays a portion of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began. Benefits begin 180 days after you first become disabled.

What salary will I receive?

If approved, the plan will pay a basic monthly income benefit equal to 60% of monthly earnings up to a maximum benefit of \$5,000 per month. Certain other incomes (i.e. Social Security Disability Benefits, Workers Compensation payments) are off-set by this payment.

Under the disability-plus rider, you may be eligible for an additional 40% of salary up to a maximum of \$2,000. Under this rider, an employee is considered disabled when the insurer determines that due to sickness or injury the employee loses the ability to safely and completely perform two activities of daily living without another person's assistance or verbal cueing; or you have a deterioration or loss in intellectual capacity and need another person's assistance or verbal cueing for your protection or for the protection of others.

Are there other benefits under this plan?

This plan also provides for continued contributions to your basic retirement plan through Skidmore.

What are the employee's costs to participate in this coverage?

The College pays the full cost of this coverage for eligible employees. Under IRS regulations, any benefits paid to you are taxable.

Who is eligible for long-term disability coverage?

Full- and part-time employees eligible to participate in the Flexible Benefits Program are eligible for long-term disability coverage on the first of the month following one year of employment.

Workers' Compensation Benefits

What are Workers' Compensation benefits?

If you are injured at work, you may be eligible for NYS Workers' Compensation benefits. If you are absent from work due to injury, the Workers' Compensation plan provides partial salary/wage payments beginning on the eighth calendar lost day. Incurred medical expenses are also paid by this plan.

What salary/wages are paid under Workers' Compensation?

The College will pay your regular salary/wage for the first five lost workdays when a physician does not allow you to work because of your injury. Workers' Compensation benefits, which begin on the eighth consecutive lost day, pay you two-thirds of your salary/wage based on an average of your prior 52 weeks' earnings. This benefit will be mailed directly to you from the insurance company and is non-taxable.

Exempt and non-exempt employees (faculty and staff) are eligible to receive supplemental salary payments from the College based on the difference between their regular base salary/wage and the Workers' Compensation benefits after one year of employment based on the following schedule.

Length of Service		Number of Weeks by Percent of Salary/Wage	
At least	but less than	100%	50% up to \$170 per week
4 weeks	1 year	1 week	25 weeks
1 year and over		26 weeks	_____

Supplemental salary/wage payments are paid through the College's payroll for exempt employees and non-exempt employees (faculty and staff) are inclusive for both NYS Disability Leave and Workers' Compensation Leave. If eligible, time lost under this plan is also designated as time lost under the Family Medical Leave Act. Supplemental salary/wage payments are predicated on carrier/insurance approval of a claim.

Who is eligible for this benefit?

Full- and part-time exempt and non-exempt employees (faculty and staff) are eligible for Workers' Compensation benefits. Full- and part-time exempt and non-exempt employees (faculty and staff) are eligible for supplemental salary/wage benefits as outlined above.

Retirement Plan Options

Basic Retirement Plan

What is the basic retirement plan?

Skidmore College's Basic Retirement Plan, a defined contribution plan as described in section 403(b) of the Internal Revenue Code (IRC), offers a wide choice of investment alternatives for both the basic and supplemental parts of the plan. Choices are offered through two providers: TIAA-CREF and Vanguard Mutual Funds.

These plans provide individually owned retirement accounts with full and immediate vesting as well as portability/transferability to some other institutions. Employees select the way contributions are applied (subject to plan restrictions). For details, please read the Skidmore College Retirement Summary Plan Description on the Benefits website: skidmore.edu/benefits/retirement.php.

How much does the College contribute?

For non-union faculty and staff, the College contributes an amount equal to 10% of base annual salary/wage if an employee is less than age 50, or 11% if 50 or older, into the basic retirement plan.

In addition to the above, for employees hired September 4, 2008, or after, and who are not eligible for the College's post-retirement health care plan, the College will contribute a Basic Retirement Plan contribution equal to 1% of the employee's base wages or salary during the plan year, effective with the date of hire.

Do I have to participate?

If eligible, participation in the basic retirement plan is mandatory.

Who is eligible?

Exempt and non-exempt employees (faculty and staff), who work at least 1,000 hours per year, or an equivalent of teaching at least 9 credit hours per year, are eligible to participate after one year of continuous employment.

A year of service shall be defined as twelve consecutive months in which the employee is credited with 1,000 hours of service or with teaching at least 9 credit hours per year.

The initial computation period begins on the employee's date of hire. Subsequent computation periods are based on the plan year (a calendar year). An employee who meets eligibility requirements after the initial computation period can participate beginning with the first payroll period following completion of the eligibility requirements and necessary enrollment forms.

Skidmore recognizes time spent previously employed at a post-secondary, degree-granting institution or a qualified research organization considered tax-exempt under code 501c(3) of the IRC, and the employee has participated in their previous employer's 401(a), 403(a) or 403(b) basic retirement plan. The previous employer must confirm participation and certify the term of such employment.

Supplemental Retirement Account

What is a supplement retirement account (SRA)?

All employees can contribute a portion of salary/wages into the retirement plan through TIAA-CREF or Vanguard Mutual Funds via salary/wage deduction before state and federal taxes are computed. Tax liability is deferred until funds are withdrawn.

How much can an employee contribute?

The minimum employee contribution is \$8.25 per pay period. The maximum is determined under IRS guidelines and is listed on the College's Salary Reduction Agreement form. This amount may change annually. Employees have the option of electing a flat dollar amount or a percentage of total salary/wage. If a percentage of total salary/wage is chosen, the contribution will automatically increase when the employee's salary/wage increases. Under IRS guidelines, the maximum contribution is based on a calendar year.

Who is eligible for an SRA?

All employees are eligible as of date of hire.

Phased Employment

What is the Phased Employment Program?

The program allows employees who, through a pre-retirement reduction of their full-time working commitment, can gradually phase into retirement over a period of up to five years. The program is not an entitlement. It is voluntary for both the employee and College, and all terms or arrangements will be mutually agreed upon and documented.

Participants must be in active status or on an authorized leave of absence to apply for this benefit. The employee's combined age and length of service must equal 70 or more, with a minimum age of 50 and a minimum of 15 years of full-time service or its

equivalent during the last seven years of full-time employment at the College. All participants must retire at the completion of the period agreed upon. Further detail may be obtained in the Phased Employment Program Policy located on the Benefits website: skidmore.edu/benefits/retirement.php.

[Who may apply for phased employment?](#)

Regular full-time exempt and non-exempt employees (faculty and staff) who meet the above criteria are eligible.

Post-Retirement Benefits

[What is the age and service requirement for retirement?](#)

Full- or part-time employees who cease employment at age 55 or older and have at least 15 years of full-time service are considered retirees of the College.

[Who is eligible for College benefits in retirement?](#)

To be eligible for benefits in retirement, employees must have been full-time with at least 15 years of full-time service and have attained at least age 55 at the time of retirement. Part-time employees who were appointed to a 12-month position for at least 1,365 hours per year, have at least 15 years of service at retirement, and have attained at least age 55 are also considered benefit-eligible retirees.

[What group term life insurance benefits are provided to retirees?](#)

If an eligible employee (as noted above) retires between age 55 and 65, they are provided with \$50,000 group term life insurance. This coverage is provided at no cost and will cease at age 65. The retiree has the option of purchasing this coverage directly from the insurance company within 30 days of their 65th birthday. If they were covered by supplemental life insurance as an active employee, they also have the option of purchasing the supplemental group term life insurance coverage directly from the insurance company at the time of their retirement.

[Are health care benefits provided in retirement?](#)

Eligible employees hired on or before September 3, 2008, with the above-noted minimum age and service requirements, are eligible for partial or full funding of health care benefits in retirement. Employees hired after September 3, 2008, are not eligible for health care coverage in retirement. However, the College will make an annual

contribution of an amount equal to 1% of base salary to one of our tax-deferred retirement plans to defray health care costs in retirement for those employees hired after September 3, 2008.

An employee may choose to waive health care coverage until age 60 or later, at which time they may apply for coverage for themselves and eligible dependents. Upon electing coverage, the College will contribute the percentage of premiums according to their age and years of service at the time of retirement. See below for chart of contributions.

Are dependents covered in post-retirement health care benefits?

A spouse or qualified domestic partner of an eligible employee may be covered under the employee's post-retirement health care coverage, as well as children up to age 26.

What level of health care benefits is provided to retirees?

While an employee may retire at 55, post-retirement health care benefits funded by the College will begin at age 60 for those eligible according to the following schedule for the retiree and eligible dependents:

Years of Full-Time Service	Percentage of Premium Paid by College
20	100%
19	90%
18	80%
17	70%
16	60%
15	50%

Under this plan, a retiree will receive the above percentage of premium paid by the College the month following attaining age 60 and throughout his/her retirement years. For example, if an employee chose to retire at age 55, and at that time had 20 years of full-time service, the College would begin to pay 100% of cost for the College-funded health care plan or its equivalent the month following the retiree's 60th birthday. If, on the other hand, the same employee had 18 years of full-time service at retirement, the College would begin paying 80% of cost for the College funded health care plan or its equivalent the month following the 60th birthday. The premium contribution level of 80% would continue throughout his/her retirement years.

In both instances the retiree would be eligible to continue his/her health care coverage until the College began its contribution by paying the full monthly health care premium.

If an employee chooses to interrupt health care coverage until age 60 or later, that person can elect coverage upon request and also enroll eligible dependents at that time.

There is an exception to the above eligibility rules and schedule of health care contributions. Eligible employees may retire at age 55, and the College will provide 100% premium of the College-funded health care plan or its equivalent at retirement, provided that:

1. The eligible employee completed at least twelve (12) years of full-time service by January 1, 1995; and
2. The eligible employee meets the following "rule of 62" equation

Rule of 62

Minimum 12 years of full-time service
plus
Employee's age as of January 1, 1995
plus
Additional years of full-time service (beyond twelve) as of January 1, 1995

Tuition Benefits

Internal Tuition Benefits for Employees

Eligible employees may receive free or prorated tuition for undergraduate course work on a credit or non-credit basis at Skidmore College, subject to the following conditions:

- Employees may enroll in one course per semester during work hours. When the course is offered during the employee's normal work schedule, a written request must be submitted to the supervisor. Courses taken outside of work hours do not require a supervisor's approval.
- Employees must complete the appropriate Tuition Request form prior to enrollment in any class. Forms are available on the HR website: skidmore.edu/hr/forms/benefits.php.
- Employees are admitted into a course on a space-available basis after the regular registration period.
- The registration fee, cost of private instruction (for example, music lessons), laboratory fees, activity fees, and other special fees must be paid by the employee.

- If an employee transfers to part-time employment or leaves Skidmore before the course is completed, the tuition benefit will terminate at the end of the semester. If an employee retires, the tuition benefit will continue.

Internal Tuition Benefits for Dependents

Skidmore provides a benefit of up to 100% of tuition cost for dependents (spouse or qualified domestic partner and legally dependent children) of eligible employees, after three years of continuous full-time service. Registration fees, cost of private instruction, laboratory fees, activity fees, and other special fees are not included in the tuition benefit. This benefit is subject to the following conditions:

- At the time the tuition benefit is granted, the recipient must be the spouse, qualified domestic partner, or legal dependent of an employee who meets the criteria for the tuition benefit. For purposes of this policy, “legally dependent children” are those who qualify as dependents under the IRS code or are named to receive support for education in either a separation agreement or court-issued divorce decree.
- Dependents must apply for admission in the normal sequence and according to published admissions standards and deadlines.
- Non-matriculated dependents may take courses on a credit or non-credit basis in any semester without payment of tuition provided that the course is open after the regular registration period. To register for special student status through the Registrar’s office, the dependent student must pay registration, applicable lab, and activity fees.
- Employees must complete the appropriate Tuition Request form prior to a dependent’s enrollment. Forms are available on the HR website: skidmore.edu/hr/forms/benefits.php.
- Dependents must apply for all eligible financial aid available to the student from state or federal sources through the Financial Aid office in order to receive the Skidmore tuition benefit.
- In the event of death of an employee who held regular full-time employment at Skidmore for at least six years preceding death, the tuition benefit will continue for eligible dependents and/or spouse or qualified domestic partner.
- If the employee terminates or resigns from employment while his or her dependent is enrolled, the tuition benefit will terminate at the end of the semester.
- Cost of private instruction, laboratory fees, activity and other special fees, and room and board, are not included under the tuition benefit policy.
- Dependents eligible for the tuition benefit may be resident students at their own expense either on a space-available basis (after all other students have been assigned housing) or if they have been selected as head residents or resident assistants.

Who is eligible for the internal tuition benefits?

Eligible employees are included in this benefit upon hire. Their dependents are included in this benefit after three years of continuous eligible service. For purpose of this policy, dependents are your spouse or qualified domestic partner and their legally dependent children, or your legally dependent children. "Legally dependent" means children claimed on the employee's federal income tax return (or domestic partner's federal income tax return) or named to receive support for education in either a separation agreement or divorce decree issued by a court.

Eligible Employment Categories:

- Regular full-time in at least a nine-month appointment
- Regular part-time in a twelve-month appointment with at least 1,365 hours per year
- Temporary full-time in at least a nine-month appointment
- Full-time regular union employees
- Approved shared appointments are eligible for a prorated benefit.
- Retirees of the College
- Full-time union employees

External Tuition Benefits

After three years of continuous service, eligible employees may apply for tuition assistance for their legally dependent children, or legally dependent children of their eligible domestic partner, for 75% of the cost of tuition to a maximum of \$975 per semester, or \$1,950 per year, when attending an accredited college other than Skidmore for an undergraduate degree. This benefit is not available if the student is participating in the Tuition Exchange Program. Legally dependent children are those who qualify as dependents under the IRS code. Tuition assistance is available for up to eight semesters of undergraduate studies.

Who is eligible for the external tuition benefit?

- Regular or temporary full-time employees hired in a nine- to twelve-month appointment
- part-time employee hired to work in a twelve-month position for at least 1,365 hours per year
- full-time faculty appointed in temporary positions for at least two consecutive semesters are eligible for this benefit after three years of continuous service. Employees in shared appointments will receive a prorated portion of the tuition benefit after three years of continuous service.

Tuition Exchange Program

Over 600 undergraduate colleges nationwide, including Skidmore College, participate in the Tuition Exchange Program. Participating institutions may offer the dependent children of eligible faculty and staff Tuition Exchange Scholarships, which help to significantly defray higher education costs.

Participation in this program is not an employee entitlement. Information and application materials for this program can be obtained from the Financial Aid Office's website or directly from the Financial Aid Office. Questions concerning an employee or retiree's eligibility should be directed to the Human Resources Office.

An eligible employee/retiree may apply for up to eight semesters of certification for his/her dependent child. However, it is up to the admitting institution to award the Tuition Exchange slot to the student. The existence and continuation of the program rests solely with Skidmore College and participation will cease at separation of employment. Employees/retirees requesting benefits under the Tuition Exchange Program cannot participate in the External Tuition Program for the same dependent child for the same semester.

"Legally dependent" children are those claimed on the employee's/retiree's federal income tax return, or the children named to receive support for education in either a separation agreement or divorce decree issued by a court.

An employee who does not qualify as a retiree under the College's definition and who separates from employment before an eligible dependent child enters the TE program will not be eligible to participate. If the student has been certified and accepted by the host institution, participation will be limited to one year. If a non-retired person separates from employment while an eligible dependent child is a participant in the TE Program, eligibility will be continued for the full academic year only.

If an employee dies before her or his dependent child has completed their education through TE, the dependent child will be permitted to remain in the program. Dependent children of deceased employees may be eligible to participate in TE under current College policy guidelines.

Who may apply for the Tuition Exchange Program?

Regular or temporary full-time employees hired in a nine- to twelve-month appointment, or a part-time employee hired to work in a twelve-month position for at least 1,365 hours per year; and exempt and non-exempt employees in shared positions are eligible after three years of continuous service.

Full-time faculty and non-union staff who have retired under the College’s definition of retirement status are eligible to apply for participation in the program on behalf of their dependent children.

Certification of eligibility does not guarantee acceptance at the host institution or assure acceptance into the TE Program.

Vacation Time

How do I earn and use vacation time?

Vacation time is accrued on a monthly basis prorated throughout the fiscal year (June 1 through May 31) and may be taken after your six-month introductory period. The total vacation hours will be earned by May 31. Pay in lieu of vacation is prohibited.

Use of vacation leave must be approved in advance by your supervisor and taken at times that will not interfere with the operational needs of your department. Vacation leave may be approved up to your total vacation year’s accrual and can be taken in increments approved by your supervisor. However, upon separation of employment, vacation used in excess of the year-to-date accrued vacation must be paid back to the College.

Upon separation from the College, employees will be paid for unused accrued vacation that has been documented and approved by the employee’s supervisor. In these circumstances, paid vacation will not extend the length of employment.

How many vacation hours will I accrue per year?

As a new full-time employee, you will receive a prorated portion of the following vacation hours during your first year of employment. Part-time employees, and temporary full-time employees working less than a nine-month appointment, will begin to earn a prorated portion of the vacation accrual after one year of continuous employment.

The College provides paid vacation leave to full-time exempt and non-exempt employees appointed to a twelve-month position as follows:

35-hour work week	40-hour work week
140 hours for 12-month employees	160 hours for 12-month employees
119 hours for 10-month employees	136 hours for 11-month employees
105 hours for 9-month employees	120 hours for 10-month employees

Exempt and non-exempt employees hired in nine, ten, or eleven-month positions accrue a prorated portion of the above vacation accrual each vacation year.

What if I don't use all my accrued vacation?

Vacation leave can be used in the year it is earned or you may carry over up to 35 hours (less than or equal to a 35-hour work week) or 40 hours (40-hour work week) into the next vacation year. If not taken by the end of that vacation year, remaining vacation carryover is forfeited. Vacation hours carried over will be used before current-year accrued vacation.

Am I required to report unused vacation leave?

Unused vacation hours are reported to Financial Services annually. It is important for exempt employees to report any unused vacation at that time. Otherwise, any remaining hours will not be credited and assumed forfeited. Non-exempt employees report their vacation usage bi-weekly; therefore, any unused hours are automatically calculated on their behalf.

Holidays

The College provides holiday pay to eligible employees for the following days:

- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve day
- Christmas Day
- New Year's Eve day
- New Year's Day
- Martin Luther King Day
- Memorial Day
- Floating holiday

Three days between Christmas and New Year's are normally included in the holidays. When a holiday falls on a Saturday, the preceding Friday is normally considered as the holiday. When a holiday falls on a Sunday, the following Monday is normally considered as the holiday. The exact dates for holidays can be located at the following on the HR website: skidmore.edu/hr/calendars.php.

The College provides paid holiday leave to full-time non-union employees appointed to a twelve- month position based on the above holiday schedule as follows:

35-hour work week	40-hour work week
98 annual hours	112 annual hours

As holidays are changed at the College, the annual holiday hours will be appropriately adjusted. Employees hired in nine, ten, or eleven-month positions are eligible for holidays occurring in their appointment schedule.

If an exempt employee works on a designated holiday, that person may choose another day off within the same fiscal year (June 1–May 31). All non-union, non-exempt employees required by their supervisor to work on a holiday that is set forth on the above holiday schedule above will receive 1.5 times their regular rate for working that day plus either a floating holiday or paid the additional 7 or 8 hours for the day itself. All floating holidays must be taken by May 31 each year or forfeited.

Full-time, non-exempt employees who are “flexing hours” in the summer months may submit hours for holiday pay at the hours they are scheduled to work that day. However, the total holiday hours taken will be subtracted from the annual hours above. The employee will also have the option, with the agreement of their supervisor, to work a five-day work schedule during a holiday week at their regular 7- or 8-hour day.

[Who is eligible for paid holidays?](#)

Regular full-time exempt employees and non-exempt employees , and temporary full-time exempt and non-exempt employees who are hired into a nine- to twelve-month position are eligible for paid holidays as of date of hire. After one year of employment, regular and temporary part-time exempt and non-exempt staff, employees in shared positions, and full-time temporary exempt and non-exempt employees hired for less than 1,365 hours per year are eligible for paid prorated holidays based on their regular scheduled hours provided they are normally scheduled to work on a designated holiday.

Personal Time

How do I earn and use personal time?

With the permission of your immediate supervisor, personal leave is available to non-exempt employees for those occasions when you must take blocks of time off from work for personal reasons without using earned vacation for other than its intended purpose. Examples of appropriate uses of this benefit include such things as doctor appointments, house closings, extended bereavement leave, household moves, and other personal needs (these are examples only and not intended to be exhaustive). Personal time is not intended to extend vacation.

Three (3) personal days, to a maximum of 21 hours for those employees working a 35-hour workweek in a 12-month position, are credited on June 1 each year to continuing employees. Employees working a 40-hour workweek in a 12-month position are credited with 24 hours.

Full- and part-time employees hired after June 1 are credited with a prorated portion of personal hours. Personal time not used by May 31 is forfeited. Personal time must be used in increments of 0.5 hours or greater.

Pay in lieu of time off is not permitted. Employees who terminate their employment do not receive payment for any unused personal time.

Who is eligible for Personal Time?

Full- and part-time non-exempt employees hired for at least a nine-month appointment are eligible for personal time upon date of hire.

Every attempt has been made to ensure that all information in this Summary of Benefits is clear and accurate. However, this Summary is not a legal document. An individual Summary Plan Description governs each benefit plan available through Skidmore's benefits programs. Benefits may be changed, revised, or terminated at the sole discretion of the College

REV:HR: 09/20