

VI. BENEFITS

Benefits General Statement

Simpson College values its employees and has developed an extensive benefits program for eligible full-time employees to support this goal. All benefits, unless otherwise noted in this handbook, are subject to carrier qualifications. You may become eligible for some or all of the following benefits. A more detailed description of these benefits will be provided by the Office of Human Resources at the time you become eligible. Some benefits provided will be summarized in a Summary Plan Description (SPD). For complete details about benefit plans, consult with the Office of Human Resources department and the official plan documents. In case of any discrepancy between a SPD, a description in this Handbook, and the official plan documents, the official plan documents shall prevail and control.

The benefits provided herein may be modified, altered, added to, removed, revoked, suspended, terminated, eliminated, or changed in the sole discretion of the College at any time and without prior notice. Some of the employee benefit plans described in this handbook are subject to legal reporting and disclosure requirements.

If you have any questions regarding our benefit plans, please contact the Director of Human Resources. The Plan Administrator is the Vice President for Business and Finance.

Medical Insurance

The College offers group medical insurance and prescription drug coverage to full-time employees. An employee may enroll their dependents and pay for this coverage through a payroll deduction. Couples who are both employed full-time by the College can combine their Simpson contribution for medical insurance, not to exceed the total premium. For family coverage, Simpson will contribute the College portion for one Employee/Child and one Single employee contribution to use towards family coverage.

A full description of the benefits, along with a schedule of premium costs, can be obtained from the Office of Human Resources.

Information concerning plan updates will be made available when applicable.

Retiring employees (and their spouses) who are:

- a. covered by the College's group health insurance plan at the time of retirement,
- b. at least 55 years of age, but less than 65, and
- c. retiring after 10 or more years of continuous full-time service, have the option to remain on the College's group health insurance plan until age 65. During this period, the retiree is required to pay 100% of the premium.

Updated July 1, 2016

Pharmacy Deductible Reimbursement Policy

An employee may qualify for a taxable payment equal to the lower of the employee's deductible amount or the amount provided by a non-Simpson source to be used toward fulfilling the employee's deductible for covered prescriptions if all the following apply:

- A. The employee participates in Simpson's High-Deductible Health Plan (HDHP).
- B. The employee has been contacted by Simpson's pharmacy insurance provider and has been asked to adjust pharmacy preferences to reduce pharmacy costs to the College.
- C. The employee is receiving a documented benefit from a non-Simpson source that they will lose due to the adjustment of pharmacy preferences.

Approved by Cabinet April 18, 2017

Dental and Vision Insurance

Dental and vision insurance is available to employees recognized by the College as full-time. Simpson College will pay one-half of the cost of the single coverage. Dependents may be covered at the employee's expense.

Retiring employees (and their spouses) who are:

- a. covered by the College's group dental and vision insurance plans, as applicable, at the time of retirement,
- b. at least 55 years of age, but less than 65, and
- c. retiring after 10 or more years of continuous full-time service have the option to remain on the group dental and vision insurance plans, as applicable, until age 65. During this period, the retiree would be required to pay 100% of the premium.

Tax Saver 125 (Cafeteria) Plan

The College has designed its group medical, dental, and vision insurance benefits as a Section 125 Plan, also known as a Cafeteria Plan. In a Section 125 Plan, employees can pay the cost of non-taxable medical, dental, and vision insurance on a pretax basis, which has the effect of reducing taxable income.

Retirement Annuity Programs

Simpson College provides a voluntary defined contribution plan through TIAA (Teachers Insurance and Annuity Association). Information about this plan, as well as optional participation in tax deferred annuities (TDA) accounts offered by TIAA, is available in Human Resources.

All employees who work at least 1,000 hours per year and are at least 21 years of age are eligible to begin participation in the TIAA voluntary defined contribution plan on the first day of the month

following the completion of one year of continuous service. The one-year waiting period will be waived with proof of equivalent employment in higher education.

Adjunct faculty members and students are not eligible to participate in the voluntary defined contribution plan but may be eligible to participate in tax-deferred annuities (TDA) and should contact the Human Resources Office for details.

Participants in the voluntary annuity retirement plan are required to make personal contributions of 2 percent of the base monthly salary. This personal contribution is a tax-sheltered salary reduction. The College will contribute 5 percent of the base monthly salary.

Retirement age is defined under the Plan as age 65. However, participants may withdraw funds beginning at age 59 1/2 without a tax penalty if they choose. By law, an individual must begin drawing retirement funds by age 72 – 73 if they reach age 72 after December 31, 2022.

**Updated 6/1/2016*

Long-Term Disability (LTD) Insurance

Beginning July 1, 2020, all full-time employees of the College are covered by Symetra Life Insurance Company. The terms of this policy guarantee, after a ninety-day elimination period, a maximum monthly benefit, including any Social Security and Worker's Compensation funds, of 60 percent of the monthly salary base up to \$11,000 per month. In no event will the monthly income be less than \$100. This benefit will be paid until age 65 or until the employee is able to return to work in their own profession. The College pays the total insurance premium for all eligible employees. If an employee enrolled in the College retirement plan becomes disabled, the disability insurance will continue to make payments into the employee's retirement fund at a rate of 2 percent of the base salary at the time of disability if the eligibility for disability payments continues.

There is a conversion option for LTD at the request of the employee when leaving Simpson employment.

Group Life Insurance

The College provides all eligible employees group-term life insurance coverage equal to one and one-half the employee's annual salary. Optional life insurance is available at special group rates. There is a portability or conversion option for this term insurance.

Educational Benefits

Eligibility for educational benefits is described below. Employees and their immediate family members (spouses/domestic partner and/or dependent children) are eligible for educational benefits at the time of employment. "Children" refers to those individuals who meet the criteria of dependent as defined by FAFSA guidelines within the Federal Student Aid Regulations. Children must be considered dependent each year on the student who is enrolled at Simpson College and receiving the educational benefits. For the degree-seeking student (spouse/domestic

partner or dependent children), tuition remission will be granted for a maximum of eight full-time semesters plus four May terms and up to 20 summer credits or a total of 164 credits. The maximum available credits will be reduced by any transfer credits accepted toward a degree program resulting from attendance at a tuition exchange college.

Both full-time and some part-time employees and their dependents are eligible for tuition benefits as described here.

***Definitions:**

Full-time is defined as an exempt or non-exempt staff member who works a minimum of 37.75 hours per week, 10 or more months each year.

Part-time: Part-time is defined as a staff member who works an average of 20 hours per week, 10 or more months each year.

Food service and campus service partner staff with full-time or part-time status are eligible for Simpson College tuition remission. Food service and campus service staff are not eligible to participate in CIC or The Tuition Exchange program.

Seasonal, temporary, and adjuncts are not eligible to receive tuition benefits.

Dependents eligibility

1. Dependents must make an application and meet Simpson's entrance requirements to be eligible for the tuition benefit. In addition, students must meet Satisfactory Academic Progress standards as defined in the Simpson financial aid handbook.
2. When an employee separates from their spouse and no longer cohabits in the same residence, the College will not be responsible, at the start of the next semester, for the tuition remission benefit of the spouse.
3. In the case of "common law marriage," the employee shall provide the Director of Financial Aid with legal evidence of the marriage for the spouse to be eligible for tuition remission benefits.
4. When the employee is divorced and the dependent children of the employee reside with the former spouse/domestic partner, the children remain eligible for tuition benefits.
5. When the employee's spouse/domestic partner has dependent children (stepchildren of the employee of the College), they must reside in the employee's home for at least their senior academic year in high school to be eligible for tuition remission benefits.
6. If an eligible employee who has served the College for at least six consecutive years dies while under contract to the College, the spouse and/or dependent children of that employee is/are guaranteed the same tuition benefit they would have received if the deceased had continued to be employed at the College.
7. Dependents are not eligible to receive tuition remission for graduate course study.

Tuition Remission Policies and Procedures

Tuition remission is available for classes taken at Simpson College. Tuition remission is only available in credit-granting areas. Non-credit programs and music lessons do not fall under this remission benefit. Tuition remission does not apply to studies requiring extra compensation to be paid to faculty members, as is the case with independent study courses or summer school courses in which the employee is enrolled that require extra compensation to the instructor. The employee must request tuition remission for each academic year. Tuition remission forms may be obtained in the Office of Financial Aid or the Human Resources Office. The Director of Human Resources and the Office of Financial Aid must sign the tuition remission form.

Tuition remission benefits are intended to cover tuition charges after business/corporate educational benefits, state and federal grants have been applied for and credited to the student's account. In other words, total gift assistance will NEVER exceed the cost of tuition less fees.

In order for the College to avoid over-funding tuition, which can be funded through state and federal grants, employees, spouses/domestic partners, and dependent children without a baccalaureate degree will be required to complete the Free Application for Federal Student Aid (FAFSA) annually by the state deadline of July 1st. Students who are not degree-seeking are not required to complete the FAFSA.

The FAFSA must be filed by the prescribed deadline each year. Should the student be eligible for the state grants and fail to meet that deadline, the amount of such grants will be deducted from the student's tuition remission. To receive full tuition remission, one must document ineligibility for state and federal grants.

In order to document ineligibility for such grants, the following procedures will be used:

1. It is a requirement that each applicant complete the Simpson College Tuition Remission Application. The form is to be returned to the Director of Human Resources, who will initially process the form and forward it to the Financial Aid Office for appropriate action.
2. All degree-seeking employees, spouses/domestic partners, and/or dependent children must complete FAFSA with the federal processor prior to the July 1st yearly deadline.
3. Tuition remission is not granted for more than sufficient credits to graduate. Additional tuition remission beyond graduation must enhance the individual's employment at Simpson College and be approved in writing by the Cabinet-level officer for that employee.
4. Employees, spouses/domestic partners, or dependent children who enroll as "non-degree" students do not need to complete the FAFSA but must complete the Simpson College Tuition Remission Application.

The FAFSA application is completed at www.studentaid.gov. Tuition remission will be provided according to the program outlined above, less federal and state grants.

Employee Tuition Remission

Staff interested in degree-seeking or personal growth and development must make an application to attend Simpson; if the staff member meets Simpson's entrance requirements and is admitted, they will be eligible to take courses and receive tuition remission under the following conditions:

1. Employees must have the approval of their supervisor.
2. Classes must not interfere with the performance of the employee's responsibilities.
3. The employee must continue to work their scheduled number of hours. However, hours may be adjusted with the supervisor's approval to compensate for class time occurring during the regular workday. The employee is required to submit to Human Resources a schedule signed by the supervisor stating when the class time will be made up.
4. The employee must request tuition remission for each academic term. Tuition remission forms may be obtained in the Office of Financial Aid or Human Resources. The Director of Human Resources and the Office of Financial Aid must sign the tuition remission form.
5. Employees will be limited to one day of class during each fall and spring semester, so as not to conflict too much with work hours. Classes may also be taken in the evenings and online up to a maximum of 32 credits per academic year. One course in each summer session may also be taken.
6. Employees will be eligible to enroll in graduate-level courses offered at Simpson, as space is available, with partial tuition remission. The amount of tuition waived per credit hour will be equal to the per credit hour remission offered for undergraduate courses. The employee will then be responsible for the unremitted difference.
7. All employees must maintain satisfactory academic progress to continue to receive the tuition remission benefit.

Dependents Tuition Remission

Full-time enrollment: Dependents must make an application and meet Simpson's entrance requirements. Once accepted for admission to the College, full tuition remission is granted, exclusive of all fees, including the general fee, campus center fee, technology fee, student government fee, health fee, and student activity fee. Tuition remission will be granted for a maximum of eight semesters plus four May terms and up to 20 summer credits or a total of 164 credits. The maximum available credits will be reduced by any transfer credits that are accepted toward a degree program resulting from attendance at a tuition exchange college.

Part-time enrollment: Dependents must make an application and meet Simpson's entrance requirements. If admitted, full tuition remission is granted exclusive of the general fee, campus center fee, technology fee, student government fee, health fee, and student activity fee. For the degree-seeking student (spouse/domestic partner or dependent children), tuition remission will be granted for a maximum of eight semesters plus four May terms and up to 20 summer credits or a total of 164 credits. The maximum available credits will be reduced by any transfer credits that are accepted toward a degree program resulting from attendance at a tuition exchange college.

CIC Tuition Exchange Program

Simpson College is a member of the Council of Independent Colleges, which makes available to its member institutions a tuition exchange program involving approximately 440 schools throughout the nation. The program is available to all dependent children of Simpson College employees who meet the eligibility requirements of full-time and some part-time above* and are continuously employed while the student is enrolled at the exchange college.

The following requirements must be met in order for a student to be eligible to participate:

1. All applicants wishing to be considered for export must file the tuition exchange/remission application with either the Office of Financial Aid or Human Resources.
2. The applicant must be admissible at the host college.
3. Each host college may choose to enroll only three (3) exchange students in any year.
4. Applicants are required to submit notice of all other financial aid awards to the host college.
5. The host college's commitment to each student is limited to tuition benefits and may be full-tuition or partial tuition.
6. Each applicant applies directly to the college(s) of choice, submitting all required financial aid information.
7. The Admissions Office of the host college informs the student of his/her admissibility.
8. The tuition exchange officer will notify the student of tuition exchange eligibility after acceptance for admission.
9. Retention of a student in this program is determined on the same basis as all other students are continued.

If, as an employee, you have any questions regarding this program, please feel free to contact the Director of Human Resources or the Office of Financial Aid. To see a list of participating colleges and universities, go to www.cic.edu.

Tuition Exchange Inc. Program

Simpson College also participates in a program of cooperative tuition remission involving over 700 schools throughout the nation (list available at www.tuitionexchange.org). The program is available to all dependent children of Simpson College employees who meet the eligibility requirements of full-time and some part-time above* and are continuously employed while the student is enrolled at the exchange college. The College cannot assure any college family that eligibility will be available at a given time. At the same time, a dependent must be admissible to the institution by their standards. Details of this program are subject to change.

The policy for export under the TE Program is as follows:

1. All applicants wishing to be considered for export must file the tuition exchange/remission application with either the Office of Financial Aid or Human

Resources. This program is extremely competitive, and students may apply during their junior year of high school.

2. The applicant must be admissible at the host college.
3. Each host college may choose to enroll whomever they desire, and there are no limits or restrictions to the program.
4. Applicants are required to submit notice of all other financial aid awards to the host college.
5. The host college's commitment to each student is limited to tuition benefits and may be full tuition or partial tuition.
6. Each applicant applies directly to the college(s) of choice, submitting all required financial aid information.
7. The Admissions Office of the host college informs the student of his/her admissibility.
8. The tuition exchange officer will notify the student of tuition exchange eligibility after acceptance for admission.
9. Retention of a student in this program is determined on the same basis as all other students are continued.

If, as an employee, you have any questions regarding this program, please feel free to contact the Director of Human Resources or the Office of Financial Aid. To see a list of participating colleges and universities, go to www.tuitionexchange.edu.

During the life of an existing tuition exchange agreement in either the CIC or Tuition Exchange, Inc. program, if the employment status of the Simpson employee changes or ceases for reasons other than voluntary resignation or misconduct, the President shall have the discretion to take into consideration any mitigating circumstances, and under such terms and conditions as the President deems in the best interests of Simpson College, agree on behalf of the College to continue to honor the exchange agreement beyond the employment of the Simpson employee for a period not to exceed two years. The Assistant Vice President for Enrollment & Financial Aid is the designated tuition exchange officer at Simpson College. The AVP will provide full information on colleges participating in the program, Simpson's status within the program, related details, and will provide counsel and assistance to all seeking further information.

** Updated June 2024*

Continuing Education Credit Tuition Remission

Applicability

This policy applies to all employees of Simpson College. Continuing education is considered to be educational opportunities offered through the college's Continuing Education and Graduate Division, which are typically not part of a degree program. They are often one-time or limited-time opportunities for the purpose of career enhancement. This policy augments the college's existing tuition remission policy for degrees described elsewhere in the Employee Handbook. For more information regarding the Continuing Education Credit Tuition Remission Policy, please contact the Human Resources Department.

Policy

The extent to which Simpson College will offer tuition remission to its employees for continuing education opportunities will be determined by reviewing the unique circumstances of each offering. The following guidelines will apply in making the determination:

- Tuition remission for continuing education offerings will be limited to the employee.
- Tuition remission is offered on a “space available” basis with the consent of the individual directing the continuing education opportunity.
- The decision regarding the applicability of tuition remission for continuing education offerings will be made in consultation with the Associate Vice President for Continuing Education and Graduate Programs at the time the offering is developed.

Full-Tuition Remission

Except in extraordinary circumstances determined by the appropriate vice president, the college will not offer tuition remission when doing so would come at a financial cost to the institution.

Example: The institution partners with another entity to offer a workshop on time management to the public. The partner will charge the institution \$100 per participant. Simpson will charge the public \$150 for the workshop. In this case, full remission would not be granted as the college would have to pay \$100 to the partner to have the employee participate.

Example: The college offers a workshop to the public on choosing health insurance. There is a \$25 materials cost built into the \$100 workshop fee. In this case, full remission would not be granted as the college would have to pay an additional \$25 materials cost to have the employee participate.

Partial-Tuition Remission

In both of the examples provided above, the college may, at its discretion, grant employees partial remission of the workshop fees by reducing the employee cost to the out-of-pocket expense the college would need to pay. In the first case, the college may allow the employee to participate if she or he agrees to pay the \$100 to cover the partner’s cost. In the second example, the college may allow the employee to participate if he or she agrees to pay the \$25 materials cost.

Other

The above policy and guidelines apply to all continuing education offerings, no matter what the format (face-to-face, hybrid, online) of the offering.

Nothing precludes a division or unit of the college from paying from its own budget the fee for a continuing education offering so that an employee may participate.

Example: The college offers a workshop on improving supervisor/employee communications. The college has partnered with an outside company, which will charge the college \$100 per participant, plus a \$25 materials fee. The college will be charging the public \$200 per participant. The HR department at the college agrees to pay the \$125 cost of attending for one of the college's supervisors from its own training budget line.

**Approved 9/30/14; Updated 10/22/14*

Wellness Program

Simpson College offers a voluntary wellness program, which includes annual blood profiles, flu shots, and an EAP program. Beginning July 1, 2016, a "flex policy" was provided as an option for employees to utilize a portion of their lunch break to exercise, when approved in advance by their supervisor.

Simpson Athletic Club Privileges

As an employee of Simpson, you and your immediate family have the benefit of the athletic facilities to enhance your personal fitness and exercise opportunities with a complimentary employee membership to the Simpson Athletic Club. All employees wishing to use the facilities are asked to use their employment ID card for access. Only family members who request SAC passes will receive them. Each family member (age 16 and over) will have his or her own personalized pass, which should not be shared. Dependents under age 16 may use the facilities when they are accompanied by their parents or guardian.

Library

College employees may check out library materials by presenting their Simpson ID card. Family members may present their public library cards. Check out the library website for current hours & services. Follow us on Facebook and Instagram for updates.

Bookstore Discount

The Simpson College Bookstore is a retail service that seeks to provide students, employees, parents, friends, and the surrounding communities with a convenient, competitively priced, and attractive environment for the purchase of books, supplies, gifts, and sundry items conducive to a positive Simpson College experience.

Caps, gowns, and hoods for faculty and cabinet members can be rented or purchased by contacting the bookstore. Rental gowns need to be returned on the first working day after graduation.

A 20 percent discount will be given to the supplies charged to the department. Please provide the bookstore with the department charge number.

A 10 percent discount will be given to all college employees for personal purchases. The Simpson College ID should be shown when bringing purchases to the cashier.

Personal Computer Purchases

Employees may purchase computers for personal use through the College. Computer choices will be limited to Simpson's current computer vendor(s). Purchases may be paid for in full at the time of purchase or through payroll deduction. More detailed information is available through Information Technology Services.

Moving Expenses Policy

Under certain circumstances, the College will provide reimbursement of moving expenses for new full-time faculty/staff members living farther than 50 miles from the College.

Moving expenses are limited to the costs of relocation to a new residence and the ordinary and customary cost of moving household goods and personal effects as detailed in the IRS Publication 15 (Circular E). This reimbursement is considered a taxable fringe benefit by the IRS and is subject to Federal and State tax withholding as well as Social Security and Medicare taxes and will be included on an employee's W-2 form.

Payment of Moving Expenses

Moving expenses must be supported by an original itemized receipt for the employee to receive reimbursement.

1. Original itemized receipts for expenses incurred eligible for reimbursement must be submitted to Human Resources (i.e., truck rental fee, gas receipts for rental truck or personal vehicle, etc.).
2. Reimbursement will be made to the employee and will be added to the following month's payroll upon the submission of itemized receipts.
3. An employee will have a maximum of one year from the date of commencing employment in which to submit receipts for reimbursement if this benefit is offered by the College.

Updated 1/1/2018, October 1, 2022

College Housing

In some instances, the College may be able to offer an employee a college-owned house or apartment on a rental basis. For information, contact the Director of Procurement.

Professional Growth and Development Courses, Conferences and Workshops

To attend a conference or class to enhance abilities or skills, an employee must first obtain the supervisor's approval. Staff are expected to exhibit and continue professional growth and development consistently with their major responsibilities.

- a. Within the restraints of budget and schedule, staff are encouraged to attend professional conferences that have identifiable promises for professional growth or institutional

improvement. Employees are encouraged to utilize those conferences that are most productive within the geographic limits of the state or the region. Attendance at conferences should be planned well in advance, and the opportunity should be shared equitably among staff members in each department.

b. Occasional workshops and in-service programs may be presented on campus for the purpose of professional improvement and growth. Supervisors are encouraged to support these activities.

c. Networking is encouraged with colleagues at neighboring colleges or invite colleagues in similar fields to our campus. Expenses for such travel should be assessed against department budgets.

Special Risk and Accident Coverage

Exempt employees are insured up to \$100,000 for accidental injury or death if such injury or death occurs while the insured is on a College-authorized trip. Any injury which occurs while in or on, or entering or leaving any kind of aircraft shall be covered, when such injury occurs as follows:

a. While the insured is a passenger in a licensed passenger aircraft;

b. Provided by a scheduled airline on any regular, special, or chartered flight; and

c. Flown by a pilot duly licensed to operate such aircraft; or

d. While the insured is a civilian passenger in any transport-type aircraft operated by the Military Air Transport Service of the United States or by the Air Transport Command of Canada, or

e. As a result of the insured being struck by any aircraft.

f. The College provides bodily injury and property damage coverage when an employee uses a rental car in the line of business. Employees are requested not to take out additional insurance through the rental agency when scheduling a rental car. Employees who travel will be issued insurance cards that verify coverage.

g. Beneficiary will be the same as named on the employee's life insurance policy.