A. GROUP LIFE INSURANCE

Group term life insurance through Teachers Insurance and Annuity Association (TIAA) is offered as part of the flexible benefits program to regular full-time and part-time faculty members. Faculty members may choose one of the following options: 1) $10,000; 2) $50,000; 3) $100,000; 4) two times annual base salary; or 5) four times annual base salary. The University pays the cost of insurance up to two times the annual base salary. Faculty members who choose the "four times base salary" option pay the difference between the University's funding and the cost of their selection. Proof of insurability is necessary for more than $400,000 of insurance. The maximum coverage is $1,000,000.

Group life insurance is cancelled upon termination of service, except that the full amount or a portion thereof may be converted to an individual policy. A faculty member must apply to the insurance company and make appropriate payment within 31 days of separation from the University. Application forms are available from the Office of Human Resources.

(Rev. 11/94; 1/99; 9/02)
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B. MEDICAL INSURANCE

The University makes a substantial contribution toward the cost of medical insurance for regular full-time and part-time faculty, and for visiting faculty who desire to participate. The faculty member pays the difference between the University's funding and the actual cost of the plan selected. Plans are offered through Blue Cross Blue Shield of Delaware (BCBSD) and Principal Health Care of Delaware. Available options include traditional, preferred provider organization (PPO) and health maintenance organization (HMO) plans.

Application for this coverage must be made within the first 30 days of employment and coverage is normally following the effective the first of the following month following the hire date. If application is not made within 30 days of employment, the application cannot be considered until a "group reopening" is scheduled. This usually occurs in the spring of each year and is consistent with the flexible benefits enrollment period. Faculty who separate service from the university may temporarily continue group medical coverage at their own expense per the Consolidated Omnibus Budget Reconciliation Act (COBRA).

(Rev. 2/91; 9/02)

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Please direct questions to the Provost Office office.
B. 1 DENTAL INSURANCE

The University provides a dental expense Assistance Plan through MetLife for eligible faculty and their families, if selected under the flexible benefits program. The Plan provides coverage for diagnostic and preventative procedures, minor and major restorative services and orthodontia. Services are covered according to the following schedule and based on reasonable and customary rates.

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>EXAMPLES</th>
<th>COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type A Preventive</td>
<td>oral exams, cleaning, x-rays, fluoride</td>
<td>100% of Reasonable and</td>
</tr>
<tr>
<td></td>
<td>treatments etc</td>
<td>Customary Charges (R&amp;C)</td>
</tr>
<tr>
<td>Type B Minor Restoration</td>
<td>fillings, extractions, oral surgery,</td>
<td>80% of R&amp;C</td>
</tr>
<tr>
<td></td>
<td>periodontal/endodontic services</td>
<td></td>
</tr>
<tr>
<td>Type C Prosthodontics and Major Restorative</td>
<td>bridgework, dentures, inlays, onlays,</td>
<td>50% of R&amp;C</td>
</tr>
<tr>
<td></td>
<td>crowns, etc.</td>
<td></td>
</tr>
<tr>
<td>TYPE D Orthodontics</td>
<td>orthodontic diagnostics, surgical therapy,</td>
<td>50% of R&amp;C</td>
</tr>
<tr>
<td></td>
<td>appliance therapy</td>
<td></td>
</tr>
<tr>
<td>Annual Deductible*</td>
<td></td>
<td>$25 (individual)</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td></td>
<td>$75 (family)</td>
</tr>
<tr>
<td>Lifetime Orthodontia Max</td>
<td></td>
<td>$1,750 per person</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,750 per person</td>
</tr>
</tbody>
</table>

*Applies only to Type B and Type C services

last updated 9/02
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C. TOTAL DISABILITY INSURANCE

To provide continuing income in the event of total disability to eligible faculty members, a group disability insurance program is provided through TIAA. There is no cost to the individual for the base coverage. Individuals may choose a higher option at their expense through the flexible benefits program.

Because a six-month waiting period is required before TIAA disability income begins, there is a transition from University employment and salary continuation based on eligible service. The following schedule applies:

<table>
<thead>
<tr>
<th>Employee's UD Service</th>
<th>Salary Continuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st and 2nd year</td>
<td>8 weeks at base salary plus 16 weeks at 60% base salary</td>
</tr>
<tr>
<td>3rd and 4th year</td>
<td>12 weeks at base salary plus 12 weeks at 60% base salary</td>
</tr>
<tr>
<td>5th and 6th year</td>
<td>16 weeks at base salary plus 8 weeks at 60% base salary</td>
</tr>
<tr>
<td>7th and 8th year</td>
<td>20 weeks at base salary plus 4 weeks at 60% base salary</td>
</tr>
<tr>
<td>9 years and over</td>
<td>24 weeks at base salary (100% salary)</td>
</tr>
</tbody>
</table>

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Please direct questions to the Office of Academic Programs and Planning.
D. FEDERAL SOCIAL SECURITY

Eligible University employees participate in the Federal Social Security Program. Full-time registered students are exempted by a state/federal agreement. Cost to the individual, matched by the University, is scheduled by Federal law as a percentage of a designated base salary, and deductions for the appropriate amount are taken from each salary check. In addition to retirement, disability, and survivor benefits, the Social Security Program provides post-retirement health care coverage through medicare.

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Please direct questions to the Provost Office office.
E. UNIVERSITY PROGRAMS FOR RETIREMENT

1. Retirement Programs

   a. Standard Retirement Program

      Regular full-time and part-time faculty are eligible to enroll in the University's standard 403(b) Retirement Program. Participants may allocate contributions to Teachers Insurance and Annuity Association (TIAA)/College Retirement Equities Fund (CREF) and/or Fidelity Investments and choose from a variety of funds offered by either company. Participation is mandatory at age 35 for full-time and part-time faculty members. Participation with University contributions is optional for eligible persons under age 35. Faculty are required to enroll at the beginning of the contract year following their 35th birthday.

      Individuals generally contribute by payroll reduction (tax-deferred contribution). The required minimum contribution is 4 percent of annual base salary in order to receive the University's 11 percent contribution. Employees may make additional tax-deferred contributions subject to IRS limits. See Section "b" below.

      Faculty and chairpersons have the option to contribute on earnings from summer supplemental contracts. The University will also contribute, providing the individual has elected this option.

      (Rev. 6/01, Office of Human Resources to reflect Collective Bargaining Agreement)

   b. Voluntary Retirement Programs

      Regular full-time and part-time faculty as well as visiting faculty, may enroll in the voluntary 403(b) Retirement Program. A variety of funds through TIAA/CREF and Fidelity Investments are available to participants for investing their contributions. Contributions are deducted from salary on a pre-tax basis and are subject to IRS limits.

      **Voluntary 457(b) Plan**

      Effective July 1, 2002, eligible faculty may participate in the University's voluntary 457(b) Deferred Compensation Plan. To participate in the 457(b) plan, employees must first be enrolled in the University's 403(b) plan and be contributing the maximum annual amount (excluding catch-up amounts) as defined by IRS regulations. Contributions to the 457(b) plan are deducted from salary on a pre-tax basis and subject to IRS limits.
c. Delaware State Employees’ Pension Plan

Long-term service University faculty who are not eligible for the University Retirement Program (TIAA/CREF and Fidelity Investments) may be grandfathered in the State Pension Plan. There is a mandatory personal contribution of 3 percent of monthly earnings in excess of $6,000/year. The University also makes contributions for faculty members who participate in the program. (Rev. 9/02, Office of Human Resources)

d. Agricultural Extension Retirement Plan

Agricultural Extension staff members holding cooperative appointments with the U. S. Department of Agriculture and who draw 51 percent or more of their salary from Extension funds participate in the Federal Retirement Plan and in the University Standard Retirement Plan (unless grandfathered in the State of Delaware Pension Plan). Additional information may be obtained from the Office of Human Resources and/or the Office of Cooperative Extension.

2. Other Benefits for Retired Employees

The "University of Delaware Benefits for Retired Employees" brochure, which is published annually by the Office of Human Resources, describes the benefits available to retiring University faculty. To be eligible for University retirement, faculty must meet one of the following age and service conditions:

- age 65 and 5 years service
- age 55 and 15 years service
- any age and 30 years service

The following benefits and privileges apply to those faculty who meet the criteria listed above and elect to retire from the University.

a. Separation Payment

Faculty electing retirement shall receive a separation payment at the rate of 2 percent of annual base salary at retirement for each year of University service. (Rev. 6/01, Office of Human Resources)

b. Retirement Leave

Faculty electing retirement (except for those choosing a phased retirement option) are eligible for a terminal retirement leave semester at full salary.

i. Faculty members will receive a one-semester retirement leave at full salary or a full year at half salary prior to the date of retirement.

ii. Faculty may elect a phased retirement of up to three years in length if they meet the age and service requirements noted in 2 above. Faculty electing a phased retirement shall receive his/her one-time payment at the rate of two percent of annual base salary for each year of full-time University service; years of phased retirement will be prorated. Faculty who elect phased retirement are not eligible for retirement leave. Phased retirement options are set forth in the Collective Bargaining Agreement between the
University of Delaware and the AAUP. (Revised 7/02, Vice President for Administration).

c. Life Insurance and Death Benefit

i. Life Insurance
At the time of retirement, eligible retiring faculty may continue a portion of their group life insurance at full cost. The Option offered is 5-year renewable term insurance which decreases in amount at 5-year intervals. (Rev. 10/96)

ii. Death Benefit
Effective for faculty retiring on or after July 1, 1994, the University will pay $7,000 death benefit.

d. Health Care Coverage

i. Medical Insurance
The Blue Cross/Blue Shield of Delaware (BCBSD) and Coventry Health Care of Delaware (CHCD) programs are continued after retirement without any lapse in coverage. Spouse and child coverage (if appropriate) also continues without interruption. If the retired faculty member is under age 65, the cost is the same as coverage for active employees. If a retiree is over age 65 at retirement, the University provides individual coverage, supplemental to Medicare, with University funding to the retiree and also to the spouse. (Rev. 6/01, Office of Human Resources to reflect Collective Bargaining Agreement)

ii. Dental Insurance
At the time of retirement, eligible retiring faculty have the opportunity to join the State of Delaware Dental Program. Coverage is through either Blue Cross Blue Shield of Delaware (BCBSD) or United Concordia. Retirees pay the full cost of dental plan coverage. (Rev. 06/01, Office of Human Resources)

iii. Blood Bank
Blood Bank membership may be continued for retired faculty members without a lapse in coverage.

iv. Routine Physical Examination
If the retired faculty member continues enrollment in University medical insurance through Blue Cross Blue Shield of Delaware or Coventry Health Care of Delaware, a routine physical is available periodically, as part of plan coverage.

v. Wellness Program
Effective July 1, 2002, retirees are eligible to participate in the University's Wellness Program. See Section V,F.2 for program details.

e. Educational Benefits
i. Course Fee Waiver
Eligible retired faculty, the spouse, or a dependent child are entitled to enroll in two courses per semester up to a maximum of six courses per calendar year. Each fee waiver covers one course up to four credit hours. Course fee waivers for graduate courses may be taxable benefits. (Rev. 9/02)

ii. Tuition Remission
The spouse and/or biological or adopted children of faculty members who retire are eligible for tuition remission.

iii. Cooperative Tuition Exchange
A retired faculty member may enroll in one course (up to 4 credit hours) per semester at Delaware State University or Delaware Technical and Community College at no cost. Courses taken through this program count toward the annual maximum for course fee waivers.

f. Other University Privileges
University ID cards are continued for retired faculty. Use of the card identifies retired faculty for the following:
- full library privileges
- participation in recreational and cultural events at faculty rates
- use of Athletic sports facilities
- gold parking sticker
- University transit services and bus travel

g. Retirement Incentive Program
Eligible faculty who sign retirement agreements by June 30, 2003 and who retire no later than June 30, 2005 may elect to receive this temporary retirement incentive. The incentive is a University contribution of 11% of final base salary to faculty members TIAA-CREF or Fidelity 403(b) account for an additional two (2) years after the effective date of retirement.

(Office of Vice President for Administration, 7/15/02; Side Letter, Collective Bargaining Agreement between the University and the AAUP)

Last updated 9/02.
Please direct questions to the Office of Academic Programs and Planning.
F. PHYSICAL EXAMINATION

The University assists regular full-time faculty in meeting the cost of one routine physical examination per year up to a cost of $175 ($87.50 for part-time faculty). This benefit includes fees for laboratory tests, if required as a part of the annual physical examination, optical examinations, optical fittings, hearing examinations, and hearing aid fittings. Those who wish to participate should obtain the necessary forms from their department.
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F. 2 WELLNESS

The University provides up to 50 wellness dollars per fiscal year for regular full-time faculty members ($25 for part-time faculty) towards the costs of specified wellness activities offered by the College of Health and Nursing Sciences. This includes, but is not limited to: physical assessments, stress management programs, locker fees, nutrition counseling, and fitness classes. Those who wish to participate should contact the Wellness Center at 125 Carpenter Sports Building (831-8388).

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G. BLOOD BANK

The University makes available, at no cost to the individual, membership in the Blood Bank of Delaware. Regular full-time and part-time faculty as well as visiting faculty, are eligible to enroll in the Blood Bank.

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H. GROUP LONG TERM CARE INSURANCE

Regular full-time faculty, part-time faculty and eligible family members may apply to participate in the University's Group Long Term Care insurance program through CNA Insurance Company. Participants pay the full cost for this insurance, which provides coverage for a variety of services such as nursing home care, home health care and adult day care. Premiums are paid through payroll deduction except for policies issued to extended family members (e.g., parents, in-laws, grandparents, etc) for which CNA bills directly. Applications for coverage are available through the Office of Human Resources.

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Please direct questions to the Office of the Vice Provost for Academic Programs and Planning.
I. RENTAL HOUSING (Take Out)

The University owns a limited number of faculty dwellings that are available on a rental basis to members of the faculty and staff. The lease on these properties follows the academic calendar and ends on June 30th. There is opportunity to renew the lease at year's end. Application for housing should be made to the Office of Real Estate and Risk Management. (Rev. Office of the Senior Vice President, 11/95)

Last editorial update 2/15/98.
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Please direct questions to the Office of the Vice Provost for Academic Programs and Planning.
J. FINANCIAL ASSISTANCE PLANS FOR RESIDENTIAL PURCHASES

1. Mortgage Loans

The Trustees of the University have made available a sum of money for the financing of residential mortgages to assist in recruiting and relocating highly qualified faculty and professionals by obtaining appropriate housing within the vicinity of the University. This program has been replaced by the Home Purchase Assistance Program for those qualified faculty and professional members whose hiring date is after June 30, 1998. All full-time faculty and professionals required to relocate, by reason of their employment with the University, are eligible to make application for mortgage loans immediately upon employment. All other full-time faculty and professionals are eligible after two years of employment. Some of the provisions of the program are as follows:

1. The mortgage rate of interest will be contingent upon the source of funds available at the time a mortgage is approved.

2. The term of the mortgage will not exceed 30 years.

3. The mortgage may be up to 90% of the appraised value of the property or 90% of the purchase price, whichever is less and may not exceed 3.25 the applicant's contract salary for a residence purchased in Delaware and 3.0 times the applicant's contract salary for a residence purchased outside of the State.

4. Eligible faculty and professionals may receive only one University mortgage during their employment with the University. The program is not designed to provide funds for renovation or for refinancing property currently owned by an eligible member.

5. The property on which a University mortgage is secured is to be the primary residence of the eligible employee, except that:

   a. In the event of a legal separation or divorce of an eligible employee holding a University mortgage, and his/her minor children continue to occupy the mortgage property as their primary residence, if payments are made in a timely manner, the University mortgage may continue until maturity, or until the faculty/professional ceases to be an employee. When the faculty/professional ceases to be an employee, or when minor children no longer occupy the mortgaged property as their primary residence, or when the last minor child of the eligible employee reaches eighteen years of age, the mortgage is to be repaid within 180 days.
b. In the event of the total disability of an eligible member holding a University mortgage, and he/she has been employed by the University for ten or more years, the University mortgage may continue until maturity, if payments are made in a timely manner and if the mortgaged property continues to be the primary residence of the employee. When the mortgaged property no longer is the primary residence of the eligible employee, the mortgage is to be repaid within 180 days.

c. In the event of the death of an eligible employee holding a University mortgage and his/her spouse and/or minor children continue to occupy the mortgaged property as their primary residence, the University mortgage may continue until maturity, if payments are made in a timely manner. When the spouse and/or minor children no longer occupy the mortgaged property as their primary residence, or the spouse remarries, the mortgage is to be repaid within 180 days.

6. In the event of the retirement of an eligible employee holding a University mortgage, and if he/she meets the age and service requirements for University retirement benefits, the University mortgage may continue until maturity, if payments are made in a timely manner, and if the mortgaged property continues to be the primary residence of the eligible employee. When the mortgaged property no longer is the primary residence of the eligible employee, the mortgage is to be repaid within 180 days.

7. Except as described under 5. and 6. above, if a mortgage holder ceases to be a full-time employee of the University, or no longer occupies the mortgaged property as a primary residence, the options on settlement of the mortgage are as follows:

   a. if less than five years of service, the mortgage must be satisfied within 90 days from date of change in employment status or date eligible employee no longer occupies property as primary residence;

   b. if more than five years of service and

      i. termination is involuntary, the mortgage must be satisfied within 90 days from date of separation or within one year of notice of termination or change in employment status, whichever is greater;

      ii. termination or change in employment status is voluntary, the mortgage must be satisfied within 180 days from date of separation or change in employment status;

      iii. eligible employee no longer occupies property as primary residence, the mortgage must be satisfied within 180 days from date eligible employee no longer occupies property as primary residence.

8. If the mortgagor ceases to be eligible for a mortgage and does not satisfy the mortgage under the options stated under 7. above, the interest rate on the University mortgage may be increased to the maximum rate of interest then lawful in the State of Delaware, or other appropriate action may be taken by the University including and without being limited to foreclosure and transfer of the deed.
9. Mortgages considered jumbo mortgages by the bank community, currently defined as $252,700 and above and adjustable periodically, will be charged an interest rate of 0.4% above the normal rate.

For further details and information, contact the Office of the Treasurer at 831-8964.
(rev. 9/94; 3/98; 2/99; 3/00)

2. **Neighborhood Mortgage Assistance Program**

The University of Delaware will make available funds for mortgage assistance to eligible employees who choose to purchase homes in specific targeted neighborhoods within the City of Newark. The program's primary purpose is to assist in stabilization of traditional family neighborhoods as described below.

All full-time employees are eligible to make application for mortgage assistance immediately upon employment.

The University will make a $5,000 cash loan at settlement to be forgiven at the rate of $1,000 for each full year the eligible employee maintains the house as his/her primary residence, with the stipulation that the purchaser must remain an eligible employee for two years from the date of settlement. Because the loan will be forgiven provided the employee retains his/her eligibility, employee will realize taxable income of $1,000 per year for five years and will be liable for income and wage taxes thereon.

**PROGRAM PROVISIONS**

1. Any first mortgage must be granted by a banking institution or other firm regularly in the business of lending for home purchases and performing credit reviews. The University's loan will be secured by a second mortgage on the house.

2. Except as provided for in Provision 3 below, the borrower must remain an employee of the University for two years from the date of the settlement or repay the remaining unforgiven loan balance even if continuing to reside in the house.

3. In the event of the retirement, total disability or involuntary separation from employment for other than just cause, the loan may continue until forgiven if the mortgaged property continues to be the primary residence of the former employee.

4. The property must be the primary residence of the eligible employee, except that:
   - In the event of a legal separation or divorce of an eligible employee holding a University loan, if his/her spouse and/or minor children continue to occupy the mortgaged property as their primary residence, the University loan may continue until forgiven.
   - In the event of the death of an eligible employee holding a University loan, and his/her spouse and/or minor children continue to occupy the mortgaged property as their primary residence, the University loan may continue until forgiven.
   - In the event of sabbatical leave, home may be rented for up to one year to single occupant or family.

5. Interest shall accrue at the rate of 8% per annum, beginning 30 days from the date an employee leaves the University's employ within two years or ceases to use the property as his or her primary residence (or the primary residence of his or her spouse) within
five years.
6. No more than $5,000 shall be made available per home purchase, regardless of the number of eligible employees planning to reside in the home.
7. An employee may participate in the program one time only.
8. As a condition of the loan, home owner agrees to grant the University the first opportunity to purchase property.
9. Eligibility for this program does not affect eligibility for any other program the University may offer regarding primary residence purchases. See the Mortgage Loans policy and the Home Purchase Assistance Program.
10. The University of Delaware reserves the right to alter the terms and target neighborhoods as deemed appropriate to the goals of the program or to terminate the program at any time.
11. The $5,000 loan will be provided at settlement by check made out as instructed by lender (mortgage provider). Funds may be applied to down payment and/or settlement costs.

   *NOTE: Area banks may offer additional programs that may provide additional favorable terms to employees. Employees seeking a mortgage may wish to contact local banks for further information.*

**Properties included in the Neighborhood Mortgage Assistance Program:**

**East Park Place Area**

<table>
<thead>
<tr>
<th>East Park Place</th>
<th>Wollaston Avenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Courtney Street</td>
<td>Waterworks Lane</td>
</tr>
<tr>
<td>Ashley Road</td>
<td>Manuel Street</td>
</tr>
<tr>
<td>Kells Avenue</td>
<td>Academy Street</td>
</tr>
</tbody>
</table>

**Properties on the streets listed below bounded by the east side of Haines Street to west side of S. Chapel bordered on the north by E. Cleveland and the south by Chambers Street.**

<table>
<thead>
<tr>
<th>Haines Street</th>
<th>Chapel Street</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chambers Street</td>
<td>Choate Street</td>
</tr>
<tr>
<td>Benny Street</td>
<td>Linden Street</td>
</tr>
<tr>
<td>Lovett Avenue</td>
<td>Center Street</td>
</tr>
<tr>
<td>Continental Avenue</td>
<td>New Street</td>
</tr>
<tr>
<td>East Delaware Avenue</td>
<td>East Cleveland Avenue</td>
</tr>
</tbody>
</table>

**Cleveland Avenue Area**

East Cleveland Avenue from North College to Chapel Street, Prospect Avenue and Wilbur Street.

For additional information, contact the Treasurer's Office (831-8964). (Policy approved, Office of the Treasurer, 1997)

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**3. Home Purchase Assistance Program**

The Board of Trustees has established a new program to replace the University's current mortgage program for faculty and professional staff hired after June 30, 1998. In so doing, it continues to assist in the recruitment and retention of faculty and administrators. This new
program, called the Home Purchase Assistance (HPA) program, provides a one-time $5,000 payment to be paid at settlement on the purchase of a primary residence. Key elements of the HPA program are set forth below:

Effective July 1, 1998, all full-time faculty and professionals hired after June 30, 1998 may receive home purchase assistance in the form of a one-time $5,000 payment to be paid at settlement on the purchase of a primary residence within reasonable commuting distance of work location.

- Full-time faculty and professional staff hired before July 1, 1998, who have not used the University mortgage program, will have the option of using the existing University mortgage program or the new HPA program, effective immediately.
- The HPA supplemental cash payment will be taxable income to the employee in the year paid and federal and state taxes will be withheld as appropriate. The law requires federal (27.5 percent) and state (5 percent) income taxes be withheld irrespective of an employee's actual tax bracket. FICA/FICM tax of 7.65 percent must also be withheld unless the FICA threshold has been reached. The net cash available to employees will be $2,992.50. (Rev. 9/01)
- If an employee itemizes deductions on his or her income tax return, mortgage points paid generally are deductible, and the employee can adjust withholding tax from regular salary to reflect estimated tax liability. Employees are encouraged to consult a tax advisor to determine the tax treatment appropriate to their individual circumstances.
- No more than $5,000 shall be made available per home purchase, regardless of the number of eligible employees owning and residing in the home.
- Full-time faculty and professional staff selecting the HPA program may also take advantage of the Neighborhood Mortgage Assistance Program if he/she meets that program's qualification criteria.
- Detailed administrative procedures are available with HPA application forms in the University Treasurer's Office (831-8964).

(Policy approved, Board of Trustees, 12/97)
K. COURSE FEE WAIVER

All regular full-time faculty, their spouses, or dependent children may enroll in two courses each semester or session, up to a total of six courses per calendar year without payment of fees. Regular part-time faculty are limited to three course fee waivers per calendar year. Each course fee waiver covers a single course (undergraduate or graduate) up to a maximum of four credit hours. Such enrollment may not displace a paying student from the class or add appreciable costs to the University. Program details are outlined on the request form. Regular full-time faculty, their spouses, and dependent children are considered as in-state students for fee purposes from the date of employment.

(Rev. 9/02)
K. 1 TUITION REMISSION PROGRAM

The University offers a Tuition Remission Program for eligible full-time and part-time faculty. Two tuition remission requests are permitted for each eligible employee. The student may be either a spouse or a dependent child of the faculty member. Tuition remission applies to full-time undergraduate students in the fall or spring semesters only. The student must be matriculated, i.e., officially accepted by the University Admissions Office. Under this program the student may take 12 to 17 credit hours (see limitations in #5 below) each semester with tuition waived. Tuition remission is limited to half the full course load for students of regular part-time faculty.

This policy is subject to the following conditions:

1. The employee must be on the active payroll at the end of the late registration period (free drop/add) for the semester in which the tuition remission is granted. This is usually the first two weeks into the semester.

2. The spouse must be legally married to the employee at the beginning of the semester in which the tuition remission is granted.

3. The dependent child is defined as a natural child, or a legally adopted child of the employee or spouse, who has been claimed by the employee as an exemption for Federal Income Tax purposes on the employee's most recent Federal Tax Return.

4. The dependent child shall not declare independent financial status for the academic year in which the tuition remission is granted.

5. The spouse or dependent child must be enrolled as a full-time matriculated undergraduate student at the end of the late registration period and must maintain full-time status throughout the semester in which the tuition remission is granted. Full-time status is defined as a minimum of 12 credit hours per semester.

   If the student does not maintain full-time status throughout the semester, the student will lose eligibility for the tuition remission program for that semester and will be billed for the number of credit hours taken.

6. The employee must complete the "Request for Tuition Remission Program" form which is available from the Office of Human Resources. The completed form must be returned to Human Resources prior to the end of the late registration period for the semester (free drop/add).
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L. UNIVERSITY FACILITIES AND EQUIPMENT

Although colleges and departments may occupy a particular building or section of a building, other classes and activities will be assigned to these facilities as space requirements dictate. Assignment of office space is made by the Office of Facilities Management in response to requests initiated by the department chairperson and approved by the University Provost. Classrooms and seminar rooms are assigned and scheduled by the Scheduling Officer in the Registrar’s Office.

Office and building keys are issued free to authorized users and should be requested on a "Key Authorization Form" available in departmental offices. Authorized users are responsible for security of the keys and should not duplicate them or lend them to unauthorized persons. As a security precaution, keys should not be labeled as to the locks they open. When keys are no longer in use, they should be returned to the locksmith. In the event of loss of keys, Lock and Hardware Services should be notified immediately.

The following office furnishings are issued to each faculty member and charged against the University Equipment Account: 1 desk, 1 filing cabinet, 1 waste basket, 1 desk chair, 1 side chair, and 1 unit of bookshelves. Faculty members are asked not to move furniture from one office to another without notifying the Office of Facilities Management and the department chairperson.

In general, University buildings are open Monday through Friday from 7:30 a.m. to 10:00 p.m. and on Saturdays 7:30 a.m. to 12:00 noon. For buildings where general admittance is customary after usual closing hours (Library, etc.), hours are posted. Persons desiring to use a building outside regular hours should make their needs known to the Department of Public Safety at ext. 2682.

Safety shall be a major concern of all faculty and professionals. Each activity must be planned and conducted with the safety of individuals considered. Sound safety principles and procedures shall be established and followed in all classrooms and laboratories. Each faculty member has the responsibility of safety associated with activities under his or her direction. The Office of Occupational Health and Safety may be consulted on all matters concerning safety.

If a fire occurs, it is important that the Director of Occupational Health and Safety be notified immediately, even if no appreciable damage results. He or she will make sure that the fire extinguishers are recharged, insurance reports filed, and hazardous conditions corrected to reduce the chance of recurrence.

University property shall not be removed from the campus or from the building to which it is assigned without appropriate authority.
Equipment not in use shall be at the disposal of an equipment administrator, designated by the President, who shall maintain a current inventory of all equipment and shall have authority to make such rules as are needed to obtain maximum sharing of such equipment. No new equipment may be purchased without the approval of the equipment administrator indicating that usable surplus does not exist or that similar equipment cannot be shared with other units.
M. SMOKING POLICY

Except for student housing and other residential areas, the University of Delaware declares the interior of all University-owned or occupied buildings, University-owned vehicles, and at least one entrance to each building to be smoke-free. Smoking will be permitted outside one designated entrance for those buildings with more than one entrance. The smoking/non-smoking designation for each entrance shall be determined by the Unit Head of that building, in conjunction with the Assistant Director of Facilities Management, Grounds Division. Compliance with this policy is the responsibility of all members of the University community.

(rev. 4/95)
N. POST OFFICE AND MAIL SERVICE

The University operates an internal center for the distribution of regular mail to the campus received from the U. S. Postal Service. All material received in the U. S. mails will be distributed to the designated office or person. Concurrently, the University operates its own campus distribution service, commonly referred to as the "Campus Mail." This service provides for the in-house distribution of University business and printed matter of importance and relevance to approved University programs and services. In this context, the Campus Mail system, as a part of the University's facilities, is restricted service. It is not available for the personal use of University employees or students, or for the personal use, private gain or use by non-University groups, or for the advertisement of programs not sponsored by the University.

Regulations regarding the hours and use of the center are available from the Campus Mail Division.
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O. UNIVERSITY BOOKSTORE

The University Bookstore, owned and operated by the University, is located in the Student Center. Its primary function is to obtain and sell textbooks and other materials needed in the academic program. Book and supply requirements must be submitted to the Bookstore on the proper forms at the requested time. Also, the Bookstore offers nonrequired titles in cloth and paper bindings. Other articles include art objects, greeting cards, magazines, and records.

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P. GRAPHIC COMMUNICATIONS

The University's Graphic Communications Center provides for the printing and "Quick Copy" of necessary materials for various academic and service units of the University. Graphic Communications is a service restricted to use by the various units of the University. All units of the University are charged for the services received. This service is not to be used by employees or students for their personal affairs.

All requests for duplicating of printed copy by "Quick Copy" or other printing systems that will ultimately be used for internal distribution to faculty, staff, or students will be printed on white mimeo paper stock in lieu of the more expensive watermark bond paper.

Graphic Communications is to be used for all work within their equipment capability in preference to an outside vendor for both printing and "Quick Copy" work.

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Q. TELEPHONE SERVICE

The University has a direct dial (Centrex) telephone system. This service permits the user to receive calls directly from the outside or to place calls to the outside without the assistance of a switchboard attendant.

University users should inform as many people as possible of their Centrex numbers so that they may be called directly when in their offices.

Telephone installation is arranged in response to a written request from the appropriate department head, approved by the Dean of the college to the telephone services supervision. The University attempts to provide access to telephone service for all full-time faculty members. It is not feasible to have separate telephones in every office, so several faculty members may have to share in the use of one instrument or line. The University Telephone Services Office is open from 8:00 a.m. to 4:30 p.m. Monday through Friday, except on holidays.

Instructions concerning the use of University telephones are given in the University telephone directory issued by Telephone Services. Calls on University business should not be made on a home telephone or later billed to the University, for the University cannot accept charges for the taxes involved. Personal long distance calls should not be made from University telephones.
R. PARKING ON CAMPUS

University parking facilities, although limited, are adequate to accommodate authorized vehicles in the areas specified in the vehicle regulations. All University employees and commuting students are required to register vehicles that are to be parked on campus, except at metered spaces. Parking lots are color coded, and variable annual parking charges are related to the type of lot. Individual reserved spaces are provided for faculty with severe physical handicaps and may be obtained on payment of the appropriate fee by all University employees. Unregistered vehicles or vehicles parked in violation of parking rules are subject to towing at owner's expense.

Bus service is provided on a frequent basis between the Delaware Field House, main campus areas, and north campus while classes are in session. Use of the bus is encouraged to reduce congestion and pollution.
S. LIABILITY INSURANCE AND INDEMNIFICATION

The University, along with its employees and students, are all generally protected by comprehensive liability insurance, including contractual liability, from the consequences of negligence in the performance of official duties.

In addition, an employee or agent will be indemnified by the University against expenses, judgments, and fines reasonably incurred as a result of any lawful actions taken in good faith and not opposed to the best interests of the University. This includes errors and omissions of a professional nature. A copy of the complete Indemnification Policy is contained in Chapter 3 of the Trustee Bylaws.

The University maintains automobile liability insurance that applies to University owned vehicles and will automatically cover the liability of any employee, student, or other person while driving or using these vehicles on authorized University business.

With respect to liability for accidents involving other vehicles (such as those personally owned or leased by employees, students, or parents) on official University business, the University’s insurance provides excess coverage. This coverage would apply only to the claims which exceed the vehicle owner’s insurance (which is considered primary insurance for the owner, driver, and the University) and the driver’s insurance (which is secondary if the driver is other than the owner). All persons using private vehicles on University business or in University supported activities should be advised of the need to carry adequate automobile liability coverage under their own insurance policies. Limits of at least $500,000 per person, per occurrence for bodily injury and $250,000 per occurrence for property damage are suggested. In the event an employee is in the practice of regularly using his or her personal vehicle for University business, it must be declared on any application or information solicitation from the insurance carrier.

The University has been asked by the State Insurance Commissioner to remind all drivers of State insured vehicles (which includes those owned by the University) that use of the vehicle for other than official business could be termed unauthorized, which would result in no insurance coverage under the State policy for the person operating the vehicle.

The University assumes no responsibility for loss or damage to personal property. Employees are urged to carry personal property insurance to cover items of value. This coverage is often included in Homeowner’s Policies.

Personally owned or leased aircraft may not be used on University business without the specific prior written approval of the University Provost. A certificate of Aircraft Liability Insurance should
be submitted and approved by the Associate Treasurer for Financial Services prior to use of the aircraft.

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T. PUBLICATIONS  

The campus newspaper Update is issued regularly for all University employees, and includes daily calendars of campus events. Various reports, including the President's Annual Report, the Financial Report, and University catalogs and bulletins are issued periodically.

Students publish a student newspaper, The Review, twice weekly during the academic year. The Blue Hen is the annual student yearbook sold on a subscription basis.

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U. NOTARIES PUBLIC

University documents and forms will be notarized without charge by any of the University notaries public. These are located in the following offices:

- Benefits
- Bob Carpenter Center
- Cashier's Office
- Dean of Agricultural Sciences
- Disbursing/Purchasing
- Foreign Student and Scholar Services
- Registrar's Office at the Student Services Building
- Vice President for Student Life
- Vice Provost for Research
- University Secretary

Although intended primarily for University business, these notaries will also furnish personal notary services, for which they must make the legally required charges.

(rev. 6/95)
V. UNIVERSITY OF DELAWARE BLUE AND GOLD CLUB

The Blue and Gold Club of the University of Delaware was organized and is maintained by the staff and alumni of the University to promote and perpetuate amity and understanding among the members of the "University of Delaware family." Current and former faculty, professionals, and staff of the University are eligible for regular voting membership with payment of annual dues. The club offers members opportunities to meet socially and professionally at luncheon and dinner meetings and at special events. It will also provide other services that may be desired by the membership. Club facilities are at 44 Kent Way. Applications may be obtained at the Blue and Gold Club or by calling 831-2582.

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W. ID CARD

1. All employees are issued University identification cards that entitle them to the use or rights and privileges extended at the bookstore, library, recreation facilities, drama, and film presentations. All employee ID cards are authorized by the Personnel Records Office (PRO) and issued by the ID Office.

2. The following personnel classes are eligible for ID Cards (Rev. 6/95):
   - 202 - Full-time professional
   - 203 - Part-time professional
   - 205 - Off-campus professional
   - 208 - Post Doctorate
   - 210 - Department Chairs
   - 211 - Full-time faculty
   - 212 - Part-time faculty
   - 215 - Off-campus faculty
   - 217 - Visiting faculty
   - 218 - Visiting professionals
   - 219 - Adjuncts
   - 230 - Full-time salaried staff
   - 231 - AFSCME #439
   - 233 - Other hourly
   - 234 - AFSCME #3472
   - 236 - Part-time salaried staff
   - 240 - Bartol faculty
   - 241 - Bartol salaried staff
   - 242 - Bartol professionals
   - 243 - Bartol post-doctorals
   - 270 - Full-time limited term researcher
   - 271 - Part-time limited term researcher

3. Affiliate identification cards are available to those persons who are part of the University community but who are not regular University employees. This group may include Military Sciences, consulting physicians, consultants, visiting scholars, Credit Union, and research interns. Other affiliate cards may be approved by PRO on an individual basis.

4. Spouse identification cards for faculty or professional and salaried staff are available for a nominal fee.
5. The ID card is the property of the University of Delaware and becomes void when employment ceases.

6. All employees must return the ID Card to PRO when employment terminates. All spouse ID cards must also be returned.

7. The ID Card is not transferable.

8. Lost or stolen cards must be reported immediately to the ID Systems Office and the Public Safety Office.

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X. USE OF UNIVERSITY FACILITIES BY ON-CAMPUS GROUPS

The physical facilities of the University of Delaware have been provided to enable the institution to carry out its responsibilities of education, research, and public service.

Recognizing that the University of Delaware cannot honor all of the many requests it receives from campus groups and individuals for the use of facilities in support of numerous activities, the following policies are established:

1. Those activities within the broad definitions of education, research, and public service that the University initiates, have priority over all other uses of the institution's physical facilities. University, in this context, means a college, division, department or other official administrative or service unit.

2. When space is available, a campus-affiliated group may be granted the use of University facilities provided the activity is sponsored by a college, division, department or other official administrative or service unit, or a recognized employee organization, and provided the group agrees to observe the policies and procedures governing the use of University facilities.

3. The use of University facilities by campus groups or individuals shall not interfere with or prevent the use of the facilities for the regular instructional program or for other scheduled activities.

4. Campus groups or individuals using University facilities must compensate the University for the rental of space, where applicable, and for all expenses resulting from the activities including custodial service, labor, security, conference arrangements or other costs.

5. The use of University facilities solely for fund-raising purposes shall be limited to those activities whose income benefits the entire State. Any exceptions must be approved by the Director of Alumni and University Relations. The University will maintain control over all income used in connection with fund-raising activities and will collect and disburse all income.

6. University facilities may not be used by campus groups or individuals to raise money for private purposes.

7. The University may refuse the use of its facilities to campus groups or individuals that otherwise would be eligible where the proposed activity would require an unreasonable amount of University supervision or service or where there is a question concerning the safety
of the participants or propitious use of University property.

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X. 1 POLICIES COVERING USE OF UNIVERSITY FACILITIES

The following additional policies covering the use of University facilities can be found in the University Policy and Procedures Manual, Facilities Section:

1. Use of University Facilities by Off-Campus Groups

2. Use of Academic Facilities by Outsiders

3. Guidelines for the Use of University Facilities for Activities in Support of a Political Party or Political Candidates

4. Guests and Visitors Use of the Student Center

5. Use of Carpenter Sports Building by University Groups

6. Off-Campus Use of University Property by University Personnel

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Y. DISRUPTIVE BEHAVIOR

A university in a free society must be devoted to the pursuit of truth and knowledge through reason and open communication. The rules it has should be conceived solely for the purpose of furthering and protecting the rights of all members of the university community in achieving these ends. In such a community, criticism and dissent play an essential role, and must be tolerated and encouraged. On the other hand, a distinction must be drawn between those who would attempt to bring change through the use of nonviolent tactics, and those who would bring it through violence. Physical harassment, violence, or threat of violence to anyone on the university premises, destruction of or damage to property, obstruction and disruptive behavior, however, are not acceptable tactics in such an environment, for they constrain others from pursuing their educational goals and are in conflict with the academic ideal that conflicts should be resolvable by reason and civil interchange. Disruptive behavior is defined as any act that prevents the accomplishment of any lawful activity, process or function of the university. To insure that these principles are workable in practice, the scholarly community must be organized so as to generate freely given consent and loyalty and provide for the relief of grievances. The views of all participants in the academic enterprise must enter into the process of consensus, and opportunities for change must be open. Nevertheless, the concept that a small group can impose its will on the majority by the use of force or intimidation is the very antithesis of what is proper in a university environment.

With respect to specific enforcement of the general policy against disruptive behavior, any faculty member so charged shall be entitled to a hearing before the Faculty Welfare and Privileges Committee before formal action is taken by the University. He or she shall be entitled to the safeguards described in the Handbook for Faculty (Section III- Academic Freedom). Disposition of these cases by the committee may range from dismissal of the charges to a recommendation to the President that the faculty person's contract be terminated. Charges of disruptive behavior against a faculty member may be brought by any voting member of the faculty.

With respect to specific enforcement of the general policy against disruptive behavior, any student charged with such behavior is entitled to a hearing before the appropriate judicial body, with the safeguards and rights of appeal described in the Student Rights and Responsibilities Statement. If the disruptive behavior by a student is, in the opinion of the Vice President for Student Life or the designated representative, of such nature as to prevent the accomplishment of any lawful activity, process or function of the university, the Vice President for Student Life may direct the student to cease the behavior promptly. If the student does not cease the disruptive behavior promptly, the Vice President for Student Affairs may impose an enforcement suspension. Enforcement suspension is defined as an interim action, effective immediately, that removes the student from the university and prohibits his or her presence on the campus until the case is resolved in accordance with prescribed judicial procedures.
Disruptive behavior by nonmembers of the University will not be tolerated and will be subject to civil action.

It is the desire of the University community to maintain full control of its own affairs. The President of the University shall determine when it is necessary to call outside security forces to the campus to restore order. It is the policy of the faculty, under its responsibilities with respect to students, that the initiation of a call by the President of the University for outside security forces be done whenever possible with the prior consultation of the officers of the faculty senate when available. Such forces will be called only when there is clear and imminent danger of bodily injury or loss of life, significant danger to property, or other serious disruption of the University. The following principles shall guide the University community during such a crisis: (1) Violence shall be avoided by clear warning and adequate opportunity to desist peacefully both before and at the time of confrontation by outside security forces; (2) outside security forces shall be explicitly enjoined at the time of their call to use the minimum necessary restrained force to secure the peace, being to the extent possible forces so trained, and being particularly enjoined to avoid to the utmost extent possible the use of firearms; (3) it shall be the responsibility of the faculty to decrease the dangers of violence by exemplary behavior and patient guidance; (4) it shall be the responsibility of the faculty, further, to engage in surveillance of any action by security forces (internal or external), to cooperate, where possible, in securing the peace, and to eliminate to the maximum extent feasible any unnecessary or unwarranted further interruption or disruption of normal University activities.

Policy approved by Faculty Senate and adopted by University of Delaware, June 1, 1970.
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Z. INSTITUTIONAL MEMBERSHIPS IN PROFESSIONAL ORGANIZATIONS

Institutional memberships in professional organizations are frequently of value to the University of Delaware. Such organizations provide valuable journals, newsletters, information and consulting services, and professional meetings with reduced charges to members. For these reasons, administrative and academic offices and the University as a whole can justify reasonable institutional membership in professional organizations, though funds for this purpose must be weighed against other academic needs.

Academic and professional offices that can give high academic priority to professional associations and show them to be of substantial benefit to the operation of the office may, with approval, charge these to their regular supplies and expense budget, though no new budgetary allocations can be made for this purpose. Upon application for a new membership or upon the first renewal of an existing membership, a statement indicating the benefits to the unit and to the University should be presented in writing to the dean or director and to the University Provost or the appropriate vice president for approval. Subsequent renewals are assumed to be automatically approved.

Professional memberships, both organizational and individual, may be reimbursed from the annual allocation of Discretionary Funds approved for deans and senior administrative officers.

Memberships that benefit the University as a whole, as distinct from an academic or professional office, are authorized through the Office of the President.

The University Controller will monitor expenditures for association dues to determine compliance with this policy.

(Rev. 6/5/89)

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