

## 3357:13-16-504 Benefits for Faculty (Insurance/Non-Insurance)

Benefits for Faculty/Insurance constitutes Article XVIII and Benefits for Faculty/Non-Insurance constitutes Article XVIII of the Agreement between North Central State College and the chapter of the North Central State Faculty Association-American Association of University Professors (NCSFA-AAUP)

### Article XVII. Benefits: Insurance

#### Section 17.01 Medical, Rx, Dental, Vision, Life and Section 125

In order to be eligible for insurance, an employee must be contracted for at least thirty (30) hours per week.

Employees may not be paid cash in lieu of insurance benefits.

Coverage: See Plan Booklet for COG adopted coverage information  
Medical

The College will pay: 81% of the premium and the employee will pay 19% for FY 24-25 through FY 26-27.

#### A. Stark County Schools Council

The College may fully meet its obligations to provide health care benefits and services under this collective bargaining agreement by participating in the health benefits program of the Stark County Schools Council (COG). The College shall provide health, dental, vision and life insurance through the COG. The coverage shall be the standardized COG specifications.

#### C. Preferred Provider - Doctors/Hospitals

1. The parties agree that one or more Preferred Provider Organization (PPO) programs for hospital and physicians' services shall be provided through the Stark County Council of Governments (COG) Health Insurance Program.
2. The selection of the PPO(s), the types of benefits/programs, or any changes therein, shall be mutually determined by the representative of the COG and the Stark County/Canton OEA office representative.

#### D. Preferred Provider - Prescription Drugs

The College shall provide, through the Stark County Council of Governments, a preferred provider drug program that, if the employee chooses to utilize, will include the following:

1. The program will be available to employees and their dependents who have "primary" coverage under the College's insurance.

2. The employee will pay the 20% co-payment to the provider and the remaining 80% will be direct billed to the insurance company. If the yearly maximum has been reached, provisions will be made to refund the employee's 20% co-payment.
3. The deductible will be waived.
4. The list of covered expenses shall be agreed upon by the COG and the Stark County/Canton OEA office representative.
5. Mail order prescription: Mail order must be used for maintenance drugs in order for the insurance provisions to apply.
6. Generic: Generic drugs must be substituted where applicable in order for the insurance provisions to apply.

### Life Insurance

The College shall provide term life and accidental death and dismemberment coverage in the amount of two times the faculty member's salary up to a maximum of \$500,000.

Bargaining unit members may purchase additional term life insurance at the group rate, in \$5,000 increments, up to a maximum of \$60,000 coverage in addition to College paid coverage. Modifications to this provision may be necessary to comply with requirements of the insurance carrier. The value of the life insurance reduces by 50% at age 65. The specific terms of the policy are contained in the life insurance contract.

### Dental Insurance

The College will pay: 81% of the premium and the employee will pay 19% for FY 24-25 through FY 26-27.

### Vision Insurance

The College will pay: 81% of the premium and the employee will pay 19% for FY 24-25 through FY 26-27.

### SECTION 125 TAX SHELTER

Tax sheltering of the individual's contribution for health costs, unreimbursed medical expenses and dependent coverage will be provided, under IRS Section 125.

All COG employers must offer the IRS Section 125 Tax Shelter provided through the COG. The IRC Section 125 Tax Shelter allows for health insurance premiums to be deducted on a pre-tax basis. IRC Section 125 also governs Flexible Spending Accounts (FSAs). All COG employers must offer a Health Care FSA and a Dependent CARE FSA which will allow pre-tax payroll

deductions for certain medical and dependent care expenses. There is no separate administrative fee for these services.

**PREMIUM HOLIDAYS:** If the employer receives a premium holiday(s), the employees shall not be required to pay their portion of the premium(s) for the holiday month(s).

**SPOUSAL COVERAGE:** Any new Participants to the COG, after June 30, 2015, with working spouses who have the ability to be covered under an insurance plan through his/her place of employment, will be required to take his/her plan as their primary plan. This provision does not apply to a participant who was employed with one COG employer prior to June 30, 2015, and moved thereafter to another COG employer. If the spouse is required to pay forty (40%) percent or more of the premium with his/her employer, the requirements of this section shall not apply.

#### Section 17.02 Long Term Disability Insurance

The College will provide Long Term Disability Insurance for faculty members. The College will pay 100% of the Long Term Disability Insurance premium. After a 90-day waiting period the faculty member would begin receiving 60% of salary to a maximum of \$3,000 per month.

#### Section 17.03 Voluntary Life Insurance

The College will provide a supplemental term life insurance program for faculty members. The monthly premiums will be paid 100% by the faculty member.

#### Section 17.04 Professional Liability Insurance

The College will provide Professional Liability Insurance for faculty members. The College will pay 100% of the Professional Liability Insurance premium. The limit of liability is one million dollars per occurrence (\$3 million aggregate). Faculty teaching in the health programs are covered additionally in teaching situations both on and off campus with the same limit of liability.

#### Article XVIII. Benefits: Non-Insurance

##### Section 18.01 Bookstore Discount

Faculty members shall receive a 10% discount on merchandise and books. Discount is subject to and contingent upon agreement with independent operator of bookstore.

##### Section 18.02 Employee Assistance Program

The College shall make available an Employee Assistance Program to provide problem clarification, treatment resource referrals, and crisis intervention for those experiencing personal or medical/behavioral problems, including but not limited to, psychological or emotional problems, alcoholism or drug dependencies, marital or family difficulties, some medical conditions (including those related to stress), and some financial problems.

### Section 18.03 Graduation Regalia

The College will provide 100% of the cost for graduation regalia for all faculty for commencement.

### Section 18.04 Holidays

Faculty will receive the following days off as holidays when working on their regular contract during the term during which the holiday falls:

New Year's Day	Falls during Winter break
Martin Luther King's Birthday	Third Monday in January – no classes
President's Day	Observed the Wed. before Thanksgiving
Memorial Day	Last Monday in May – no classes
Independence Day	July 4th or when observed – no classes
Labor Day	First Monday in September – no classes
Veteran's Day	November 11th or when observed – no classes
Thanksgiving	Thurs./Fri./Sat./Sun. of Thanksgiving week – no classes
Christmas	Falls during Winter break

### Section 18.05 Academic Calendar

All changes to the Academic calendar will involve input from the Faculty Caucus.

NOTE: Any changes to the calendar that impact the number of work days will be negotiated with the NCSFA-AAUP under the Workload Article of the CBA.

### Section 18.06 Retirement

All faculty shall become members of the State Teachers Retirement System (STRS) or Alternative Retirement Plan (ARP) under provisions of the Ohio Revised Code. The College shall contribute the employer's statutory share of each faculty member's salary into STRS or ARP. The College shall also deduct the faculty members' statutory share of salary into STRS or ARP on a pre-tax basis. Contribution levels shall be in compliance with and determined by STRS.

### Section 18.07 Tax Deferred Annuity Programs

The Payroll Department will payroll deduct qualified tax deferred annuity programs for faculty who elect to participate in a plan. New vendors shall only be designated when the number of participants is equal to at least one per cent of full-time employees or at least five employees, whichever is greater.

### Section 18.08 Tuition Remission

The College will remit instructional fees for faculty and immediate family for credit and non-credit courses taken at the College in the following manner:

- (a) For credit courses, the College will pay instructional, contact hour and general fees. All other fees will be non-remitted. Employees and/or immediate family members in a credit course(s) are entitled to the same enrollment consideration as any other student of the College.
- (b) For non-credit courses, the College will pay instructional and general fees providing that space is available and that the non-credit/community service course(s) are adequately funded from sources other than tuition remission.

#### Section 18.09 Tuition Reimbursement

The College shall reimburse a portion of tuition for all faculty who pursue additional education outside of the College. Reimbursement will be drawn from monies remaining after all professional development is paid. Faculty seeking additional education will receive an equal share of all funds in the allotment. Course work must be taken at an accredited college or university. Reimbursement will be granted at the end of the fiscal year.

#### Section 18.10 Tuition Reimbursement for Mandated Education

If the College requires a currently employed faculty member to pursue education (for example to satisfy accreditation requirements in a program) the College shall reimburse 100% of the tuition for the mandated education. This provision does not apply to faculty members initially hired with a condition of employment to complete education within a specified time period.

#### Section 18.11 Vaccination/Immunization/Screenings

The College shall provide, at no cost to the faculty, program specific vaccinations/immunizations/screenings mandated by state law or required by affiliated clinical facilities.

Effective: January 16, 2024

Next Review: May 14, 2027

Review Dates: 5/22/98,12/17/08, 10/26/11, 8/27/14, 8/23/17, 8/25/21, 1/16/24