

EMPLOYEE BENEFITS

Full-time regular employees, and part-time regular employees who work at least thirty (30) hours per workweek, are eligible for benefits currently in existence as follows. (Note: benefits details for Vancouver campus employees are available from Vancouver office staff.)

Dental Insurance

Adler University provides voluntary dental coverage for all eligible full-time regular employees of Adler and part-time regular employees working at least 30 hours per week. PPO and HMO plans are available; each employee who elects to join the plan is responsible for his/her portion of the premium. Additionally, employees may elect, under this plan, to procure dental insurance for eligible family members. Dental insurance is provided through Delta Dental of Illinois. The terms of the Dental Insurance Plan control all questions regarding eligibility, coverage, compensability, and other similar matters. Visit www.deltadental.com For further details, please see the Human Resources office.

Disability Insurance

All eligible full-time regular employees of Adler and part-time regular employees working at least 30 hours per week are provided with a long-term disability (LTD) income plan and a short-term disability (STD) income plan. Adler's carrier for the plan is Mutual of Omaha. LTD and STD is an employment benefit provided by Adler at no cost to the employee. The benefit amount is 60% of your Total Monthly Earnings, not to exceed the Maximum Monthly Benefit, less Other Income Benefits. The Maximum Monthly Benefit is \$5,000. The Minimum Monthly Benefit is \$100. The terms of the Disability Insurance Plan control all questions regarding eligibility, coverage, compensability, and all similar matters. Please see the Human Resources office for details.

Health Insurance

Adler University's health insurance is provided by Blue Cross Blue Shield of Illinois. All eligible fulltime regular employees of Adler and part-time regular employees working at least 30 hours per week may choose the High Deductible Health Plan (HDHP)/Health Savings Account, PPO insurance plan or the HMO insurance plan. For the PPO plan, the employee is responsible for paying 19% of the total employee-only premium. For the HMO plan, the employee is responsible for paying 6% of the total employee premium. For the High Deductible Health Plan (HDHP)/HSA the employee is responsible for paying 2% of the total employee-only premium. Employees may purchase, at an additional expense, health insurance for their spouse and/or dependent children. For additional details on Blue Cross Blue Shield Insurance, please visit www.bcbsil.com, or see the Human Resources office.

Health Insurance - Domestic Partner

Adler's Group Health Plan also allows for medical insurance coverage of qualifying domestic partners of Adler employees. The terms of the Health Insurance Plan control all questions regarding eligibility,

coverage, compensability, and all similar matters. Employees wishing to take advantage of Adler's Domestic Partner health coverage should see the Human Resources office for more details.

Health Insurance - Tax-Free Premiums

Health Insurance premiums are tax free as designated by section 125 of the IRS code. This allows monthly contributions for health insurance to be deducted from gross income on a pre-tax basis. Employees who participate in the health insurance plans can choose to have any health insurance premiums (the amounts deducted from each paycheck for health coverage) deducted before tax.

A Salary Reduction form must be signed by you either authorizing or declining this benefit. Please see the Human Resources office for this form.

Health Insurance – COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1986 is a federal law requiring employers sponsoring group health plans to offer employees (as well as covered spouses, domestic partners and dependent children) the opportunity to temporarily continue (at their own expense) group health coverage under Adler's plan if coverage otherwise would cease due to termination, layoff, or other change in employment status.

Life Insurance; Accidental Death & Dismemberment Insurance

All full-time regular employees of Adler and part-time regular employees working at least 30 hours per week who are 69 years of age or younger are provided with life insurance that is equivalent to 1.5 times their annual salary. In the case of accidental death and dismemberment, those employees who are 69 years of age or younger are provided with an additional \$50,000 of benefits. Employees who are 70 to 74 years of age are provided with 65% of the above life insurance and accidental death and dismemberment benefits. Employees 75 years of age or older are provided with 50% of the above life insurance and accidental death and dismemberment benefits. Monthly premiums for Group Life and ADD are paid entirely by Adler, on behalf of each eligible employee.

VSP (Vision Service Provider)

A voluntary vision insurance plan is available. Each employee who elects to join the plan is responsible for 100% of his/her premium. Additionally, employees may elect, under this plan, to procure vision insurance for eligible family members. For additional information or to find a provider in your area, please visit www.vsp.com. See Human Resources office for further information, including pricing.

Employee Assistance Program (EAP)

Adler offers a voluntary and professional service that provides information, counseling, and referral services to all full-time and part-time employees and their dependents who may be experiencing personal stress in their lives. Additional information can be provided by Human Resources.

Mother's Room

Adler seeks to provide a safe and accommodating place to work where feasible. Nursing employees who need the privacy of a lactation room should check with the facilities manager for scheduling and the key.

Relocation Policy

Adler University does not provide moving or relocation benefits for new hires. Such issues may be handled on a case by case basis. In some instances, a modest one-time payment may be made subject to approval by the chief financial officer. If approval is granted, the payment is not to be made until after the new hire has begun employment at Adler University. In the event that a new hire leaves employment prior to six months, the one-time payment must be repaid to Adler University.

Professional Development Fund Requests

All full-time regular employees are eligible for up to \$1,500 per fiscal year in professional development funds. This allowance is offered to encourage employees to continue their professional development and may be used for activities which include: continuing education, accredited course work, training workshops, seminars, professional licenses, books, training webinars/online courses, or expenses (i.e. attendance fees, travel, lodging etc.) related to attendance of professional conferences. *Note: travel expenses for attending professional development activities are drawn from the employee's professional development funds, not institutional travel).*

All activities for which an employee intends to use professional development funds should be directly related to the employee's growth in their job function at Adler University. These funds should also act as resources to enhance Performance Management Development Planning. To access these funds, employees should meet with their supervisors to discuss any plans for the application of professional development funds. Once an employee obtains their supervisor's approval, professional development funds can be accessed to two ways:

1. The employee pays for the cost of the activity, and then submits an employee request form citing "professional development" and all receipts to the Accounting Department.
2. The vendor submits billing for the activity to Adler University directly.

Employees should code expense reports and check requests to account 6105 for the Professional Development activities described above. Other accounting codes for Seminars and Workshops are intended for departmental activities and should not be used for individual situations without supervisor approval.

It is the employee's responsibility to ensure he/she does not exceed the professional spending allowance. Unless a special approval has been granted by the supervisor and the CFO, the employee is required to reimburse Adler for the amount that exceeds his/her annual allowance. The



reimbursement must be submitted as a check to Accounting & Finance by the end of the fiscal year in which the employee exceeded the amount.

Professional Development–Presentations

Staff and faculty members who attend conferences or present on behalf of Adler University are also eligible for an additional \$1,500 of Special Presentation Funds. To qualify for this additional benefit, employees must receive approval from his or her supervisor, list Adler University affiliation as primary on the paper or presentation and submit the presented paper with an expense report to the Human Resources Department.

Employees are not allowed to exceed the annual budgets of \$1,500 for Professional Development and \$1,500 for Professional Development-Presentations. Any unspent budget may not be carried from one year to the next.

Employees should code expense reports and check requests to account 6104 for Professional Development-Presentations.

Guidelines for Hourly Non-Exempt Employees: Adler encourages all employees to continue their professional development through accredited course work, training workshops, seminars, or other continuing/professional educational activities. As such these activities are interpreted as part of an employee's regular job function.

Hourly non-exempt employees may receive additional compensation for time spent in professional development activities which extends their hours beyond the normal 37.5 hour work week. Compensation for hours in excess of 37.5 in a given week, will generally take the form of compensatory time off, in addition to any Professional Development Funds they may be eligible for as noted above.

Guidelines for Salaried Exempt Employees: Salaried exempt employees are not eligible for compensated over-time or compensatory time off which may result from engagement in professional development activities occurring outside of the standard 9:00 a.m. - 5:00 p.m. workday. Salaried, exempt employees participating in professional development activities will not experience any reduction in workload in conjunction with professional development activities.

Retirement Savings Program

All full-time regular employees of Adler and part-time regular employees working at least 30 hours per week are invited to invest in the Mass Mutual Retirement System program. Information regarding this benefit is available from the Human Resources office. The terms of the Mass Mutual Plan control all matters related to the Plan.

Employees who participate in the Mass Mutual Retirement System may have a portion of their salary withheld and tax deferred from their gross salary. Adler will contribute up to a maximum of 10% in additional funds to the retirement program based on the number of years of participation commencing with 5% the first two (2) years of plan participation and increasing one (1) percentage point every year thereafter in accordance with the plan year.

Social Security

All employees are covered by the Federal Social Security Law. Its purpose is to provide an income for you and your family in case earnings are curtailed by age, disability, or death. The percentage of contribution is established by the Federal government.

Social Security taxes are deducted from your wages each pay date and sent with an equal amount paid by Adler to the Director of Internal affairs. You may obtain further information about your Social Security Benefits from an officer of the Social Security Administration.

Transportation Benefit

Adler offers its Chicago campus employees a pre-tax benefit program for transportation with the Chicago Transit Authority (CTA). Any authorized dollar amount dedicated to this program will not be taxed. This program is available for the “L” Train, CTA buses and/or the Metra. Amounts are deducted automatically from your paycheck, prior to tax calculations. Please see the Human Resources office for more details, and to sign up for the plan.

Tuition Benefit – Adler University Coursework

Full-time, regular employees of the university may enroll at Adler for up to six (6) credit hours each term, tuition free. Employees are responsible for all other related expenses such as standard fees, books, supplies, and any tax liability that may apply. Adler University interns may audit university courses at no cost. Requirements for this benefit include:

1. Minimum employment for at least one year.
2. Employee must receive written approval from their immediate supervisor and AVP of HR
3. The coursework must be relevant to the employee’s position.
4. There must be space available in the class. Specifically, if class has already reached maximum capacity for students, the employee cannot enroll in that section.
5. In general, it is not possible for employees to seek a degree due to the significant time constraints for degree completion including practica. The employee’s job must be the priority.

Employees exercising this benefit who resign within two (2) years of payment of the benefit will be required to repay the benefit on a pro-rated basis (i.e. if you continue employment for 1.5 year, you will only be responsible for repaying 25% of the benefit). A pro-rated reimbursement plan (including

deduction from a final paycheck) will be enforced should the employee resign his or her employment from Adler University prior to the completion of the additional two (2) years of service.

Tuition Benefit – Advanced Degrees/Coursework at Outside Institution

Rationale: As an organization whose goal and purpose is to promote and encourage the pursuit of higher education, it follows that Adler University promote and encourage employees charged with executing the mission to engage in pursuit of higher education.

Policy Statement: Only full-time, salaried staff and faculty, who have been employed for at least one year, are eligible for the outside institution tuition benefit. Degree/Coursework must have a direct relationship to the improvement of the institution. For example, degree programs would be expected to be directly related to an employee's current job or related to a future job at Adler University. The degree and/or coursework are subject to advance joint approval by immediate supervisor and the AVP of Human Resources. A formal contract will be executed between the employee and Adler at the time of this approval. This contract may include, but is not limited to, the establishment of a degree/coursework completion timeline and a written proposal and/or statement addressing the benefit to the institution.

It is the institution's expectation that an employee's exercise of this benefit be a complement to their future professional goals without compromising their current work performance. Should job performance issues surface, the institution maintains the right to discontinue this benefit.

Adler University will pay 50% of the cost of tuition for every term at an outside institution, up to degree completion or coursework completion. Tuition reimbursement will be made directly to the employee after the successful completion of a term. Appropriate documentation of tuition expenditure will be required. All other expenditures including registration, student services-related fees, books and other supplies relative to the pursuit of the degree/coursework are the responsibility of the employee.

Employees exercising this benefit are expected to meet the academic standards of their chosen institution. Failure to do so will result in the termination of the Adler benefit during the term in which the infraction occurred.

Employees exercising this benefit who resign within two (2) years of payment of the benefit will be required to repay the benefit on a pro-rated basis (i.e. if you continue employment for 1.5 year, you will only be responsible for repaying 25% of the benefit). A pro-rated reimbursement plan (including deduction from a final paycheck) will be enforced should the employee resign his or her employment with Adler University prior to the completion of the additional two (2) years of service. Any employee who is granted tuition reimbursement must sign a form authorizing Adler to make any such payroll deductions. In the event of employee termination by Adler (for any reason other than layoff) within

two years of payment of the benefit, the entire cost of the benefit incurred by Adler shall be reimbursed by the former employee.

Professional Development events related to professional associations and/or annual trainings, workshops or other isolated activities which reinforce job-related knowledge and expertise are considered independent and will not be included as an aspect of this higher education benefit. One degree may be completed under this policy by an employee during their professional tenure at Adler. Professional Development events related to professional associations and/or annual trainings, workshops or other isolated activities which reinforce job-related knowledge and expertise are considered independent and will not be included as an aspect of this higher education benefit. One degree may be completed under this policy by an employee during their professional tenure at Adler.