

MOU Appendix B

BENEFITS PLAN OVERVIEW FOR FULL-TIME FACULTY

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This Benefits Plan Overview for Full-Time Faculty is an official summary of the benefits presently offered to faculty by Fairfield University. The Benefits Plan Overview for Full-Time Faculty is referenced in the “Memo of Understanding (MOU): Faculty Compensation (Salary and Benefits)” and, unless otherwise noted in this overview, the benefits described herein are effective for the duration of the MOU. This document will be updated periodically to reflect any changes in benefits agreed to by the administration and Faculty Salary Committee. Any disagreements will be resolved according to the process detailed in the Memo of Understanding.

The benefits are subject to eligibility requirements, employee contributions or copayments, and coverage limits and exclusions of the written policy or plan. It is not possible to include all of the information in this brief overview. Accordingly, employees are directed to the plan descriptions and written policies for more complete information. Please contact Human Resources for more information. If there is a conflict between this overview and the written policy or plan, the written policy or plan will govern.

ENROLLMENT AND ELIGIBILITY

Enrollment in all benefits plans, requests for additional information, and changes in coverage are handled through Workday. The benefits presently available to eligible full-time faculty, their spouses, and their eligible dependents are described in this Overview. This plan provides for the continuation of benefits under the parent’s health insurance contract for children who are under the age of 26.

It is incumbent upon the individual faculty member to make timely use of Workday to enroll in and make benefits changes after Life Events. There may be length of service requirements for eligibility as well as premium costs associated with some of these benefits.

If elected, health, dental, and vision insurance; Health Savings Account; Flexible Spending Account; and Dependent Care Account begin on date of hire as long as this date is the first of the month. Otherwise, all above-mentioned benefits start on the first of the month following date of hire, provided enrollment in Workday is completed in a timely manner. Life Insurance and Long Term Disability start on the faculty member’s date of hire or date of benefits-eligibility.

In order to provide eligible faculty members the opportunity to make changes in health plan options or to purchase additional life insurance, there are periodic open enrollment periods offered for a January 1st effective date. Faculty members may also make benefit changes within 30 days of a qualified life event.

For specific eligibility and enrollment information, please call Human Resources at ext. 2995.

INSURANCE

Overview

Eligible full-time faculty have available to them health, dental, vision and prescription drug coverage under the University's insurance providers, Aetna (medical), Express Scripts (prescription), and Anthem Blue Cross/Blue Shield (dental and vision). Our plans offer a varied choice among one Point of Service (POS) plan and two High Deductible Health Plans with a Health Savings Account (HSA).

If the Health Care Plan described herein is discontinued or not available, the University shall continue to provide a comparable plan of benefits. The Health Care Plan, while self-funded, provides all the mandated benefits required by state law applicable to insured plans.

Health Insurance

Eligible full-time faculty have available to them health insurance coverage through Aetna. Preventative care is 100% covered on all three plans. In the descriptions of the three plans, "family" includes all of the tiers that cover more than just the employee. The three health insurance options are:

- **Aetna Option 1 POS Plan:**
 - In-network deductible: \$500/individual and \$1,000/family.
 - Out-of-network deductible: \$700 per individual and \$1,400 per family.
 - Covered expenses add up separately towards your in-network and out-of-network deductible.
 - Co-pays apply to in-network physician and specialist visits (\$30), Urgent Care (\$30), Emergency Room visits (\$100), and with prescriptions following the co-pay structure of \$10 (generic drug), \$25 (formulary listed brand name), \$40 (non-formulary brand name). These services are not subject to the deductible, but do add up towards your out-of-pocket maximum.
 - Once the deductible is satisfied, in-network services that are not subject to a co-pay, are covered at 100% and out-of-network services are covered at 80%.
 - In-network, out-of-pocket maximum: \$2,500/individual and \$5,000/family.
 - Out-of-network, out-of-pocket maximum: \$2,500/individual and \$5,000/family.
 - In addition to the annual premium, the maximum annual expenditures are \$5,000/individual and \$10,000/family, and if only using in-network services \$2,500/individual and \$5,000/family.
 - One hearing aid per ear is covered at 100% every 24 months, no deductible.
- **Aetna Option 2 High Deductible Plan:**
 - In-network deductible: \$2,000/individual and \$4,000/family
 - Out-of-network deductible: \$2,000/individual and \$4,000/family
 - Covered expenses add up toward both your in-network and out-of-network deductible simultaneously.
 - The deductible must be met prior to health and prescription benefits being payable. Once the deductible is satisfied, in-network services and prescriptions for the remainder of the plan year are covered at 100% and out-of-network services are covered at 70%.
 - In-network, out-of-pocket maximum: \$2,000/individual and \$4,000/family.

- Out-of-network, out-of-pocket maximum: \$3,500/individual and \$7,000/family.
- Covered in-network expenses add up towards your in-network out-of-pocket limit. Covered out-of-network expenses add up towards your out-of-network out-of-pocket limit.
- In addition to the annual premium, the maximum annual expenditures are \$5,500/individual and \$11,000/family. If only using in-network services, the maximum expenditures are \$2,000/individual and \$4,000/family. These amounts do not take into account the university contribution to the adjoining HSA as described below.
- One hearing aid per ear is covered at 100% every 24 months, after deductible.
- Aetna Option 3 High Deductible Plan:
 - In-network deductible: \$2,500/individual and \$5,000/family.
 - Out-of-network deductible: \$3,000/individual and \$6,000/family.
 - Covered expenses add up separately towards your in-network and out-of-network deductible.
 - The deductible must be met prior to health and prescription benefits being payable. Once the deductible is satisfied, in-network services for the remainder of the plan year are covered at 80% with prescriptions following the co-pay structure of \$10 (generic drug), \$25 (formulary listed brand name), \$40 (non-formulary brand name) and out-of-network services are covered at 60%.
 - In-network, out-of-pocket maximum: \$3,500/individual and \$6,850/family
 - Out-of-network, out-of-pocket maximum: \$5,500/individual and \$11,000/family.
 - Covered in-network expenses add up towards your in-network out-of-pocket limit. Covered out-of-network expenses add up towards your out-of-network out-of-pocket limit.
 - In addition to the annual premium, the maximum annual expenditures are \$9,000/individual and \$17,850/family. If only using in-network services, the maximum expenditures are \$3,500/individual and \$6,850/family. These amounts do not take into account the university contribution to the adjoining HSA as described below.
 - One hearing aid per ear is covered at 100% every 24 months, after deductible.

If the Health Care Plan described above is discontinued or not available, the University shall continue to provide a comparable plan of benefits. The Health Care Plan, while self-funded, provides all the mandated benefits required by state law applicable to insured plans.

Faculty members who wish to waive health insurance coverage must complete waiver information in Workday and provide proof of other coverage to Human Resources. The financial incentive for opting out will be based on the faculty's status as follows:

- Employee only: \$1,000/year
- Employee + 1: \$2,000/year
- Family: \$3,000/year

The financial incentive for opting out will be credited to the employee's paycheck as taxable income over the plan year.

Health Savings Account (HSA)

Fairfield University has established two high deductible consumer directed healthcare plan options as alternatives to the conventional POS health plan. These plans take advantage of the tax savings provided through recent Medicare legislation, while utilizing the same Aetna provider network. Under IRS regulations, those with other coverage or who are enrolled in Medicare Part A are not eligible to have a health savings account.

Fairfield University will contribute \$1,000/individual and \$2,000/family into the Aetna Option 2 High Deductible account towards the high deductible. For the Aetna Option 3 High Deductible plan, the University will contribute \$750/individual and \$1,500/family into the HSA. University contributions will be made in two installments, January and July of each calendar year. Additionally, faculty may contribute additional tax-free dollars towards this plan, up to the IRS annual maximum.

The HSA account dollars may be used to cover the deductible amount in the current year, or saved for use in future years. This money may also be used in a similar fashion to a Flexible Spending Account (FSA), and/or allowed to accumulate tax free from year to year. An HSA cannot be used in combination with an FSA.

Prescription Drug Coverage

Eligible full-time faculty members who enroll in health insurance coverage under Aetna, also receive prescription drug coverage through Express Scripts. Prescription drug coverage is available through Retail, Mail Order and Specialty Pharmacy.

There is no annual dollar maximum for prescription drugs on any of the Health Insurance Plans. On the Point of Service (POS) Option 1 plan, copayments per each 30-day prescription filled at a participating retail pharmacy are \$10 (generic drug), \$25 (formulary listed brand name), \$40 (non-formulary brand name) and 1 times the copayment (\$10/\$25/\$40) per mail order prescription, for up to a 90 day supply. Pharmacy copayments apply toward the out-of-pocket maximum. On the High Deductible Option 2 plan, prescription drugs (whether purchased through a retail pharmacy or by mail order) apply towards the in-network deductible. Once the annual deductible is met, the cost for prescriptions is \$0.

On the High Deductible Option 3 plan, prescription drugs apply towards the in-network deductible. Once the annual deductible is met, the cost for each 30-day prescription filled at a participating retail pharmacy is \$10 (generic drug), \$25 (formulary listed brand name), \$40 (non-formulary brand name) and 2 times the copayment (\$20/\$50/\$80) per mail order prescription, for up to a 90 day supply. Pharmacy copayments apply toward the out-of-pocket maximum.

Mandatory Generics (Policy Language)

Applicable to both POS and HSA. If you request a covered brand-name prescription drug where a generic prescription drug equivalent is available, you will be responsible for the cost difference between the brand-name prescription drug and the generic prescription drug equivalent, plus the applicable cost sharing [copay]. If a prescriber prescribes a covered brand-name prescription drug where a generic prescription drug equivalent is available and specifies

“Dispense As Written” (DAW), you will pay applicable cost sharing [copay] for the brand-name prescription drug.

Mandatory Specialty Pharmacy (Policy Language)

Applicable to both POS and HSA. Specialty care drugs are covered at the network level of benefits only when dispensed through a network retail pharmacy or Express Scripts’ specialty pharmacy network. Refer to Express Scripts’ website <https://www.express-scripts.com/>, to review the list of specialty care drugs required to be dispensed through a network retail pharmacy or Express Scripts’ specialty pharmacy network. The list may be updated from time to time. The initial prescription for specialty care drugs must be filled at a network retail pharmacy or at Express Scripts’ specialty pharmacy network. You are required to obtain specialty care drugs at Express Scripts’ specialty pharmacy network for all prescription drug refills after the first fill.

Precertification (Policy language)

Applicable to both POS and HSA. A physician should obtain approval from Express Scripts before prescribing any drug that is on Express Scripts’ Prior Authorization list. The list is subject to change throughout the year. An updated copy of the list of drugs subject to Prior Authorization is accessible on the Express Scripts website at <https://www.express-scripts.com/>.

Pharmacy Management Step Therapy (Policy language)

Applicable to both POS and HSA. If a physician wants to prescribe a drug that is on Express Scripts’ Step Therapy list, the physician should first prescribe a first line therapy drug(s) to meet the Step Therapy requirements. If the patient already has a drug history that meets the Step Therapy requirements (e.g. trial and failure of a preferred medication), and the physician can document that history in a manner satisfactory to Express Scripts, then the patient does not need to meet the requirements again. No generic drugs require step therapy. A physician may call, fax or electronically override this requirement.

Retail Pharmacy Prescription Coverage	Generic (30-day supply)	Formulary Brand Name (30-day supply)	Non-Formulary Brand Name (30-day supply)
Option 1 POS	\$10	\$25	\$40
Option 2 HSA I	\$0 after deductible	\$0 after deductible	\$0 after deductible
Option 3 HSA II	\$10 after deductible	\$25 after deductible	\$40 after deductible

Mail Order Prescription Coverage	Generic (90-day supply)	Formulary Brand Name (90-day supply)	Non-Formulary Brand Name (90-day supply)
Option 1 POS	\$10	\$25	\$40
Option 2 HSA I	\$0 after deductible	\$0 after deductible	\$0 after deductible
Option 3 HSA II	\$20 after deductible	\$50 after deductible	\$80 after deductible

Tobacco Cessation Program

Fairfield University offers a financial incentive for tobacco users to quit use of tobacco products. All benefit-enrolled employees who are tobacco users will pay an additional \$50 every month toward their health plan premiums. During the Open Enrollment period, all employees and new hires must complete a “Tobacco User Affidavit” online in Workday. On the affidavit, you will be asked to attest your tobacco-use status (i.e., tobacco user or non-tobacco user). If you attest to being tobacco-free for at least the prior six consecutive months at the time of attestation, you will not incur the surcharge. If you attest to using tobacco products or do not complete the affidavit during open enrollment/when you are newly hired, you will be defaulted into the tobacco-user category and will pay the surcharge.

If you identify as a tobacco user or fail to complete and submit the affidavit by the end of the annual enrollment deadline (or during onboarding if you are a new hire), a \$50/month surcharge will be added to your medical contributions. In order to eliminate the surcharge, you can enroll and complete the Aetna-Navigator online tobacco cessation program at any time. If you complete the Aetna program, you will be reimbursed for the premium differential you paid while enrolled in the program and will be exempt from the tobacco surcharge for the rest of the calendar year.

Dental Insurance

Dental Insurance is offered through Anthem to all benefit-eligible faculty. A summary of in-network services is listed below.

Co-Pay Dental Plan:

- Preventive care: Anthem will pay 80% of covered services (2 cleanings and oral exams, and 1 series of 2 bitewing x-rays per year).
- Basic services: Anthem will pay 80% of covered services (fillings, root canals, extractions, and oral surgery)
- Major services: Not covered
- Orthodontia: Not covered

Flex Dental Plan:

- Deductible: \$25 individual (applies towards Major services only)
- Preventative care: Anthem will pay 100% of covered services (2 cleanings and oral exams, and 1 series of 2 bitewing x-rays per year).
- Basic services: Anthem will pay 80% of covered services (fillings, root canals, extractions, and oral surgery).
- Major services: Anthem will pay 50% (crowns and periodontal treatment).
- Orthodontia: Anthem will pay 50% (braces and Invisalign).
- Annual maximum (Major services only): \$1,000/year per covered participant.
- Orthodontia lifetime maximum: \$1,000 per covered participant.

Essential Choice-Dental Complete Plan:

- Deductible: \$25 individual/\$75 family max (applies towards Basic and Major services only)
- Preventative care: Anthem will pay 100% of covered services (2 cleanings and oral exams, and 2 series of bitewing x-rays per 12-months, in addition to sealants for children)
- Basic services: Anthem will pay 80% of covered services (fillings, root canals, extractions, oral surgery, and brush biopsies).
- Major services: Anthem will pay 50% of covered services (crowns, periodontal treatment, implants, and TMJ coverage).
- Orthodontia: Anthem will pay 50% (braces and Invisalign).
- Annual maximum (Basic services and Major services only): \$2,000/year per covered participant.
- Orthodontia lifetime maximum: \$2,000 per covered participant.

Vision Insurance

Vision Insurance is offered through Anthem to all benefit-eligible faculty. The Blue View Vision Plan provides members with discounted coverage for frames, lenses, contact lenses, and eye exams. The plan offers in-network benefits that include a \$150 allowance every 2 years for frames, \$25 copay on lenses and a \$150 allowance for contacts. Members have the ability to use their in-network benefits or choose an out-of-network provider. The retail network includes stores such as Lens Crafters, Target Optical, JC Penney Optical and most Pearle Vision locations.

Pre-Tax Cost-Shares

Faculty will cost-share healthcare premiums. Cost-share amounts are based on whether the faculty member signs up for single, employee plus child(ren), employee plus spouse, or family coverage, and which option(s) he or she chooses. Appendix I presents the current cost-share amounts. This Appendix will be updated annually to reflect any changes agreed upon by the administration and the Faculty Salary Committee. This program allows eligible full-time faculty to pay health insurance premiums on a pre-tax basis subject to IRS guidelines.

Medical Flexible Spending Account

Fairfield University offers participation through payroll deduction in a Medical Flexible Spending Account. Flexible Spending Accounts are tax exempt, individual accounts to which participants contribute pre-tax salary to pay predictable expenses. An FSA cannot be used in combination with an HSA account.

The Medical Flexible Spending Account allows participants to pay for medical expenses, not otherwise covered by health insurance, with pre-tax salary contributions to the account up to an annual maximum allowed by law. Tax laws require that funds in the account be spent during the calendar year in which they are accrued.

Dependent Care Spending Account

Fairfield University offers participation, through payroll deduction, in a Dependent Care Spending Account. Dependent Care Spending Accounts are tax exempt, individual accounts to which participants contribute pre-tax salary to pay predictable expenses. The Dependent Care Spending Account allows participants to pay for adult and child care expenses with pre-tax salary contributions to the account up to the annual maximum allowed by law. Tax laws require that funds in the account be spent during the year in which they are accrued with a grace period ending on March 15th of the following calendar year.

Commuter Transit & Parking Accounts

Fairfield University offers participation, through payroll deduction, in Commuter Transit and Parking Accounts. The Commuter Transit and Parking Accounts allow participants to pay for commuter transit and commuter parking expenses with pre-tax salary contributions to the account up to the monthly IRS maximum.

Jesuit Health and Dental Coverage

Eligible Jesuit Faculty members are covered by the Jesuit Health Trust medical and dental plan which is administered by Aetna.

Basic and Supplemental Life Insurance

The University provides a term life insurance policy through Unum at no cost to full-time faculty members. The base value of this policy is equivalent to a faculty member's annual base salary

rounded up to the nearest \$1,000 with a minimum of \$50,000 coverage and a maximum benefit of \$500,000.

Supplemental life insurance coverage is available through payroll deduction in varying increments up to the lesser of three times base salary or \$250,000. The faculty member must enroll within 31 days of employment or be required to furnish evidence of insurability for a later effective date. With evidence of insurability as a newly-benefits eligible faculty or during Open Enrollment, a faculty member can purchase life insurance beyond the 3x base/\$250,000 limit, up to \$500,000. Coverage for eligible dependents is also available.

The value of the policy (base and supplemental amounts) will decrease to 65% of the policy amount on September 1st occurring on or after the faculty member's 70th birthday.

Although this policy terminates when the faculty member leaves the University's employment, the faculty member may continue his/her current level of coverage under a personal policy with the insurance company at his/her own cost, subject to policy provisions and prevailing rates, without evidence of insurability and subject to certain policy provisions.

RETIREMENT PLAN

Retirement Plan Options

Participation in the regular Retirement Annuity Plan is optional for all eligible faculty members. The Employee Retirement Income Act (ERISA) also calls for eligibility for someone who works at least 1,000 hours per calendar year. A faculty member's contributions are tax-sheltered.

The available tax deferred retirement plan is underwritten by the Teacher's Insurance and Annuity Association of America - College Retirement Equities Fund (TIAA). It offers a flexible approach to retirement planning. Faculty members are eligible for a 9% contribution into the retirement plan if they contribute at least 2.5% of their base annual salary. Eligibility for the match is after one year of full-time employment at Fairfield University. The one-year wait is waived if the faculty worked in higher education immediately preceding Fairfield University for at least one year in a full time, benefit-eligible position. A completed employment verification is required to qualify for the waiver of the one-year wait. Both the employer contribution and the employee's minimum contribution must be held in a restricted account, with no access to these funds until such time that the faculty member terminates employment with Fairfield University. Participants are fully and immediately vested in the plan upon enrollment, but faculty members must enroll online in Workday.

Immediately upon hire, and thereafter, eligible faculty members may participate in a voluntary supplemental pre-tax retirement plan with TIAA through payroll deduction. All contributions beyond that which is required to participate in the basic retirement plan (2.5%) will be deposited into the supplemental plan, with all of the benefits of a 403(b) plan, which includes a hardship provision, loan provision, and access without penalties after age 59½. A Roth Retirement Savings Plan option is available and allows for after tax retirement savings.

An equivalent payment of 9% of base annual salary is paid to the Jesuit Community on behalf of Jesuit Faculty members in lieu of the above mentioned annuity plan contribution.

LEAVES OF ABSENCE

Typically, there are two types of leave – paid and unpaid. Paid leaves include bereavement and sick leave. While on paid leave, benefits continue on the same basis as prior to the leave. Unpaid leaves are absences without pay and include military leaves and personal leaves. During an unpaid leave of absence, the first month of benefits is paid by the University. Certain leaves and absences may come under the regulations of the Family Medical Leave Act.

Short-Term Disability

Short-Term Disability Policy:

In addition to any benefits provided by the Faculty Handbook, full-time faculty members are eligible to receive full salary and benefits for up to six (6) months of absence when such absence is due to the faculty member's own disabling illness, injury, or condition (collectively, "Disabling Condition"). Any full-time faculty member who anticipates an absence due to their Disabling Condition should, at the earliest possible date, inform their Dean of the expected need for leave of absence (without disclosing the Disabling Condition) and concurrently contact Human Resources. Human Resources may require medical documentation supporting the need for the extended absence and may also direct the faculty member to follow processes in place for other leaves for which the faculty member may be eligible, such as leaves under the FMLA, CFMLA, or CPFML. Approval of leave is granted by the Provost's Office.

The University's Long-Term Disability (LTD) Plan provides benefits for qualifying medical conditions lasting longer than six months, subject to the terms of the Plan. Faculty members are encouraged to apply for benefits under the Plan when appropriate.

Long-Term Disability

The Long-Term Disability Plan (LTD) provides continuation of up to 60% of base annual salary after a qualifying period of 180 days. The maximum duration of benefits for those participants under the age of 59 at time of disability is to age 65. For participants age 60 or older, the maximum duration of benefits will vary from one to five years, depending on age at onset of disability. In the event of disability under the LTD plan, retirement contributions will be deposited to the faculty member's account in an amount equal to the University's contribution to his or her retirement plan during the 12 calendar months prior to becoming disabled. In addition, the University will continue to provide health insurance benefits for the faculty member and the member's eligible dependents in the same manner and cost-share as is provided to active employees. At age 65 Medicare would become the claimant's primary insurance and the University group plan coverage would end. Dependents would be eligible to purchase group health plan coverage at full rates in accordance with COBRA or Retiree policies.

Under the LTD program, every eligible faculty member has the option of paying for their LTD coverage, in which case benefits received are not taxed.

Worker's Compensation

Worker's Compensation provides disability benefits and medical coverage as required by law for employees who are injured or who become ill as a result of their employment.

Unemployment Compensation

The University provides unemployment compensation benefits under the Employment Security Act for all eligible faculty members at University cost.

Jury and Witness Duty

Fairfield University recognizes the civic duty to serve on a jury or as a court witness. When absent from work to serve on a jury or required by subpoena to appear as a witness in court, Fairfield University will pay the full-time faculty member in full for the first five (5) days of jury duty, and thereafter the difference between the fees from the court and regular salary.

Academic Leaves

Academic leaves -- sabbaticals, pre-tenure research leaves, faculty grant leaves, and leaves funded by outside agencies -- are governed by the Faculty Handbook.

Support and Release Time for Extraordinary Faculty Research

Whenever possible, but within the limits of its resources, Fairfield University will offer financial and institutional support to any faculty member, tenured or tenure-track, who is awarded a major fellowship (American Council of Learned Societies, Fulbright, National Endowment for the Humanities, National Science Foundation, etc.). The university will contribute the difference between the monies of such a fellowship and a faculty member's annual salary, as well as the faculty member's full annual benefits package, so that he or she may take advantage of a full year's leave for research without financial loss. This leave time and institutional support will have no direct bearing on the faculty member's cycle of eligibility for sabbatical leave. Whenever possible, faculty members are expected to make a reasonable effort to link an application for such a fellowship to the time of their sabbatical leave.

Fairfield University will negotiate a reduced teaching load with any faculty member, tenured or tenure-track, who is awarded a major research grant from a peer-reviewed funding agency (NSF, NIH, NOAA, DOE, etc.), whenever that grant is of sufficient complexity and involves enough faculty responsibilities to justify release time. Release time must be concurrent with the funded period of research. This release time will have no direct bearing on the faculty member's cycle of eligibility for sabbatical leave. In applying for such grants, faculty are expected to consider the importance of requesting salary recovery funds from the granting agency. Whenever possible, faculty members are expected to make a reasonable effort to link the period of funded research to the time of their sabbatical leave if multiple-year funding is available.

Emergency and Personal Leaves

In cases where a faculty member requests leave for emergency reasons, arrangements for such leave may be worked out by the faculty member and the Provost, in consultation with the appropriate Dean and with the person responsible for his or her curriculum area, without jeopardy to the faculty member's academic status.

Maternity Leave

Fairfield University complies with all Federal and Connecticut State laws relating to pregnancy and leaves of absence for childbirth and adoption. In lieu of unpaid time off for pregnancy and childbirth outlined in the Family and Medical Leave Acts (FMLA), a faculty member may elect to take one semester of paid maternity leave from teaching responsibilities.

The specific semester of teaching release must be determined in consultation with the faculty member's department chair and dean. In accordance with the Pregnancy Disability Leave Act, the normal recovery period following vaginal childbirth is presumed to be six weeks; following a caesarean section the normal recovery period is presumed to be eight weeks. Outside of the recovery period, faculty on maternity leave will be expected to fulfill their other academic responsibilities, again as determined in consultation with the faculty member's chair and dean.

The University requires a physician's certification for any medical leave of absence.

Dependent Care Leave

Individual course schedules may be modified at the request of faculty members to accommodate their need to care for their infants or young children, as well as their spouses or immediate family who are seriously ill during the course of a semester. Faculty may reduce their teaching load by one or two courses a semester, with the understanding that they will compensate the University for the course reduction in one of the following manners:

1. The course or courses will be taught over a three-year period immediately following the semester during which the reduction was in effect. Only one additional course may be taught per semester. The courses must be regular departmental offerings unless approved by the appropriate Dean(s) as special (e.g. summer session) listings. If employment at the University terminates prior to fulfillment of this obligation, the faculty member will repay the University at the cost of one or two adjunct salaries (dependent on the amount of release time taken) at the rate that was in place the semester of the reduced load. During the semester of reduced load, full pay and benefits will be continued. Release time will not be granted a second time until the obligations of the first have been met.
2. Salary will be reduced by 25% for a one course exemption or 50% for a two course exemption during the semester of dependent care need. Full benefits will be maintained during the period of salary reduction. No further obligations will be accrued.

Faculty members who wish to take advantage of the dependent care policy must notify their Deans sufficiently far in advance of the semester to allow for the employment of replacements. When release time is requested for the care of seriously ill spouses, or immediate family members, the Deans may request written confirmation from a medical authority.

Fairfield University offers participation in Dependent Care Spending Accounts to its employees. These accounts are described earlier in the BPO.

TUITION BENEFITS

Tuition Remission for Employee and Spouse

Tuition remission is available for graduate and undergraduate programs to eligible faculty members and their spouses who meet the normal admission and academic requirements. Tuition remission may not apply to some courses/programs. Remission provides eighteen (18) free credits per academic year. Fees are payable by faculty member/student. Graduate tuition for a spouse is taxable, as well as graduate tuition for an active faculty member that exceeds the IRS calendar year limit (currently \$5,250). This tax will be withheld from the faculty member's pay.

Tuition Grant-in-Aid for Dependent Children

The Tuition Grant-in-Aid policy shall apply to all legally dependent eligible children of full-time faculty members. Tuition is limited to one baccalaureate degree per dependent. Legally dependent children include adopted children and stepchildren who begin matriculation at the University before reaching age 24.

If a child's matriculation is delayed because of health or military service, the age limit will be extended by the length of such a period of ill-health or service. If an eligible child leaves the University once matriculation has begun, he or she may return within a two-year time period even though over the age limit. Each eligible child who does not matriculate at Fairfield University may take up to six (6) credits during the summer and three (3) credits during the fall, winter, and spring semesters per academic year with Tuition Grant-in-Aid.

Grant-in-Aid is available to eligible nieces and nephews of full-time Jesuit faculty members.

Fairfield College Preparatory School Tuition Grant-in-Aid for Male Dependent Children

One-half of the Fairfield College Preparatory School tuition is waived under this program.

Tuition Reimbursement for Female Dependent Children

Under this program, eligible female dependents who attend a single-sex, private high school, are eligible for up to \$5,000/year non-taxable, tuition reimbursement. Documentation showing proof of payment is required for reimbursement.

Faculty Children Exchange Program (FACHEX)

This program provides for tuition waivers on an exchange basis, at 26 Jesuit Colleges and Universities participating in the program. The program is limited to eligible children of full time faculty and staff, and may be applied towards undergraduate degrees only.

Fairfield University is responsible for certifying eligibility for each faculty member and for contacting their child's chosen institutions. Fairfield University cannot guarantee acceptance at the host institution, nor does acceptance to a host institution guarantee a FACHEX scholarship.

FACHEX scholarships or tuition waivers are not automatic. Each host institution has its own process for scholarship recipients, with many based on the academic profile of the student applicant. Students applying for the FACHEX benefit are responsible for the completion and presentation of all forms and documents required for application to the host institution, and must meet all enrollment requirements of the host institution.

Recipients of a FACHEX scholarship will continue to receive the scholarship as long as their parent has not resigned from or been terminated by the University during this time and subject to the provisions of the FACHEX program. Termination from Fairfield University will terminate the FACHEX scholarship agreement at the host institution. Children of University retirees are not eligible to apply for FACHEX.

Tuition Exchange Program (TUIEX)

Tuition Exchange is a partnership of over 600 colleges and universities offering competitive tuition exchange scholarships to members of faculty and staff employed at member institutions. The program is limited to eligible children of full time faculty and staff, and may be applied towards undergraduate degrees only. Like FACHEX, this grant-in-aid opportunity does not guarantee full tuition, nor is it a guaranteed benefit.

Fairfield University is responsible for certifying eligibility for each student applying to a member institution. Acceptance to the host institution is not guaranteed, nor does acceptance guarantee a Tuition Exchange Scholarship. Each institution has its own specific process for scholarship selection. Many participating schools choose their scholarship recipients based on the academic profile of the individual student.

Each member institution will determine the amount of award that may be granted under this program and the number of students that they are able to accept each year. Like other participating schools, Fairfield University has an obligation to maintain the balance between outgoing students and incoming students over a five-year period in order to continue participation in this program.

For this reason, the number of employees' children eligible for this program may vary from six to ten students in any given year.

Full-time faculty on tenure-track appointments as well as professors of the practice may complete an application for Tuition Exchange. However, children of eligible faculty and staff will be ranked in

order by their parents' seniority, with the highest consideration for this benefit going to longest-term employees.

Recipients of a Tuition Exchange scholarship will continue to receive the scholarship as long as their parent has not resigned from or been terminated by the University during this time and subject to the restrictions of the Tuition Exchange program. Termination from Fairfield University will terminate the Tuition Exchange scholarship agreement at the host institution. Children of University retirees are not eligible to apply for Tuition Exchange.

Study Abroad Program

Support for study abroad is available to eligible dependent children who are matriculated in an undergraduate program at Fairfield University and who meet all eligibility requirements under the Tuition Grant-in-Aid program.

Fairfield University will allow tuition grants-in-aid for study abroad programs for matriculated students at the University who are children of full-time faculty, and are enrolled full time in approved programs of at least one full semester (Fall or Spring). For Fairfield University administered programs of shorter duration, the amount of tuition-grant-in-aid is limited to a maximum of \$500.

RETIREMENT OPTIONS AND BENEFITS

Faculty have two mutually exclusive retirement options, retirement buyout and phased retirement. The retirement buyout is available from ages 62 to 65 and the phased retirement plan is available from ages 62 to 72.

Retirement Buyout

The buyout is a voluntary program initiated by a tenured faculty member with a minimum of 15 continuous years of full-time service/teaching to Fairfield. Eligibility to participate in the program begins on January 1 of the calendar year that a faculty member turns 62 and ends on December 31 of the calendar year that a faculty member turns 65.

1. The faculty member who is eligible must declare his/her intent to take the buyout no later than the end of the calendar year (December 31) during which the faculty member is eligible (i.e., the year during which the individual turns 62, 63, 64 or 65). The Spring semester of the following calendar year would be his/her last semester of teaching. The effective date of the faculty member's retirement would be August 31 of that year.
2. After teaching his/her final semester, the faculty member would receive \$20,000 plus the lesser of a) his/her current full-time salary or b) the mean salary for full professors. If the faculty member declares his/her intentions during the declaration period, he/she may choose to have the payout in one lump sum on July 15 of his/her retirement or in two equal parts on July 15 and January 15 of the following year as long as IRS regulations permit these options. The faculty member must pick one of these payout timing options at the time of declaration. The

payout is subject to income tax, FICA and any other appropriate payroll deductions at the time of the payout.

Phased Retirement

1. Phased retirement is a voluntary, gradual retirement program initiated by a tenured faculty member with a minimum of ten continuous years of full-time service to Fairfield. Eligibility to participate in the program begins on January 1 of the calendar year that a faculty member turns 62 and ends on December 31 of the calendar year that a faculty member turns 72.
2. The faculty member must declare his/her intent to participate in the phased retirement program no later than the end of the calendar year (December 31) during which the faculty member has turned 62 to 72. The Spring semester of the following calendar year would be his/her last semester of full-time teaching. Beginning the following Fall semester, the faculty member will begin the agreed upon phased retirement schedule.
3. Faculty can choose a period of reduced teaching responsibility (phased retirement) from 1 to 3 years. Once phased retirement is entered into, the length of the phased retirement, at the faculty member's choice and upon consultation and written approval of the Provost, can be shortened but not lengthened, and the number of sections taught/workload can be held constant or diminished - but not increased.
4. Having declared his/her intent to participate in phased retirement and having established his/her phased retirement schedule, the faculty member will tender a letter of resignation from Fairfield stating the effective date of actual separation. The letter will also state the agreed upon schedule of reduced teaching. Any change to the intended schedule of reduced teaching (see #3 above) shall be communicated in writing to the Provost by the faculty member no later than March 1 of the preceding academic year.
5. Phased retirement requires notification of, and consultation with, the departmental chair or program director and school or college dean prior to establishing the phased retirement schedule.
6. Faculty in phased retirement enjoy the status and benefits of full-time faculty; they retain their rank and tenure until the final date of employment, at which point they may be declared emeriti, as governed by the Faculty Handbook [II. A.6.]. Faculty on phased retirement retain voting rights in the general faculty, school or college, and department or program. Their service obligations remain commensurate with full-time tenured colleagues.
7. Salary shall be determined by the number of sections taught (or their equivalents during each year of phased retirement divided by six (sections/courses) times the full-time equivalent base salary for the current year. Faculty on phased retirement will teach fewer than six and more than zero section/s per year. The number of sections taught, or extraordinary service equivalent to a course release, will be the numerator; six will be the denominator. Thus: five sections (or their equivalent) equals $5/6$ of base salary. Four sections equals $2/3$ of base salary. Three sections equals $1/2$ of base salary. Two sections equals $1/3$ of base salary. One section equals $1/6$ of base salary.

8. Faculty on phased retirement would retain retirement, health and other standard employee benefits until full retirement. Merit review and eventual merit increases in salary would continue during the period of phased retirement, as would normal funding for travel to conferences. The University's contribution toward retirement would be based on the pro-rated salary. Faculty would accrue credit towards sabbatical at a pro-rated tempo based on the number of courses taught (or their equivalent) per term (e.g., two sections taught equals 2/3's of a semester credit). Based on criteria for eligibility and review procedures described in the Faculty Handbook [HB II.B.2.], the faculty member may apply for a sabbatical leave during the phased retirement period. Salary during sabbatical would be calculated based on the pro-rated salary set for the academic year during which the sabbatical period began.
9. Catastrophic economic circumstances severely affecting a person in phased retirement (e.g., the death of a spouse) could trigger a reconsideration of the final date of retirement, to be mutually agreed upon by the Provost and the faculty member, with consultation of department chair and school/college dean.
10. In the event that a faculty member on phased retirement takes a medical leave (following established policies) during a term when he/she was scheduled to teach, the phased retirement schedule will be reassessed by the Provost.
11. Employment outside the University during the phase-out period is governed by the same rules as apply to full-time faculty who are not in the phased retirement program [HB II.B.4.]. Supplemental assignments within the University warranting a stipend or release time (directing a program, teaching a summer session course, etc.) are permitted.
12. During the phased retirement period, Fairfield University will continue to make available information to assist prospective retirees in assessing their financial resources and other issues that will impact the quality of their retirement.

Retirement Benefits

Faculty who retire with at least fifteen (15) years of continuous service to the University (including all periods of full-time employment, sabbatical leaves and leaves of absence, with the exception of leaves for total disability of illness) are entitled to the following privileges (subject to the current policies, restrictions and fees applicable to full-time active faculty): access to all University academic and recreational facilities; attendance at the University's cultural, athletic and educational events, including academic convocations and processions; campus vehicle registration; opportunity to buy into the health insurance plan; and tuition remission for self and spouse. Qualifying dependents are eligible for Tuition Grant-in-Aid at Fairfield University, one-half tuition at Fairfield College Preparatory School, and up to \$5,000/year non-taxable, tuition reimbursement for eligible female dependents who attend a single-sex, private high school. Retirees will continue to receive University publications.

While the University's primary responsibility is to its active faculty, it also recognizes the desirability of supporting the continuing research of retired faculty. The University's resources are limited; however, to the degree that these limited resources will allow, and subject to the prior claim of active faculty, the University will endeavor to support the research of retired faculty. To this end, the

University will attempt to provide laboratory and computer facilities and financial support for their use, office space and secretarial services when such support of research is possible and appropriate in the judgment of the pertinent Dean. Because of the limitations outlined above, the University cannot guarantee the availability of this research-related support.

Death Benefits

Provisions are made for continuation of salary and insurance benefits for the dependents of an eligible faculty member in the event of his/her death. The existing employment contract in effect at the time of death is paid in full and health insurance coverage and other privileges (such as Library, Recreational Complex, etc.), will be continued subject to policy restrictions and fees applicable to full-time faculty for the surviving spouse and eligible children. If the faculty member was employed at Fairfield University at the time of death and had at least seven (7) years of service at the University, the tuition remission benefit, FACHEX and Tuition Exchange scholarships being paid at the time of death will continue subject to the provisions of these programs. In addition, the University offers Tuition Grant-in-Aid at Fairfield University, one-half tuition at Fairfield College Preparatory School, and up to \$5,000/year non-taxable, tuition reimbursement for eligible female dependents who attend a single-sex, private high school, provided the faculty member was employed full-time by the University at the time of death and had at least seven (7) seven years of service at the University.

OTHER BENEFITS

Academic Gowns

The University shall provide academic gowns for all members of the faculty on official occasions.

Bookstore Discount

The bookstores (Stag Spirit Shop and Downtown Bookstore) offer a 10% discount on purchases with the exception of textbooks. University identification cards are required.

Credit Union

The America's First Network Credit Union is open to all University personnel.

Dining Facilities

Faculty may use all dining services provided on campus. A faculty dining room is provided in the Barone Campus Center.

Direct Deposit

As a benefit to all personnel, the University makes available direct deposit services. Direct deposit is set up in Workday under Payment Elections.

Early Learning Center

The Early Learning Center offers child care services on campus. Services are offered at a reduced cost for University personnel and are subject to the availability of space.

Employee Assistance Program

Fairfield University believes it is in the best interest of our personnel, their families, and the University to make available an Employee Assistance Program (EAP) which assists employees with various difficulties. The University recognizes that a wide range of human problems can adversely affect a valued employee's job performance and health. Such problems can include physical, mental and emotional illness, marital or family distress, alcoholism or other drug dependencies, and financial or legal matters. We are also aware that problems with immediate family members or among close associates can also cause serious concerns. It is for these reasons that the Office of Human Resources offers an Employee Assistance Program.

Faculty Loan

The University recognizes the need for transition assistance for eligible faculty members when relocation becomes necessary or convenient in adjusting to a new work location. Fairfield University offers a one-time interest free loan to eligible faculty in order to offset costs associated with such transition expenses. This policy applies to new, regular full time faculty in order to assist with transition expenses. To be eligible, the faculty member must be a full time permanent employee within the first two months of their initial contract with the University. Eligible faculty may borrow from the University up to two (2) months of salary, in one lump sum. An employee will be eligible for a loan under this New Faculty Loan Policy only once, regardless of re-hire. Eligible faculty to whom a loan has been disbursed are required to repay the loan in full within a period not to exceed (12) months from the date of execution of the Promissory Note. Eligible faculty must repay the loan in equal installments via payroll deduction. There will be no penalty for paying the loan back to the University earlier. For more information, please view the New Faculty Loan Policy available through Human Resources.

Holidays

Each spring, a complete list of holidays for the following fiscal year (July 1 to June 30) will be published. The academic calendar may include additional holiday periods.

Housing and Relocation

Fairfield University extends to newly hired full-time faculty, a reimbursement of up to \$5,000 for moving and relocation costs. The Office of the Provost can also provide information on the availability of limited rental housing offered through the University for up to two years.

Library Privileges

Extensive on-campus library services are available. Interlibrary and other loan privileges are provided for the faculty. Student carrels will be available in the library.

Office and Mail

Office space, assigned by the appropriate Dean, is provided for each faculty member. Each faculty member is provided with a mailbox for intra-campus and U.S. mail. The University offers email services for business purposes subject to the University's acceptable use computer policy.

Parking

On-campus parking is provided at no cost. There is a vehicle registration fee of \$100/year to register a second vehicle. Payment of the vehicle registration fee with pre-tax dollars is available through payroll deduction. All University parking and traffic regulations must be followed at all times.

Printing and Duplicating

A printing and duplicating service is available on campus.

Recreational Complex Membership

The Recreational Complex (RecPlex) is equipped with weight rooms, saunas, indoor basketball and tennis courts, racquet ball courts and a 25 meter pool. The RecPlex membership requires an annual fee, currently set at \$50 per year. Faculty members may purchase spouse and/or family memberships. Shower and locker room facilities are available with a limited number of lockers that can be rented for an additional fee.

Tickets

Members of the faculty are provided at no cost, subject to availability, with a ticket to all University sponsored events. In addition there are athletic and other events sponsored by various clubs and organizations which are open to faculty. Notice of these events appears in the Fairfield Today University announcements, email, and throughout campus.

Additional information, governing documents and details pertaining to these benefits are available in Human Resources.

Revised February 2026

CONTACT INFORMATION

Fairfield University Human Resources	1-203-254-4000, ext. 2277
Aetna Concierge	1-800-526-8058
Express Scripts Prescription Drug Coverage	1-877-817-9617
Anthem Blue Cross/Blue Shield Dental	1-800-440-3619
Anthem Blue Cross/Blue Shield Vision	1-866-723-0515
Inspira Health Savings Account	1-844-729-3539
Advanced Benefit Strategies Flexible Spending Accounts	1-877-732-8125
Unum Life Insurance & Long Term Disability	Contact Human Resources
TIAA Retirement Plan	1-800-842-2776
Higher Ed EAP	1-800-252-4555

Appendix I: Benefits Plan Overview for Full-Time Faculty

2026 Employee Cost-Share Pre-Tax Amounts

	Employee			Employee + Child(ren)			Employee + Spouse			Employee + Family		
Aetna Medical	Annual	Semi-Monthly	Weekly	Annual	Semi-Monthly	Weekly	Annual	Semi-Monthly	Weekly	Annual	Semi-Monthly	Weekly
Option 1 POS	\$4,128.35	\$172.01	\$79.39	\$8,876.03	\$369.83	\$170.69	\$9,448.81	\$393.70	\$181.71	\$12,405.84	\$516.91	\$238.57
Option 2 HSA I	\$4,128.35	\$172.01	\$79.39	\$8,876.03	\$369.83	\$170.69	\$9,448.81	\$393.70	\$181.71	\$12,405.84	\$516.91	\$238.27
Option 3 HSA II	\$1,558.80	\$64.95	\$29.98	\$4,178.18	\$174.09	\$80.35	\$4,447.79	\$185.32	\$85.53	\$5,838.53	\$243.27	\$112.28

	Employee			Employee + 1			Employee + Family		
Anthem Dental	Annual	Semi-Monthly	Weekly	Annual	Semi-Monthly	Weekly	Annual	Semi-Monthly	Weekly
Co-Pay	\$49.41	\$2.06	\$0.95	\$116.41	\$4.85	\$2.24	\$152.41	\$6.35	\$2.93
Flex	\$109.94	\$4.58	\$2.11	\$255.67	\$10.65	\$4.92	\$334.13	\$13.92	\$6.43
Essential Choice	\$132.50	\$5.52	\$2.55	\$307.50	\$12.81	\$5.91	\$401.79	\$16.74	\$7.73

	Employee			Employee + 1			Employee + Family		
Anthem Vision	Annual	Semi-Monthly	Weekly	Annual	Semi-Monthly	Weekly	Annual	Semi-Monthly	Weekly
Vision	\$59.88	\$2.50	\$1.15	\$104.88	\$4.37	\$2.02	\$167.76	\$6.99	\$3.23

Appendix II: Benefits Plan Overview for Full-Time Faculty

Faculty Housing Policy

As amended, March 3, 2020

This policy delineates the allocation of University-owned housing made available to accommodate new faculty at reasonable rents on a temporary basis. Temporary University housing is identified as a faculty relocation benefit in the Benefits Plan Overview, as recognized by the Faculty Salary Committee and the Administrative Salary Committee.

Since the four properties were purchased to accommodate new faculty as part of faculty relocation benefits, this policy prioritizes the access of new faculty to this housing, followed by existing faculty by rank, followed by University staff. For the purpose of this policy, faculty are considered “newly hired” if they have been hired full-time at any rank (tenure-line or professor of the practice) during the current academic year.

The timeline below should be followed closely, allowing for adjustments for weekends and holidays. Should a lease be terminated unexpectedly, the Office of the Provost shall make its best efforts to adhere to the priorities indicated in this timeline.

January 1: Current faculty residents who have occupied their unit for at most one year total are notified that they have until February 1 to sign a lease extension for another year. Otherwise their unit will be offered to new occupants.

February 1 - April 1: The deans, in consultation with the Provost, will be able to offer newly hired faculty (tenure-line only) a lease for an available housing unit as part of a start-up package. The Provost should endeavor to make offers that recruit the strongest new faculty, considering such factors as University hiring priorities, distance of move, familial status, and other aspects of the start-up package.

April 1: The Office of the Provost contacts all newly hired tenure-track faculty who did not have housing included in their start up package, as well as newly hired professors of the practice. These faculty will have until April 15 to indicate their participation in the lottery for faculty housing for available units.

April 16: The Office of the Provost will conduct a lottery among the newly hired faculty to distribute any available units.

Lottery winners shall have until April 23 to accept the housing offer. After April 23, offers shall be extended to another faculty member drawn from the pool, who shall have until April 30 to accept the offer.

If any units remain available at the conclusion of the lottery process, the following should occur:

The Office of the Provost contacts all current full-time faculty (tenure-line and professors of the practice) to indicate the availability of faculty housing to be assigned by lottery. These faculty will have until May 1 to indicate their participation in the housing lottery.

May 1: The Office of the Provost will then conduct a lottery for the remaining unclaimed units among the current faculty who indicated they wish to participate. This lottery shall have three pools: 1. assistant professors and instructors, 2. associate professors, and 3. full professors. Each pool includes both tenure-line faculty and professors of the practice at that rank. The lottery starts with pool 1 and proceeds to the next pool whenever a pool is exhausted. Any newly hired faculty hired after May 1 may enter this lottery and will be given priority.

The chosen faculty will have until May 15 to indicate interest. If an offer is declined, the lottery continues until all of the units are filled. University staff will also be invited to participate in the lottery on May 15, once the faculty pools have been exhausted.

All offers should be accepted and leases signed by June 1. All leases shall be effective July 1 until June 30 of the following year.

Note:

If a leaseholder ends their employment with the University prior to the expiration of the lease, they shall be given a date by which to vacate the property by the Office of the Provost. The Office of the Provost will then determine, based on the time left on the lease, whether to initiate the lottery process or to hold the property vacant until the hiring cycle resumes.

Approved by the General Faculty, April 17, 2020