# SURVEY RESULTS

# EXECUTIVE SUMMARY

## Introduction

In 2009, ARL surveyed member libraries on sick, vacation, and holiday leave, and financial support and leave for professional development, employee education and training, and internships—benefits over which library administrators would typically have some plan design authority. This survey investigated the core employment benefits of retirement, and life, health, and other insurance—benefits that are typically decided by the parent institution and often have significant governmental regulation. The survey was conducted between March 9 and April 23, 2010. Fifty-six of the 124 ARL member libraries completed the survey for a response rate of 45%.

## Benefits Offered and Eligibility

The survey began by asking whether retirement, life and/or accidental death and dismemberment (ADD) insurance, or health insurance were offered to library employees. All 56 respondents indicated that retirement benefits and health insurance were offered. All but one indicated life and/or ADD insurance were offered. Respondents were asked to report the minimum number of hours per week library staff members must work to qualify for the benefit and the minimum number of months of employment a new library staff member must work in order to become eligible.

*Retirement*

Twenty hours per week was the most commonly reported minimum number of hours required to qualify for retirement benefits (20 of 54 respondents or 37%). Ten respondents (19%) indicated the employee must work 30 hours or more per week (.75 FTE or greater) to qualify. Eight (15%) indicated no minimum hours per week to qualify. Thirty-nine of 55 respondents (71%) indicated no minimum service period for retirement benefits eligibility. Ten (18%) indicated minimum service periods for eligibility of 12 months or less. Only six (11%) require more than one year of service for eligibility.

*Life and/or ADD Insurance*

Twenty hours per week was the most commonly reported minimum number of hours required to qualify for life and/or ADD insurance (21 of 53 respondents or 40%). Nine respondents (17%) indicated the employee must work 30 hours or more per week (.75 FTE or greater) to qualify. Nine others indicated no minimum hours per week to qualify. Forty-two of 53 respondents (79%) indicated no minimum service period for life and/or ADD insurance eligibility. Eight (15%) indicated minimum service periods of 12 months or less for eligibility. Only three (6%) require more than one year of service for eligibility.

*Health Insurance*

Twenty hours per week was the most commonly reported minimum number of hours required to qualify for health insurance (22 of 54 respondents or 41%). Nine respondents (17%) indicated the employee must work 30 hours or more per week (.75 FTE or greater) to qualify. Seven (13%) reported no minimum hours per week to qualify. Forty-one of 55 respondents (75%) reported no minimum service period for health insurance eligibility. Twelve (22%) indicated minimum service periods of 12 months or less for eligibility. Only two (4%) require more than one year of service.

| Eligibility Requirements | Hours Worked/Week | | Length of Service (in Months) | |
|---|---|---|---|---|
| | Average | Median | Average | Median |
| Retirement | 18 | 20 | 9 | 0 |
| Life and/or ADD Insurance | 18 | 20 | 3 | 0 |
| Health Insurance | 18 | 20 | 2.5 | 0 |

### Defined Benefit Retirement Plans

Defined benefit plans promise a specified monthly benefit at retirement. The survey asked questions regarding the availability of, employer contribution to, eligibility requirements for, and benefits of this type of plan.

Of the 56 respondents, 40 (71%) offer library staff a defined benefit retirement plan. The employer contribution ranges from 0% to 100%, with a median of 9.85% and an average of 31.16%. The range of answers suggests that some respondents interpreted the "employer contribution" to be a percentage of the employee's earnings, while others apparently interpreted it to be the percentage of the total contributions to the retirement plan by the employer, as opposed to the amount of any employee contribution. The unfortunate result is that the responses are difficult to interpret.

To determine employee eligibility to receive full retirement benefits, a few respondents use either years of service or age, but most use a combination of the two. Most of the 40 respondents (34 or 85%) indicated the method used to determine the amount of the retirement benefit was a "highest pay formula" based on the employee's highest annual earnings for one or more years. Formulas include an average of the highest three years of salary, an average of the highest five years of salary, an average of the employee's highest salary for any continuous 36-month period, and the highest 36 months of salary any time in the final ten years of employment.

Ten respondents (25%) have a plan that uses a "final pay formula," where the retirement benefit is determined as a function of the average of the employee's earnings during the last year or last few years of employment. Four (10%) have plans that use a "dollar amount for each year formula," but no respondents reported having a plan that uses a "flat benefit method" (benefit determined by multiplying an employee's months of service by a predetermined flat, monthly rate) or a "career average formula" method (benefit determined as a function of the average of the employee's earnings throughout their entire employment).

A majority of the respondents who offer a defined benefit plan (29 or 74%) indicated that retirees receive a health insurance premium subsidy.

### Defined Contribution Retirement Plans

A defined contribution plan does not promise a specific amount of benefits at retirement, but employer and/or employee contributions are made on the employee's behalf into an individual account. The survey asked questions regarding the availability, vesting period (if applicable), employer contribution (as a percentage of the employee's salary), and employee contribution requirements for these plans. Forty-seven of the 56 survey respondents (84%) offer at least one defined contribution retirement plan to library employees. The types of defined contribution plans vary widely, as seen in the chart below.

| Type of Plan Offered | Responses | |
|---|---|---|
| 403(b) | 42 | 89% |
| 457 | 33 | 70% |
| 401(a) | 18 | 38% |
| SRA | 14 | 30% |
| 401(k) | 7 | 15% |
| Roth 401(k) | 5 | 11% |
| Roth IRA | 4 | 9% |
| IRA | 2 | 4% |
| SIMPLE IRA | 2 | 4% |
| SEP | 1 | 2% |

In all but a few cases, an employee contribution is required for plan participation. For most of the defined contribution plans there is no vesting period. Thirteen institutions that offer a 403(b) plan reported a vesting period between 12 and 60 months. Six that offer a 401(a) plan have vesting periods between 36 and 66 months. Only two of the institutions that offer a 401(k) plan reported a vesting period: one of 12 months, one of 36 months.

In most cases, when there is an employer contribution, the maximum amount ranges from 5% to 10.4% of the employee's salary, or whatever limit is legally permissible. Interestingly, for about half of the defined contribution plans reported the employer makes no contributions to the plan. Apparently, institutions offer plans of this type largely as a tax-friendly and payroll-deduction-administered retirement savings vehicle for their staff.

Only a little more than a third of the respondents who offer defined contribution plans (15 or 37%) indicated that retirees receive a health insurance premium subsidy.

### Deferred Retirement Option Plans

A Deferred Retirement Option Plan (DROP) is a program under which an employee who would otherwise be entitled to retire and receive benefits under an employer's defined benefit retirement plan instead continues working. The continued compensation and additional years of service are not typically credited for the purposes of the defined benefit plan formula. Thirteen of 55 responding institutions (24%) offer a DROP to employees.

### Early Retirement Incentive Programs

An Early Retirement Incentive Program (ERIP) is an employer-sponsored plan that provides special benefits or incentives to an employee who makes the decision to retire sooner than they had otherwise planned. Twelve of the 55 responding institutions (22%) offer an ERIP to employees. Respondents' comments indicated these plans are commonly of limited, irregular, or intermittent availability versus an ongoing, continually offered option.

### Phased Retirement Programs

A phased retirement program allows an employee to continue working with a reduced workload and eventually transition from full-time work to full-time retirement. Twenty-five of the 55 responding institutions (46%) have a formal phased retirement program available for library staff. Respondents described programs that have preretirement hour reductions (56%), postretirement, part-time assignments (16%), or both options (20%).

### Life and ADD Insurance

All but one of the 55 respondents provide life insurance benefits and 47 (85%) offer ADD insurance benefits. The survey asked about the availability of these benefits for spouses, opposite-sex domestic partners, same-sex domestic partners, and dependents. The majority of responding institutions make these benefits available to spouses and dependents, with a smaller, but still significant number of respondents offering life and ADD benefits to domestic partners. A majority of the 25 respondents who offer coverage to domestic partners indicated the employee cost was the same for spouses as for domestic partners for both life insurance coverage (17 or 68%) and for ADD insurance coverage (16 or 64%).

| Coverage Offered for | Employee | Spouse | Dependents | Same Sex Domestic Partner | Opposite Sex Domestic Partner |
|---|---|---|---|---|---|
| Basic Life Insurance | 54 | 30 | 29 | 19 | 15 |
| ADD Insurance | 47 | 29 | 27 | 17 | 12 |

The survey asked what percentage of the life insurance premium the employer pays for employees, spouses, opposite-sex domestic partners, same-sex domestic partners, and dependents. The employer's contributions to premiums for employees are quite high: 33% of the premium was the smallest contribution and 71% of respondents indicated the employer covers the entire premium. However, employer contributions are much less common for eligible non-employees.

| Employer Contributes for Life Insurance | Some Percentage of Premiums | 100% of Premiums | Average Contribution | Median Contribution |
|---|---|---|---|---|
| For Employee | 82% | 71% | 79% | 100% |
| For Spouse | 14% | 4% | 10% | 0 |
| For Dependents | 14% | 7% | 11% | 0 |
| For Opposite Sex Domestic Partner | 14% | 7% | 11% | 0 |
| For Same Sex Domestic Partner | 11% | 5% | 8% | 0 |

The majority of respondents (31 or 55%) use a fixed multiple of employee earnings to calculate the amount of the life insurance benefit. Nineteen respondents pay a flat cash amount, and two reported that the amount of life insurance benefits was determined by a variable multiple of employee earnings.

The survey also asked what percentage of the premium for ADD insurance the employer pays for employees, spouses, opposite-sex domestic partners, same-sex domestic partners, and dependents. Employers commonly contribute to premiums for employees. Again, 33% of the premium was the smallest contribution, and 19 institutions (49%) contribute 100%. As with life insurance, employer contributions are much less common for spouses and dependents. No respondents reported that the employer makes contributions to premiums for domestic partners.

| Employer Contributes for ADD Insurance | Some Percentage of Premiums | 100% of Premiums | Average Contribution | Median Contribution |
|---|---|---|---|---|
| For Employee | 59% | 49% | 56% | 85% |
| For Spouse and Dependents | 9% | 0 | 5% | 0 |

### Other Insurance Benefits

All but a few of the 53 responding institutions offer health and dental insurance to library employees, their spouses, and dependents. Almost all offer employees long-term disability insurance, and two-thirds offer short-term disability insurance, though few extend disability coverage to spouses and dependents. More than 80% of the respondents offer vision insurance to employees, spouses, and dependents. More than half offer health, dental, and vision insurance to same-sex domestic partners, but only a little more than a third offer these benefits to opposite-sex domestic partners. Other commonly reported insurance benefits were long-term care, which was prevalent, and cancer and legal insurance. As with life and ADD insurance, a majority of the respondents who offer health, dental, and vision insurance coverage to domestic partners indicated the employee cost is the same for spouses as for domestic partners. At the small number of institutions that offer short-term or long-term disability insurance to non-employees, the premium for spouses and domestic partners is also the same.

| Coverage Offered for | Employee | Spouse | Dependents | Same Sex Domestic Partner | Opposite Sex Domestic Partner |
|---|---|---|---|---|---|
| Dental | 53 | 53 | 52 | 38 | 24 |
| Health | 52 | 52 | 50 | 36 | 23 |
| Vision | 44 | 43 | 43 | 27 | 18 |
| Short-term Disability | 35 | 2 | 2 | 2 | 1 |
| Long-term Disability | 50 | 4 | 2 | 2 | 1 |

For dental, vision, and disability insurance plans, employers are most likely to contribute something for dental premiums, though they more often contribute 100% of the premium for long-term disability coverage. A significant number of respondents also reported some level of employer support for vision and short-term disability plans.

| Employer Contributes for | Some Percentage of Premiums | 100% of Premiums | Average Contribution | Median Contribution |
|---|---|---|---|---|
| Dental | 71% | 42% | 61% | 80% |
| Long-term Disability | 58% | 53% | 54% | 100% |
| Vision | 46% | 34% | 44% | 0 |
| Short-term Disability | 41% | 33% | 37% | 0 |

### Health Insurance

Group health plans provide library employees access to a broad range of treatments. Over 90% of respondents reported that their plans cover both inpatient and outpatient mental health services. Over 80% cover substance abuse rehabilitation and detoxification, contraception, and hospice care. Coverage for infertility and acupuncture treatments are somewhat less common. Almost all of the group health plans provide coverage for prescriptions, hospitalization, cancer treatment, and intensive care. Though only 23% of group health plans provide coverage for long-term care, employers commonly offer this coverage through separate supplemental plans.

| Treatment Covered by | Health Plan | Separate Supplemental Plan | Coverage Not Available |
|---|---|---|---|
| Prescription | 96% | 10% | 0 |
| Hospitalization | 94% | 12% | 2% |
| Cancer | 94% | 13% | 0 |
| Intensive Care Unit | 92% | 4% | 2% |
| Long-term Care | 23% | 65% | 13% |

### Short-term Disability Insurance

The duration of benefits for short-term disability plans ranges from 4 to 52 weeks. The average duration is 28 weeks and the median is 24 weeks. The percentage of the employee's income that is replaced under the most generous short-term disability plan offered ranges from 50% to 100%, with an average of 71% and a median of 67%. The majority of respondents (19 or 63%) reported the plan would replace between 60% and 70% of the employee's salary. Only five (17%) reported the institution's most generous plan would replace 100% of the salary. The length of the elimination period for eligibility under the most generous short-term disability policy ranges from zero to 180 days. The average is 26 days and the median is 14 days. More than half of the respondents reported elimination periods of two weeks or less, and 81% reported periods of one month or less. More than 75% of respondents indicated the short-term disability policy treats maternity, childbirth, and recovery periods the same as any other medical condition in regards to eligibility for benefits.

### Long-term Disability Insurance

When asked about the maximum benefit for the long-term disability plans, some respondents reported dollars per month, others reported the maximum benefit amount in dollars or the length of benefits in months. Under the most generous long-term disability plan offered, the percentage of the employee's income that is replaced ranges from 50% to 85%. More than half of the respondents reported a 60% income replacement; 91% reported the income replacement is between 60% and 70%. The length of the elimination period for eligibility under the most generous long-term disability policy ranges from zero to 182.5 days. The average is 117 days and the median is 105 days. The most common elimination periods are 180 days (36%) and 90 days (29%). Half reported elimination periods of 90 days or less; 95% reported periods of six months or less.

### Tax Advantaged Accounts

Library staff are offered a variety of tax advantaged accounts. The most common are Flexible Spending Accounts (FSA) for dependent care reimbursement (85%) and medical reimbursement (81%). Less commonly offered are Health Savings Accounts (25%), Health Reimbursement Accounts (14%), and Limited Purpose Medical Reimbursement accounts (8%). Many employers contribute nothing to these employee accounts, and the amount contributed by those who do contribute varies considerably.

| Employer Contributes for | Some Amount | Average Annual Contribution |
|---|---|---|
| FSA - Medical | 40% | $1,683 |
| FSA - Dependent Care | 38% | $1,805 |
| HSA | 62% | $1,518 |
| HRA | 86% | $1,146 |
| LPMR | 25% | $1,250 |

### Health Care Plans

Most of the responding institutions offer multiple health care plans. The most common plans are the Participating Provider Option (PPO) and Health Maintenance Organization (HMO). A smaller number of institutions offer Point-of-Service (POS) plans, an institutional plan, or Medicare fee-for-service. Some institutions also provide high deductible versions of the PPO, HMO, and POS plans. Other health care options include Consumer Driven Health Plans and Exclusive Provider Organization plans.

| Type of Plan Offered | Responses | |
|---|---|---|
| Participating Provider Option (PPO) | 38 | 73% |
| High Deductible PPO | 14 | 39% |
| Health Maintenance Organization (HMO) | 27 | 52% |
| High Deductible HMO | 6 | 23% |
| Point-of-Service (POS) | 12 | 23% |
| High Deductible POS | 2 | 20% |
| University/institutional health plan | 5 | 10% |
| Medicare fee-for-service | 4 | 8% |
| Other plan | 15 | 29% |

For the three most common plans (HMO, PPO, and POS), employers pay, on average, between 80% and 89% of the premium for single coverage and between 76% and 85% for family coverage.

| Employer Contributes for | Single Coverage | | Family Coverage | |
|---|---|---|---|---|
| | Average | Median | Average | Median |
| HMO | 89% | 90% | 82% | 83% |
| PPO | 85% | 87% | 76% | 80% |
| POS | 80% | 87% | 85% | 85% |

There is significant variation among the out-of-pocket maximums for the three most common health care plans. For single coverage, the maximum out-of-pocket exposure for the employee is, on average, much lower for HMO plans. For family coverage, the HMO and POS plans have considerably lower maximum out-of-pocket expense averages and medians than PPO plans.

| Employee's Maximum Out-of-Pocket Expense | Single Coverage | | Family Coverage | |
|---|---|---|---|---|
| | Average | Median | Average | Median |
| HMO | $1,125 | $1,100 | $2,500 | $3,000 |
| POS | $2,363 | $2,200 | $5,380 | $4,000 |
| PPO | $3,042 | $2,400 | $3,042 | $2,400 |
| Weighted Average | $2,363 | $1,977 | $3,215 | $2,818 |

### Benefits Orientation and Administration

The survey asked how the parent institution and the library orient new employees and disseminate information to current employees regarding retirement and insurance benefits. Many of the respondents reported their institutions have full or half-day orientation programs, some of which are mandatory for new hires. They also include information in orientation materials provided to new hires or prospective employees during interviews.

Additional information delivery models include periodic information sessions and seminars, annual mailings and health/benefits fairs, and group or one-on-one counseling. Web content and other online tools are also prevalent.

The responses about the library's role in new employee orientation and retirement and insurance benefits information dissemination range from no activity, to referrals to institutional offices, to more direct and active involvement comparable to the activities described above for parent institutions. The most common response indicated that library staff answer routine questions and connect the staff member with the appropriate resource.

The survey also asked about the library's role in administering retirement benefits and insurance plans. More than half of the respondents reported no role. Other common responses indicated that library staff answer questions and direct employees to appropriate offices; assist with forms; advertise open enrollment, enrollment deadlines, and benefit changes; and sponsor presentations by institutional staff.

### Summary

The survey results help identify the range of retirement and insurance benefits offered to research library employees and the variety in plan designs for each benefit. They confirm that retirement, health insurance, and life insurance are universally available and access is generally gained by employees working a .50 FTE assignment. Insurance benefits are commonly available to their family members, too, often including both same-sex and opposite-sex domestic partners.

Thirty-two of the 56 responding institutions offer employees both a defined benefit and a defined contribution retirement plan. Fifteen offer only a defined contribution plan, eight offer only a defined benefit plan, and one offers neither.

Defined benefit plans, as might be expected, rely mostly on a combination of age and years of service to determine eligibility benefits, and the benefit amounts are usually determined by a "highest pay formula." Defined benefit plans often provide retirees with a health insurance subsidy.

Defined contribution plans are most often 403(b) or 457 plans. Regardless of plan type, employers usually do not contribute to the plans, and vesting periods are uncommon or minimal, leading to the conclusion that these plans commonly are offered as a tax-friendly and payroll-deduction-supported retirement savings vehicle. Defined contribution plans most often do not provide health insurance subsidies for retirees, which is somewhat surprising and reinforces the conclusion above regarding the purpose of these plans.

DROP and ERIP plans are somewhat uncommon. ERIP programs are offered intermittently and presumably as a cost savings effort. Formal phased retirement programs are offered at about half of the responding institutions, and most commonly take the form of a preretirement reduction in hours.

Life insurance, as mentioned above, is essentially offered universally by respondent institutions. ADD insurance is very common, too. Life insurance benefits are usually available to family members, but ADD is made available much less frequently.

In addition to health insurance, employee access to dental, vision, and long-term disability insurance is quite common. Dental, health, and vision are very often extended to spouses and dependents and less frequently extended to domestic partners. Disability insurance is infrequently available to non-employees.

The financial support for life insurance premiums for employees is very high, but falls considerably for employee ADD and drastically for life and ADD coverage for family members. Employer contributions for premiums for health insurance coverage are quite high as a percentage of the total cost, for both employee and family coverage. About half of the responding institutions contribute some percentage of the premiums for long-term disability, short-term disability, and vision; a higher percentage contribute to dental. Surprisingly common are long-term disability, short-term disability, vision, and dental plans that are 100% employer-paid.

The typical availability of PPO plans, as compared to the less common availability of a traditional HMO plans, was surprising. One wonders if the frequency of high-deductible options, while somewhat frequent now, will increase over time. Prescription, hospitalization, cancer, and intensive care unit coverage through the offered group health plans is extremely common. Surprisingly, long-term care is consistently excluded from health plans and, even when considering coverage through supplemental plans, unavailable to a significant percentage of library employees.

A high percentage of respondents offer Flexible Spending Accounts, and a surprisingly low percentage offer HSA, HRA, or other plans. However, the employer contributions are most typical for HSA and HRA plans. The average for annual contributions to these plans by employers was surprisingly high, particularly for FSA's for dependent care, with employer contributions averaging $1,805.

Interestingly, for life, ADD, health, dental, and vision insurance, the employee's cost for coverage for spouses and domestic partners is usually equivalent.

# SURVEY QUESTIONS AND RESPONSES

The SPEC survey on Core Benefits was designed by Brian W. Keith, Assistant Dean, Human and Financial Resources, University of Florida. These results are based on data submitted by 56 of the 124 ARL member libraries (45%) by the deadline of April 23, 2010. The survey's introductory text and questions are reproduced below, followed by the response data and selected comments from the respondents.

In 2009, ARL surveyed the member libraries on sick, vacation, and holiday leave, and financial support and leave for professional development, employee education and training, and internships—benefits over which library administrators would typically have some plan design authority. The focus of this companion survey is on the core benefits of retirement, and life, health, and other insurance—benefits that are typically decided by the parent institution and often have significant governmental regulation. Results of this survey should help identify the range of retirement and insurance benefits offered and enhance the complete picture of benefits for library staff.

This survey is intended for the library human resource officers or other administrative employees (library or institutional) responsible for managing the various benefits available to library staff employed by their institution. It is likely that an accurate and complete response to this survey will require the respondent to reference benefit descriptions, plan documents, and other related materials or in some cases to consult with benefits experts at the parent institution.

## BACKGROUND

1. Are library staff offered any of the following types of benefits? N=56

| | Yes | No |
|---|---|---|
| Retirement | 56 | — |
| Life and/or accidental death & dismemberment insurance | 55 | 1 |
| Health insurance | 56 | — |

2. For each type of benefit offered, please enter the minimum number of hours per week library staff must work to qualify for it. If there is no minimum service requirement, enter 0 (zero). If the benefit is not offered, leave the answer blank. N=55

Retirement N=54

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 35 | 17.72 | 20 | 10.13 |

| Hours/Week | Responses |
|---|---|
| 0 | 8 |
| 1–15 | 7 |
| 17.50 | 3 |
| 18.75 | 3 |
| 19.25 | 1 |
| 20 | 20 |
| 24 | 1 |
| 27 | 1 |
| 30 | 7 |
| 35 | 3 |

Life and/or accidental death & dismemberment insurance N=53

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 40 | 17.68 | 20 | 10.50 |

| Hours/Week | Responses |
|---|---|
| 0 | 9 |
| 1–15 | 5 |
| 17.50 | 6 |
| 18.75 | 2 |
| 20 | 21 |
| 24 | 1 |
| 30 | 5 |
| 35 | 2 |
| 40 | 2 |

Health insurance N=54

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 40 | 18.24 | 20 | 10.04 |

| Hours/Week | Responses |
|---|---|
| 0 | 7 |
| 1–15 | 7 |
| 17.50 | 6 |
| 18.75 | 2 |
| 20 | 22 |
| 24 | 1 |
| 30 | 4 |
| 35 | 3 |
| 40 | 2 |

3. For each type of benefit offered, please indicate how many months a new employee must be employed in order to be eligible for it. If there is no minimum service requirement, enter 0 (zero). If the benefit is not offered, leave the answer blank. N=55

Retirement N=55

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 120 | 9.06 | 0 | 23.68 |

| Months | Responses |
|---|---|
| 0 | 39 |
| 1–10 | 4 |
| 12 | 6 |
| 24 | 1 |
| 60 | 3 |
| 90 | 1 |
| 120 | 1 |

Life and/or accidental death & dismemberment insurance N=53

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 90 | 2.94 | 0 | 12.66 |

| Months | Responses |
|---|---|
| 0 | 42 |
| 1–10 | 6 |
| 12 | 2 |
| 13 | 2 |
| 90 | 1 |

Health insurance N=55

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 90 | 2.45 | 0 | 12.27 |

| Months | Responses |
|---|---|
| 0 | 41 |
| 1–10 | 11 |
| 12 | 1 |
| 13 | 1 |
| 90 | 1 |

## RETIREMENT PLANS: DEFINED BENEFIT

A defined benefit plan promises a specified monthly benefit at retirement. The plan may state this promised benefit as an exact dollar amount, or it may calculate a benefit through a plan formula that considers such factors as salary and service.

4. Are library staff offered a defined benefit retirement plan? N=56

| | | |
|---|---|---|
| **Yes** | 40 | 71% |
| **No** | 16 | 29% |

If you answered Yes, please answer the following questions. If multiple defined benefit plans are offered with a variety of employer contributions, please answer the questions below based on the plan with the highest employer contribution percentage.

If you answered No, please skip to the Retirement Plans: Defined Contribution section of the survey.

5. Please indicate the percentage that the **employer** contributes to the defined benefit plan. Please enter a number from 0 to 100 without a % sign. N=37

Employer percentage

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 31.16 | 9.85 | 38.63 |

| Percentage | Responses |
|---|---|
| 0 | 2 |
| 3–5.99 | 8 |
| 6–9.99 | 9 |
| 10–20 | 7 |
| 50–99 | 4 |
| 100 | 7 |

Comments N=25

Contribution percent based of years of service and differs for everyone.

Contributions vary based on hire date. Since July 1, 1997, employees contribute 2%.

Contributions will restart in May 2010. No contributions have been made since 1990.

Defined benefits plan is based on years of service.

Employer actually contributions 4.5% up to the YMPE (yearly maximum pensionable earnings) and 6.0% above the YMPE. The YMPE for 2010 is $47,200.

Employer contribution is based on actuarial calculation to determine level that is required to meet fund pension benefit. Current rate is 145% of employee contributions.

Employer contributions match employee contributions. 10.55 % of salary up to YMPE (Yearly Maximum Pensionable Earnings) of $46,200; then 13.54% of salary above YMPE up to salary cap of $138,882, and 1.015% on additional salary above cap.

For almost 20 years, the defined benefit retirement plan was self funded. Starting April 15, 2010, employer contribution is 4%. In future years may go as high as 12%. Starting in 2010, Defined Contribution Plan (DCP) contributions will be redirected to the Defined Benefit Plan. DCP will remain but employee earnings will not be added to it, rather to the DBP.

For librarians it is 9.77% for salaries up to $47,200, 12.71% for salaries over $47,200, .87% for salaries over $138,882. For support staff it is 9.10% for salaries under $47,200 and 13.00% for salaries over $47,200.

For non-exempt staff, the university contributes to the state pension fund. Non-exempt university staff receive retirement from the state pension plan.

PERF - University contribution is determined by the state. Of this contribution, 3% is allocated to an annuity savings account and remaining portion is directed to the PERF defined Benefit Fund.

The above percentage equals 10.15% paid to employee's PERA account, plus 2.20% amortization equalization disbursement (AED) and 1.50% supplemental AED. Faculty and professional exempts are only eligible for this plan if they have an account when hired by the university.

The amount of pension payment is determined for each participant by a formula that gives weight to salary, length of service, and age at retirement. The costs to the university for the plan are determined by an annual actuarial review (the "valuation") which considers such factors as number of participants, salary levels and their probable growth, earnings on plan assets, probable ages at retirement, and mortality expectations for retirees.

The university completely funds the plan. Non-exempt staff are not required or allowed to contribute to the plan.

The university offers a hybrid of defined benefit/contribution retirement plan.

The university offers two different retirement plans. They pay 10% for academic and professional staff. Support and service staff have a retirement plan with two benefits, 1) University pays years of creditable service X final average salary X 1.1% = annual benefit for life and 2) University pays 3%.

There are two retirement options offered to employees: the State retirement and an optional retirement system which is TIAA-CREF. State retirement requires 10 years to be vested. TIAA-CREF vestment period is 13 months.

This is not a defined percentage. "The University pays the difference between your contributions and what it actually costs to provide your pension benefits under the defined benefit concept. The University's contribution rate is determined in accordance with an actuarial valuation report filed with the regulatory authorities."

This plan is available only to part-time employees (those who are not eligible to participate in the university's primary 403(b) plan.

Total of 8.14% goes to retirement benefit fund. This is broken down as follows: 3.36% to pension plan; .16% to death benefit; 4.1% to retiree's health plan reserve; .52% to disability income.

University employees participate in OPERS (Ohio Public Employees Retirement System). State law sets contribution rates regardless of participation in OPERS or an alternative retirement plan (ARP).

Vesting begins the month after being hired for full-time employees. For part-time employees (category 2), vesting begins after completing 1000 hours in any given fiscal year.

We have 4 different Defined Benefit plans, 1 Defined Contribution plan, and 1 hybrid plan (Employer=Defined Benefit, Employee=Defined Contribution).

6. Please briefly describe the criteria for employee eligibility to receive the full benefit amount (e.g., upon reaching a certain age, after a certain number of years of employment, etc.) N=39

30 years of qualifying employment (may include other state entities).

59 years old.

6 years of vested service and age 62 or 30 years of service.

65 years of age with a minimum of 5 years of service credit or 55 years of age with a minimum of 10 years of service credit.

A complicated formula of age and years of service, amended in 2005 to be more stringent for future retirees and with current employees in a grandfathered status.

After 5 years of service; upon reaching 65 years of age if hired prior to July 1, 1990, or if hired after July 1, 1990, the later of employee's 65th birthday or 5 years of service.

Age 55 with two years of service in the pension plan to qualify.

Age 60 with 10 years vesting.

Age 60 with 25 years of vesting service or more. Age 62 with between 10 and 25 years of vesting service. Age 62 with at least 5 years of actual state service.

Age 60 with three years of service, or 35 years of service regardless of age.

Age corresponds with a benefit rate from this group chart; this factor is multiplied by years of creditable service times consecutive highest three-year average rate of regular compensation to equal your retirement allowance. AGE GROUP 1 65 + 2.5 64 2.4 63 2.3 62 2.2 61 2.1 60 2.0 59 1.9 58 1.8 57 1.7 56 1.6 55 1.5 The superannuating retirement allowance of any member may not exceed 80% of your three-year average annual rate of regular compensation. However, veterans are entitled to an extra $15.00 a year for each year (or fraction) of creditable service, up to a maximum additional benefit of $300.00 per year. Veterans receive this even if their retirement allowance exceeds 80% of their average annual rate of regular compensation. For example, under option A, a Group 1 employee, who is 65 years of age with 30 years of creditable service and whose consecutive high three year average earnings is $50,000.00 calculates as follows: 2.5 x 30 = 75 (covert to decimal percentage) .75 X $50,000.00 = $37,500.00 yearly benefit/ $3,125.00 a month.

Benefit based on normal retirement date of age 65, however employee can take an actuarial unreduced pension at age 62. Prior to age 62, pension is reduced 1/2% per month for each month retirement predates age 62.

Completion of 30 years of creditable service regardless of age, completion of at least 10 years of creditable service and attainment of age 60, or completion of at least 25 years of creditable service. If you retire under this provision, your benefit will be permanently reduced by the lesser of one-twelfth of 7% for each month you are below age 60, or 7% for each year or fraction of a year by which you have less than 30 years of creditable service.

Employees are eligible for "normal retirement" at age 65 or after with 5 years of service and will receive their full pension without reduction for early retirement. Vesting with Pension Benefits: Participants in the plan "vest" after five years of service. Vesting gives a participant the right to a pension at age 65 (or as early as age 55, when the sum of age and years of service equals 75) even if he or she leaves university employment. Terminated vested M&P employees are eligible to receive their pension in the form of a one-time lump sum payment if the present value of their account balance is less than $18,000.

For a full retirement benefit, one must have 30 years of service credit and be at least 50 years old. Reduced retirement benefits are available with 25 years of service and 50 years of age. For employees hired after 7/1/05, age and service must equal at least 55.

For full benefit amount, employee's number of years of service and age must equal 80 points.

For librarians it is an 80 factor of age (minimum of age 55) and years of employment. For support staff it is an 85 factor (minimum of age 55) plus years of experience.

Full benefit amount would be attained on or after age 60 with 40 years of service.

Full benefits available at age 65 or at the age of 50 with 30 years of service. Early retirement with reduced benefits available between the ages of 55 & 65 with at least 5 years of service or 50 years of age with at least 10 years of service.

Full retirement benefits at age 65 with at least 5 years of creditable service; at age 60 with at least 25 years of creditable service; at any age with at least 30 years of creditable service.

Full time employees are vested after 5 years of service. Full benefit at the age of 65 or after 33 years of employment and reach the age of 62.

If you are age 60 and have five years of service or 60 or more calendar months of contributing service in OPERS, you are eligible to retire. You can retire with a reduced benefit as early as age 55 if you have 25 years of service. With 30 years of credit, there is no age requirement or age benefit reduction.

It is a combination of age plus years of service at retirement. Examples: 60 years of age with 40 years of service or 58 years of age with 46 years of service. Both examples would attain the full benefit amount.

July 1 coincident with or following of age 65.

Needs a certain number of years of employment and age.

Normal Retirement Date is the 30th day of June coincident with or following your 65th birthday.

Normal retirement is 80 points (your age + years of service with ASRS), age 62 with 10 years of service, or age 65.

PERF - determined by age and years of service. Eligible for full retirement benefits at age 65 with 10 or more years of service. Early retirement benefits are eligible with 15 or more years in the PERF-eligible position.

Retirement is at minimum 55 years of age. Benefit increases with age, years of service, and average salary (three highest earning years). One may leave state service and still draw a pension at 55 if you have not withdrawn your retirement account.

Service Retirement— Full: Age 55 with a minimum of 30 years of credited service, or Age 62 with a minimum of 5 years of credited service.

State retirement system - criteria is based on age, years of service, and final average salary.

Teachers' and State Employees' Retirement System is a Defined Benefit Plan, which means retirement benefits are based on salary, years of service, and a retirement factor. The formula for TSERS is: Average salary based on the 4 highest consecutive years of earnings, Multiplied by a Retirement Factor of 1.82% (set by state statute), Multiplied by your creditable years of service.

Tier 1 (hired prior to 1996) = age 58 or 30 years of service. Tier 2 (hired 1997–2003) = age 60 or 30 years of service.

Tier 3 (hired after 2003) = age 58 with 30 years of service or age 65.

Unreduced benefits when age and years of creditable service total 80 (Rule of 80). Members joining TRS after June 30, 1992, may retire with unreduced benefits when age and years of creditable service total 90 (Rule of 90).

Varies from plan to plan. Some have full eligibility at (age/years) 65/5, or 65/10, or 60/5, 55/25, or any age/+30. Early retirement options available at 55/20 or 55/10.

You are age 65 with five or more years of service credit OR Your age and years of service credit total 80 and you have at least five years of service credit. If you first became a member of TRS or returned to membership on or after September 1, 2007, you will meet the age and service requirements for normal-age service retirement when: You are age 65 with five or more years of service credit or You are at least age 60, and your age and years of service credit total 80, and you have at least five years of service credit.

## METHODS FOR DETERMINING THE AMOUNT OF THE RETIREMENT BENEFIT

Flat benefit: Retirement benefit is determined by multiplying an employee's months of service by a predetermined flat monthly rate.
Dollar amount for each year formula
Career average formula: Retirement benefit is determined as a function of the average of the employee's earnings throughout their entire employment.
Final pay formula: Retirement benefit is determined as a function of the average of the employee's earnings during the last year or last few years of employment.
Highest pay formula: Retirement benefit is determined as a function of the employee's highest annual earnings for one or more years.

7. What method is used to determine the amount of the retirement benefit under the defined benefit plan? Check all that apply. N=40

| | | |
|---|---|---|
| Highest pay formula | 34 | 85% |
| Final pay formula | 10 | 25% |
| Dollar amount for each year formula | 4 | 10% |
| Career average formula | — | — |
| Flat benefit | — | — |
| Other method | 5 | 13% |

Please briefly describe the method you indicated above.

**Highest Pay Formula**

2.5% x years of service x average earnings for three highest years.

2% x Years of Service x Average of 24 highest consecutive months salary.

A formula is used that takes the average of the four highest paid years in a row times a retirement factor set by the state General Assembly times the total number of years and months of creditable service.

Age and years of service.

Average Final Compensation (AFC) is the average annual pay or salary including overtime earned by a member during the three highest twelve-month periods of creditable service excluding any lump sum vacation pay.

Average of highest 3 salary years.

Average of highest 5 annual salaries.

Based on employees highest, continuous 36 months.

Based on years of service and the average of your five highest consecutive years of salary.

Benefit is calculated using the 3 highest annual salaries (HAS) with an 8% increase limit for those hired on or after 7/1/07, a 15% increase for those hired before 12/31/06.

Final average salary is three years for grandfathered employees, five years for non-grandfathered employees.

Formula based on average annual base earnings during the 36 continuous months of highest earnings during last 10 years of employment.

Formula that takes into account the number of years of service the highest five years of salary, and the age of the retiree.

Formula uses the average of the highest three years of annual earnings to determine the benefit.

Highest 5 year's earnings.

Highest average plan compensation is the member's average monthly salary calculated over the highest 36 continuous months preceding retirement.

One plan takes the average of the highest 24 consecutive months; another uses the highest 60 consecutive months.

Pay is based on 3 highest years of salary, normally it's the employee's last 3 years.

Pension at retirement is determined by a formula which uses the highest average salary and years of credited service while a member of the plan.

Percentage of the three best years.

Retirement benefit for non-exempt university staff is based on the average of the 3 years of highest salary while employed in a position associated with the state pension benefit.

Retirement benefits are based on a formula of 2% x final average salary x years of service. For Rule of 80 members, "final average salary" is an average of the three highest years of contributory service. For Rule of 90 members, "final average salary" is an average of the highest five consecutive years of contributory service.

The ASRS calculates your benefit by averaging your highest 36 consecutive months of salary in the last 10 years you work.

When calculating a normal age monthly standard annuity, TRS uses the following formula: (1) Average of Highest Five Annual Salaries (based on creditable compensation) = Average Salary; (2) Total Years of Service Credit X 2.3% = Total %; (3) Total % X Average Salary = Annual Annuity; (4) Annual Annuity ÷ 12 = Monthly Standard Annuity.

Years of benefit service multiplied by average compensation multiplied by a multiplier of 1.25% divided by 12 months. Average compensation = average of 5 highest plan years of compensation during the previous 10 plan years.

Years of  contributory service, highest 36 months average wage, and average Canadian Pension Plan Earnings Ceiling.

Years of creditable service x percentage value (value received for each year of creditable service based upon membership class for that period) x average final compensation (5 highest fiscal years).

Years of service/55 x average of highest 3 years base salary.

**Final Pay Formula**

2.2% of final average salary times years of creditable service.

Factors include annual salary for last five years worked, years of service (whole and fractional), and age at retirement. The formula for calculating pension payments is as follows: Determine the highest annual rate of pay during the final five years of employment. Multiply such rate by 1.5% for up to $38,000, by 1.4% for $38,001–$70,000, by 1.3% for over $70,000. Multiply the sum of these factors by the number of years (whole and fractional) of service. Divide the product by 12 to establish monthly pension. Employees are eligible for "normal retirement" at age 65 or after with 5 years of service and will receive their full pension without reduction for early retirement. An employee is eligible for Early Retirement upon the attainment of 55 provided their age and service equals 75. Such "early retirement" may require a 4% "discount" of payment for each year before age 65 (to offset the actuarially extended life expectancy during which benefits will be paid). Pensions for employees who retire on or after age 55 with at least 30 years of service are discounted 2% per year. Pensions for employees who retire at age 60 or later with at least 25 years of service are not discounted for early retirement.

Final average salary times .75 times years of service up to 33 years. Before April 2010, the formula for average retirement benefit was 1.5% times years of service up to 33 years of service. In other words, the formula has changed beginning 2010 for those hired after April 2010.

Final pay - there is a formula calculator that takes into consideration years of service, military service, age, average of three highest earning years. Calculation is also done as a money purchase - how much annuity would your retirement contributions buy - whichever method provides the greater amount is selected.

Formula = years of service x final average salary x 1.67%.

Percentage of average final compensation, years of credited service. When you retire at normal retirement age (65), your annual normal retirement benefit is equal to: 1.25% of your average final compensation; times Your years of credited service up to 20; plus 1.66% of your average final compensation; times Your years of credited service over 20. Your benefit is figured on an annual basis. You receive 1/12 of your annual benefit each month. The formula above shows how much you would receive if payments start at your normal retirement date and continue for your lifetime only. If payments start earlier or if you choose a payment option with benefits continuing to someone after your death, your benefit will be reduced.

Three factors have a direct bearing on the amount of retirement benefit for which you are eligible. These are service credit, final average salary (FAS), and age at retirement. While each factor is important, the more service credit you have, the higher your monthly benefit will be. Each year of creditable service, up to 30, adds 2.2 percent of final average salary to your benefit. Service greater than 30.000 is multiplied by 2.5 percent of FAS. The annual benefit may not exceed 100 percent of final average salary or the limits under Internal Revenue Code Section 415.

**Other**

Total credited service x graded multiplier x average monthly compensation. The period of your employment during which you are a member making contributions to the ASRS, plus any service purchased and credited to your account. Multiplied by a percentage set by statute. It is based on your total years of service at retirement. Multiplied by Determined by one of two calculation methods: the 36-month or 60-month calculation.

## 8. Under the defined benefit plan, do your retirees receive a health insurance premium subsidy? N=39

| | | |
|---|---|---|
| **Yes** | 29 | 74% |
| **No** | 10 | 26% |

## 9. Additional comments about the defined benefit retirement plan. N=13

After April 2010, health plan is subsidized up to age 65, and then no longer subsidized. Employees hired before that date, they are currently being subsidized until death.

As part of your benefits of membership, the ASRS provides a health insurance premium benefit to supplement the cost of retiree health insurance. Retirees with five or more years of credited service who have health insurance through the ASRS or their former employer are eligible for a monthly premium benefit, which is paid to the health insurer or your former employer. The Premium Benefit ranges from $75 to $215 per month, depending upon years of service and coverage selected.

Employees may accrue sick leave until retirement. At retirement, the sick leave is "cashed out" at the last wage multiplied by hours earned. This creates a holding account from which health insurance may be paid in the retirement years. If you leave state service prior to retirement age, although you are eligible for a pension, you are not eligible for the sick leave/insurance option.

For Medicare eligible retirees, their premiums can be reduced by a state-funded contribution up to $182.89.

Health benefits only with 25 continuous years of service and 55 years of age.

In order to be eligible for the OPERS health care plan, retirees must have a minimum of 10 years of qualifying service credit and retire from either the Traditional Pension Plan or the Combined Plan. OPERS offers medical/pharmacy coverage for retirees and their eligible dependents. Your monthly cost for medical/pharmacy coverage depends upon your Medicare status, your years of service credit at retirement, and your choice of plan level if not yet eligible for Medicare. We also offer optional dental and vision coverage at an additional cost.

N/A in Canadian context.

Retirees receive health insurance independent of the defined benefit retirement plan.

Retirees who elect an immediate monthly pension benefit retain extended health care benefits including surviving spouse benefit for life. The university pays 100% of costs (pro-rated if employee was part-time prior to retirement). Lifetime maximums in place for individuals residing in Canada, but outside Ontario. No health benefits if retiree resides outside Canada.

State Health Plan coverage continues for retirees and covered dependents as if currently employed. Dependent premiums are deducted from monthly retirement payments. The employer puts money into the retiree health plan for all retirement participants. When an employee retires, he/she is eligible for health insurance. New regulations stipulate that if the employee was hired after 10/01/2006, he/she must have a minimum of 20 years in the retirement system to receive the employer-paid health insurance at retirement.

Subsidy is based on years of service after age 45.

Support staff have a bridge benefit subsidy to age 65, librarians do not. But librarians can opt for a coverage choice plan with the university's provider that provides three levels of health and dental coverage which combine for a total of 5 options. These plans are available to university staff when they leave employment – coverage is guaranteed, no medical evidence is required, subject to application being made within 60 days of ending of employee group coverage.

With 10 years of service employee at retirement would receive 50% of the offered subsidy. With each additional year of service this increases 5% until with 20 years or more of service 100% of the subsidy would be granted.

## RETIREMENT PLANS: DEFINED CONTRIBUTION

A defined contribution plan does not promise a specific amount of benefits at retirement. In these plans, the employee or the employer (or both) contribute to the employee's individual account, sometimes at a set rate, such as 5 percent of earnings annually. These contributions generally are invested on the employee's behalf. The employee will ultimately receive the balance in their account, which is based on contributions plus or minus investment gains or losses.

### Examples of Defined Contribution Plans

401(k) Retirement savings plan funded by pre-tax employee contributions and (often) matching contributions from the employer; the funds grow tax-free until they are withdrawn; funds may be transferable to a subsequent employer.

Roth 401(k) Retirement savings plan funded by post-tax employee contributions and (often) matching contributions from the employer; the funds grow tax-free; funds may be transferable to a subsequent employer.

SIMPLE IRA Savings Incentive Match Plan for Employees of Small Employers IRA plan for employers with 100 or fewer employees.

457 Tax advantaged deferred-compensation retirement plan that is available for governmental and certain non-governmental employers; the employee defers compensation into the plan on a pre-tax basis.

403(b) A tax-sheltered annuity plan offered by public schools and certain tax-exempt organizations; similar to a 401(k) plan.

IRA Individual Retirement Accounts are self-directed tax-deferred investment accounts.

Roth IRA Individual Retirement Accounts are self-directed investment accounts that offer tax-free earnings on assets in the account.

SRA Supplemental Retirement Annuity tax-deferred retirement plan.

SEP Simplified Employee Pension Plan

401(a) An employer-sponsored, qualified retirement plan in which the employee may defer earnings and the employer may make contributions which grow tax deferred until withdrawn.

10. Are library staff offered a defined contribution retirement plan such as or similar to the examples above? N=56

| | | |
|---|---|---|
| **Yes** | 47 | 84% |
| **No** | 9 | 16% |

If you answered Yes, please answer the following questions about the plan(s). If a defined contribution plan is offered with a variety of employer contributions, please respond for the plan with the highest employer contribution.

If you answered No, please skip to the Deferred, Early, and Phased Retirement section of the survey.

Please indicate whether each of the following types of defined contribution plan is offered to library staff. For each type of plan that is offered, please enter the number of years of employment required for vesting, the maximum percentage of the employee's salary that the employer will contribute, and where applicable, whether an employee contribution is required.

11. Is a 401(k) plan offered to library staff? N=45

| | | |
|---|---|---|
| **Yes** | 7 | 16% |
| **No** | 38 | 84% |

Vesting period in months N=5

| Months | Responses |
|---|---|
| 0 | 3 |
| 12 | 1 |
| 36 | 1 |

Maximum % of salary contributed by employer N=7

| Percentage | Responses |
|---|---|
| 0 | 3 |
| 5 | 1 |
| 6 | 1 |
| 6.4 | 1 |
| 10.4 | 1 |

Is an employee contribution required to participate? N=7

| | | |
|---|---|---|
| **Yes** | 5 | 71% |
| **No** | 2 | 29% |

12. Is a Roth 401(k) plan offered to library staff? N=45

| | | |
|---|---|---|
| **Yes** | 5 | 11% |
| **No** | 40 | 89% |

Vesting period in months N=5

None

Maximum % of salary contributed by employer N=5

| Percentage | Responses |
|---|---|
| 0 | 2 |
| 6.4 | 1 |
| 10.4 | 1 |
| Legal limit | 1 |

Is an employee contribution required to participate? N=3

| | | |
|---|---|---|
| **Yes** | 2 | 67% |
| **No** | 1 | 33% |

13. Is a SIMPLE IRA plan offered to library staff? N=45

| | | |
|---|---|---|
| **Yes** | 2 | 4% |
| **No** | 43 | 96% |

Vesting period in months N=2

None

Maximum % of salary contributed by employer N=2

0, 10.4

Is an employee contribution required to participate? N=2

| | | |
|---|---|---|
| **Yes** | 2 | 100% |
| **No** | — | |

14. Is a 457 plan offered to library staff? N=46

| | | |
|---|---|---|
| **Yes** | 33 | 72% |
| **No** | 13 | 28% |

15. Is a 403(b) plan offered to library staff? N=46

| | | |
|---|---|---|
| **Yes** | 42 | 91% |
| **No** | 4 | 9% |

Vesting period in months N=37

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 60 | 9.11 | 0 | 16.35 |

| Months | Responses |
|---|---|
| 0 | 24 |
| 12 | 6 |
| 13 | 1 |
| 24 | 1 |
| 36 | 3 |
| 60 | 2 |

Maximum % of salary contributed by employer N=39

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 13.20 | 5.40 | 5 | 5.10 |

| Percentage | Responses |
|---|---|
| 0 | 16 |
| 5–9.99 | 7 |
| 10 | 6 |
| >10 | 8 |
| $40/month | 1 |
| Legal limit | 1 |

Is an employee contribution required to participate? N=41

| | | |
|---|---|---|
| **Yes** | 31 | 76% |
| **No** | 10 | 24% |

16. Is an IRA plan offered to library staff? N=44

| | | |
|---|---|---|
| **Yes** | 2 | 5% |
| **No** | 42 | 95% |

Vesting period in months N=2

None

Maximum % of salary contributed by employer N=2

0, $40 per month

Is an employee contribution required to participate? N=2

| | | |
|---|---|---|
| **Yes** | 2 | 100% |
| **No** | — | |

17. Is a Roth IRA plan offered to library staff? N=46

| | | |
|---|---|---|
| **Yes** | 4 | 9% |
| **No** | 42 | 91% |

Vesting period in months N=4

None

Maximum % of salary contributed by employer N=4

| Percentage | Responses |
|---|---|
| 0 | 3 |
| 10.4 | 1 |

Is an employee contribution required to participate? N=4

| | | |
|---|---|---|
| **Yes** | 4 | 100% |
| **No** | — | |

18. Is an SRA plan offered to library staff? **N=46**

| | | |
|---|---|---|
| **Yes** | 14 | 30% |
| **No** | 32 | 70% |

Vesting period in months N=13

None

Maximum % of salary contributed by employer N=13

0

Is an employee contribution required to participate? N=13

| | | |
|---|---|---|
| **Yes** | 12 | 92% |
| **No** | 1 | 8% |

19. Is a SEP plan offered to library staff? **N=46**

| | | |
|---|---|---|
| **Yes** | 1 | 2% |
| **No** | 45 | 98% |

Vesting period in months N=1

120

Maximum % of salary contributed by employer N=1

0

Is an employee contribution required to participate? N=1

| | | |
|---|---|---|
| **Yes** | 1 | 100% |
| **No** | — | |

20. Is a 401(a) plan offered to library staff? N=46

| | | |
|---|---|---|
| **Yes** | 18 | 39% |
| **No** | 28 | 61% |

Vesting period in months N=17

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 66 | 18.71 | 0 | 27.16 |

| Months | Responses |
|---|---|
| 0 | 11 |
| 36 | 2 |
| 60 | 3 |
| 66 | 1 |

Maximum % of salary contributed by employer N=18

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 18 | 8.04 | 8 | 4.86 |

| Percentage | Responses |
|---|---|
| 0 | 3 |
| 5–9.99 | 8 |
| 10 | 2 |
| >10 | 5 |

Is an employee contribution required to participate? N=17

| | | |
|---|---|---|
| **Yes** | 15 | 88% |
| **No** | 2 | 12% |

21. Is any other type of defined contribution plan offered to library staff? N=40

| | | |
|---|---|---|
| **Yes** | 5 | 13% |
| **No** | 35 | 87% |

If yes, please briefly describe the plan. Include the vesting period in months, the maximum % of salary contributed by employer, and whether an employee contribution is required to participate. N=10

| Description | Vesting period | Maximum % of salary | Contribution? |
|---|---|---|---|
| Faculty Pension Plan, Pension Plan for Management & Professional staff, Pension Plan for CUPE staff | | 10 | Yes |
| Roth 403(b) | 60 | 11.46 | Yes |
| Roth 403(b) | 0 | 0 | Yes |
| Roth 403(b) | 0 | 0 | Yes |
| Roth 403(b) | 0 | 0 | Yes |

22. Under any of the defined contribution plans, do your retirees receive a health insurance premium subsidy? N=40

| | | |
|---|---|---|
| **Yes** | 15 | 37% |
| **No** | 25 | 63% |

23. Additional comments about defined contribution retirement plan(s). N=12

401(a) is used for temporary employees and leave balance cashouts for benefited employees as an alternative to the employer's contribution to FICA.

401(a) is alternative employer-paid plan from the defined benefit plan. Managers and faculty choose between one of two plans.

Employees have the option to waive participation in the defined benefit plan to participate in the defined contribution plan (401a). They do not participate in both. Participants in the 401a plan do earn time toward retiree health benefit eligibility.

For employees hired prior to April 1, 2010, the maximum employer contribution was 4%, with an employee contributing 5%. Employees hired after April 1, 2010, the max employer contribution is 6% when the employee contributes 6%.

For Medicare eligible retirees, their premiums can be reduced by a state-funded contribution of up to $182.89.

Library staff exempt from the North Carolina Personnel Act have an option of the state defined benefit plan (Teachers' and State Employees' Retirement System) or a 401a defined contribution plan (UNC Optional Retirement Program).

Employees subject to the North Carolina's State Personnel Act must participate in the state defined benefit plan.

Retirees receive health insurance independent of the defined contribution retirement plans.

The University Retirement Plans are 403(b) plans, which are tax-deferred retirement savings plans. Any contributions that you make to this plan are on a tax-deferred basis. Faculty and Staff Retirement Plan — You voluntarily contribute to your retirement through this 403(b) plan. In general, you must contribute at least 3% to get the Duke contribution and have at least one year of service. Exceptions are made if you are between the ages of 21-35 or if your immediate past employer was a non-profit or a state educational organization.

The library has two job classifications of employees: Clerical & Technical (typically hourly non-exempt, unionized) and Managerial & Professional (typically exempt, salaried professionals). Librarians are not considered tenure track or faculty members. All three programs—Yale University Retirement Account Plan (YURAP), Yale University Tax-deferred 403 (b) Savings Plan, and Yale University Matching Retirement Plan—are 403(b) plans which vary by job classification. Up to 7.5% of salary University Core contribution plus 100% match up to 5% of salary; no employee contribution required to participate (to receive University Core contribution); employer match requires employee contribution. C&T: For employees with at least two years of service at benefit level, a dollar-for-dollar match of employee contributions will be made up to 2% of the base annual salary. For employees age 45 or older with at least 5 years of continuous service at benefit level, there will be a dollar for dollar match by the university of the employee contributions up to 4% of the base annual salary. M&P: For the first $106,800 of base salary you earn in a fiscal year, the University Core will consist of a plan contribution equal to 5% of your earnings plus a dollar-for-dollar match for up to the first 5% you contribute to the plan. Once you earn over $106,800 in a fiscal year, the University Core contribution will increase to 7.5% of your earnings while you continue to receive a dollar-for-dollar match on your contributions up to 5%.

There are different levels of contributions based on collective bargaining agreements. The above information is for non-bargaining employees.

Vesting is immediate for employee contributions to 403(b) plan. If employee was hired prior to January 1, 2010, vesting is after 12 months; if after January 1, 2010, vesting is 36 months. Roth 403(b) is a new option effective July 1, 2010. The 403(b) is available only to full-time employees. The SRA and Roth 403(b) are available to full- and part-time employees.

Vesting is immediate with the 401(a) plan. Voluntary 403(b) and 457 Deferred Compensation plans are offered to employees, but there is no employer match.

## DEFERRED, EARLY, AND PHASED RETIREMENT

A Deferred Retirement Option Plan or DROP is a program under which an employee who would otherwise be entitled to retire and receive benefits under an employer's defined benefit retirement plan instead continues working. The continued compensation and additional years of service are not credited for the purposes of the defined benefit plan formula.

### 24. Does your institution offer a Deferred Retirement Option Plan to library staff? N=55

| | | |
|---|---|---|
| **Yes** | 13 | 24% |
| **No** | 42 | 76% |

An Early Retirement Incentive Program or ERIP is an employer sponsored plan that provides special benefits or incentives to an employee who makes the decision to retire sooner than they had otherwise planned.

### 25. Does your institution offer an Early Retirement Incentive Program to library staff? N=55

| | | |
|---|---|---|
| **Yes** | 12 | 22% |
| **No** | 43 | 78% |

A phased retirement program allows an employee to continue working with a reduced workload and eventually transition from full-time work to full-time retirement.

### 26. Does your institution offer a formal phased retirement program to library staff? N=55

| | | |
|---|---|---|
| **Yes** | 25 | 46% |
| **No** | 30 | 54% |

#### If yes, which of the following applies? N=25

| | | |
|---|---|---|
| A pre-retirement gradual reduction in hours (or days) of work | 14 | 56% |
| A post-retirement part-time assignment for retirees | 4 | 16% |
| Both | 5 | 20% |
| Other | 2 | 8% |

#### Please briefly describe the other program.

Available only to library faculty who must relinquish their tenure and sign a term contract for a maximum of three years before the person must retire completely.

If negotiated.

### 27. Please enter any additional comments or descriptions of these or similar retirement programs that are offered to library staff. N=12

Early retirement incentive programs have been offered in the past, but are not always available. Phased retirement is available, but not all librarians qualify. It depends on the appointment type. Phased retirement allows a gradual reduction of hours, not to drop below 25% time, and a maximum length of 5 years.

Early retirement options are not consistently offered. The current option is an "Early Retirement Incentive Plan" (ERIP), and has been offered the last two years in an effort to address budget issues.

ERIP is in the form of limited offer for enhanced benefit for voluntary layoff for those who would retire normally in the near future.

ERIP sometimes via buyouts, but not every year.

ERIs were offered in 2009 for both exempt and non-exempt employees. Non-exempt ERI: The retirement incentive plan, announced in March, was offered to biweekly salaried employees, on the university's defined benefit retirement program. To be eligible to receive the early retirement offer, an employee had to be at least 50 years old and have at least 10 years of service. The incentive to take the buyout gave the employee, among other benefits, an additional five years of service, thus increasing monthly pension payments, which are driven by the number of years of employment. Exempt ERI: Staff who work in those positions and meet the following criteria will have the opportunity to enroll for enhanced retirement benefits: Must be in a benefits-eligible position that has been identified by a school or department as one that could potentially be eliminated or restructured. Must meet the Rule of 75 (Age + Years of Continuous Service = 75) by December 31, 2009. Position must not be funded by more than 50 percent by grants or contracts. Eligible staff members who enroll for the Monthly Staff Retirement Incentive will receive a lump-sum payment of two weeks of pay for each full year of service with Duke (up to 52 weeks of pay). Staff would also receive payment for any accrued and unused vacation, up to a maximum of 40 days.

Not formally called DROP program but rather rehired annuitant. You may be hired back at same salary (or less or more — negotiable). You collect your pension, receive your pay, vacation time, sick leave, holidays. You cannot add to your seniority, your pension, or receive any insurances. You also have no guaranteed job security in this type of appointment.

On occasion, employees have been offered retirement incentives as a means to reduce staff.

Phased retirement is available to faculty. ERIP is available only to faculty who are tenure-track or tenured.

The early retirement incentive has been offered twice in the past twenty-five years, most recently in 2009, and has only been available to faculty, including library faculty. The incentive is half the participant's annual salary at the beginning of the next two fiscal years. So those who elected in spring 2009 to take the offer received half their salary in a lump sum on July 1, 2009, and will receive that amount again on July 1, 2010. The libraries had 3 faculty take the offer.

The phased retirement does not apply to classified staff — clerks, secretaries, etc.

The phased retirement program is offered only to academic employees.

The retirement options included as part of this policy are: Advance Retirement Declaration and Voluntary Early Partial Retirement Program. These options are available to regular faculty and administrative/professional staff members who are covered under the university's defined contribution retirement plan. To participate in any of the retirement alternatives, the individual must be at least 55 with a combination of age and years of service that equals or exceed 70.

## LIFE AND ADD INSURANCE BENEFITS

28. Please indicate in the table below whether life and/or accidental death & dismemberment (ADD) insurance benefits are offered to library staff and whether either benefit is offered to their spouses, domestic partners, or dependents. Check all that apply. N=55

| | Employee | Spouse | Opposite sex domestic partner | Same sex domestic partner | Dependents | Not Offered |
|---|---|---|---|---|---|---|
| Basic Life Insurance | 54 | 30 | 15 | 19 | 29 | 1 |
| ADD Insurance | 47 | 29 | 12 | 17 | 27 | 8 |
| Number of responses | 54 | 37 | 17 | 24 | 36 | 8 |

29. If both spouses and domestic partners are eligible for coverage, is the employee's expense for premiums the same for each? N=25

| | Yes | No | NA |
|---|---|---|---|
| Basic Life Insurance | 17 | 2 | 6 |
| ADD Insurance | 16 | 2 | 6 |
| Number of responses | 22 | 3 | 12 |

If basic life insurance is offered to library staff, please answer the following question.

If it is not offered, please continue to the ADD Insurance section of the survey.

30. For basic life insurance, what is the percentage of the premium that the employer contributes for each covered individual? Please enter a number from 0 to 100 for each category below. If more than one plan is offered, please enter the percentage for the plan with the highest employer contribution. N=51

**Employee** N=51

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 79.46 | 100 | 37.69 |

| Percentage | Responses |
|---|---|
| 0 | 8 |
| 33 | 1 |
| 50 | 2 |
| 80 | 3 |
| 100 | 36 |

Additional Comment: The university provides a Basic Life Insurance policy in an amount equal to your annual base salary.

**Spouse** N=29

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 10.11 | 0 | 27.71 |

| Percentage | Responses |
|---|---|
| 0 | 24 |
| 33 | 2 |
| 50 | 1 |
| 100 | 1 |

Additional Comment: A Life Insurance policy for your spouse is $5,000.

Opposite sex domestic partner N=14

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 10.71 | 0 | 28.95 |

| Percentage | Responses |
|---|---|
| 0 | 12 |
| 50 | 1 |
| 100 | 1 |

Same sex domestic partner N=19

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 8.33 | 0 | 23.73 |

| Percentage | Responses |
|---|---|
| 0 | 16 |
| 50 | 1 |
| 100 | 1 |

Additional Comment: A Life Insurance policy for your domestic partner is $5,000.

Dependent N=28

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 10.48 | 0 | 28.16 |

| Percentage | Responses |
|---|---|
| 0 | 23 |
| 33 | 1 |
| 50 | 1 |
| 100 | 2 |

Additional Comment: Each eligible child is $2,500.

31. For basic life insurance, what method is used to calculate the amount of the benefit? N=53

| | | |
|---|---|---|
| A fixed multiple of employee earnings | 31 | 55% |
| A flat cash amount | 19 | 36% |
| A variable multiple of employee earnings | 2 | 4% |
| A variable cash amount | — | — |
| Other | 1 | 2% |

Please briefly describe the method you indicated above, including the multiple used (e.g., 2 X annual salary) or the cash amount.

**A fixed multiple of employee earnings N=26**

1 x annual salary.

1 x annual salary to a maximum of $50,000.

1.5 times base annual salary (reduced by 50% at age 70).

1.5 x annual salary.

2 x annual salary; max $250,000. Coverage factor is reduced by 8% each year beginning @ age 55.

3 1/2 x annual salary.

3 x annual salary rounded to the next highest $1,000. There is a maximum of $600,000 coverage.

A flat amount based on earnings.

Defined contribution: 3.5% of base salary; employer contribution 100%. Defined benefit:: 3% of base salary; employer contribution .005%.

Employee basic life coverage is two times annualized salary until age 65 (maximum coverage of $200,000), plus accidental death and dismemberment. Coverage is updated yearly based on December 31 pay and age. The Supplemental Life coverage is portable after termination or upon retirement until age 70. Children may be covered by only one parent if both parents work at the university.

Employee can choose from a multiple of 1, 2, 3, 4, or 5 times his/her earnings.

Employee life: 1x annual salary - employer pays 100% cost, employee pays 0%. 2x and 3x annual salary - employer pays 67%, employee pays 33%. 4-6x annual salary - employer pays 0%, employee pays 100%. Spousal life available: 1-6x annual salary max $200,000 - employer pays 0%, employee pays 100%.

Employees may choose one of 5 options: $10,000; $50,000; $100,000; 2x annual base salary; 4x annual base salary. The university's contribution for life insurance equals the cost of the 2x annual base salary option.

Employees working 75% time or greater receive employer paid life insurance at 1 time annual salary rounded up to the nearest $5,000. Employees may purchase additional life insurance with a maximum of $500,000 or 5 times annual salary, whichever is greater with a maximum of $1,000,000. Employees may enroll in spouse/same sex domestic partner life insurance up to a maximum of $500,000. Child life insurance is $10,000 per child with a flat rate of $.42 biweekly.

Equivalent to full year's salary (up to 4 x annual salary for younger faculty).

Generally, basic life insurance is 1 time the employee's annual salary rate multiplied by the percent time of the employee's appointment up to a maximum benefit of $50,000.

Greater of $100,000 or two times the basic annual salary to a maximum of $200,000. Spouse and dependents receive a flat cash amount.

One time annual salary.

One time your benefit base rounded up to the next $100 - full-time employees only.

One times salary up to $120,000 max.

One year's salary up to $50,000.

The university pays 100% of premium for term life coverage equal to one and a half times and employee's annual budgeted salary, rounded to the nearest $1,000.00 not to exceed $500,000.00. Options offering coverage greater than one and a half times employee's annual budgeted salary and coverage for dependents: Employees can elect one to eight times their annual salary.

Twice the annual salary.

Two times base annual salary, up to a maximum of $50,000.

Two times annual salary adjusted to the next lower even $10,000 multiple.

University provides a Basic Life Insurance policy in an amount equal to your annual base salary. A Life Insurance policy for your spouse is $5,000 and each eligible child is $2,500.

**A flat cash amount N=18**

$10,000 basic term life (employee only).

$15,000 term insurance policy; $15,000 seat belt incentive.

$25,000 flat cash amount—premium 100% paid by employer. Employees may purchase optional life insurance in multiples of 1 to 5 times their annual salary.

$25,000 for each eligible employee.

$5,000; $2,500 retiree.

$5,000 policy - EE pays $3.36/month & ER pays $3.39/month.

$50,000 for employee; $2,000 for spouse and each dependent.

All benefits-eligible employees receive university-sponsored Basic Life insurance coverage in the amount of $10,000 for staff and $50,000 for faculty. At age 65, the basic coverage drops to $6,500 for staff and $32,500 for faculty. There is no cost to employee for this coverage.

Basic life AD&D is $50,000 flat amount. No cost to employee. All others are optional paid by employee.

Basic life insurance is non-contributory and a flat $10,000. Employees may elect additional voluntary life insurance for 1.5, 2, or 3 times salary to an aggregate limit of $500,000. Employees pay the full cost of the voluntary insurance. The rates are age banded.

Flat amount of $5,000 provided for employee at University expense.

Flat cash amount (non-contributory plan) Basic Life ADD Supplemental (contributory plan) available: C&T $5000 ; M&P $25,000. Non-Contributory Life Insurance: Eligible employees participate without payment of premiums in a non-contributory group term life insurance plan. The face value of the policy is $5,000 for managerial and professional staff. Contributory Life Insurance: The cost of this insurance is borne largely by the participants except that the first $5,000 coverage is provided free to managerial and professional participants. Group Term Life Insurance: The university provides all eligible Clerical & Technical and Service & Maintenance employees with $5,000 of basic term life insurance and an equivalent amount of Accidental Death and Dismemberment coverage. The university provides all eligible Managerial & Professional employees with $25,000 of basic term life insurance and an equivalent amount of Accidental Death and Dismemberment coverage. Supplemental Life Insurance: The university currently offers all eligible employees the opportunity to purchase Group Term Life Insurance and an equivalent amount of Accidental Death and Dismemberment coverage in multiples of 1, 2, 3, 4 or 5 times their base annual salary or a flat amount of $50,000. The maximum amount of coverage is $1,500,000.

For librarians it is a $60,000 lump sum payment to the beneficiary. For support staff it is a lump sum payment that is 2 times basic annual earnings, with a minimum benefit of $15,000.

Life insurance is $ 6,000 and sponsored by the union representing librarians and professionals. None is offered to classified staff. We also receive group long-term disability. Both insurances are free to employee.

Opposite sex domestic partners can be covered if at least one partner is 62 or older. WSU doesn't pay a percentage on our employees, but we do purchase a $25K policy on all employees.

The amount of the group term life insurance coverage is $10,000 and the plan provides an additional benefit of up to $10,000 in the event of an accidental death or dismemberment (AD&D). The beneficiary must comply with the terms of the underwriter in making the claim for a benefit. The amount of the AD&D benefit is based on a table of covered losses and provides 100% for the loss of life, and 50% for the loss of a hand, foot, or eye sight from one eye due to an accident which is the sole cause of the injury, the injury is the sole cause of the loss, and the loss occurs not more than 90 days after the date of the accident.

The university provides a $15,000 group term life insurance policy for faculty and staff. You can purchase additional term insurance for yourself and for your family through payroll deduction.

**A variable multiple of employee earnings N=2**

Coverage is 50% of employee annual salary with minimum and maximum. FT range - $15,000 – $50,000; PT range - $7,500 – $25,000.

Up to 5 x salary.

If accidental death & dismemberment insurance is offered to library staff, please answer the following question.

If it is not offered, please click the Next>> button below to continue to the Insurance Benefits section of the survey.

32. For ADD insurance, what is the percentage of the premium that the employer contributes for each covered individual? Please enter a number from 0 to 100 for each category below. If more than one plan is offered, please enter the percentage for the plan with the highest employer contribution. N=42

Employee N=39

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 55.85 | 85 | 48.53 |

| Percentage | Responses |
|---|---|
| 0 | 16 |
| 33 | 1 |
| 80 | 2 |
| 85 | 1 |
| 100 | 19 |

Spouse N=23

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 85 | 5.13 | 0 | 18.72 |

| Percentage | Responses |
|---|---|
| 0 | 21 |
| 33 | 1 |
| 85 | 1 |

Opposite sex domestic partner N=8

0

Same sex domestic partner N=13

0

Dependent N=22

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 85 | 5.36 | 0 | 19.13 |

| Percentage | Responses |
|---|---|
| 0 | 20 |
| 33 | 1 |
| 85 | 1 |

## 33. Additional comments about life and accident insurance benefits. N=19

.13 per $10,000 Single Coverage; .26 per $10,000 Family Coverage.

$10,000 basic accidental death and dismemberment (employee only).

ADD is part of basic life insurance.

All benefits-eligible employees receive university-sponsored basic AD&D insurance coverage in the amount of $3,000. There is no cost to employee for this coverage.

Basic life AD&D is $50,000 flat amount. No cost to employee. All others are optional paid by employee.

Basic Life and ADD paid 100% by employer. Additional AD&D coverage may be purchased by employee in multiples of $25,000; from $25,000 to $500,000.

Basic Life Insurance offered to one (Other Qualified Adult) who shares a primary residence with the employee and has done so for the previous 6 continuous months, other than as an employee or tenant. ADD insurance provided to active library staff while traveling on official university business.

Employee pays the premium.

Employees may elect between 10,000 and 150,000 of ADD coverage. They may choose to insure spouse/partner for 1/5 the face value and may choose to insure dependent children to age 23 for 1/10 the face value. It is fully paid by the employee.

Employer pays for $15,000 accidental death and dismemberment insurance for employee only.

Full-time regular staff may purchase AD&D coverage in increments of $10,000 (up to 10 x your annual salary or $500,000, whichever is less). Family coverage is available for eligible family members.

If you are an active benefits-eligible employee or elected official who regularly works at least 20 hours each week, the state provides $15,000 Basic Life and AD&D insurance at no cost to you.

In addition to Basic Life insurance, Supplemental Life insurance and Dependent Life insurance are offered.

Life insurance for part-time employees is only available to employees (no spouse/partner/dependents coverage). They can elect up to two times base salary at their own cost. Supplemental life insurance is available for full-time employees up to five times base salary at an employee's own cost. Coverage for spouse/domestic partner is $15,000 and child is $7,500/child.

Life insurance is available to all staff but ADD is only available to academic staff and senior support staff designated as Management and Professional Staff.

The amount of the AD&D benefit is based on a table of covered losses and provides 100% for the loss of life, and 50% for the loss of a hand, foot, or eye sight from one eye due to an accident which is the sole cause of the injury, the injury is the sole cause of the loss, and the loss occurs not more than 90 days after the date of the accident. AD&D Exclusions: AD&D (Accidental Death and Dismemberment) benefits aren't paid for losses that are the result of the following: Physical or mental illness, diagnosis of or treatment for the illness infection, unless it is cased by an external wound that can be seen and which was sustained in an accident, suicide or attempted suicide, injuring yourself on purpose, the use of a drug or medicine, a war, or a warlike action in time of peace, committing or trying to commit a felony or other serious crime, or an assault.

The employer also offers an optional life in addition to the basic life benefit which provides additional life insurance to employees (both librarians and support staff) and is entirely employee paid. The employer also offers an optional dependent life benefit (both librarians and support staff) for spouse and eligible dependents that is entirely employee paid. Just to note that the ADD is optional for librarians and is employee paid but the ADD for support staff is not optional and is entirely employer paid. And there is also a voluntary accidental insurance plan that provides additional coverage for support staff that is employee paid. Librarians have critical illness insurance that is employer paid and additional critical illness voluntary insurance for self and for spouse that is employee paid. Librarians and support staff also have employer paid travel insurance that covers death or bodily injury while travelling on university business.

This is 100% employee paid and is a voluntary benefit.

We don't pay a percentage on the employee, but we do purchase a $5K policy on all employees.

## INSURANCE BENEFITS

34. Please indicate in the table below which of the following insurance benefits are offered to library staff and whether any of the available plans offer coverage for their spouses, domestic partners, or dependents. Check all that apply. N=53

| | Employee | Spouse | Opposite sex domestic partner | Same sex domestic partner | Dependents | Not Offered |
|---|---|---|---|---|---|---|
| Health insurance | 52 | 52 | 23 | 36 | 50 | — |
| Dental insurance | 53 | 53 | 24 | 38 | 52 | — |
| Vision insurance | 44 | 43 | 18 | 27 | 43 | 8 |
| Short-term disability insurance | 35 | 2 | 1 | 2 | 2 | 10 |
| Long-term disability insurance | 50 | 4 | 1 | 2 | 2 | 2 |
| Other insurance benefit | 24 | 15 | 6 | 8 | 12 | 9 |
| Number of responses | 53 | 53 | 26 | 39 | 52 | 22 |

### If you answered "Other insurance benefit," please briefly describe the benefit. N=26

#### Employee N=9

Auto & Homeowners Insurance; Long-term Care; Pet Insurance.

Cancer coverage. Accident coverage.

Hospitalization.

Long-term care insurance.

Long-term care insurance - group policy - is an out of pocket expense to employee. Coverage for medications is offered to all who receive health insurance.

Long-term care insurance plan.

Long-term care insurance.

Sick leave, Government run health care plan, supplementary coverage provided by employer.

Tuition benefit: 100% tuition waived for employees taking university degree credit courses; 50% reduction (pro-rated for part-time) tuition reduction for dependent children of employees taking university degree credit courses.

#### Employee and Spouse N=3

Long-term Care.

Long-term care and legal insurance.

Long-term Care Coverage.

#### Employee, Spouse, and Dependents N=4

Cancer and Critical Illness benefits.

Cancer Insurance; Accident Insurance; Supplemental health/Hospital insurance.

Cancer Insurance. Accident Insurance. Critical Illness Insurance.

Long-term care insurance available.

#### Employee, Spouse, Dependents, and Same Sex Domestic Partner N=2

Legal insurance.

Legal insurance, which provides a wide range of legal services.

#### Employee, Spouse, Dependents, Same Sex Domestic Partner, and Opposite Sex Domestic Partner N=5

EAP/Wellness benefit: "Counseling & Support Services" is now provided by Magellan Health Services. The new program, formerly the Employee Assistance Program (EAP), offers you and your family unlimited phone support and an increased number of in-person consultations—up to six (6) visits per issue for each family member at no cost. Counseling & Support Services also provides a wide range of additional family support benefits, including: Financial services; Personal consultation services; Stress management; Dependent care referrals for child and elder care; Adoption resources and services; Work/Life services.

Extended health; Employee and family assistance program.

Group Long-term Care Insurance: Long-term care insurance can help provide protection against the high costs of long-term care that can result from the effects of aging, illness, or a serious accident.

Long-term Care Insurance.

Optional life insurance: maximum for employee = $600,000; maximum for spouse/domestic partner = $400,000; maximum for dependents = $5,000 each.

35. If both spouses and domestic partners are eligible for coverage, is the employee's expense for premiums the same for each? N=40

| | Yes | No | NA |
|---|---|---|---|
| Health insurance | 32 | 4 | 1 |
| Dental insurance | 33 | 3 | 3 |
| Vision insurance | 26 | 1 | — |
| Short-term disability insurance | 2 | — | — |
| Long-term disability insurance | 2 | — | — |
| Other insurance benefit | 7 | — | — |
| Number of responses | 35 | 4 | 3 |

## HEALTH INSURANCE

If health insurance is offered to library staff, please answer the following question.

If it is not offered, please continue to the Dental and Vision Insurance section of the survey.

36. Please indicate which of the following treatments are covered by at least one of the health insurance plans offered to library staff. Check all that apply. N=52

| | | |
|---|---|---|
| Inpatient mental health | 49 | 94% |
| Outpatient mental health | 49 | 94% |
| Substance abuse rehabilitation | 45 | 87% |
| Contraception | 45 | 87% |
| Substance abuse detoxification | 44 | 85% |
| Hospice care | 43 | 83% |
| Infertility | 33 | 64% |
| Acupuncture | 24 | 46% |
| None of the above | 1 | 2% |

37. Please indicate whether any of the health insurance plans offered to library staff covers the following type of care, if coverage is offered through a separate supplemental plan, or if coverage is not available. Check all that apply. N=52

| | Covered by Health Plan | Covered by Separate Supplemental Plan | Coverage Not Available |
|---|---|---|---|
| Hospitalization | 49 | 6 | 1 |
| Cancer | 49 | 7 | — |
| Intensive Care Unit | 48 | 2 | 1 |
| Long-term Care | 12 | 34 | 7 |
| Prescriptions | 50 | 5 | — |
| Number of responses | 50 | 37 | 7 |

38. If you indicated above that care is covered under a supplemental plan, please enter the percentage of the premium that the employer contributes. N=37

All of the US respondents reported that the employer contributes nothing to these premiums.

The Canadian answers follow:

Medical Services Plan of British Columbia: basic medical premiums are 100% paid by members; Extended Health Benefits are paid by the university. Coverage maximum varies depending on the service, e.g., Vision care is up to $250 in any 24 month period; hearing aids up to $900 per 5-year period, etc.

Ontario health insurance plan (OHIP) covers 100% of inpatient hospitalization costs including intensive care unit. Cancer drugs provided in hospital are covered by OHIP. Waterloo's prescription drug plan covers drugs legally requiring a prescription. Cancer medication is covered. Pre-approval by insurer is required in most cases. Other cancer related costs in supplemental plan include coverage for wig (due to hair loss from chemotherapy/radiation); breast prosthesis and mastectomy bras (after OHIP plan has paid their costs)

Our provincial health insurance plan pays for basic health services however the university's supplemental health plan will pay for things such as upgraded ward accommodations, out of hospital private nursing, wigs and hair pieces for cancer survivors, and all prescriptions are covered.

The government covers Intensive Care unit coverage therefore our plan does have this sort of coverage.

The province (Alberta) has a publicly administered and funded health care system that ensures Albertans receive access to medically necessary hospitals and health care services. This coverage is supplemented with an extended health care plan which is available to all staff and their families and is 100% employer funded.

39. Additional comments about health insurance that is offered to library staff.

Acupuncture may be covered if medically necessary.

Contraception is only for medical necessity, not for birth control. Long-term acute care is covered by health plan. Other long-term care requires a supplemental plan.

Contraceptive jellies, creams, foams, or implants not covered.

Coverage for full-time library staff and all eligible dependents/partners is covered at no expense to employee. Domestic partners pay tax on an imputed value of partner's coverage premiums.

Employees pay approximately 20% of the cost of health care, although the exact formula varies by bargaining unit and employee classification. Contributions are primarily pre-tax, with the exception of the tax treatment for domestic partner coverage.

Health insurance premiums are shared by employee and employer. For a single policy the employee pays 10% of premiums. For family coverage, the employee pays 25% of the premium. This can be on a pre-tax basis.

Medical plan rates are tiered, based on one's medical contribution base/salary so that the cost of medical insurance is somewhat proportional to one's pay rate.

Several different plans/rates offered to staff.

Skilled nursing care is covered but long-term care is not covered.

The state health plan pays for the medical treatment of cancer; the supplementary cancer insurance covers incidental expenses related to cancer care as well as 29 other specified diseases.

## DENTAL AND VISION INSURANCE

If dental or vision insurance is offered, please answer the following question.

If neither is offered, please continue to the Disability Insurance section of the survey.

40. For dental and vision insurance, what is the percentage of the premium that the employer contributes? Please enter a number from 0 to 100 for each category below. If more than one plan is offered, please enter the percentage for the plan with the highest employer contribution. N=49

Dental N=48

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 60.98 | 80 | 43.17 |

| Percentage | Responses |
|---|---|
| 0 | 13 |
| 7 | 1 |
| 40 | 1 |
| 50 | 3 |
| 54 | 1 |
| 55 | 1 |
| 60 | 1 |
| 80 | 4 |
| 90 | 2 |
| 100 | 20 |

Vision N=41

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 43.85 | 0 | 48.32 |

| Percentage | Responses |
|---|---|
| 0 | 22 |
| 60 | 1 |
| 80 | 2 |
| 88 | 1 |
| 90 | 1 |
| 100 | 14 |

## 41. Additional comments about dental and vision insurance. N=17

Additional dental and vision coverage beyond the basic coverage is provided at reduced rates as part of the group plan.

Again, employees pay approximately 20% of the cost, but the cost and plans vary by job classification and bargaining agreement.

Both are union benefits.

Dental 100% of premium for single coverage only.

Dental is incorporated into the medical premiums for the various health plans available to employees.

Vision: The vision care plan provides coverage for prescription lenses and frames, contact lenses (in lieu of eyeglasses), and a complete annual eye exam for a low monthly premium. Under the plan, employee can visit an optometrist or ophthalmologist within the United Healthcare Vision network or may choose to visit an out-of-network provider, which may result in higher out-of-pocket costs.

Employee must work for 6 months before coverage is active.

Employer pays 100% for employee (single) dental; 0% for family dental.

Employer pays a specific dollar amount equivalent to 60% of the final premium rates established by the Employer Union Trust Fund Board for the respective health benefit plans.

For dental, reimbursement levels for employees, spouses, and dependents depend on the plan in which you are enrolled. Eligible expenses are based on the current year Sun Life Dental Fee Guide for Alberta and is adjusted yearly for cost of living. Basic dental expenses are reimbursed at 100% by the employer. Vision care expenses are up to a maximum of $350 per Insured employee, spouse or dependent.

If the employee uses a participating plan dentist or vision care provider, the employee does not pay for service. These services are provided through a trust fund that is negotiated through the bargaining unit.

No premiums for employees, but costs for dependents, family, etc. Different vision vendors/options—Yale Health Plan vs. EyeMed. For both C&T and M&P staff, Yale Health Plan covers routine (annual) eye exams on site at 100%. Also some benefit in Aetna Plans with co-pay/coinsurance. M&P Vision – EyeMed Vision Care (voluntary) – members pay 100% of premium.

The employer contributes $100 to each benefits eligible member per calendar year.

The employer pays 100% of the coverage for singe vision but the employee pays a premium if they require family vision.

Vision coverage is provided through the health care plans.

Vision is included in medical insurance.

Vision is sometimes included in health plan.

## DISABILITY INSURANCE

If short- or long-term disability insurance is offered to library staff, please answer the following questions.

If neither is offered, please click the Next>> button below to continue to the Tax Advantaged Accounts section of the survey.

42. Please provide the following information about the short-term disability plan. If more than one plan is offered, please answer for the plan with the most generous coverage. N=33

Duration of coverage in weeks N=29

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 4 | 52 | 28.31 | 24 | 15.14 |

| Weeks | Responses |
|---|---|
| 4 | 1 |
| 12 | 3 |
| 13 | 3 |
| 20 | 1 |
| 22 | 2 |
| 24 | 5 |
| 25 | 1 |
| 26 | 5 |
| 39 | 1 |
| 52 | 7 |

Percentage of the employee's income that is replaced N=30

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 50 | 100 | 70.67 | 66.66 | 15.26 |

| Percentage | Responses |
|---|---|
| 50 | 2 |
| 55 | 1 |
| 60 | 8 |
| 65 | 1 |
| 66.66 | 6 |
| 70 | 4 |
| 75 | 1 |
| 80 | 1 |
| 85 | 1 |
| 100 | 5 |

Percentage of the premium that the employer contributes N=27

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 36.83 | 0 | 48.90 |

| Percentage | Responses |
|---|---|
| 0 | 16 |
| 0.5 | 1 |
| 93.8 | 1 |
| 100 | 9 |

Number of days in elimination period (shortest number if there are multiple options) N=27

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 180 | 25.70 | 14 | 36.19 |

| Days | Responses |
|---|---|
| 0 | 5 |
| 5 | 1 |
| 7 | 6 |
| 14 | 2 |
| 15 | 1 |
| 21 | 1 |
| 28 | 1 |
| 30 | 5 |
| 45 | 1 |
| 60 | 3 |
| 180 | 1 |

Is the maternity/childbirth/recovery period treated the same as other conditions under the plan? N=31

| | | |
|---|---|---|
| **Yes** | 24 | 77% |
| **No** | 7 | 23% |

43. Please provide the following information about the long-term disability plan. If more than one plan is offered, please answer for the plan with the most generous coverage. N=44

Maximum benefit N=36

$3,900.00

$6,000.00

$7,000.00

$7,500.00

$8,000.00

$9,000.00

$10,000.00

$10,000.00

$12,000.00

$13,611.79

$138,000.00

$276,000.00

$5,000/month

$5,000/month

$5,500/month

$6,000/month

$6,000/month

$7,500/month

$7,500/month

$10,000/month

$10,000/month

$10,000/month

$10,000/month

$10,000/month. Maximum months benefits paid: 48 months.

$33,000/month

$1,140,000: Maximum is $19,000/month for 60 months.

96 weeks

Age 70

Coverage under this plan is dependent upon the retirement plan you are participating in at the onset of disability. If you are enrolled in the Arizona State Retirement System (ASRS): your minimum monthly benefit is $50.00. Your LTD contribution is a post-tax contribution; currently at 0.40% of earnings, matched by the university. If you are participating in the Optional Retirement Plan (ORP) or in the Public Safety Personnel Retirement System (PSPRS): minimum monthly benefit is $100.00. Contribution: you do not pay for this benefit, as it is 100% paid by the university.

Duration of benefits is on a sliding scale from 60 months at age 60 to 12 months at age 69 and beyond, or to the individual's normal social security retirement age, whichever is later.

Lifetime.

LTD benefit is 85% of net pre-LTD salary to maximum insured salary of $153,495.

Maximum benefit: lesser of: 60% monthly salary up to $10,000 or $6,000.

Unlimited.

Until 65.

Up to age 65.

Percentage of the employee's income that is replaced N=43

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 50 | 85 | 63.02 | 60 | 6.47 |

| Percentage | Responses |
|---|---|
| 50 | 2 |
| 60 | 24 |
| 65 | 4 |
| 66 | 9 |
| 70 | 2 |
| 85 | 2 |

Percentage of the premium that the employer contributes N=40

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 53.80 | 100 | 49.80 |

| Percentage | Responses |
|---|---|
| 0 | 17 |
| 2 | 1 |
| 50 | 1 |
| 100 | 21 |

Number of days in elimination period (shortest number if there are multiple options) N=42

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 182.50 | 117.15 | 105 | 60.60 |

| Days | Responses |
|---|---|
| <30 | 3 |
| 30 | 3 |
| 45 | 1 |
| 60 | 2 |
| 90 | 12 |
| 120 | 3 |
| 149 | 1 |
| 180 | 15 |
| >180 | 2 |

## 44. Additional comments about disability insurance. N=30

75% of first $1,000 monthly salary, 60% of monthly salary above that figure.

After the first $15,000, percentage varies with salary.

Also offer an enhanced plan which is 66 2/3% of base salary with a 50% employer contribution to a maximum of $8,333 per month benefit.

Core LTD coverage has 3 maximums, based on job category. If disabled, benefits continuation is included with the income benefit. The employee pays for 50% of the cost. Employees may increase the income benefit by purchasing supplemental LTD. Supplemental coverage increases the income replacement to a total of 66 2/3% of salary, subject to a maximum benefit. Employees pay the full cost of supplemental coverage.

Duration of benefits is on a sliding scale from 60 months at age 60 to 12 months at age 69 and beyond, or to the individual's normal social security retirement age, whichever is later.

Elimination period is 30 days or exhaustion of sick leave, whichever is later. LTD includes 15% annuity payment.

Employee has 15 weeks paid sick leave at 100% pay. The LTD elimination period is 90 calendar days. The percentage of employee's income that is replaced can vary depending on their rate of pay but the general guideline is approximately 60%.

Extended Sick Time pays maximum of 6 months of employee's full (100%) salary, and 6 months (50%) of employee's salary. Eligibility is granted after two years of continuous service. Expanded Long-Term Disability is salary replacement, plus payment of medical, dental, group life insurance, and retirement savings plan contributions.

It is offered to librarians and professionals only, not to classified staff.

LTD benefits are payable for the first 24 months after the waiting period. After 24 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. The benefits are payable until the earliest of recovery or return to work, death, or your 65th birthday.

Maternity/childbirth question: depends on which plan is selected. Maximum benefit for long-term disability is $10,000 per month until the employee reaches age 65.

Maximum benefit depends on age. Percentage of employee's benefit depends on option employee selects.

Maximum benefit is to age 65 or 5 years, whichever is greater.

Pays 66.66% of the first $15,000 of your Pre-disability Earnings, reduced by Deductible Income. Minimum monthly benefits $100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater. Maximum $10,000 before reduction by Deductible Income.

Effective July 1, 2010, M&P staff will be eligible for a new comprehensive Short-term Disability (STD) plan that will be fully integrated with the Sick Pay program. The Short-term Disability (STD) plan, in conjunction with Sick Pay, will provide M&P staff salary protection for up to 26 weeks for extended absence due to a non-work related illness or disability.
In addition to using your new sick days, you will still be able to use any Sick Pay that you have accrued prior to July 1, 2010. If you become ill or disabled, you will first use your Sick Pay bank which will continue to provide 100% income replacement. If you exhaust your sick time and have been absent from work for at least one week, you will become eligible for STD, which will cover 100% of your salary for weeks 2 – 6 and 60% of your salary for weeks 7 – 26 of your illness or disability. After 26 weeks you may become eligible for Long-term Disability (LTD). C&T Long-term Disability:

Eligible participants are regular employees who are scheduled to work at least 20 hours per week. Eligible employees are automatically enrolled in the Long-Term Disability Base Plan at no cost to employees. Benefit: Under the Base Plan on the first of the month following 180 days (6-month elimination period) of total disability, employees are entitled to receive 60% of their base monthly earnings to a maximum of $7,500 minus any other payments received, such as Worker's Compensation or Social Security disability payments. The monthly benefit will not be less than $100. M&P Long-term Disability: Eligible participants are regular employees who are scheduled to work at least 20 hours per week. Eligible employees are automatically enrolled in the Long-Term Disability Base Plan at no cost to employees on base salaries up to $150,000. Benefit: Under the Base Plan on the first of the month following 180 days (6-month elimination period) of total disability resulting in lost earned income of 20% or more, staff are entitled to receive 60% of their base monthly earnings to a maximum of $7,500 minus any other payments received, such as Worker's Compensation or Social Security disability payments. The monthly benefit will not be less than $100. Supplemental Coverage: Faculty and staff with base annual salary levels between $150,000 and $400,000 may purchase supplemental disability coverage on a payroll deduction basis. The maximum monthly benefit is $20,000 ($7,500 of base benefit plus $12,500 of supplemental coverage). Expanded Sick Time Policy: Paid sick days provide income protection when employees are ill or injured. This time can be used for other purposes. If faced with an extended period of illness or injury, the employee may apply for an unpaid disability leave and/or the Long-Term Disability benefit. The sick time policy allows employees to use accrued sick time for the care of an eligible family member. Eligible family members are defined as: child, spouse, parent, parent-in law, and same sex domestic partner. Pregnancy and Childbirth Disability: The normal period of pregnancy and childbirth disability is considered to be eight weeks: two weeks before delivery and six weeks afterwards. For disability leaves of longer duration, a physician's statement is required. NOTE: State FMLA requires covered employers to provide eligible employees up to a total of sixteen workweeks of leave during any twenty-four-month period.

Short-term disability insurance is offered to non-exempt staff through the state pension plan.

Short-term disability percentage of the employee's income that is replaced is a maximum of $800/month.

The $138,000 max is annual; $11,500 monthly max.

The library allows employees to purchase various types of insurance using payroll deductions through city approved vendors. The employee must work directly with the vendor to decide coverage, duration and cost.

The minimum benefit through long-term disability is 67% of monthly salary. Employees may receive 100% of their salary for a maximum of 12 months with more than 10 years of service.

The short-term disability insurance covers pregnancy after being a member for 360 days. The long-term disability benefit is a max of $5,000/month if salary is under $100,000 and $10,000/month if salary is over $100,000.

This plan is only provided to the employees who elect the 401a plan.

Though the university does not provide short-term disability insurance, upon hire an initial short-term disability reserve of twenty-two (22) days is established for most librarians and there is an opportunity to accrue additional days each fiscal year.

We do not have short-term disability, we have a Sick Leave Bank program and staff contribute a day and are members and if they need it the time is almost unlimited and the pay is 100%. We do offer a long-term disability plan, however many staff do not elect this option.

We don't have short-term (although we do have a maternity and paternity leave provision) but for LTD the employer pays 1.61% of insurable payroll.

Who Is Not Eligible? Temporary employees, Non-faculty employees working less than 30 hours per week, Faculty who are not full-time, Employees covered for other monthly disability income coverage provided by university, Private Diagnostic Clinic faculty, and House Staff Officers, and Employees who reside outside of the United States. Eligible: If you are a regular, full-time faculty member or a regular, full-time employee scheduled to work at least 30 hours per week, you are eligible to participate in the Disability Program as of the first day of the month after the completion of three years of full-time continuous service. You also are eligible to participate in the plan as of the first day of the month after your hire date, without the three-year waiting period if you have had group long-term disability coverage (which would have provided benefits for a minimum of five years) through your former employer within 90 days of starting your eligible position.

We do not have a separate short-term disability plan. Our long-term disability plan has a 30-day waiting period to address short-term issues.

## TAX ADVANTAGED ACCOUNTS

If any of the following tax advantaged accounts is offered to library staff, please answer the following questions.

If none is offered, please continue to the HMO Program section of the survey.

45. Please indicate whether any of the following tax advantaged accounts is offered to library staff. N=52

| | Yes | No |
|---|---|---|
| Flexible Spending Account (FSA)–Medical Reimbursement | 42 | 10 |
| Flexible Spending Account (FSA)–Dependent Care Reimbursement | 44 | 8 |
| Health Savings Account (HSA) | 13 | 39 |
| Health Reimbursement Account (HRA) | 7 | 45 |
| Limited Purpose Medical Reimbursement | 4 | 48 |

46. For each type of account that is offered, please enter the maximum annual contribution (in dollars) by the employer. N=44

Flexible Spending Account (FSA)–Medical Reimbursement N=40

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 12,000 | 1,682.50 | 0 | 2672.35 |

| $ | Responses |
|---|---|
| 0 | 24 |
| 500 | 1 |
| 600 | 1 |
| 1,000 | 1 |
| 2,500 | 1 |
| 3,000 | 1 |
| 4,000 | 2 |
| 4,200 | 1 |
| 4,500 | 1 |
| 5,000 | 1 |
| 6,000 | 5 |
| 12,000 | 1 |

### Flexible Spending Account (FSA)–Dependent Care Reimbursement N=42

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 5,000 | 1,804.76 | 0 | 2413.57 |

| $ | Responses |
|---|---|
| 0 | 26 |
| 800 | 1 |
| 5,000 | 15 |

### Health Savings Account (HSA) N=13

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 6,150 | 1,517.85 | 500 | 2166.74 |

| $ | Responses |
|---|---|
| 0 | 5 |
| 500 | 2 |
| 1,000 | 1 |
| 1,300 | 1 |
| 1,400 | 1 |
| 3,050 | 1 |
| 5,832 | 1 |
| 6,150 | 1 |

Health Reimbursement Account (HRA) N=7

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 5,000 | 1,145.71 | 800 | 1833.75 |

| $ | Responses |
|---|---|
| 0 | 1 |
| 100 | 1 |
| 120 | 1 |
| 300 | 1 |
| 500 | 1 |
| 2,000 | 1 |
| 5,000 | 1 |

Limited Purpose Medical Reimbursement N=4

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 5,000 | 1,250 | 0 | 2500.00 |

| $ | Responses |
|---|---|
| 0 | 3 |
| 5,000 | 1 |

## HMO PROGRAM

Health Maintenance Organization (HMO)/managed care program: This is a type of health care plan that provides a full range of health care services to its members. Members are required to choose a primary care physician (PCP), and must typically receive all of their medical care from health care providers in the HMO network. The PCP typically authorizes most referrals to specialists and other services.

47. Are library staff offered an HMO option? N=52

| | | |
|---|---|---|
| **Yes** | 27 | 52% |
| **No** | 25 | 48% |

If you answered Yes, please answer the following questions.

If you answered No, please continue to the PPO Program section of the survey.

A high deductible health plan (AKA consumer driven insurance) is a health plan with lower premiums and a higher deductible for major care, like hospitalization or surgery.

48. Is a high deductible version of the HMO offered to library staff? N=26

| | | |
|---|---|---|
| **Yes** | 6 | 23% |
| **No** | 20 | 77% |

49. Please provide the following information about the HMO program. If more than one plan is offered, please enter the percentage for the plan with the highest employer contribution. If an item is not applicable, please enter 0. N=22

Percentage of premium the employer pays for single coverage N=21

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 70 | 100 | 88.92 | 90 | 8.24 |

| Percentage | Responses |
|---|---|
| 70–79 | 2 |
| 80–89 | 6 |
| 90–99 | 11 |
| 100 | 2 |

Deductible for single coverage N=19

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 1,500 | 176.32 | 0 | 435.05 |

| $ | Responses |
|---|---|
| 0 | 15 |
| 250 | 1 |
| 350 | 1 |
| 1,250 | 1 |
| 5,000 | 1 |

Maximum out of pocket for single coverage N=17

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 4,000 | 1,125 | 1,000 | 1244.99 |

| $ | Responses |
|---|---|
| 0 | 7 |
| 1,000 | 2 |
| 1,500 | 2 |
| 2,000 | 3 |
| 3,000 | 1 |
| 4,000 | 1 |
| unlimited | 1 |

Percentage of premium the employer pays for family coverage N=21

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 65 | 98.50 | 82.02 | 83 | 9.60 |

| Percentage | Responses |
|---|---|
| 65 | 2 |
| 70–79 | 5 |
| 80–89 | 9 |
| 90–99 | 5 |

Deductible for family coverage N=19

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 3,000 | 357.89 | 0 | 881.33 |

| $ | Responses |
|---|---|
| 0 | 15 |
| 250 | 1 |
| 1,050 | 1 |
| 2,500 | 1 |
| 3,000 | 1 |

Maximum out of pocket for family coverage N=17

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 8,000 | 2,500 | 3,000 | 2633.12 |

| $ | Responses |
|---|---|
| 0 | 7 |
| 3,000 | 4 |
| 4,000 | 2 |
| 6,000 | 2 |
| 8,000 | 1 |
| unlimited | 1 |

## PPO PROGRAM

Participating Provider Option (PPO): A PPO is a program where an insurance company and medical groups enter into agreements in which they agree to the prices for specific services, such as an office visit or lab work or imaging services. Providers typically accept reduced rates of reimbursement from the health plan in exchange for access to the PPO's enrollees. If patients choose to receive care from providers who do not participate in the PPO, they pay higher copayments and deductibles because the services are from non-participating providers.

50. Are library staff offered a PPO option? N=52

| | | |
|---|---|---|
| **Yes** | 38 | 73% |
| **No** | 14 | 27% |

If you answered Yes, please answer the following questions.

If you answered No, please continue to the Point-of-Service Program section of the survey.

A high deductible health plan (AKA consumer driven insurance) is a health plan with lower premiums and a higher deductible for major care, like hospitalization or surgery.

51. Is a high deductable version of the PPO offered to library staff? N=36

| | | |
|---|---|---|
| **Yes** | 14 | 39% |
| **No** | 22 | 61% |

52. Please provide the following information about the PPO program. If more than one plan is offered, please enter the percentage for the plan with the highest employer contribution. If an item is not applicable, please enter 0. N=35

Percentage of premium the employer pays for single coverage N=32

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 10 | 100 | 84.80 | 86.50 | 16.90 |

| Percentage | Responses |
|---|---|
| <60 | 1 |
| 60–69 | 1 |
| 70–79 | 4 |
| 80–89 | 13 |
| 90–99 | 7 |
| 100 | 6 |

Maximum out of pocket for single coverage N=31

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 19,500 | 3,041.94 | 2,400 | 3412.04 |

| $ | Responses |
|---|---|
| 0 | 1 |
| 1,000-1,999 | 10 |
| 2,000–2,999 | 9 |
| 3,000–3,999 | 5 |
| 4,000–4,999 | 3 |
| 6,000 | 1 |
| 7,250 | 1 |
| 19,500 | 1 |

Percentage of premium the employer pays for family coverage N=32

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 76.13 | 79.50 | 19.70 |

| Percentage | Responses |
|---|---|
| <60 | 3 |
| 60–69 | 5 |
| 70–79 | 8 |
| 80–89 | 9 |
| 90–99 | 6 |
| 100 | 1 |

Maximum out of pocket for family coverage N=30

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 18,000 | 3,041.94 | 2,400 | 3412.04 |

| $ | Responses |
|---|---|
| 0 | 1 |
| 2,000–2,999 | 4 |
| 3,000–3,999 | 5 |
| 4,000–4,999 | 4 |
| 5,000–5,999 | 2 |
| 6,000–6,999 | 2 |
| 7,000–7,999 | 2 |
| 8,000-8,999 | 4 |
| 9,000–9,999 | 2 |
| >10,000 | 3 |
| $1,000/person | 1 |

## POS PROGRAM

Point-of-Service (POS) program: A POS program is an "HMO/PPO" hybrid; POS programs resemble HMOs for in-network services. Services received outside of the network are usually reimbursed in a manner similar to conventional indemnity plans (e.g., provider reimbursement based on a fee schedule or usual, customary, and reasonable charges).

53. Are library staff offered a POS option? N=52

| | | |
|---|---|---|
| **Yes** | 12 | 23% |
| **No** | 40 | 77% |

If you answered Yes, please answer the following questions.

If you answered No, please continue to the Medicare Fee-for-Service Program section of the survey.

A high deductible health plan (AKA consumer driven insurance) is a health plan with lower premiums and a higher deductible for major care, like hospitalization or surgery.

54. Is a high deductible version of the POS offered to library staff? N=10

| | | |
|---|---|---|
| **Yes** | 2 | 20% |
| **No** | 8 | 80% |

55. Please provide the following information about the POS program. If more than one plan is offered, please enter the percentage for the plan with the highest employer contribution. If an item is not applicable, please enter 0. N=10

Percentage of premium the employer pays for single coverage N=10

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 10 | 100 | 79.61 | 87 | 25.38 |

| Percentage | Responses |
|---|---|
| <70 | 1 |
| 70–79 | 1 |
| 80–89 | 4 |
| 90–99 | 3 |
| 100 | 1 |

Maximum out of pocket for single coverage N=8

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 5,000 | 2,362.50 | 2,200 | 1551.90 |

| $ | Responses |
|---|---|
| 0 | 1 |
| 1,500 | 2 |
| 2,000 | 1 |
| 2,400 | 1 |
| 2,500 | 1 |
| 4,000 | 1 |
| 5,000 | 1 |

Percentage of premium the employer pays for family coverage N=10

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 75 | 100 | 84.61 | 85 | 7.16 |

| Percentage | Responses |
|---|---|
| 70–79 | 2 |
| 80–89 | 6 |
| 90–99 | 1 |
| 100 | 1 |

Maximum out of pocket for family coverage N=8

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 15,000 | 5,380 | 4,000 | 4536.93 |

| $ | Responses |
|---|---|
| 0 | 1 |
| 3,000 | 2 |
| 4,000 | 2 |
| 6,000 | 1 |
| 8,040 | 1 |
| 15,000 | 1 |

## MEDICARE FEE-FOR-SERVICE PROGRAM

Medicare fee-for-service program: A Medicare Advantage Plan (Part C) plan offered through an insurance company to provide fee-based Medicare Part A and Part B benefits.

56. Are library staff offered a Medicare fee-for-service program? N=52

| | | |
|---|---|---|
| **Yes** | 4 | 8% |
| **No** | 48 | 92% |

If you answered Yes, please answer the following questions.

If you answered No, please continue to the University/Institutional Health Plan section of the survey.

57. Please provide the following information about the Medicare fee-for-service program. If more than one plan is offered, please enter the percentage for the plan with the highest employer contribution. If an item is not applicable, please enter 0. N=3

Percentage of premium the employer pays for single coverage N=3

0, 0, 100%

Maximum out of pocket for single coverage N=2

$145.90, $1,250

Percentage of premium the employer pays for family coverage N=2

0, 0

Maximum out of pocket for family coverage N=2

$420.50, $2,500

## UNIVERSITY/INSTITUTIONAL HEALTH PLAN

University/Institutional Health Plan: A plan where the employer provides health care coverage but the services are primarily obtained through the employer-operated health care facilities.

58. Are library staff offered a University/Institutional Health Plan? N=52

| | | |
|---|---|---|
| **Yes** | 5 | 10% |
| **No** | 47 | 90% |

If you answered Yes, please answer the following questions.

If you answered No, please continue to the Other Health Plan section of the survey.

59. Please provide the following information about the University/Institutional Health Plan. If more than one plan is offered, please enter the percentage for the plan with the highest employer contribution. If an item is not applicable, please enter 0. N=4

Percentage of premium the employer pays for single coverage N=4

80%, 90%, 94%, flat rate

Maximum out of pocket for single coverage N=3

0, 0, $2,000

Percentage of premium the employer pays for family coverage N=4

65%, 80%, 83%, flat rate

Maximum out of pocket for family coverage N=3

0, 0, $4,000

## OTHER HEALTH PLAN

60. Are library staff offered any other type of health plan? N=52

| | | |
|---|---|---|
| **Yes** | 15 | 29% |
| **No** | 37 | 71% |

If you answered Yes, please answer the following questions.

If you answered No, please continue to the Benefits Orientation and Administration section of the survey.

61. Please briefly describe the plan. N=15

100% coverage except for doctor and hospital admissions co-pays.

CDHP (Consumer Driven Health Plan) with an HSA. University contributes $1,000 into the account for single coverage and $2,000 for family. Employee may contribute additional pre-tax dollars.

Choice fund with health savings plan with $1,300.00 individual deductible or $2,600.00 family deductible.

Comprehensive Major Medical Plan.

Counseling & Support Services is now provided by Magellan Health Services. The new program, formerly the Employee Assistance Program (EAP), offers you and your family unlimited phone support and an increased number of in-person consultations—up to six (6) visits per issue for each family member at no cost. Counseling & Support Services also provides a wide range of additional family support benefits, including: Financial services; Personal consultation services; Stress management; Dependent care referrals for child and elder care; Adoption resources and services; Work/Life services.

EPO: requires individuals to go to specific listed providers to receive any benefit coverage.

Exclusive Provider Organization (EPO): An EPO is similar to a traditional HMO and provides the lowest-cost benefit because it uses contracted network physicians, hospitals, ancillary healthcare providers and facilities. You have access to any physician (including specialists) within your network without notifying the Plan Administrator.

Fee-for-service ($3,000 annual deductible).

Health Savings Account (HSA) Option: members pay lower monthly premiums; preventative services are free; members may have lower out of pocket costs; members will often pay "co-insurance" rather than "co-pays."

High deductible HMO and PPO. These are coupled with an employer contributed HSA.

High deductible indemnity plan.

Maternity leave, parental leave; Employment Insurance maternity leave payments, unemployment benefits plan for the duration of the maternity leave, etc.

The university HDHP PPO & Medical Savings Plan. The plan combines comprehensive medical coverage, a tax-advantaged savings account, and Health Risk and Biometric Assessment features.

The plans offer lower employee contributions in exchange for a higher annual deductible, coinsurance, and out-of-pocket maximum. What sets the PCA High PPO and PCA Low PPO apart from your other health plan options is that each year you receive a lump sum allowance to spend as you choose on health care. Additionally, unused amounts roll to the next year and are added to new amounts placed in these accounts by the university for your healthcare needs. You can accrue up to three times the annual university contribution for the plan you select.

The university has 4 self-insured plans to choose from: University High Deductible Plan, University Low Deductible Plan, University HSA-Eligible Plan, University Co-pay Plan.

62. Please provide the following information about the plan. N=13

Percentage of premium the employer pays for single coverage N=11

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 81.59 | 92.50 | 28.63 |

| Percentage | Responses |
|---|---|
| <70 | 1 |
| 70–79 | 2 |
| 80–89 | 1 |
| 90–99 | 5 |
| 100 | 2 |

Maximum out of pocket for single coverage N=12

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 7,600 | 3,366.66 | 3,0000 | 2254.02 |

| $ | Responses |
|---|---|
| 0 | 2 |
| 2,000 | 1 |
| 2,500 | 1 |
| 3,000 | 3 |
| 3,300 | 1 |
| 5,000 | 2 |
| 6,000 | 1 |
| 7,600 | 1 |

Percentage of premium the employer pays for family coverage N=11

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 100 | 76.45 | 86 | 28.48 |

| Percentage | Responses |
|---|---|
| <70 | 2 |
| 70–79 | 1 |
| 80–89 | 5 |
| 90–99 | 2 |
| 100 | 1 |

Maximum out of pocket for family coverage N=12

| Minimum | Maximum | Mean | Median | Std Dev |
|---|---|---|---|---|
| 0 | 12,000 | 6,100 | 6,000 | 3665.56 |

| $ | Responses |
|---|---|
| 0 | 2 |
| 4,000 | 1 |
| 5,000 | 1 |
| 6,000 | 3 |
| 6,600 | 1 |
| 7,600 | 1 |
| 10,000 | 2 |
| 12,000 | 1 |

## BENEFITS ORIENTATION AND ADMINISTRATION

**63. Please briefly describe how your parent institution orients new employees and disseminates information to current employees regarding retirement and insurance benefits. N=51**

All faculty and staff new hires attend a half-day university orientation program.

All new employees are scheduled to attend a mandatory orientation program that includes benefit enrollment. Educational seminars and individual retirement counseling is available to all employees. Seminars, health fairs, Web site information, and benefit staff counseling are all available to employees. Employees who are promoted or transferred are sent information on an individual basis if there is a change in benefit eligibility.

All new employees receive a welcome packet before their first day on the job and then receive an invitation to a benefits orientation at our central Human Resources Office where they review benefits. Information regarding insurance benefits are contained in the employee's welcome packet that they receive before their first day on the job. They fill out paperwork and receive additional information at the benefits orientation session.

All new hires must attend university orientation sessions. All information is available on the University Benefits Web pages for new and current employees. There are informational sessions held by the university several times a year for people nearing retirement age.

All new staff members of both the university and medical center are expected to go to You Make a Difference Orientation as soon as possible after they begin their work at the university, preferably the first day. Benefits Orientation is additionally required for full-time, benefits-eligible staff. Human Resources conducts both orientation sessions. Benefits Orientation is required for full-time, benefits-eligible staff. Human Resources conducts this orientation session.

An initial benefits orientation for all new benefits-eligible employees which reviews the highlights of both retirement plan options. When managers/faculty have completed a six-month waiting period and are eligible to make a decision between the two plans, an additional workshop is offered, explaining the differences between the plans.

Benefit and pension package provided to all new employees eligible for plan. Review of material and application forms conducted by campus human resources staff.

Either in-person or group orientation sessions for new employees. Library Personnel Officer answers questions on a daily basis. Information can be obtained from Web site.

Employees attend benefits seminars and are provided opportunity to select coverages and programs.

Every new employee spends the first day of work at orientation where payroll, parking, and benefits are covered. In addition, representatives from TIAA-CREF and Fidelity are on campus regularly for meetings with individual employees who request it. Annual information sessions during the open enrollment period.

For new employees, this is done at the new hire orientation that the campus offers. For current staff members, typically there is an annual benefits fair and an annual mailing with the current benefits and changes. Also, staff may contact the main campus HR office to find out.

Library staff attend a new employee orientation with a Benefits Consultant.

Mailings are made to all eligible faculty and staff with information to enroll. Individual counselors from retirement vendors on campus to assist new and current enrollees. Mailings and online announcements on insurance benefits and annual enrollment.

Mandatory New Employee Orientation (full day) includes 2 hours of benefits information. Representatives from the two providers for the retirement plan are available for one-on-one consultations, on-site.

Mandatory new employee orientation and retirement plan workshop. Also mail materials and have information online. Mandatory new employee orientation and benefits enrollment workshop. Also have information online and in printed form (given out by department).

New Employee benefits packets are provided to all new employees. At least 2 orientation sessions are offered per month. (Online orientation is in the works.)

New employee orientation and HR Web site.

New Employee Orientation is scheduled for most Mondays which includes a session covering health (including dental, vision, prescription), life, disability, FSA, long-term care, vacation/sick leave, and retirement options.

New Employee Orientation session within 10 days of employment. E-mail, training sessions, one-on-one sessions.

New Employee Orientation Sessions; Semi-Annual Pre-retirement Information Sessions. Open Enrollment Information Sessions annually.

New Employee Orientation, Annual Benefits Open Enrollment sessions, Benefits Committees.

New employee orientation, C&T packet, handouts, Web site(s), counselors available.

New employee orientation, usually within two weeks of start date. Information to current employees is disseminated via e-mails and an online and print newsletter.

New employee orientation, Web site, mailings.

New employees are offered orientation sessions within the first 30 days of employment that include information regarding retirement benefits. Information is also available online. Information is disseminated to current employees via Web site and electronic memos sent to staff.

New employees attend a Benefits Orientation conducted by the university's Human Resources Office within the first 30 days of employee. They receive information on retirement and insurance, and complete registration forms.

New employees attend new hire orientation and learn about benefits. Web site provides access to extensive benefits information and estimating tools. Workshops conducted to help employees save for retirement.

New employees receive a standard orientation which includes an orientation to retirement and insurance benefits. A representative from the state system meets with employees as part of the orientation. Alternative retirement vendors are provided contact information for new employees and meet with them individually.

New employees: half-day benefits information session that is part of the campus' new employee orientation. Current employees: e-mail, in-library presentations, updated Web sites.

New orientation sessions offered once a month, annual open enrollment fairs, e-mails, additional informational/training sessions offered throughout the year, and one-on-one meetings with individuals.

Offers early and late retirement seminars. Orientation Meeting.

Once Human Resources is informed of a new hire, an orientation package is mailed to them with all the benefit and pension information along with the necessary forms that require completion to have the coverage begin. Documents are available on the Human Resources Web site regarding pension and retirement. Seminars are also run through out the year.

One-day, new hire orientation conducted by university central HR department.

One-on-one on-boarding. On-site retirement plan counseling with vendor representatives. Annual online open enrollment Web site and university online newsletter. Annual benefits and wellness fair. Posters and postcards.

Online new employee orientation program. Benefits overview sessions held twice a month. Retirement Manager online tool. Consultants from companies providing Defined Contribution Plans. University Financial Management & Education Center Consultants (human resources benefits specialists and managers). Benefits counselors. Benefits e-mail. Human Resources Employee Benefits Web pages.

Online orientation program.

Orientation for new hires; benefit presentation through campus at various times of the year; literature/manuals from providers sent out to employees.

Orientation is a one-day session for all new employees covering various topics. Retirement sessions are offered throughout the year as well as extensive information available online. New employees go to a Benefits Meeting within their first month.

Orientation package and seminars and bulletins.

Orientation sessions are offered to new hires which includes information on retirement. Employees receive a CD with all plan information available on the CD. In addition, a benefits Web site is available with benefit plan information. Complete information is disseminated on an annual basis during the annual enrollment period on a CD in addition to Web site information. Annual meetings are conducted if there have been major changes to benefit plans.

Regularly scheduled training and enrollment sessions. Materials are available through a Web site, employee newsletter, and new employee handbook.

Retirement planning meetings are suggested at the beginning of employment. Informational meetings are offered and individual meetings can be set up with Staff Benefits department. Employee receives packet of information about each benefits plan. Also, receives forms for enrollment. Written resources as well as online resources are provided.

Staff attend half-day orientation sponsored by the university HR office. University HR also sends a benefits-related quarterly newsletter.

Staff hand book and the Office of Human Resources conducts new employee orientations and on-boarding to relay this information.

The city offers an online orientation and has a Web site with information on benefits, A representative from the city's Retirement Board provides informational sessions, mailings are sent directly to employees, and employees may call or meet with Retirement Board representatives. Employees are required to go to the city's Group Health Benefits Office to meet with a Group Benefits expert in order to learn about and enroll in a health insurance plan.

There are regular retirement workshops offered to both librarians and support staff. Each new employee attends a Benefits orientation. Information to current employees is disseminated through listservs and is posted on the university Web site.

Through institutional orientation program; half-day session including information packets and a presentation. University HR staff are available for individual consultation.

Through online new employee orientation. Employees are advised to meet individually with retirement provider representatives.

Via tools located on the Human Resources Web site as well as sessions provided by Pension Plan Administrators.

Web site info; individual annual report; annual report; Course: "preparation to retirement." Information tool kit given during first hiring meeting.

Welcome letter sent to new employees asking them to attend a New Employee Benefit Orientation. For ORP, they get a packet of information after one year of employment. For ongoing employees, each year on-campus forums are given regarding the available insurance plans being offered for the next fiscal year.

64. Please briefly describe how the library orients new employees and disseminates information to current employees regarding retirement and insurance benefits. N=47

All information about benefits and retirement comes from the parent Faculty & Staff Benefits department. Library does not orient new employees to benefits. This is done by Human Resources.

Benefits direction is given by the library HR office.

Benefits Orientation is required for full-time, benefits-eligible staff. Human Resources conducts this orientation session.

Either in-person or group orientation sessions for new employees. Library Personnel Officer answers questions on a daily basis. Information can be obtained from Web site. Retirement program vendors hold on-campus information sessions.

E-mail, training sessions, one-on-one session.

Employee orientation & HR Web site.

Employees are directed to Employee Benefits if they have specific questions after attending the university's orientation program.

Employees referred to the benefits office; individual counseling given/available with library HR manager; Presentations are periodically scheduled and individual 1-on-1 consultations are encouraged.

I enroll them in two all-campus orientation sessions prior to their start date. On their first day, I meet with them and give them the information for the orientation sessions and provide them with the links to the retirement and insurance benefit information.

Individual meetings prior to contract signature. Otherwise, human resources management responsibility.

Initial new hire meeting with libraries HR department includes benefits orientation and arranging for new employee to attend university orientation.

Libraries Human Resource Director communicates options on the first day of employment. Provides resources to how to find forms, information, and who to contact in parent Human Resource office. Libraries communicates to Parent Institution of the new hire. Insurance packet is then campus mailed to new employee. Libraries Human Resource Director offers time to walk through application with new hire.

Libraries new employee orientation program. Advise employees to attend benefits overview sessions, check out Retirement Manager tool and/or make appointments to meet with FMEC Consultants; review the employee benefits Web pages, send questions to Benefits e-mail or make appointment with benefits counselor.

Library briefing points new employees to the parent institution online orientation program.

For retirement, library HR staff answer routine questions and provide information on who to contact in the central Human Resources Department. For insurance, library role is similar to their role regarding retirement benefits, answer basic questions and direct to central HR.

Library orientation is catered toward the specific position/department. Library employees receive retirement information centrally through the university Benefits Office. Library makes sure employees know about Benefits Meetings on campus.

New employees attend a Benefits Orientation conducted by the university's Human Resources Office within the first 30 days of employee. They receive information on retirement and insurance and complete registration forms.

On the first day of employment when the person "signs up" in library personnel, the assistant orients the new employee. This is followed by enrollment in the monthly campus benefits orientation session for new employees.

One-on-one orientation with each new employee, which covers benefits. Forward any pertinent information issued by university HR office.

One-on-one overview during recruiting/interviewing process; handouts.

Orientation is part of new hire sign-in process during first day of employment. Information to current employees is disseminated via e-mails.

Orientation package and seminars and bulletins.

Our Web pages link to the university's pages. We describe benefits during recruitment and schedule new hires for enrollment sessions and one-on-one counseling. Our office follows up on issues, questions, and concerns raised by employees and managers.

Periodically, the libraries' administration arranges for representatives from TIAA-CREF and Fidelity to be on-site for individual meetings for library employees only. Insurance benefits discussed briefly with library faculty during job interviews and for all employees on an as needed basis.

Provides brief orientation and printed materials during interview process and upon hire.

Provides information regarding programs offered by the university.

Refer to HR.

Retiree information is received through annual (one or two a year) on-campus workshops/info meetings which are announced through e-mails that go out to all campus employees. The Libraries doesn't do any orientation for insurance benefits; that is done by the campus.

Scheduled orientation meetings. Annual open season fairs.

Staff hand book and the Office of Human Resources conducts new employee orientations and on-boarding to relay this information.

The library provides a benefits summary statement to candidates as part of the on-campus interview packet.

The library relies on Human Resources.

The libraries require new employees to attend a New Employee Orientation session within the first 30 days of employment which includes information regarding retirement benefits. New employees are also provided with offer letters that include retirement benefits information.

There is a brief benefits orientation held during faculty campus interviews and another when the new employee starts. Then we refer them to campus Benefits (same as above).

This is done through Library Human Resources.

Through one-on-one meetings with library human resources during first week of employment.

University HR Web site and individual consultation with university HR or 403(b) vendor depending on plan.

Upon hire, employees are given an orientation that covers benefits and workplace rules & requirements. All eligible library employees must sign an acknowledgment form upon hire that explains that they are required to go to the city's Group Health Benefits Office to meet with a benefits expert in order to learn about and enroll in health insurance.

Upon initial hire, HR specialist meets with employee to explain benefits. Employees are encouraged to attend information sessions provided semi-annually.

We in the library only answer simple questions regarding retirement other wise we refer them to the main campus HR.

We refer all new employees to our main Human Resources Office.

We refer staff to the university's retirement workshops. We refer staff to the benefits orientation and to the info posted on the university Web site.

We rely on central HR and vendors to inform employees of options.

65. Please briefly describe the library's role (separate from the parent institution's role) in administering retirement benefits and insurance plans. For example, processing enrollment changes, resolving coverage issues, monitoring payroll deductions, facilitating open enrollment, etc. N=47

Assists employees to enroll and update personal information, including designation of beneficiary relating to retirement and insurance benefits.

Direction is given by the Library HR office for staff considering retirement.

Library does not administer retirement benefits, only done by parent institution. Individuals who address questions to Library Personnel will get direct help with resolution (questions about payroll reductions) if the question is something Library Personnel can answer or do. Otherwise, depending on the question either Library Personnel will call a campus entity for an answer or direct the library employee to the correct campus entity for assistance. Items like processing changes are being done online directly by the employee as the functionality of electronic systems are enhanced.

Library does not administer retirement benefits or insurance plans. All processing, enrollment, coverage, deductions, annual enrollment are done by the parent Faculty & Staff benefits department.

Library does not play a role.

Library HR has the employee fill out an enrollment form upon hire and provides salary, employment, and leave of absence information to the city's Retirement Board upon request. The library notifies employee's of open enrollment dates, plans and benefits offered, and plan costs. The library also hosts an informational session given by a city Group Health Benefits representative. Library employees must work directly with the city's Group Benefits Office.

No role. (22 responses)

No role beyond answering employee questions and directing them to appropriate resources. Disseminate information, direct employees to appropriate central HR resources.

No role other than to point employees in the direction they need to go to get information or answers to questions. Library's human resources department assists employees in resolving any issues with insurance plans, answers questions, provides forms, and assists employees with online enrollment problems.

None, other than supplying information.

None; refer to campus Human Resources/Benefits department.

None. We refer them to campus Benefits and Payroll.

One-on-one consultation and problem solving in Libraries Human Resources Office.

Process enrollment changes, provide reminders via e-mail about actions possible during open enrollment and the enrollment deadline, answer questions, act as liaison with campus HR.

Refer the employee to the university's retirement office. We enter necessary payroll actions. We work to resolve coverage issues, monitor payroll deductions, advertise and respond to questions on open enrollment, and counsel employees who experience life changes.

Remind employees of enrollment deadlines.

Sponsors presentation by university HR during open enrollment; will assist with university HR liaison on specific issues if employee has been unable to independently resolve.

The Libraries does not administer retirement benefits or insurance plans. That is done through the central benefits office.

The Libraries Human Resources office refers employees to Central Human Resources for insurance related issues. Library HR ensures all employees make elections during positive open enrollment periods.

The Library Administrative Services office provides assistance to library staff with completing the retirement and insurance benefits paperwork. All paperwork is then sent to the university's Human Resource department.

The library does not administer retirement benefits; that is done through the university's Human Resources office. The library is there for referral information or coordination with that office. The library's Human Resource office processes the retirement personnel action paper work to initiate the employee's retirement date to begin benefits. The library's Human Resource office process's the personnel action paper work to initiate the employee's hire date to begin benefits, to terminate employment, to stop benefits. They are there for information purposes only to direct an employee to university Human Resources for enrollment change information or to Web site. Open enrollment is conducted by the State of Texas in the summer of each year and is coordinated through the main Human Resource office; the library will dissimilate the information to it's staff via an e-mail.

The library has no role in administering retirement benefits. If there is a change in employment status, the library would complete an employee transaction form and send it to Human Resources for processing. Employees contact Human Resources directly if there are benefit or pension issues, questions, etc.

The library is not involved in any aspect.

The Library plays NO role in administering retirement benefits or insurance plans.

The university HR office is the sole administrator. The library HR staff can answer basic questions and point to resources, but that is the extent of our involvement.

Traditionally all questions are directed to parent Institution. Forms for establishing benefits and making changes are available in Libraries Human Resource office or found online. Libraries will assist as a liaison between staff and parent Human Resource Office. If problem can not be resolved, staff are asked to contact parent Human Resource Office. Open enrollment is processed solely by parent Human Resource office.

## ADDITIONAL COMMENTS

66. Please enter any additional information that may assist the author's understanding of the types of core benefits offered to library staff at your institution. N=14

Background: applies to employees appointed for a period of 12 months or longer.

Because benefits for staff and faculty are quite different, we have provided answers that apply to Libraries' faculty benefits. While we don't have our HSAs, the employee has to open those him/herself, we do offer an HSA-qualified high deductible health plan (HDHP).

Benefits are negotiated through the collective bargaining process. There is one pension plan for all employees so this is not negotiated through the collective bargaining process.

Canada has a government run health care plan that provides universal coverage for all Canadians. The university provides benefits that supplement the government health care plan, i.e., the difference between a semi-private hospital room and a standard ward room.

Employee medical plan premiums are based on 4 annual salary bands (based on full-time salary rate), and the percent of employer contribution to the premiums decreases as annual salaries increase. The 4 salary bands are: $46,000 or Less; $46,001-$92,000; $92,000-$137,000; Greater Than $137,000.

Employees may participate in a voluntary wellness program and get a $40 a month reduction in health insurance premiums. The program involves filling out a survey about individual health risk factors and agreeing to occasional phone calls if any health improvement goals are identified. The university offers free tuition to dependents for a first undergraduate degree and up to 6 credit hours/semester for employees. Employees ride free on city buses by showing university ID. Employees may apply for interest free loans for computer hardware and software. Employees get free membership at local art museum.

Employees who work between 20 and 29 hours per week are eligible for health insurance, but the employee must pay the employer's premium portion. When an employee begins work, he/she may choose for health, life, and accidental death and dismemberment insurance to begin either the first of the month following the employee's start date or the first of the month after that. This means that the employee could be covered on his/her second day of work if he/she starts work on the last day of the month. For the PPO program, the maximum out-of-pocket expenses for out-of-network care is $19,500.

PPO out of pocket expenses single and family coverage include deductibles. If not, then 1,000.

The library has staff that are non-bargaining, as well as staff represented by three other union contracts. This survey describes the non-bargaining benefits which, in some cases, vary significantly from the union negotiated benefits.

When viewing the university Benefits Web pages it is important to know that there are three categories of staff: academic staff, support staff, and a group of senior administrative staff called Management and Professional staff.

# RESPONDING INSTITUTIONS

University at Albany, SUNY
University of Alberta
University of Arizona
Arizona State University
Boston Public Library
Brigham Young University
University of British Columbia
University at Buffalo, SUNY
University of Calgary
University of California, Los Angeles
University of California, Riverside
University of Colorado at Boulder
University of Connecticut
University of Delaware
Duke University
University of Florida
Florida State University
University of Georgia
University of Hawaii at Manoa
University of Houston
Indiana University Bloomington
Iowa State University
University of Kentucky
University of Louisville
University of Manitoba
University of Massachusetts, Amherst
University of Michigan
Michigan State University
University of Minnesota
University of Missouri
Université de Montréal
University of Nebraska–Lincoln
University of North Carolina at Chapel Hill
North Carolina State University
Northwestern University
Ohio University
Oklahoma State University
University of Oregon
University of Pennsylvania
Pennsylvania State University
Purdue University
University of Rochester
Rutgers University
Smithsonian Institution
Syracuse University
Temple University
University of Texas at Austin
Texas Tech University
University of Toronto
Vanderbilt University
Virginia Tech
Washington State University
University of Waterloo
University of Wisconsin–Madison
Yale University
York University