

KENTUCKY STATE UNIVERSITY FACULTY HANDBOOK, PP. 2.61-2.63

2.15 FRINGE BENEFITS FOR FULL-TIME FACULTY

The following section discusses the fringe benefits that are offered to faculty members at Kentucky State University.

2.15.1 Statutory Benefits

2.15.1.1 Social Security

Members of the University faculty, excluding civil service employees, upon employment are covered by FICA and pay the statutory rate in accordance with the prevailing federal law. The University pays the employer's share.

2.15.1.2 Workers' Compensation

All University employees are covered under Workers' Compensation for injuries or occupational illnesses incurred while engaged in regular assigned duties and University business away from the employee's regular place of work. The University participates with the Commonwealth of Kentucky in providing insurance coverage. Claims are processed in accordance with the Kentucky Workers' Compensation Statutes.

The coverage begins when the employee comes onto the premises at the beginning of the workday and stops when he or she leaves the premises at the end of the day.

There are certain exceptions, for example, when the employee is directed or his/her request is approved to attend a meeting or function relating to the University, and then he/she is covered as long as he/she is involved in activities relating to that function. Faculty members do not have Workers' Compensation coverage during University breaks unless they are attending approved University related functions or they are on campus involved in activities related to their employment.

Employees must report all injuries to their supervisors immediately to assure proper handling of claims. Failure to report an injury immediately may result in loss of benefits.

A supervisor must complete an initial report of accident promptly through his or her department to the Personnel Office. All injuries must be reported regardless of seriousness.

2.15.1.3 Teacher's Retirement System

All full-time faculty (and non-faculty professionals whose job requires a degree), hired on or before May 30, 1997, have mandatory membership in the Teacher's Retirement System of the Commonwealth of Kentucky. All full-time faculty (and non-faculty professionals whose job requires a degree), hired after May 30, 1997 have the irrevocable

option of membership in the Teacher's Retirement System of the Commonwealth of Kentucky or a sponsored Optional Retirement Plan. The employee retirement contribution rate in 1995-96 is 6.16%; the University contribution is 13.84%. These rates are established by the Kentucky General Assembly. Details of the retirement program may be secured from the Office of Personnel.

2.15.2 Insurance Provided by the University

2.15.2.1 Medical

All full-time University employees are covered by the single coverage of medical insurance. Normally, employees have a choice of Blue Cross/Blue Shield Option 2000, Humana (HMO), or United Healthcare (HMO). The University pays a set amount each month toward the cost for each employee who participates and the employee is responsible for any additional cost. The employee's cost is payroll deductible. Dependent coverage is available; however, the premium cost in excess of the set amount paid by the University is paid through payroll deduction by the individual employee.

2.15.2.2 Dental

Blue Cross/Blue Shield provides dental coverage for those employees covered under the Blue Cross/Blue Shield medical plan, with the University paying the entire cost of single coverage for each employee. Kentucky State University also offers to its employees a dental plan as an option with the employee paying the entire cost. The contract for this dental service must be signed for a minimum of one year.

2.15.2.3 Life

The University presently provides all full-time employees with Term Life Insurance coverage. The employee has the option to purchase additional coverage of one or two times the annual salary at a cost based on the current rate schedule located in the Personnel Office. This payment for optional coverage by the employee is payroll deductible.

2.15.3 Other Insurance & Annuity Options

There may be other insurance and annuity options available. Employees interesting in learning more about these options should contact the Office of Personnel.

2.15.4 Credit Union

All employees are eligible to participate in the Commonwealth Credit Union. Employees may use all the services of the Credit Union and should check with the Office of Personnel for the procedure for utilizing these services.