1.0 PURPOSE
In keeping with Wheeling Jesuit University’s compensation philosophy, the University considers income protection to constitute a significant portion of an individual’s “total rewards” package.

2.0 POLICY
2.1 Policy Statement
It is the University’s objective to maintain a schedule of disability and life insurance programs as income protection for its full-time benefits-eligible employees. The University will adhere to any federally mandated changes and will endeavor to communicate to all employees’ any and all changes to the plans as they become necessary.

2.2 Definitions
2.2.1 “Benefits-Eligible” – Full-time employees (Faculty, Staff, and Administration) are provided, as a part of their overall package, access to health and welfare benefits for themselves and for qualified dependents. Participation is either optional with costs being shared by both the University and the employee through payroll deductions as premium contributions or a provided benefit with all costs being absorbed by the University. Full time is defined in the policy “Types of University Employment.”

2.2.2 “Summary Plan Descriptions” – Commonly referred to as “SPD’s”, these are condensed versions of the University Plan which every employee who participates in the programs receives. The University reserves the right to amend the Plans and SPD’s as it deems appropriate; the website will contain current versions.

2.3 Plans
The University currently offers, at no cost to the employee, the following benefits:

2.3.1 Short-term disability (STD). This plan can be activated:
• After a Staff employee is off-work for a waiting period of no less than two (2) weeks; and
• After an Administrative employee is off work for a waiting period of no less than thirty (30) days.
• In all cases, the employee must exhaust all paid sick time (both accrued to date and in the employee’s personal “sick bank”) before STD takes effect; the employee must also use accrued to date paid vacation and personal leave to cover the waiting period specified above (Note: refer to the University FMLA policy). The current STD plan pays a percentage of the employee’s pay (currently 70% of the employee’s gross pay per pay period) for the time the employee is off work.

2.3.2 Long-term disability (LTD). This plan can be activated after an employee (Staff, Administration or Faculty) is off-work for a period of no less than six (6) months and has exhausted all accrued paid sick days (accrued and in the employee’s personal “sick bank”) as well as STD. The plan pays a percentage of the employee’s pay (currently 60% of the employee’s gross pay per pay period) and the employee must also apply for social security disability.

2.3.3 Life Insurance. Employees receive two times (2X) their annualized rate of pay up to a maximum of $150,000. An employee may purchase additional term life insurance for himself / herself and his/her spouse or child at his / her own expense during the open enrollment period.

2.3.4 Eligibility
• Benefits-eligible employees are fully enrolled in STD, LTD and Life Insurance the first day of the month following the month of hire or, if the employee begins work on the first workday of the month, then the month in which the employee is hired.
• Employees are eligible to convert term life insurance upon termination.
2.4 Employee Notification
Employees are notified of their options when they are hired and when an event occurs that activates the benefit. Employees are provided SPD’s and benefit information when they begin work and must sign an acknowledgement form indicating that they were informed of their options on the date of hire.

2.5 Supplemental Benefits
All employees are eligible to purchase voluntary, supplemental, benefits. The University makes available for purchase Disability, Accident, and Cancer Insurance in addition to Universal and Term Life Insurance. These programs are paid directly by the employees via payroll deduction on a post-tax basis. These plans are employee-owned and portable (employees take the plan with them if they leave the University and the coverage continues as long as they pay the premiums).

2.6 Federal Health Care Reform Act
The University reserves the right to initiate changes in the income protection plans to address any impact resulting from the implementation of the Patient Protection And Affordable Care Act, its amendments, and any other applicable Federal or State legislation regulating health care. In such event, the University will adopt reasonable modifications to the current health care program and communicate such changes to affected individuals.

2.7 Beneficiary Change
Employees are responsible to notify Human Resources whenever they wish to change beneficiaries and the individual plan requirements will prevail in this area. Individual plans will specify the process required to name beneficiaries.

2.8 Benefits
Employees concurrently on STD and FMLA leave will retain benefits in compliance with the FMLA policy. Employees will be responsible for the full premium costs associated with health, dental, vision and supplemental life benefits while they are on STD or LTD after the FMLA leave portion running concurrently has been exhausted. In addition, after the FMLA leave running concurrently with STD or LTD has been exhausted, employees will not accrue paid time off and will be ineligible for paid holidays.

2.9 Provider
The University routinely “shops” for the provider with the best rates providing the best coverage for its employees. There is no guarantee that providers will not change. To access information on the current provider the employee should either search “forms” under the HR Website or personally contact HR.

3.0 AUTHORIZATION
The Director of Human Resources has the authority to change, modify or approve changes in plans and exceptions to this policy at any time with or without notice and with the approval of the University President or designee. Plans or providers may be changed during annual Open Enrollment as part of the benefit bidding / cost-containment process.

4.0 ATTACHMENTS
FMLA policy
Types of University Employment policy