

**Approved By:** President

**Date Approved:** Not Available

1. **Summary:** This policy establishes various benefits for employees.
2. **Rationale:** This policy is necessary to ensure consistent, equitable, and compliant administration of employee benefits.
3. **Entities Affected:** Employees
4. **Definitions:** Not Applicable
5. **Policy:**

#### **A. Health Insurance**

Employees who are full-time and normally scheduled to work at least thirty-two (32) hours per week are eligible to participate in the Criswell College medical plan effective their first day of employment, if that day falls between the first (1<sup>st</sup>) and fifth (5<sup>th</sup>) day of the month. Coverage for employees who start on the sixth (6<sup>th</sup>) day of the month or later will begin on the first day of the month following their date of employment. The college presently pays the full cost of medical insurance on its employees, although this practice is subject to change as coverage policies are renegotiated each year. During each year's enrollment period and as part of their orientation, employees will be provided detailed information about the insurance plan. This information should be read carefully and questions should be resolved with the Director of Human Resources.

#### **Dependent Coverage**

Additional coverage for spouses, eligible children or whole family coverage is available at the time of employment or within thirty one (31) days of new births, adoptions, or marriages, or during open-enrollment.

Premiums for dependent coverage are paid through payroll deduction each month.

#### **Termination of Insurance**

Employees who are leaving employment with Criswell College will have college-sponsored medical coverage to the end of the month of departure. In the case of leaves of absence, the coverage may be extended depending upon the length and nature of the leave.

#### **B. Cafeteria Plan**

Criswell College offers employees the use of a cafeteria or flexible spending plan. This allows the employees to pay child and dependent care expenses, and unreimbursed medical and dental expenses on a non-taxable basis.

During open-enrollment (usually in November) employees that wish to participate will complete an enrollment form with their estimated costs for eligible items during the coming calendar year. Each pay period, the college will reduce the employee's gross pay (before taxes) by 1/24 of the estimate. Actual medical expenses will be reimbursed to the employee. Deductions unused by the end of the year in excess of \$500 must be forfeited according to federal law. The advantage for employees is the tax savings.

### **C. Life Insurance**

Criswell College provides all regular full-time employees who are normally scheduled for thirty-two (32) hours per week or more with a life insurance policy.

This benefit is available to all eligible employees and is paid for by Criswell College. The plan provides term life insurance coverage equal to twice their basic annual earnings up to a maximum of \$150,000. Premiums for coverage in excess of \$50,000 are considered non-cash income by the government and taxes will be withheld for those amounts.

Coverage terminates on the last day of the month of termination, except in the case of a leave of absence where the policy may be continued depending upon the length and circumstances of the leave.

For more information contact the Director of Human Resources.

### **D. Disability Insurance**

Criswell College provides short-term and long-term disability insurance for all full-time employees. For information regarding the disability program, contact the Director of Human Resources.

### **E. Pension Plan**

Full-time employees are eligible to participate in a 403(b) retirement plan. Criswell College contributes two percent (2%) of the employee's gross salary to the program and will match employee contributions up to another one percent (1%). Employees may contribute further tax exempt earnings to the program up to an amount permitted by law. The vesting of contributions will be in accord with the schedule provided in the institution's annuity plan.

Employees may receive a retirement plan booklet that details the coverage of the plan. Representatives from the Human Resources Office or GuideStone Financial Resources are available to answer any related questions.

### **F. Statutory Benefits**

#### **Social Security**

Criswell College and the employee each pay fifty percent (50%) of the cost of Social Security and Medicare benefits that as determined by federal legislation. Employee contributions are made through payroll deductions. Social Security benefits are administered by the U.S. Department of Health and Human Services and only that agency can make final determination as to whether, and in what amounts, benefits may be received.

Those individuals paid by the institution who are ordained, licensed, or commissioned to the gospel ministry and have elected to receive a housing allowance are considered self-employed for social security purposes and are, therefore, fully responsible for the entirety of their own SECA taxes.

### **Unemployment Compensation**

State Unemployment Insurance is administered by the State of Texas and paid for by Criswell College. Those employees discharged for cause are not eligible for benefits.

### **Workers' Compensation**

Criswell College pays for all costs associated with providing workers' compensation coverage, and the insurance carrier makes all decisions pertaining to compensable illnesses and injuries.

Employees who sustain a work-related illness or injury must report the illness or injury immediately to their supervisor and the Director of Human Resources. The following information must be given:

1. Date and time of injury
2. Part of body injured
3. Activity being performed at the time of the accident
4. Name and address of physician
5. Name and address of hospital

All of the above information is required for reporting a workers' compensation claim.

To be eligible for Workers' Compensation benefits employees must go to an authorized facility when possible.

Employees are expected to return to work as soon as written authorization is received from a physician describing the employee's condition and abilities (see 2.13 Safety & Accidents).

### **G. Educational Assistance**

#### **Criswell College**

Full-time employees of Criswell College, their spouses, and children are granted full tuition scholarships to Criswell College. The tuition benefit applies to all classes (campus, online, independent study) and all associated course-related fees (excluding fees associated with travel courses). The cost of books and fees that are not course-related (graduation fees, parking fees, transcript fees, library fines) must be borne by the employee and/or family member.

Unless specified in writing, the following governs class attendance by Criswell College employees:

1. The benefit is contingent upon the satisfactory work performance of the employee. An employee is not eligible who is under the remedial action of a written warning or is being disciplined for excessive absenteeism or tardiness.
2. The employee must satisfy normal enrollment requirements if pursuing a degree granting program.
3. If classes are attended during the day, arrangements must be made with the supervisor to make up for lost work time.
4. A course must be taken during non-working hours if offered.

### **Professional Workshops and Seminars**

Criswell College will reimburse full-time employees for attendance at appropriate workshops, seminars, and short courses needed to maintain professional certifications required by the employee's duties. Approval must be secured in advance.

**6. Procedure:**

- a. **Implementation:** Not Applicable
- b. **Responsibility for Compliance:** Chief Business Officer
- c. **Notification:** This policy will be posted on the college's website and network drive and will be published in its entirety or in summary in the college's employee handbook.
- d. **Policy Review:** This policy will be regularly reviewed according to the college's policy review procedure.

For the Office of Institutional Effectiveness and Research only:

Policy version: 1.0	Policy number: 2.052
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Related policies:
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Policy History

Version 1.0	Not Available
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