

1-1-2002

HAM-TMC Library Administrative Guide. Chapter 5: Employee Benefits

Houston Academy of Medicine-Texas Medical Center Library

Follow this and additional works at: <http://digitalcommons.library.tmc.edu/guides>

 Part of the [Library and Information Science Commons](#)

Recommended Citation

Citation Information: Houston Academy of Medicine-Texas Medical Center Library, "HAM-TMC Library Administrative Guide. Chapter 5: Employee Benefits" (2002).

DigitalCommons@The Texas Medical Center, Library Administration, *Administrative Guides*. Paper 6.

<http://digitalcommons.library.tmc.edu/guides/6>

This Article is brought to you for free and open access by the Library Administration at DigitalCommons@The Texas Medical Center. It has been accepted for inclusion in Administrative Guides by an authorized administrator of DigitalCommons@The Texas Medical Center. For more information, please contact kathryn.krause@exch.library.tmc.edu.



CHAPTER 5: EMPLOYEE BENEFITS (Updated 11/03)

- 5.01 Benefits Summary
- 5.02 Vacation
 - 5.021 Vacation Accrual
- 5.03 Holidays
 - 5.031 Floating Holidays
- 5.04 Sick Leave
- 5.05 Military Leave
- 5.06 Other Leaves of Absence
- 5.07 Cafeteria Plan
- 5.08 Medical/Dental Benefits
- 5.09 Disability Insurance
- 5.10 Life Insurance/Accidental Death and Dismemberment
- 5.11 Workers' Compensation and Employer Liability Insurance
- 5.12 Retirement Plan
- 5.13 Supplemental Retirement Annuities
- 5.14 Transportation Subsidy
- 5.15 Employee Assistance Program
- 5.16 Relocation Assistance

5.01 BENEFITS SUMMARY (Updated 10/03)

A summary of all the benefits is given to prospective employees during recruitment and to new hires on the first day of employment. The benefits summary is included in the Employee Handbook. The Human Resources Specialist updates this document as benefits change. The remainder of this chapter explains each benefit in more detail.

5.02 VACATION (Revised 10/03)

Vacation is accrued each pay period and appears on the paycheck stub. Full-time employees begin accruing vacation on the first day of employment. Support Staff Levels I - III earn 3.69 hours each pay period. Support Staff Level IV earns 4.62 hours each pay period. Support Staff Level V and Librarians/Professionals at all levels earn 7.38 hours each pay period.

Full-time	Initial	After 2 years of service	After 5 years of service	After 10 years of ser.
Librarian/Professional	24 days	no increase	no increase	no increase
Support Staff Level V	24 days	no increase	no increase	no increase
Support Staff Level IV	15 days	no increase	20 days	24 days
Support Staff Levels I - III	12 days	no increase	18 days	24 days

Part-time staff earn 1 hour for every 22 hours worked and are eligible after one year of employment.

5.021 Vacation Accrual

Unused vacation time may be carried over to the next fiscal year. However, vacation does not accrue beyond 280 hours (35 days) per employee. Human Resources monitors accrual balances and contacts employees when they are nearing the limit.

Since all vacation must be scheduled with the supervisor's consent, the existence of accumulated vacation leave does not assure an employee that the vacation may be used at will. Vacation time does not accrue during any unpaid leave. Vacation hours taken are reported on the bi-weekly timesheet.

Non-probationary employees who have unused vacation time when they terminate will be compensated at their current pay rate. Normally when an employee resigns or is terminated during the initial probationary period, if time has been taken, an adjustment will be made in the final paycheck.

5.03 HOLIDAYS (Updated 10/03)

All full-time employees receive 11 paid annual holidays: Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving, Friday after Thanksgiving, Christmas Eve, Christmas Day, New Years Eve, New Years Day. Part-time employees may use accrued vacation hours or work additional hours during the pay period for holidays when the Library is closed and they are unable to work.

The Library is open and observes holiday hours (8 am –5 pm) on the following holidays: Martin Luther King, Jr. holiday, Presidents' Day, Memorial Day, Friday after Thanksgiving and the last two weeks of the calendar year. Circulation is open and must be staffed on these days. All other full-time employees must get prior approval from their supervisor to work these holidays. Employees who have been scheduled to work on holidays accrue vacation for the time worked.

Vacation leave should be used for religious holidays if an employee chooses to observe that holiday.

Check the Library's web page (<http://www.library.tmc.edu>) for a list of the current year's holiday dates.

5.031 Floating Holidays

Full-time Support Staff Levels I - IV receive one floating holiday after their 1st year of employment and two floating holidays after their 2nd year of employment. After the 2nd year anniversary two floating holidays per fiscal year (9/1-8/31) will be given. Once a staff member accrues 24 vacation days per year he/she no longer receives floating holidays.

Floating holidays must be used in eight-hour increments during the current fiscal year and may not be carried over to the following fiscal year. Floating holidays taken are reported on the bi-weekly timesheet.

Part-time employees do not receive floating holidays.

5.04 SICK LEAVE (Updated 10/03)

All full-time employees earn 12 days sick leave per year. Sick leave is accrued each pay period and appears on the paycheck stub. The purpose of sick leave is to enable employees to take leave from their jobs without deductions in pay during periods of actual personal illness or other disabilities. Sick leave allowance is also granted when an employee must be absent for medical, dental, or optical examination and treatment that cannot be arranged outside of scheduled work hours.

Sick leave does not accrue beyond 480 hours (the equivalent of 60 eight-hour days), and it does not accrue during any unpaid leave. Sick leave should be reported as the number of hours absent from work on the bi-weekly timesheet. When requested by the Library the employee must furnish a physician's statement to verify illness.

Earned sick leave may be used during illnesses of a child, spouse or parent of the employee. For use of sick leave in conjunction with the Family Leave Act, see section 2.11.

Part-time employees are eligible for sick leave after one year of employment and retroactively accrue one hour for every 22 hours worked during the previous year.

Librarians/Professionals and Support Staff Level V employees need not report occasional sick leave of 4 hours or less due to a brief illness or medical appointment.

Sick Leave is not paid upon termination.

The employee must call his or her immediate supervisor as soon as practical after the onset of an illness or other disability, which necessitates an absence from work. This would normally be at the beginning of the workday missed. If the immediate supervisor is not available, the employee should report to the Department Head or Assistant/Associate Director in that order. Unless it is physically impossible, the employee should make the call.

If hours reported exceed the balance of sick leave hours accrued, vacation hours are used. If the employee has neither enough sick leave nor vacation, a salary deduction will be made for the absence.

If an illness or other disability occurs during vacation, this period may be charged to sick leave; however, the employee may be asked to present a medical statement from a physician to such effect. Although this may shorten the actual days of vacation taken, the employee must return to work as scheduled (assuming he or she is no longer ill or disabled) unless specific arrangements have been made with the supervisor.

Human Resources keeps official records of all time taken.

5.05 MILITARY LEAVE (Updated 11/03)

Members of the armed forces may be granted military leave with pay for authorized training periods and periods of active duty, not to exceed 120 hours (the equivalent of 15 eight-hour days) each calendar year, if the training or service is in fulfillment of a service obligation. This leave is granted only on receipt by Administration of proper orders from military authorities. Vacation and sick leave continue to accrue during military leave.

5.06 OTHER LEAVES OF ABSENCE (Updated 11/03)

Jury Duty

Jury duty is paid leave. Vacation and sick leave continue to accrue. Upon returning to work, a copy of the jury summons or receipt should be attached to the bi-weekly timesheet. Lack of this documentation may result in a vacation or salary deduction for time away from work.

Bereavement Leave

Each employee is allowed up to three days per incident with pay for a death in the employee's immediate family, which includes parents, children, spouse, grandparents, siblings, and spouse's parents. Vacation and sick leave continue to accrue. The employee should indicate on the bi-weekly timesheet the absence was for bereavement leave. Vacation time may be used for time away from work due to deaths outside the employee's immediate family and for periods exceeding three days.

Voting time

Employees are granted voting time up to two hours with pay per election.

Adverse Weather

Although bad weather is not usually a valid reason for absence from work, there are times when severe weather conditions such as flooding and hurricanes make it difficult or impossible for an employee to travel safely to work.

Only the Executive Director or a designee will decide administrative leave for weather conditions. Individuals who feel they must leave before an official announcement of closing or who elect to stay home before an official announcement will be required to use vacation time. Employees must communicate that decision to the appropriate supervisor immediately if leaving work early or by the start of their scheduled work shift if they plan to stay home or arrive later.

Should it become necessary to close the Library, the Executive Director or a designee will make this decision and communicate it to the staff through the Executive Management Team.

The Executive Director or a designee will report all official Library closings to TMC Security (713.795.0000). If the closure occurs during hours the Library is not open, the Library's emergency phone tree will be used to notify employees.

5.07 CAFETERIA PLAN (Updated 10/03)

The Library has a Cafeteria Plan administered by Comprehensive Insurance Consultant (C.I.C.). The Plan offers employees the option to have dependent day care, non-reimbursed medical and dental expenses, insurance premiums and parking (but not parking sales taxes) deducted from paychecks pre-tax. Enrollment period is during the month of December, for the coming calendar year.

Contact Human Resources for details on the Library's Cafeteria Plan. For Reimbursement Accounts Enrollment see Appendix F, Form # 5.07A, for Medical Expense Reimbursement Voucher see Appendix F, Form # 5.07B and for Dependent Care Reimbursement Voucher see Appendix F, Form # 5.07C.

5.08 MEDICAL AND DENTAL BENEFITS (Updated 10/03)

Explanation of Plan

All full-time employees are eligible for the Library's comprehensive medical and dental plan on the first day of the month following employment. Coverage terminates on the last day of the month their service terminates with the Library. Employees electing to continue coverage under COBRA must notify Human Resources within 60 days after loss of coverage.

Full medical benefits are available to spouses and unmarried children, requiring no medical examination if they are enrolled within 30 days after employee eligibility has been established. The employee, through payroll deduction, makes payment for dependent coverage.

For further information regarding coverage, consult Human Resources, your insurance booklet or the Blue Cross/Blue Shield of Texas, Inc. and Aetna websites available on the Library's Intranet, <http://homer>.

Claims Procedures

Claim forms are available from Human Resources. The employee should complete the form and mail it directly to the insurance company.

Medical Insurance – Blue Cross/Blue Shield of Texas, Inc.

Policy #0057700

Eligible on first of month following day of employment

Employer pays employee coverage

Employee pays dependent coverage

Medical insurance includes a choice of HMO or PPO plan

Rates Effective March '03	HMO	PPO
Deductible	\$400	\$500/\$1,500
Out of Pocket	\$1,000/\$2,000	\$1,500/\$4,500
Coinsurance	100%	90%/10%
Office Visit Copay	\$15	\$15
Specialist Copay	\$15	\$15
Rx Copays	\$20/\$35/\$50	\$20/\$35/\$50
ER Copay	\$75	\$50 + 10%
Monthly Premium		
Employer Pays Employee only	\$272.34	\$374.93
Employee Pays Dependent Coverage		
Child(ren)	\$218.96	\$301.47
Spouse	\$273.16	\$376.25
Family	\$492.13	\$677.71

Dental Insurance - Aetna

Policy #723762

Eligible on first of month following day of employment

Employer pays employee coverage

Employee pays dependent coverage

Dental insurance includes a choice of DMO or PPO plan

Rates Effective March '03	DMO	Passive PPO Plan
Annual Deductible		
Individual	None	\$50
Family	None	\$150
Preventative Service Covered Percent	100%	100%
Basic Service Covered Percent	100%	80%
Major Service Covered Percent	80%	50%
Annual Benefit Maximum	None	\$1,000
Office Visit Copay	\$6	\$0
Monthly Premium		
Employer Pays Employee only	\$25.13	\$25.13
Employee Pays Dependent Coverage		
Child(ren)	\$35.10	\$35.10
Spouse	\$27.75	\$27.75
Family	\$60.92	\$60.92

5.09 DISABILITY INSURANCE (Updated 10/03)

Total disability under this plan is the inability of the employee by reason of sickness, or bodily injury, to engage in the occupation for which the employee is reasonably fitted by education, training, or experience. There are two ways in which the Library protects employees who suffer total disability: 1) we offer long-term disability insurance that provides benefits beginning on the first day of the month after an insured staff member has been disabled for a period of six consecutive months; and 2) we provide a short-term disability plan that financially supports an employee during the first six months of a major disability.

Group Long Term Disability Insurance

Full-time employees are required to participate in the Library's Group Long Term disability insurance plan with CNA, policy #35606. The Employee pays the full monthly premium of .29/\$100 of gross salary.

Coverage begins for all full-time employees on the first of the month following date of employment. The insurance ends when active service with the Library terminates.

Long-term disability takes effect after employee has been out 6 months and is expected to be disabled longer.

For further information regarding coverage, consult Human Resources or your insurance certificate.

Short Term Disability

At the beginning of a major illness or accident which will disable the individual longer than six months, short-term disability, approximately 180 days, will go into effect. The employee will use all accumulated sick leave and vacation hours. If the accumulated hours are fewer than 180 days the Library's Short Term disability policy goes into effect.

Coverage takes effect after employee has used all sick leave and vacation and expects to go on to long-term disability. Support Staff Level V & Librarian/Professional are eligible for one month of disability for every 1 year employed. Support Staff Levels I – IV are eligible for one month of disability for every 1 year employed excluding first year. Limit is 5 months.

Example: If a Support Staff Level V or Librarian/Professional has been with the Library 4 years, he/she is eligible for 4 months of paid short-term disability; if a Support Staff Level I – IV has been with the Library 4 years, he/she is eligible 3 months of paid short-term disability.

5.10 LIFE INSURANCE/ACCIDENTAL DEATH AND DISMEMBERMENT

(Updated 11/03)

All active full-time employees are eligible for basic Life Insurance and Accidental Death and Dismemberment Insurance on the date of employment (the first day of work). The following statements are intended to provide a brief summary of benefits and are not comprehensive. Details of the plans are provided in the insurance booklet.

Life Insurance -- CNA

Policy #SR-83122683

Insurance is free to employee; Life insurance value - 3 times employee's annual salary, rounded to the next highest \$1,000. The amount of basic life insurance cannot exceed a maximum of \$250,000.

1. Death Benefit:

Life Insurance benefit in force prior to age 65 will reduce to 65% at age 65 and to 50% at age 70.

The beneficiary of any covered employee who dies employed by the Library will receive payment according to the above amounts.

2. Dependent Insurance

If a covered employee elects dependent insurance coverage, the designated beneficiary will receive the following amounts in the event of the death of a spouse or child:

Spouse: \$5000

Unmarried Child 14 days to 6 months: \$500

Unmarried Child 6 months to 18 years: \$2000

Unmarried Child 18 to 25 years if attending an accredited school full-time and financially dependent upon the employee for support.

3. Premium waiver benefit

Covered employees who are totally disabled before their 60th birthday may have their policies kept in effect by the insurance company. See the booklet "Group Life Insurance Booklet" for the details of this benefit.

Accidental Death and Dismemberment –CNA

Policy #SR-83122683

Insurance is free to employee; AD&D insurance value - 1 times employee's annual salary, rounded to the next highest \$1,000. The amount of basic principle sum cannot exceed a maximum of \$250,000. Minimum amount of AD&D is \$10,000.

Benefits Payable:

If a covered employee loses any of the following in a covered accident, the covered employee will receive either the full amount or half the amount of the death benefit as noted:

- a) both hands, both feet, or both eyes: full benefit
- b) one arm or one leg: 70% benefit
- c) one hand or one foot, entire sight of one eye, speech, hearing in both ears: 50% benefit
- d) thumb and index finger of same hand: 25% benefit

This policy also provides a Seatbelt and Air Bag Benefit and Repatriation of Remains Benefit.

Combined Coverage

If an employee dies in an accident before age 65 the beneficiary of the policy will ordinarily receive the proceeds from both the Life and the Accidental Death policies, or a total of four times annual salary.

5.11 WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE (Updated 12/03)

The Library carries Workers' Compensation insurance through Travelers Insurance Companies to protect employees in the event of work-related injury or illness. There is no cost to employees. Supervisors are required to orally report any work-related injuries to Human Resources, immediately!

Supervisors should follow-up with the written Report of Injury (see Appendix F, Form #5.11). The completed report must be submitted to Human Resources for processing, no later than three (3) days from the date of injury.

The Report of Injury has been designed to facilitate the reporting of all work-related injuries to Human Resources. The information will be used for filing a Workers'

Compensation claim, where applicable. Please refer to the posted notice in Human Resources for details on filing a claim.

Time is essential in the reporting of all work-related injuries!

5.12 RETIREMENT PLAN (Updated 11/03)

The Library participates in a mandatory retirement plan provided by the Teachers Insurance and Annuity Association and the College Retirement Equities Fund (TIAA/CREF). The minimum contribution for all participants is 1.5% percent of gross salary. The Library contributes 8.5% to the plan.

Eligibility

Employees are required to participate after a minimum employment period of one year and the attainment of age 21. Those who have immediate prior participation in a fully vested institutional retirement plan are eligible to participate on the first day on the month following employment with the Library. Part-time employees working 1,000 hours or more per year must join the plan also.

Contributions Allocation

Participants may elect to divide the premium payments between TIAA and CREF. See the retirement kit for details on investment allocation. The allocation may be changed at anytime by contacting TIAA-CREF.

Death Benefit

If a participant dies before retirement, all retirement contributions are payable to the person's beneficiary. Federal law protects the rights of spouses under certain conditions regardless of who is named as a beneficiary.

Salary Reduction

Participants have their gross salaries reduced by 1.5% (and optionally more, but to a fixed level) rather than having the contribution deducted from their salaries. The effect of this action is to reduce the participant's current taxable income and consequently reduce current taxes. Taxation on this 1.5% reduction is deferred until retirement, when it is assumed that the participant will be in a lower tax bracket, thus paying lower income tax on the amount.

Leave of Absence

During official leave of absence with pay the Library will continue to make premium payments if the participant does likewise. During leaves of absence without pay the participant may continue to make contributions on his own. When the individual returns

to work the Library will resume its contributions. There is no penalty for reduction or discontinuance and resumption of payments at the end of any leave.

Totally Vested Annuity Contracts

TIAA provides that the annuity contract, the guarantee of retirement income, is owned by the participant. This provision allows participants the freedom to move to other institutions participating in TIAA without the loss of accrued retirement benefits.

Repurchase

The Library will normally approve repurchase - the process of refunding to the participant both his and the Library's contributions to the plan - provided the repurchase meets the criteria established by TIAA/CREF.

5.13 SUPPLEMENTAL RETIREMENT ANNUITIES (Updated 11/03)

In addition to the retirement plan, employees may wish to invest in a supplemental retirement annuity.

The purchase of supplemental retirement annuity from TIAA/CREF differs from the regular retirement plan in the following ways:

1. There is no eligibility requirement other than being employed by the Library.
2. The Library makes no contributions for the employee.
3. SRA contracts:
 - a. provide for partial withdrawal of the accumulated value in cash.
 - b. can be surrendered for their full accumulated value in cash at any time.
 - c. include a "fixed period" pay-out option.
 - d. are available by salary REDUCTION only.
 - e. have a higher expense charge to cover the cost of administering the additional features.

5.14 TRANSPORTATION SUBSIDIES (Added 11/03)

Transportation Subsidy - The Library will reimburse up to \$50 per month for bus passes, vanpools, or parking contracts. To receive reimbursement for vanpools and bus passes; employees should present a receipt from the vanpool driver or a copy of his/her bus pass or cash register receipt to Human Resources. The employee will receive reimbursement

in a subsequent paycheck. To assure reimbursement on any given payday, the reimbursement request must be submitted at least 5 working days before that payday.

The Library contributes \$50 per month towards parking contracts. The sum of the monthly contract rate plus sales taxes less the \$50 transportation subsidy will automatically be deducted from the employee's paycheck. For parking assignments, see Human Resources.

Bus Passes

The TMC can be reached by Metro bus from virtually any place in the Houston Metropolitan area. Metro maps and additional information is located at various sites throughout the TMC.

Parking Lots

All parking lots and garages are managed by TMC. Library employees may purchase fee-based contract parking on a space availability basis on the following lots: South Extension Lot (located off Braeswood south of Holcombe), Smith Lands (located off Braeswood south of Holcombe), South Main Lot (located off Main on Galen), Garage 3 (beneath the Library building) and B Lot (behind the Library building). Shuttle buses run every few minutes between the off-campus lots and the Library.

Van Pools

VPSI, a private company, provides vanpool service to the TMC through an arrangement with the TMC. If interested in vanpooling, call this company at 713-682-3133 for information. Other companies--notably Metro--may also provide service to the TMC from some locations.

5.15 EMPLOYEE ASSISTANCE PROGRAM (EAP) (Updated 11/03)

The Library has an Employee Assistance Program available through a contract with the University of Texas. Assistance is available for personal, financial or legal problems.

This program is also available as a supervisory tool. For more information on the UTEAP call 713-500-3310 or contact Human Resources.

5.16 RELOCATION ASSISTANCE (Updated 11/03)

To assist new Librarians/Professionals who move to the Houston area from elsewhere, the Library will provide help with moving expenses.

Payment of Moving Expenses

The Library will cover costs associated with bringing an individual and his or her goods to Houston. Typical costs include commercial transport of household goods, rental of vehicles, costs of gasoline and motels, plane tickets for individuals who do not drive, etc. Receipts of all such expenses must be submitted to the Controller who approves all reimbursements. The total of all such moving expenses shall not exceed 5% of the new employee's initial salary.

Advances for Relocation Assistance

Ordinarily, moving expenses are funded on a reimbursement basis. However, in cases where such practice would create hardship for the newly-hired professional/librarian, advances for such costs may be made at the discretion of the Executive Director. Such advance payments will ordinarily take one of the following forms:

1. payment of pro forma invoices from moving companies;
2. payment directly to the new employee of sums indicated in an estimate provided by a moving company when a pro forma invoice cannot be provided.