

THE EVERGREEN STATE COLLEGE

EMPLOYEE BENEFITS

This document is prepared as a handout for all employees. It is intended to provide general information about employee benefits. Specific details on each respective contract are included in payroll brochures or in the Evergreen Administrative Code. A comprehensive listing of all benefits available is attached as Exhibit I.

The following deductions are assessed against all earnings in accordance with State or Federal law. They are listed here as a benefit because the funds are used to spread an insurance risk or provide a future benefit.

Medical Aid

The Department of Labor and Industries administers the Medical Aid Fund. The purpose of the fund is to sustain the cost of job related injury. It pays for hospital, doctor and clinical services if an injury is judged job related by the Department of Labor and Industries. The College and the employee each pay approximately \$1.31 per month for this insurance.

Industrial Insurance

The Department of Labor and Industries administers the Industrial Insurance Fund. The purpose of the fund is to pay pensions in the event of disability or death. The fund will reimburse employees for time loss, temporarily or permanent, up to 60% of salary. The full cost is paid by the College. It averages about \$1.10 per employee per month.

Old Age and Survivor's Insurance (OASI)

Social Security is the nations basic method of providing a continuing income when family earnings are reduced or stop because of retirement, disability or death. During working years employees, their employers and self-employed people pay social security contribution which are pooled in special trust funds and these monies are used to pay the benefits. Part of the contributions go into a separate hospital trust fund so workers and dependents who are eligible will have help in paying hospital bills. This part of the program is called Medicare. OASI is financed by contributions from both the employer and employee for calendar year 1974:

Employee share:	5.85% gross salary to \$13,200
College share:	5.85% gross salary to \$13,200

Income Tax Withholding

Each employee's income tax liability is calculated and deducted based on the W-4 completed by each employee and the IRS percentage method withholding tables.

In order to provide retirement plans for all employees of the College the Board of Trustees has adopted by resolution: the (TIAA-CREF) Teachers Insurance and Annuity Association - College Retirement Equities Fund retirement plan for the faculty and non-academic exempt staff and the Public Employees Retirement System for all other employees. Employees transferring to Evergreen who previously were members of Washington Teacher's Retirement System may continue participation at Evergreen.

Public Employee's Retirement System

The Evergreen State College participates in Public Employee's Retirement System to provide a retirement benefit for classified and non-academic exempt employees. Participation is required by law. Contributions to the system by the employee and employer are as follows:

Employee share:	6% of annual salary
College share:	7.05% of annual salary

State Teacher's Retirement System

The Evergreen State College participates in the State Teacher's Retirement System so that new employees who have previously participated in State Teacher's Retirement System may continue participation when employed by the College. Contributions to the system by the employee and employer are as follows:

Employee share:	6% of annual salary
State of Washington:	Appropriated as required to pay benefits (RCW 41.32 and 28B.10.417)

TIAA/CREF - Teacher's Insurance and Annuity Association/College Retirement Equities Fund

The Board of Trustees under authority provided by RCW 28B.10 established the retirement program with TIAA/CREF for the purpose of providing retirement income and related benefits to faculty and administrative exempt staff members. Non-academic exempt employees employed after July 1, 1974 are required to participate in Public Employee's Retirement System. The Board of Trustees has adopted the goal for the Retirement System to provide for participants, upon retirement, at age 65 and after 25 years of service, a minimum retirement income based upon 50 percent of the average salary of the highest two consecutive years of service, exclusive of Federal Social Security benefits. To meet the goals established by the Board of Trustees the College provides supplementation. Contributions to the plan by the employee and employer are as follows:

Employee share: 5% under age 35, 7.5% age 35 - 49, 10% age 50 or above at option of employee
College contribution: matching of employee's contributions plus supplementation as required.

The Evergreen State College makes available to faculty and staff, insurance plans on a group payroll deduction basis. There are several different benefits available and with the different types of insurance there are various options open. The College contributes up to \$35.00 a month toward these premiums for each employee who is expected to work more than six months at least half-time or more.

Health Insurance

The College provides a variety of health insurance programs. These programs are available to all employees except students and temporary employees. The health program will be taken over the State Employee's Insurance Board in January 1975. See Exhibit II and III for insurance rates and benefits.

- (1) Thurston County Medical - This is a basic doctors care service plan that provides hospital, surgical, medical and major medical benefits. Reimbursable costs are spelled out in detail for all medical expenses.
- (2) Blue Cross/WEA - This is a basic plan that provides hospital, surgical and major medical benefits. Also included in the plan is life insurance which reduces from \$2,500 at age 35 down to \$250 over age 65.
- (3) National Home Life Assurance Company - This is a comprehensive major medical plan subject to a deductible of \$100 per person and \$150 per family on an 80% co-insurance basis up to a maximum of \$15,000.
- (4) Group Health - Group Health Cooperative of Puget Sound provides a comprehensive health care program. This is a panel medicine plan providing coverage for hospital care, outpatient care, maternity at a standard fee and emergency calls.

Life Insurance and Accidental Death and Dismemberment Insurance

The State Employees Insurance Board has implemented a uniform Life and AD & D program for Higher Education. The program consists of five parts as follows:

Part A - Basic Life and AD & D

\$5,000 Life Insurance for death from any cause and \$5,000 Accidental Death and Dismemberment. (This part is mandatory but is paid from the \$35.00 employer insurance contribution. The cost is \$1.50 per month per employee.)

Part B - Dependents Life Insurance

\$2,000 for your spouse.

\$1,000 for each child age 14 days and under 19 years.

\$1,000 each child age 19 years and under 24 if dependent and full-time student.

Covers death from any cause.

\$.95 per family regardless of number of dependents.

Part C - Optional Life Insurance

If your annual salary is under \$10,000 you may choose any amount in \$1,000 increments from 1/2 your annual salary (rounded to next \$1,000) up to \$10,000.

If your annual salary is \$10,000 or over, you may choose any amount in \$1,000 increments from 1/2 your annual salary to your annual salary (both rounded to next \$1,000). Part C covers death from any cause.

Part D - Supplemental Life Insurance

If you have enrolled for the maximum under Part C, you may apply for additional amounts in \$1,000 increments from \$1,000 to \$100,000. Part D covers death from any cause.

Part E - Voluntary Accidental Death and Dismemberment Insurance

You may enroll for Part E Accidental Death and Dismemberment coverage in multiples of \$25,000 up to \$150,000 for covered accidental death or covered accidental dismemberment. If you select voluntary dependents AD & D coverage in addition to your own, your spouse will be insured for 40% and each dependent child for 5% of your benefit. If there is no spouse, each dependent child will be insured for 10% of your benefit. If you have no dependent children your wife will be insured for 50% of your benefit.

Salary Continuation Insurance

The College provides sick leave benefits for both faculty and staff. Classified staff accumulate one day a month up to a maximum of 132 working days. Faculty and administrative exempt receive full pay for four months, and then six months at 50% pay. Salary continuation insurance is designed to provide long-term benefits beyond the college sick leave. This insurance plan is underwritten by Union Mutual and is designed to provide a long-term disability benefit in accordance with the following limitations:

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|---------------------|--|
| Benefits: | (1) 60% of pay to a maximum benefit of \$1,500 per month. |
| | (2) Plus a contribution to the Pension Plan up to a maximum of 15% of salary or \$250 per month. |
| Maximums: | (1) Sickness - to age 65 |
| | (2) Accident - to age 65 |
| Elimination Period: | 180 days |
| Premium Rate: | .49% of gross salary to a maximum salary of \$2,500 per month |

Miscellaneous deductions for Savings Bonds, Credit Unions, Union dues, and United Good Neighbor Fund are available to employees on an optional basis.

Savings Bonds

The College participates in a State-wide plan developed to help employees save in U.S. Savings Bonds by payroll deduction. An employee may sign up for the Savings Bond program in the Payroll Office. Thereafter, the Payroll Office assumes the responsibility for keeping account on the deduction, purchasing the bonds, and distribution of the bonds to employees. Each year we undertake a savings bond drive to encourage investment in U.S. Savings Bonds. However, an employee may sign into the program at any time. (State of Washington Policy and Regulations - OPP & FM - 2.5.2.1).

Credit Unions

The College makes available by payroll deduction the services of the Washington State Employee's Credit Union, Thurston County Teacher's Credit Union and Washington School Employee's Credit Union. Through these credit unions an employee may either borrow or save by payroll deduction. (State of Washington Policies and Regulations - OPP & FM - 2.5.2.1).

Union Dues

Union Dues may be deducted through payroll deduction. For these employees who have elected to join a union, we are providing this service. (RCW 41.06.150 & RCW 28B.16).

United Funds Deductions

Deductions may be made upon request of individual employees for contributions to United Funds. (RCW 41.04.035 & 41.04.036).

Automatic Paycheck Deposit

The College has made arrangements with all local banks to participate in an automatic paycheck deposit system. Any employee who wishes may sign up for this service in the Payroll Office.

There are a variety of other benefits available to employees in addition to these direct benefits through the payroll system. These include various authorized leaves, unemployment compensation, travel expense allowances, and use of various college facilities and services.

Professional Leaves for Faculty and Exempt Staff

The College offers a program that allows faculty and exempt staff the opportunity to take time off from their normal duties to pursue development and improvement in ways that are beneficial to the individual and the College. The program provides full pay for approved leaves. Leaves may be granted for a maximum of one year in any seven-year period and is accumulated at the rate of two months per year of service. Leave must be accumulated before it can be granted. (EAC 174-112-780-830)

Seed Grants

The Seed Grant Program has supported the expenditure of time and research efforts by faculty members outside the academic year to examine possibilities for obtaining grant monies from outside agencies, to develop projects and to write detailed proposals.

Civil Duty Leave

Leaves of absence with pay are granted to all except temporary hourly employees. This leave is granted for employees to serve on jury duty, as trial witnesses, or to exercise other subpoenaed civic duties. (WAC 251-22-190)

Annual Leave

The College provides a program for accumulation of annual leave by exempt nonacademic and classified personnel. The policies for exempt non-academic are set forth in EAC 174-112-420/450. The policies for classified personnel are set forth in WAC 251-22-060/105. Faculty do not accumulate annual leave but are employed on a 9-month schedule.

Sick Leave

The College provides a program for awarding and accumulation of sick leave. The policy for exempt employees (including faculty) provides for 180 days of sick leave. (EAC 174-112-450). Classified employees accumulate sick leave at the rate of one day per month. (WAC 251-22-120/160)

Holidays

Legal holidays are designated by statute or by governor's proclamation. Refer to WAC 251-22-040 of the personnel policies and procedure manual.

Military Leave With Pay

Employees are entitled to leave with pay not to exceed (15) calendar days in any one calendar year, for active duty in the National Guard, Army, Air Marine, or Navel Reserve Forces of the United States for annual field training or for otherwise discharging reserve obligations.

Military Leave Without Pay

Employees are entitled to military leave of absence without pay for service in the armed forces of the United States or the state, and to reinstatement of his/her former position or to one of like class, with cumulative seniority and increments, upon application to the College within 90 days after the expiration of military service.

Maternity Leave

A woman requesting maternity leave shall be granted leave for the period of time she is sick or temporarily disabled because of pregnancy or childbirth. Accrued sick leave may be used during the temporary disability resulting from pregnancy.

Unemployment Compensation

The College pays the actual cost of unemployment compensation benefits. Eligible employees are paid benefits from the Unemployment Compensation Benefit Trust Fund and the College in turn reimburses the trust fund for actual costs.

Moving Expense

The Evergreen State College pays \$100 towards the cost of faculty and exempt supervisory employee's moving expense if the contract for moving is made through the Department of General Administration. This policy has been adopted to give new employees the advantage of the state purchasing power when contracting for the move. New employees must make all arrangements through the College Purchasing Agent and be prepared to pay the balance of the moving expense in full upon delivery of the household goods. Moving expense for classified employees may be paid in certain job categories if approved by the Personnel Office and HEPB.

Interview Expense

Applicants for academic positions (members of the faculty) and professional or administrative employees in supervisory positions may receive travel expense if approved in advance by the budgetary unit head and the Business Manager. Interview expense allowances are paid in accordance with the travel expense allowance for employees.

Parking

Parking is provided free of charge to all members of the College and visitors.

Travel Expense (Professional Development)

The College pays travel expense for workshops and conventions when such programs are a benefit to the employee as well as the State. These costs may be shared by both the College and the employee at the discretion of the budgetary unit head.

Clothing Allowance

Plant maintenance and operations provides three uniforms a year, one pair of safety shoes and safety lenses for maintenance and custodial staff.

Health Services

There is a half-time physician and full time registered nurse to provide emergency care, counseling and referral service for all staff. Routine outpatient care, such as aspirin, blood pressure checks, etc. is also provided.

Medic I Services

Free ambulance service and emergency medical care will be provided as soon as the Medic I vehicle is completed. They work in cooperation with Health Services.

Blood Bank

A blood bank is sponsored by King County Central Blood Bank, Inc. College employees may benefit from reduced rates for blood from the blood bank by donating blood approximately every three to four months.

Bus Service

The contract for bus service between Olympia and the College provided requires the College to subsidize the operation. This results in a service at reduced rates for College employees.

Campus Events

The College sponsors on campus events through academic programs, services and activity fees, non-credit generating programs, public events, and exhibitions. These activities are open to employees either at no fee or on a reduced fee basis.

Through Payroll	Faculty	Administrative Exempt	Classified	Hourly
Medical Aid	yes	yes	yes	yes
Industrial Insurance	yes	yes	yes	yes
Old Age and Survivors Insurance	yes	yes	yes	yes
Income Tax Withholding	yes	yes	yes	yes
Public Employees Retirement System	no ⁽¹⁾	yes	yes	no
State Teachers Retirement System	no ⁽¹⁾	no ⁽¹⁾	no ⁽¹⁾	no
TIAA/CREF	yes	no ⁽¹⁾	no	no
Health Insurance				
Thurston County Medical	} \$35 ⁽²⁾ yes			
Blue Cross/WEA				
National Home Life Assurance				
Group Health		yes	yes	no
Life Insurance & AD & D				
Salary Continuation Insurance				
Savings Bonds	yes	yes	yes	no
Credit Unions (State Employees & Teachers)	yes	yes	yes	no
Union Dues (RCW 28B.16)	yes	no	yes	no
Automatic Paycheck Deposit	yes	yes	yes	yes
<u>Other Than By Payroll Deduction</u>				
<u>Leaves with pay in full:</u>				
Professional Leave	yes	yes	no	no
SEED Grants	yes	yes	yes	no
Civil Duty Leave (Jury Duty)	yes	yes	yes	no
Annual Leave	no	yes (22 days)	yes (12 to 22)	no
Sick Leave	yes (180 days)	yes (180 days)	yes (12 days)	no
Holidays	yes (8 days)	yes (11 days)	yes (11 days)	no
Military Leave	yes (15 days)	yes (15 days)	yes (15 days)	no
<u>Leave without pay:</u>				
Military Leave	yes	yes	yes	no
Maternity Leave	yes	yes	yes	no
Unemployment Compensation	yes ⁽³⁾	yes ⁽³⁾	yes ⁽⁴⁾	yes ⁽⁶⁾
Moving Expense	yes	yes	no	no
Interview Expense	yes	yes	no	no
Parking	yes	yes	yes	yes
Travel Expense (Professional Develop.)	yes	yes	yes ⁽⁵⁾	no
Clothing Allowance	no	no	yes	no
Health Services (Routine Outpatient Care)	yes	yes	yes	yes
Medic I Services	yes	yes	yes	yes
Blood Bank	yes	yes	yes	yes
Bus Service (Subsidized by the College)	yes	yes	yes	yes
Campus Events	yes	yes	yes	yes

- (1) Available only if employee is a member when employed.
 (2) State contributes up to \$35 towards the payment of premiums on these insurances.
 (3) The College pays \$100 towards employee's moving expense. This enables the employee to benefit from the States buying power since the contract for the move is let by the Department of General Administration.
 (4) HEPB will authorize the payment of moving expense in job categories that cannot readily be filled locally.
 (5) Uniforms are provided for janitorial staff. Safety glasses and shoes, less the standard cost of each, are provided for maintenance employees.
 (6) Where employment is incidental to education, unemployment compensation is not provided.

Monthly Premium Comparison for Health Insurances

	<u>GROUP HEALTH</u>	<u>THURSTON COUNTY MEDICAL</u>	<u>WEA/BLUE CROSS</u>	<u>NATIONAL HOME LIFE ASSUR.</u>
Male	\$ 20.40	\$14.55	\$24.92	\$ 7.00
Female	20.40	16.80	24.92(No Maternity)	7.00(No Maternity)
Male and Spouse	40.80	29.55	45.18	17.25
Female and Spouse	40.80	30.30	45.18	17.25
Male and One Child	30.05	20.55	33.75	13.00
Two Children	37.85	25.85	33.75	13.00
Three Children	43.35	25.85	33.75	13.00
Each Additional Child	3.65 extra	-0- extra	-0- extra	-0- extra
Female and One Child	30.05	22.80	33.75	13.00
Two Children	37.85	28.10	33.75	13.00
Three Children	43.35	28.10	33.75	13.00
Each Additional Child	3.65 extra	-0- extra	-0- extra	-0- extra
Male, Spouse, and One Child	50.45	35.55	54.01	23.25
Two Children	58.25	40.85	54.01	23.25
Three Children	63.75	40.85	54.01	23.25
Each Additional Child	3.65 extra	-0- extra	-0- extra	-0- extra
Female, Spouse, and One Child	50.45	36.30	54.01	23.25
Two Children	58.25	41.60	54.01	23.25
Three Children	63.75	41.60	54.01	23.25
Each Additional Child	3.65 extra	-0- extra	-0- extra	-0- extra
Each Child, Male or Female:				
19 or over	-0-	6.00	---	---
21 or over	20.40	---	---	---
Employee Over 65	11.30(With Medicare) 24.75(Without Medicare)	7.45	---	---
Spouse Over 65	Same as for Employee over 65	Same as for Employee over 65	---	---

COMPARATIVE SCHEDULE OF HEALTH INSURANCE PLANS

<u>DESCRIPTION</u>	<u>GROUP HEALTH</u>	<u>THURSTON COUNTY MEDICAL (WASH. PHYSICIANS SERV.)</u>	<u>WASHINGTON EDUC. ASSN. OCCIDENTAL LIFE--BLUE CROSS</u>	<u>NATIONAL HOME LIFE ASSURANCE (COMPREHENSIVE MAJOR MEDICAL)</u>
<u>Hospital</u>				
Room and Board	\$ 65.00	\$ 65.00	\$ 25.00	Under M/M
Maximum	100 days	100 days	100 days	Under M/M
Extras	In full	90%	In full	Under M/M
Outpatient Care	In full	In full	In full (if care prov. in 7 days)	Under M/M
<u>DOCTOR CALLS</u>				
Office - Employee	35 calls in full	35 calls in full	4.00 each	Under M/M
Home - Employee	35 calls in full	35 calls in full	6.00 each	Under M/M
Non-Surgical Illness- Employee	Unlimited	35 calls in full	3.00 day (Empl & Dep)	Under M/M
Hospital Calls	100 calls in full	In full	Under M/M	Under M/M
<u>SURGICAL</u>				
Examples:				
Appendectomy	In full	In full	150.00	Under M/M
Gastrectomy (total)	In full	In full	300.00	Under M/M
Simple fracture (leg)	In full	In full	80.00	Under M/M
<u>AMBULANCE (per trip)</u>	In full	50.00	25.00	Under M/M
<u>MATERNITY</u>				
Normal Delivery	250.00 fee	400.00	175.00	Under M/M
Caeserean	(Balance in full)	Under M/M	300.00	Under M/M
Miscarriage	In full	In full	Hospital & M/M	Under M/M
<u>EYE EXAMINATIONS</u>	In full for all family members	One (employee only per year)	Under M/M	Under M/M
<u>DIAGNOSTIC LAB & X-RAY</u>				
Employee	In full	In full	35.00 per illness	Under M/M
Dependent	In full	150.00 per year	35.00 per illness	Under M/M
<u>SUPPLEMENTAL ACCIDENT</u>	---	---	300.00 each	---