



2021 BENEFITS SUMMARY



WELCOME

to Excelsior College, a vibrant and dynamic workplace. Here you'll find unmatched opportunities and a supportive environment as you help the College meet its mission to provide educational opportunity to adult learners with an emphasis on those historically underrepresented in higher education. The college meets students where they are – academically and geographically, offering quality instruction and the assessment of learning.

THE OFFICE OF HUMAN RESOURCES

in partnership with internal stakeholders, promotes a positive, fair, equitable and rewarding workplace for Excelsior College staff and faculty. We know that by fostering an environment and culture where employees are enabled and engaged, we help to drive the institution toward excellence. In alignment with Excelsior's mission, this office supports our most valuable resource – our people – in areas such as talent acquisition, development and retentions, compensation and benefits, and employee relations promoting a positive, fair and equitable workplace culture.



HUMAN RESOURCES

Who we are and how you contact us:

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GENERAL INFORMATION

Excelsior College is a non-brick and mortar institution. We run consecutive terms that allow us to remain open for our students all year long.

- Core Hours of Operation:** 8:30am-5pm EST
- Hours per Week:** Full-time employees work 37.5 hours per week (7.5-hour days, 1-hour lunch)
- Payroll:** Bi-weekly schedule with no lag for new employees
- Dress Code:** Business casual with Friday's designated as casual

EMPLOYEE PERKS

In addition to a robust suite of employee benefits, here are some of the things that make working at Excelsior an exceptional experience:

- Free parking at the Albany Campus
- SEFCU curbside mobile ATM on payday Fridays
- Prime at Excelsior, an in-house café
- On-Site wellness opportunities
- Weekly deliveries from Field Goods (www.field-goods.com)
- Discounted Regal Cinema movie tickets
- Discounted BJ's Wholesale membership
- Subsidized gym membership reimbursements
- Cellphone discount through AT&T and Verizon
- Computer discounts through Dell
- Free membership to Plum Benefits (www.plumbenefits.com)
 - Sign up using your Excelsior College email address with company code: ac1025744

STAFF POLICIES & EMPLOYEE HANDBOOK

All Human Resource and Staff Policies, as well as the Employee Handbook, are located in the Non-Academic Policies section of Excelsior College Policies SharePoint site located [here](#).

DESIGNATED HOLIDAYS

Excelsior College will observe thirteen designated holiday closures in 2021 which include:

New Year's Day	January 1, 2021
Dr. King's Birthday	January 18, 2021
Presidents Day	February 15, 2021
Memorial Day	May 31, 2021
Independence Day	July 5, 2021
Labor Day	September 6, 2021
Columbus Day/Indigenous People's Day	October 11, 2021
Veterans Day	November 11, 2021
Thanksgiving	November 25, 2021
Thanksgiving (Day After)	November 26, 2021
Christmas Eve	December 24, 2021
Christmas Day	December 25, 2021
New Year's Eve	December 31, 2021

Note - One variable floating holiday is granted at the beginning of the calendar year for current employees and upon the date of hire for new employees. This floating holiday is on a "use it or lose it" basis and must be used within the calendar year in which it was granted. The floating holiday accrual is pro-rated based on percentage of time worked for part-time employees.

PAID TIME OFF (PTO)

Paid Time Off (PTO) combines all types of short-term paid leave time into one bank. New employees who work full-time, will start their PTO accrual after their first full two weeks of work. With each pay period, employees accrue additional PTO based on their completed years of service as outlined below. Employees must work at least 70% of their work schedule in order to accrue time. Staff can carry forward their PTO accrual from one year to the next. The maximum carry-over limit is at the discretion of Human Resources. The maximum carryover limit is at the discretion of Human Resources and will be announced college-wide with plenty of notice. Any additional hours over the maximum carryover limit will roll into your Extended Illness Bank on March 1st of each year. **Please note that PTO accruals are pro-rated for part-time employees based on the percentage of time worked.**

PTO Accrual Schedule Based on Years of Service

0 to 1	5.50 hours biweekly (3.80 weeks)
1	6.00 hours biweekly (4.16 weeks)
2	6.50 hours biweekly (4.50 weeks)
3	7.00 hours biweekly (4.85 weeks)
4	7.25 hours biweekly (5.03 weeks)
5	7.50 hours biweekly (5.20 weeks)
6	7.75 hours biweekly (5.37 weeks)
7	8.00 hours biweekly (5.55 weeks)
8	8.00 hours biweekly (5.55 weeks)



PTO Accrual Schedule Based on Years of Service (continued...)

9	8.25 hours biweekly (5.72 weeks)
10	8.50 hours biweekly (5.89 weeks)
11	8.50 hours biweekly (5.89 weeks)
12	8.75 hours biweekly (6.00 weeks)

Note – A select group of employees will receive one additional Floating Holiday based on the schedule below in order to offset the new accrual schedule implemented January 1, 2017. The additional Floating Holiday must be used in the calendar year in which it was received. **Please note the additional Floating Holiday is pro-rated for part-time employees based on the percentage of time worked.**

Employees Hired Between:	Will Receive:
January 1, 2011 – November 1, 2016	Additional FH Accrual on January 1, 2021
January 1, 2012 – November 1, 2016	Additional FH Accrual on January 1, 2022
January 1, 2013 – November 1, 2016	Additional FH Accrual on January 1, 2023
January 1, 2014 – November 1, 2016	Additional FH Accrual on January 1, 2024
January 1, 2015 – November 1, 2016	Additional FH Accrual on January 1, 2025

EXTENDED ILLNESS BANK (EIB)

Extended Illness Bank (EIB) is accrued time that is set aside for hospitalization, long-term illness (longer than 3 days,) or bereavement. Beginning with the one year service anniversary date and on all subsequent anniversary dates, an allocation of 37.5 hours will be added to your EIB. **Please note that EIB accruals are pro-rated for part-time employees based on the percentage of time worked.**

PROFESSIONAL DEVELOPMENT / VOLUNTEER TIME OFF (PVTO)

Professional Development Volunteer Time Off (PVTO) is time designated for use for professional development and volunteer activities purposes. Professional Development includes activities such as soft-skills training, professional certification-related classes/webinars and other similar activities that assist in furthering the development of career and professional skills that enhance learning and employability for staff. Volunteer Time Off helps employees to volunteer while getting the Excelsior College brand out there. Some example volunteer opportunities are (but not limited to): cancer walks, Habitat for Humanity, Ronald McDonald House, etc. If hired from January 1 – June 30, employees receive 15 hours of PVTO. If hired after July 1, employees receive 7.5 hours. Fifteen PVTO hours are granted on January 1 thereafter and must be used within the calendar year. It is expected that at least 50% of this time-off benefit will be used for the purposes of professional development each year. **Please note that PVTO accruals are pro-rated for part-time employees based on the percentage of time worked.**



RESEARCH TIME OFF (RTO)

The Research Time Off (RTO) policy enables Faculty Program Directors (FPD's) and other designated academic roles to focus on research. Designated Academic Roles (DAR)'s with 1-2 years of service will receive 15 hours (2 days) of RTO yearly; DAR's with 3-4 years of service will receive 22.50 hours (3 days) of RTO; and DAR's with 5 years and above of service will receive 37.50 hours (5 days) of RTO. This time will be prorated for part-time DARs and must be used by each December 31st or it will be forfeited. If you have questions with regards to whether your role is a DAR for the purposes of this policy, please consult your supervisor, Dean or Provost and notify Human Resources upon approval. **Please note that RTO accruals are prorated for part-time employees based on the percentage of time worked.**

DONATED TIME BANK

The **Donated Time Bank** allows employees to voluntarily transfer accrued PTO hours to a central repository that is available to employees (who have exhausted their own accrued time) who are facing hardship, as determined by Human Resources. Employees who wish to donate must maintain a balance of 112.5 hours (3 weeks or prorated for part time employees) in their own PTO balance. Employees can donate a minimum of 3 days up to a maximum of 10 days annually.

FAMILY AND MEDICAL LEAVE ACT

The Family and Medical Leave Act entitles eligible employees to take paid or unpaid, job protected leave for specified family and medical leave reasons with continuation of group health insurance coverage.

Employees who have been employed for at least (1) year and for at least 1,250 hours during the preceding 12-month period are eligible for FMLA leave. Regular Full-time and Part-time employees who meet the applicable time-of-service requirements, may be granted a total of twelve (12) weeks of FMLA Leave during a 12-month period, (for part time employees eligible FMLA hours will be prorated based on their part time schedule). Once the staff member has met eligibility requirements, FMLA will start immediately and will run concurrent with EIB and PTO. FMLA allows for 12 weeks of job protected leave. Any Leave of Absence (LOA) requests beyond that period must be reviewed and approved by the unit manager and Human Resources. For questions regarding eligible accommodations under FMLA, please contact Tricia Tice, Director of Payroll & Benefits at Ext: 8548.

PARENTAL LEAVE POLICY

Employees who have completed six months of service at Excelsior College are eligible for the new parental leave policy. The college will provide for a new parent (mom and/or dad), with 2 weeks of paid leave funded by the College (to run concurrent with FMLA) This will apply for the birth of the employee's child, healing and to care for the child; or the placement of a child with the employee for adoption or foster care (max of once per year.)



NEW YORK STATE PAID FAMILY LEAVE

The New York Paid Family Leave is a law that covers employees who live and work in New York State. It provides them with income, job protection and continuation of health benefits (when applicable) for employees who take a qualified leave (maximum 12 weeks for 2021). This benefit is funded by the employees and the contribution rate for 2021 is 0.511% of employee weekly wages and is capped at 67% of the current statewide average weekly wage of \$1,450.17 per week (or \$971.61 maximum benefit.)

SHORT TERM DISABILITY GAP COVERAGE

The College provides reasonable income protection for employees who experience a short-term disability and do not have sufficient accrued EIB and/or PTO to cover the duration of an absence as the result of a disability. Employees that have been employed at the College for at least 6 months are eligible for Gap coverage. Gap coverage begins after EIB and PTO has been exhausted. It will cover employees for up to 6 months from the time the disability period first started and provide employees with 60% of their base salary compensation up to \$1,000 of taxable earnings per week until short-term disability ends, or long-term disability begins.

GROUP LONG-TERM DISABILITY INSURANCE

This coverage is funded by Excelsior College and provided by CIGNA at no cost to all active employees who work a minimum of 17.5 hours/week. After a 180-day (6 month) waiting period, a disabled employee is eligible to collect the lesser of 60 percent of their monthly earnings or the maximum disability benefit of \$6,000 per month.

ADDITIONAL LEAVE POLICIES

Please refer to the Employee Handbook for a full listing of federal and state regulated leave policies.

STANDALONE INSURANCE PLANS

Things you should know:

- All medical, dental and vision plans are standalone plans, meaning you can choose the plan(s) you wish to enroll in.
- Excelsior College recognizes both same and opposite sex domestic partnerships with proof of eligibility. Domestic partnerships, however, may be subject to IRS imputed income regulations as the federal government **does not** recognize domestic partnerships, from a tax-advantage perspective.
- Mid-year elections, both adding and/or dropping coverage, pre-tax benefits are subject to IRS Code 125 cafeteria plan rules that states a qualifying event must accompany any mid-year election. While an employee can terminate coverage at any time, if a qualifying event is not present, the pre-tax deduction must still be deducted from the employees bi-weekly pay for the remainder of the calendar year. For a full list of qualifying events, please contact Human Resources.



MEDICAL INSURANCE

Option #1 - Empire Total Blue Plan (HRA)

The HRA plan utilizes a high deductible, Health Reimbursement Account that is funded in part by the College. The individual deductible is \$2,000 and the two-person or family plan is \$4,000. The College will pay the first 85% of the deductible, once this has been met, the employee will be responsible for the remaining 15%. There will be **no** out-of-pocket cost for copayments for covered medical, physician or hospital charges **until after these limits are met**. After the deductible has been met, the plan has traditional copayments described in the plan document. The plan **does require you to use an Empire BlueCross provider**. However, this plan does give you a national provider network through the BlueCard Network. Prescriptions will have copayments beginning the first day of your eligibility date. There is a \$100.00 (individual)/\$250.00 (two person or family) deductible on Tier 2 and Tier 3 prescriptions per year. There is no deductible on generics.

Option #2 - Empire Preferred Provider Organization (PPO) Plan

This is a traditional PPO plan that provides provider-based coverage and outside the network coverage. Copayments start from day one of the plan year for all coverage including prescriptions. There is a deductible and coinsurance for out-of-network coverage which you will be required to pay, because there is no Health Reimbursement Account funding for this option. This plan also includes the BlueCard Network.

VISION INSURANCE

Vision coverage is offered through **Empire Blue View Vision**. Coverage is effective on the date of hire. Children/ dependents are covered until age 26 (the end of the month in which they turn 26,) regardless of student status.

Please note: Empire will send new enrollees one card that will be used for both their Health and Vision coverage.

DENTAL INSURANCE

Dental insurance is offered through Delta Dental. Coverage is effective on the date of hire. Children/ dependents are covered until age 26 (the end of the month of which they turn 26,) regardless of student status. There is a \$50 deductible for individuals and a \$150 deductible for two person or family.



2021 CONTRIBUTION RATES

EMPIRE EPO RATES (FULL-TIME STAFF)

Coverage Level	Bi-Weekly Cost
Individual	\$56.80
Two Person	\$148.80
Family	\$263.50

EMPIRE EPO RATES (PART-TIME STAFF)

Coverage Level	90% FTE	80% FTE	70% FTE	60% FTE	50% FTE
Individual	\$81.50	\$103.00	\$131.50	\$156.50	\$181.50
Two Person	\$196.80	\$240.00	\$294.20	\$342.90	\$391.60
Family	\$334.70	\$400.00	\$479.50	\$551.90	\$624.30

EMPIRE PPO RATES

Coverage Level	Bi-Weekly Cost
Individual	\$178.34
Two Person	\$385.28
Family	\$674.68

DELTA DENTAL RATES

Coverage Level	Bi-Weekly Cost
Individual	\$8.26
Employee + Child(ren)	\$18.39
Employee + Spouse	\$18.86
Family	\$28.09

EMPIRE BLUE VIEW VISION RATES

Coverage Level	Bi-Weekly Cost
Individual	\$0.35
Two Person	\$0.90
Family	\$1.68



SPENDING ACCOUNTS

Things you should know:

- You do not need to be enrolled in any of Excelsior College's insurance plans in order to participate.
- Flexible Spending dollars must be used on services for the participant, spouse and/or eligible dependent (domestic partnership services are not covered.)

Administered through Benefit Resources, Inc., flexible spending accounts are available for both medical and dependent care expenses. Employees may enroll effective the first of the month following their date of hire.

Medical Flexible Spending (FSA) – A Medical FSA allows you to set aside funds on a tax-free basis to pay for eligible medical services provided to you, your spouse and your dependents. Some eligible expenses may include:

- Copayments, Coinsurance and deductible expenses
- Dental care (e.g. exams, fillings, crowns)
- Vision care (e.g. eyeglasses, contact lenses)
- Chiropractic care
- Prescription drugs and certain over the counter medical items

The 2021 limit is \$2,750.00 with an allowable rollover of up to \$550.00 per the plan document.

Dependent Care Flexible Spending (DCA) – A Dependent Care FSA allows an employee to set aside funds from payroll to pay for certain dependent care expenses. These expenses must be for a dependent child under the age of 13 or a spouse or other dependent adult who is incapable of self-care. In order to qualify, the care must be necessary to enable you and, if married, your spouse to work, look for work or attend school full-time. Some eligible expenses include:

- Child Care
- Nursery School
- Before and/or After School Care
- In-home dependent Care
- Adult Care

The 2021 limit is: \$5,000.00 if single or if married and filing jointly and \$2,500.00 if married and filing separately.

Commuter Benefit Plans (CBP) – A Commuter Benefit Plan allows an employee to set aside pre-tax dollars to pay for eligible mass transit and/or parking expenses. Elections are based per month and can be changed or stopped at any time. Unused funds are carried over from month-to-month.

Mass Transit Account – Allows participants to set aside funds on a tax-free basis to pay for eligible workplace mass transit expenses. Qualified mass transit must meet two qualifications:

- Occur in a commuter highway vehicle (e.g. bus, train, subway, vanpool)
 - Be used in connection with travel between a residence and place of employment
- **Parking Account** – Allows participants to set aside funds on a tax-free basis to pay for eligible workplace parking expenses. Qualified parking may include:
 - Parking provided to a participant on or near the business premises of the employer; or
 - On or near a location from which the participant commutes to work by mass transit

The 2021 limits are \$270/month.

RETIREMENT

Excelsior College Retirement Plan – 401(a) After one year of employment, new employees are eligible to participate in the Excelsior College Retirement Plan. The College will contribute seven percent (7%) of eligible compensation and the contributions are deposited on a monthly basis to TIAA. No contributions will be made for months in which no salary is paid.

If your predecessor employment was a higher educational organization and you have worked there for 12 consecutive months, you may be eligible to participate in the Retirement Plan on the 1st of the month following date of hire, if certain criteria are met. For purposes of the Plan, a “Predecessor Employer” means any institution of higher education; provided (a) the Employee did not separate from service with the Predecessor Employer more than three months prior to commencing employment with the Employer, and (b) the Employee’s period of employment with the Predecessor Employer was at least 12 consecutive months

If you are a rehire and already met eligibility to participate in the 401(a) Retirement plan, you are immediately eligible to participate again in the Plan with no waiting period.

Supplemental Retirement Plan – 403(b)

A tax-deferred 403(b) arrangement provides the opportunity to save a designated portion of your salary through payroll deduction on a pre-tax basis. The College offers a 1% Auto Enrollment feature to our 403(b) plan which is a valuable benefit intended to help you build your savings. A traditional 403(b) is funded with pre-tax dollars and withdrawals are taxed as income during retirement. Please note that participation is not mandatory.

Roth Option on the 403(b)

A Roth 403(b) is funded with after-tax dollars and withdrawals are tax-free during retirement. Please note that participation is not mandatory.

Contribution Limit for 2021: \$19,500.00; Catch-up Contribution Limit for 2021: \$6,500.00

LIFE INSURANCE

Basic Group Term Life Insurance

A life insurance policy, valued at two times the employee's salary (minimum of \$25,000/maximum of \$150,000) is available to you at no cost. Every Employee will be eligible for this Life Insurance policy free of charge. This coverage is effective on the first day of the month following 30 days of employment.

Supplemental Term Life Insurance

You may also elect to purchase additional supplemental term life insurance coverage for yourself, your spouse or domestic partner, and/or children through MetLife Insurance.

Supplemental Whole Life Insurance

You may also elect to purchase additional supplemental whole life insurance coverage for yourself, your spouse or domestic partner, and/or children through MassMutual Insurance.

AFLAC INSURANCE

Short-Term Disability Income Insurance

Your paycheck helps you maintain your current way of life. If you find yourself unable to work, Aflac short-term disability insurance will provide cash to help ease the financial stress of a covered illness or injury

Cancer Care Specified Disease Insurance

Aflac cancer insurance is here to help you and your family better cope financially—and emotionally—if a positive diagnosis of cancer ever occurs. Added comfort and protection means the freedom to focus on more important things.

Personal Sickness Indemnity Insurance

Aflac offers supplemental accident insurance that helps with what your health insurance plan might not cover. We pay cash benefits directly to you (unless assigned otherwise) to be used however you choose.

24 Hour Accident Indemnity Insurance

Aflac offers supplemental accident insurance that helps with what your health insurance plan might not cover. We pay cash benefits directly to you (unless assigned otherwise) to be used however you choose.

Lump Sum Critical Care

Use our critical illness insurance to help with the treatment costs of life-changing illnesses and health events, so you can stay focused on recuperation.



LEGAL & ID SHIELD

LegalShield

LegalShield gives you the ability to talk to an attorney on any personal legal matter without worrying about high hourly costs. That's why, under the protection of LegalShield, you or your family can live your lives worry free. From real estate to speeding tickets to Will preparation, and beyond, LegalShield is there to help you with any personal legal matter—no matter how traumatic or how trivial it may seem. Because their dedicated law firms are prepaid, their sole focus is on serving you, rather than billing you.

IDShield

Members have access to dedicated and experienced licensed private investigators to ask questions and get help if they have concerns, they are a victim of fraud. Members also have proactive credit monitoring through Experian and will be alerted if there are any changes to their credit report.

Please note LegalShield & IDShield are not available via payroll deduction.

EMPLOYEE ASSISTANCE PROGRAM

ComPsych is a service to give employees and dependents confidential support, resources and information for personal and work-life issues. These services are provided at no charge.

Services include:

- Employee Assistance Program (EAP) for Confidential Counseling
- Work-Life Solutions
- Legal Support
- Financial Information
- GuidanceResources® Online

GuidanceResources is available to you 24 hours a day, 7 days a week. Please refer to Excelsior Central for more information.

TUITION ASSISTANCE

All full and part-time regular employees are eligible to participate in either the associate, baccalaureate, master's or credit bearing examination tuition program, after the completion of **six months** of satisfactory job completion. Full and part-time regular employees are eligible to participate in the doctoral tuition program after **one year** of satisfactory job completion. Temporary employees and adjunct faculty are not eligible to participate. To maintain eligibility status, employees must remain on active payroll and perform their job satisfactorily through the completion of each **course**.

For the master's, baccalaureate, and associate degree levels, Excelsior College courses and examinations are covered at 80% reimbursement after 6 months of satisfactory job completion,



and 100% after 2 years of satisfactory job completion.

Non-Excelsior College courses are covered at a specific per credit hour rate for the undergraduate level as well as the graduate level which are as follows:

Undergraduate

Lower of 50% or

Per Credit Hour Rate: \$175.00

Graduate (Masters & Doctorate)

Lower of 50% or

Per Credit Hour Rate: \$225.00

For more information please refer to the [Educational Assistance Program Policy](#).

DISCLAIMER

This document is intended to provide highlights of certain benefit plans in which you may be eligible to participate. Complete details are found in the official plan documents, which are the complete and exclusive statement of the College's obligations under the plan. The official plan documents shall govern in the event of a conflict between information contained in these or other documents and statements. The plan administrator retains exclusive authority and discretion to interpret the terms of the benefit plans and programs described herein.

Excelsior College reserves the right, in its sole discretion, to amend, change, suspend or terminate any benefit or other plan, program, practice or policy of the institution at any time. The College does not have any obligation to, and nothing contained in this document shall be construed as creating an express or implied obligation or promise on the part of Excelsior College to, maintain, continue to offer, or make available such plans, programs, practices or policies.

