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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 (BCBSDE) and Aetna. Available options include Aetna, preferred provider organization (PPO) and health maintenance organization (HMO) plans.

Application for this coverage must be made during the first 30 days of employment and coverage is normally effective the first of the following month. 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; 4/03; 6/07)

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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 charges.

SERVICE	EXAMPLES	COVERAGE
Type A Diagnostic and Preventive Care	oral exams, cleaning, x-rays, fluoride treatments, etc.	100% of Reasonable and Customary Charges (R&C)
Type B Minor Restorative Care	fillings, extractions, oral surgery, periodontal/endodontic services, etc.	80% of R&C
Type C Prosthodontics and Major Restorative Care	bridgework, dentures, inlays, onlays, crowns, etc.	50% of R&C
TYPE D Orthodontics	orthodontic diagnostics, surgical therapy, appliance therapy, etc.	50% of R&C

Annual Deductible* 50% of R&C

Annual Maximum \$25 (individual)
\$75 (family)

Lifetime Orthodontia Maximum \$1,750 per person

*Applies only to Type B and Type C services

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Group Life Insurance

Group term life insurance through The Standard Insurance Company is offered as part of the flexible benefits program to regular full-time and part-time faculty members. Faculty 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. (Revised 11/94; 1/99; 9/02; 4/03)

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Total Disability Insurance

To provide continuing income to eligible faculty members in the event of total disability, a group disability insurance program is provided through *The Standard*. 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 *The Standard* disability income begins, there is a transition from University employment and salary continuation based on eligible service. The following schedule applies:

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

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Group Long-Term Care Insurance

Regular full-time and 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. (Revised 9/02; 4/03)

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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. (Revised 4/03)

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Annual Physical Examination Program

The University assists eligible faculty with the cost of routine annual physical examinations and other specified services. 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. Regular full-time faculty can receive reimbursement up to \$175.00 per fiscal year; and regular part-time faculty can receive up to one-half the full-time amount or \$87.50 per fiscal year. Those who wish to participate should obtain the necessary forms from their department. (Revised 4/03)

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Wellness Program

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, health screenings, seminars, and fitness classes. Those who wish to participate should contact the Wellness Center at 125 Carpenter Sports Building (831-8388). (Revised 9/02; 4/03)

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Retirement Programs

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 each 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 (see below). Contributions for employees hired on or after July 1, 1996, are subject to an annual compensation limit per IRS regulations. The compensation limit for 2003 is \$200,000.

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)

Voluntary (Supplemental) 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.

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.

Delaware State Employees' Pension Plan: 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)

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 Cooperative Extension Service Department. (Revised 9/02; 4/03)

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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. (Revised 4/03)

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Educational Programs

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)

Tuition Remission: 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 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:

- 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.
- The spouse must be legally married to the employee at the beginning of the semester in which the tuition remission is granted.
- 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.
- The dependent child shall not declare independent financial status for the academic year in which the tuition remission is granted.
- 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.
- 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).

Cooperative Tuition Exchange: Regular full-time faculty may register for one course (up to 4 credit hours) per semester without payment of course fees at Delaware State University or Delaware Technical and Community College. Courses taken through this program apply toward the annual maximum for Course Fee Waivers.

Tuition Exchange Program: Dependent children of regular full-time faculty, with a minimum of two years eligible service, may apply for a Tuition Exchange Scholarship with participating colleges and universities. Program information, guidelines and restrictions are available through the Office of Human Resources. (Revised 9/02; 4/03)

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Benefits for Retired Faculty

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. Effective July 1, 2008, eligibility requirements for University retirement have changed. Employees hired on or after July 1, 2008 must meet one of the following age and service criteria to receive University benefits and privileges upon retirement:

- Any age and 30 years of service
- Age 55 and 20 years of service
- Age 60 and 15 years of service
- Age 65 and 10 years of service

Employees hired before July 1, 2008 will continue to be eligible for University retirement under the criteria listed below, through June 30, 2013, after which they will be subject to the new age and service requirements shown above:

- Any age and 30 years of service
- Age 55 and 15 years of service
- Age 65 and 5 years of service

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

Separation Payment: Faculty electing retirement shall receive a separation payment at the rate of 2.5 (two and a half) percent of annual base salary at retirement for each year of University service. (Rev. 4/15, Office of Human Resources and Office of the Provost)

Retirement Leave: With the exception of those who chose a phased retirement, faculty who retire are eligible for a retirement leave. Prior to the date of retirement, faculty members are eligible for a one-semester retirement leave at full salary or a full year retirement leave at 75% salary. Faculty on retirement leave may not be employed elsewhere since they remain full time employees at the University of Delaware until the date of retirement. Faculty on retirement leave may participate in consulting activities under the guidelines described in the Faculty Handbook section: Consulting and Other Outside Employment.

Faculty may elect a phased retirement of up to three years in length if they meet the age and service requirements noted 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).

Life Insurance and Death Benefit: 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.) Effective for faculty retiring on or after July 1, 1994, the University will pay a \$7,000 death benefit.

Health Care Coverage:

- Medical Insurance: The Blue Cross/Blue Shield of Delaware (BCBSDE) and Aetna 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. 7/07, Office of Human Resources to reflect Collective Bargaining Agreement)

- **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 Dominion Dental or Delta Dental. Retirees pay the full cost of dental plan coverage. (Rev. 07/07, Office of Human Resources)
- **Blood Bank:** Blood Bank membership may be continued for retired faculty members without a lapse in coverage.
- **Routine Physical Examination:** If the retired faculty member continues enrollment in University medical insurance through Blue Cross Blue Shield of Delaware or Aetna, a routine physical examinations are available periodically, as part of plan coverage. (Rev. 7/07, Office of Human Resources)
- **Wellness Program:** Effective July 1, 2002, retirees are eligible to participate in the University's Wellness Program.

Educational Programs:

- **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)
- **Tuition Remission:** The spouse and/or biological or adopted dependent children of faculty members who retire are eligible for tuition remission.
- **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.
- **Tuition Exchange Program:** Dependent children of retired full-time faculty may apply for a Tuition Exchange Scholarship with participating colleges and universities. Program information, guidelines and restrictions are available through the Office of Human Resources.

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

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