The existence of the following employee benefits and plans, in and of themselves, does not signify that an employee will be employed for the requisite time necessary to qualify for these benefits and plans.

As they relate to benefits at Elon University, the terms “spouse/qualifying partner” and “dependent” are defined as follows:

Spouse/qualifying partner is either an individual who is in a marriage recognized by the law in the state of residence or an individual with a qualifying same-sex or opposite-sex partner, as determined through the Office of Human Resources.

Dependent is the spouse/qualifying partner and all unmarried children, including an adopted son or daughter and stepson or stepdaughter.
Full-time employees are eligible for Accidental Death and Dismemberment (AD&D) coverage in the amount of three times their annual salary rounded to the next higher multiple of 1,000 if not already an even multiple of 1,000. Employees should refer to the group insurance certificate received at the time employment began with the University for eligibility information.

A copy of the Summary of Benefits can be found by clicking the link below.

08/11
Employees should notify the Office of Human Resources and complete the necessary paperwork within 31 days of the event when:

- there is the expected birth of a child (including legally adopted, foster, and stepchildren). The expected child should be added at the time of his/her birth or within 30 days of the Final approval for adoption or the care of foster or stepchildren;

- a dependent reaches age 26. If at any time a dependent, 19 and up to the age of 26, becomes eligible for or has access to other employment based medical coverage, the dependent will no longer be eligible to participate in the university’s medical plan;

- a dependent under the designated age limit of 26 marries and is not eligible for or has access to other employment based medical coverage;

- the current address changes;

- the employee becomes married or divorced;

- the employee enters and/or is discharged from military service;

- a spouse/qualifying partner or dependent dies.
The University has a flexible benefits plan that allows eligible employees to select among one or more non-taxable benefits consistent with Section 125 of the IRS code. Qualified employees who participate in this program will be reimbursed for qualifying medical expenses under Code Sections 105(b) and 106 and qualifying dependent care expenses under Code Section 129. The plan also enables eligible employees to convert their premium contributions for health insurance from an after-tax expense to a pre-tax expense. Contact the Office of Human Resources for complete details of this plan. Open enrollment for eligible employees in the plan occurs in November each year with an effective date of January 1 of the next calendar year.

08/03
The University makes available a health insurance program for qualified employees and their eligible dependents. A significant portion of the cost of the insurance is borne by the University.

More information regarding the University’s group health insurance can be found at http://www.elon.edu/e-web/bft/hr/healthcarePlan.xhtml

08/11
Qualified employees receive term life insurance equal to three times their annual salary up to a maximum of $1,000,000. The University pays the full cost of this benefit.

**LIFE INSURANCE - CONTINUATION**

Continuation of group life insurance subsequent to early retirement and until age 65 may be available. Employees should consult the certificate of coverage provided by the Office of Human Resources at the time they began employment for details of this plan.

For more information please view the [Summary of Benefits](#).

08/11
All full-time employees may elect Long Term Disability (LTD) coverage. If an employee becomes totally disabled due to a covered injury or sickness and has not worked for 180 days, the employee will be eligible to receive a monthly benefit equal to 70% of his/her basic monthly income. This benefit may be reduced by income benefits from certain other sources listed in the certificate of coverage.

For details of eligibility or a copy of the Long Term Disability certificate of coverage, please view the Group Long Term Disability Insurance Summary of Benefits or contact the Office of Human Resources.

08/11
The University retirement program with Teacher's Insurance Annuity Association and College Retirement Equities Fund (TIAA-CREF) provides an opportunity for each participant to contribute a percentage of his/her annual salary (pre-tax) while the University also contributes a portion of the employee's annual salary toward the purchase of an annuity. Employees are required to contribute (4%) as a condition of employment. Eligible employees are required to participate in the plan after completing one (1) year of employment. For employees who have previously participated in a 403B retirement account the one (1) year waiting period is waived.

Effective January 1, 2009, all part-time employees that have been employed with the university for 12 consecutive months and have worked a minimum of 1,000 hours are eligible to participate in the regular TIAA-CREF retirement plan. In addition, all employees (full-time, part-time and temporary employees) are eligible to voluntarily participate in the TIAA-CREF Group Supplemental Retirement Plan (GSRA). Please note the regular retirement plan for part-time employees is also a voluntary benefit.

Eligible employees should refer to the information provided by the Office of Human Resources that was supplied at the time they became eligible for participation in the retirement plan.

08/11
The University carries insurance to cover the cost of work-incurred injury or occupational disease. Benefits help pay for medical treatment and part of any income an employee may lose while recovering. Specific benefits are prescribed by law depending on the circumstances of each case. To be assured of maximum coverage, work-related accidents must be reported immediately to the supervisor and the Office of Human Resources which will file a timely claim. North Carolina law requires reporting of on-the-job injuries within five (5) days after knowledge of an injury. Elon requires the accident be reported within 48 hours in order for processing to be completed in a timely manner.

There will be no compensation during the first seven (7) days of illness or injury absence due to a job related incident unless:

- An employee has unused sick leave and wishes to use this sick leave these seven (7) days;
  or

- An employee has no sick leave and wishes to use earned vacation during these seven (7) days (sick leave must be used before vacation).

- Employees cannot use vacation or sick time if they plan to be out 21 days or more.

Workers’ Compensation begins on the eighth (8) day and compensation is based on 2/3 of an eligible employee's regular salary.

If an employee uses vacation or sick time for the first (7) days and is out more than (21) days the employee will have to pay those monies back to Elon and their vacation/sick hours will be reinstated to their account.

The employee normally will assume his/her former position upon return to work; however, if the employee is deemed unable to return to his/her former position due to restrictions arising from the illness/injury, then the University will make every reasonable effort to place the employee in another opening suitable for the University’s needs.

Any benefits payable under Workers’ Compensation are subject to approval by the Workers’ Compensation insurer.

Below is the Accident Investigation Form for Worker’s Compensation.
Accident Investigation Form

08/11
Discounts are provided to Elon University employees by a number of merchants in the Burlington area. Additionally, a number of theme parks also offer discount programs. A comprehensive list of discounts being offered to Elon employees is available on the Office of Human Resources website http://www.elon.edu/e-web/bft/hr/.

08/11