Medical Insurance Eligibility

Only Full-Time salaried and Full-Time Equivalent (FTE) employees are entitled to insurance benefits through ASA College after completing the 90-business day initial employment period. Coverage is effective 90 business days following date of hire. Effective 7/1/15, ASA College pays 80% of the cost of medical insurance benefits for the employee. Staff members pay the remaining 20%. On the other hand, FTE employees are required to pay 9.5% of their adjusted gross income towards the cost of their health insurance (i.e., Minimum Value Plan). Staff members, who wish to cover their spouse and/or eligible dependents (see below for definition of eligible dependents) under the medical plan, may do so provided they pay 100% of the additional amount through payroll deduction. Dental and Vision insurance are voluntary programs made available only to FT employees. Because they are voluntary programs, employees pay 100% of single and family coverage.

ASA medical insurance plans (health, dental, and vision) are pre-tax plans; therefore they are governed by Section 125 of the Internal Revenue Code. Under this IRS Code, elections are good for the entire plan year. Employees cannot change elections mid-year. For instance, if employees decide to drop health medical benefits during the plan year because they can no longer afford it, they will not be able to do so. Those employees will ONLY be able to drop coverage during open enrollment, which happens once a year. Certain changes are allowed under special circumstances such as (1) Entitlement to or loss of eligibility for Medicare or Medicaid: (2) A judgment, decree or order; (3) An employee takes leave under FMLA, and (4) Change in coverage under another employer plan.

There may be instances when an employee is not working during a payroll period (semester breaks) or may have worked significantly lesser number of hours. In those cases, the employee will be required to provide ASA with a check to cover their medical insurances and/or their dependents (if they have chosen those kinds of coverages). The payments must be sent to ASA in advance in order to avoid coverage terminations.

Medical Insurance

Fill-Time Salaried Employees

ASA provides all Full-Time employees (staff and and faculty) with a medical insurance plan. Currently, medical insurance is provided by Oxford-Liberty Plan. ASA reserves the right to change providers at its discretion. Eligible employees are entitled to such medical benefits through ASA College after completing the 90-day initial employment period. ASA College pays 80% of the cost of medical insurance benefits. Employees are required to pay the remaining 20%. FT staff members who wish to cover their eligible spouse and/or dependent children up to the age of 26 under the same medical plan may do so provided they pay 100% of the additional amount through payroll deduction. Information about the additional cost of health insurance for dependent care is available at the Human Resources Office. A Full-Time staff member MUST register himself/herself in the ADP portal before the 90-day initial employment period. Once that is done, staff members must then go to the benefit section of the ADP portal to (1) choose to be enrolled into the ASA medical insurance program (and family coverage, if they so desire) or (2) decline medical insurance. If you fail to make your medical coverage decision within the 90-day initial employment period, you will not be able to be enrolled in the medical insurance program until the next enrollment period. Enrollment periods are generally conducted during the month of August of each year. If you have problems enrolling in the ADP portal, you must contact the HR department before the initial 90-day employment period expires.

Fill-Time Equivalent Employees (FTE)

In accordance with the Affordable Care Act, effective January 1, 2015, ASA also provides all Full-Time Equivalents (FTE) employees (working an average of 30+ hours weekly) with an Oxford HSA Minimum Value
Plan. FTE employees are required to contribute 9.5% of their adjusted gross wages (gross wages minus 401K contributions), through payroll deduction. FTE staff members who wish to cover their eligible spouse and/or dependent children up to the age of 26 under the same medical plan may do so provided they pay 100% of the additional amount through payroll deduction. Information about the additional cost of health insurance for dependent care is available at the Human Resources Office. An FTE staff member MUST register himself/herself in the ADP portal before the 90-day initial employment period. Once that is done, staff members must then go to the benefit section of the ADP portal to (1) choose to be enrolled into the ASA Minimum Value plan (and family coverage, if they so desire) or (2) decline medical insurance. If you fail to make your medical coverage decision within the 90-day initial employment period, you will not be able to be enrolled in the medical insurance program until the next enrollment period. Enrollment periods are generally conducted during the month of August of each year. If you have problems enrolling in the ADP portal, you must contact the HR department before the initial 90-day employment period expires.

**Dental Insurance**

Dental plans are available at discounted group rates to all eligible (Full-Time employees only) employees of ASA College. The Passive PPO dental plan with United Healthcare gives you access to a national network of more than 77,000 dental providers. Dental insurance is a voluntary program. As such, employees pay 100% of the premium for single and family coverage. Registering for the dental insurance plan must also be done thru the ADP portal.

**Vision Insurance**

Vision benefits are also available to all eligible (Full-Time employees only) employees of ASA College, offered through UnitedHealthcare Specialty Benefits (formerly Spectera) company. UHC Specialty Benefits offers comprehensive vision benefits through a large national network of providers. You can select to use a UHC Specialty Benefits participating provider or select an out of network facility. Vision insurance is a voluntary programs. As such, employees pay 100% of the premium for single and family coverage. Registering for the vision insurance plan must also be done thru the AP portal.

**Definition of Eligible Dependents**

Under the Affordable Care Act (ACA), Employers are required to offer coverage for adult children until the age of 26. The ACA defines dependent relationship as son, daughter, stepson, stepdaughter, eligible foster child, or adopted child. If an employee elects to cover a dependent child, he/she must pay 100% of the dependent’s medical coverage. Employees must provide proof of relationship.

**Basic Life Insurance**

Basic Life Insurance coverage provides important supplemental financial protection for your family in the event of your death. ASA College provides eligible employees with Basic Life Insurance at no cost.

All Full-Time salaried employees are eligible for Life Insurance benefits equal to your annual basic salary up to a maximum benefit of $100,000.

Benefits are reduced by 35% at age 65, and by an additional 15% at age 70. Taxable income: The cost of employer provided life insurance benefits in excess of $50,000 is reportable as taxable income each year.
Accidental Death & Dismemberment Insurance (AD&D)

AD&D Insurance coverage provides important financial protection in the event of death, loss of hands, feet and/or vision when an employee experiences a loss within 365 days of a related accident.

Accidental Death & Dismemberment benefits are equal to your basic life insurance benefit. Benefits are reduced by 35% at age 65, and by an additional 15% at age 70. All Full-Time salaried employees and Faculty are eligible for AD&D insurance at no cost.

Short Term Disability Insurance

Short Term Disability (STD) coverage provides important financial protection for your family in the event of an extended recovery from accident or illness.

All ASA employees are eligible for Short Term Disability benefits. The Short Term Disability benefit is calculated at 50% of your weekly salary to a maximum of $170 weekly, with a 26-week maximum period of payment. The elimination period is 7 days for disability due to injury and sickness. If you need to file for short term disability, please go to the ASA website, fill out the form, and submit the completed form to HR.

Long Term Disability Insurance

Long Term Disability coverage provides important financial protection for your family in the event of an extended recovery from accident or illness. All Full-Time salaried and Faculty employees are eligible for Long-term disability benefits equal to 60% of their covered monthly earnings up to a maximum benefit of $5,000. The elimination period is 180 days. Benefits are provided through social security normal retirement age, as long as you meet the definition of disability. If you need to file for long term disability, please go to the ASA website, fill out the form, and submit the completed form to HR.

Employee Assistance Plan (EAP)

ASA provides an Employee Assistance Plan (EAP) that offers assistance with day-to-day issues, so you can be at your best at work and at home.

Confidential assistance is available for concerns such as:

- Family, relationship and parenting issues;
- Child and elder care needs;
- Emotional and stress-related issues;
- Conflicts at work or home;
- Alcohol and drug dependencies;
- Health and wellness issues.

Services available include:

- Telephone consultation, available 24/7, with licensed mental health professionals;
- Referrals to local child and elder care services and resources;
- Referrals to community resources when you need additional assistance.
EAP services are available 24/7 at 1-866-302-4480 to all employees at no cost to you and your family. If you need assistance beyond the scope of the EAP, the counselor will help you find an affordable solution. (You are responsible for any fees resulting from referrals outside of the EAP, including those associated with a medical benefit plan.)

**Cobra**

Covered employees and their dependents that lose insurance coverage for any of the following reasons are eligible to continue medical and dental insurance through COBRA: termination, reduction in hours, divorce or legal separation, death of the employee, eligibility for Medicare, or loss of dependent child status under the plan. All administrative rules and processes, such as open enrollment periods, as well as changes in plan benefits and premiums, apply to those on continuation coverage.

The New York State Chapter 498 Continuation Coverage states that once the normal 18 months of COBRA ceases for a participant in a plan that is flagged as New York State eligible, the participant will get an additional 18 months of New York State coverage as long as the employee continues to pay the premium. NY Employees have 60 days from the date of termination to accept continuation coverage through the insurance company.

Florida Health Insurance Coverage Continuation Act mirrors the federal COBRA laws, providing 18 months of continuation coverage under the medical health insurance group’s policy. Disabled employees may continue coverage up to 29 months. Florida Employees have 30 days from the date of termination to accept continuation coverage through the insurance company.

An important caveat to note is that COBRA benefits apply to medical and comprehensive plans only. It does not apply to self-funded: dental-only or vision-only plans.

**401(K) Plan**

This plan allows eligible Staff and Faculty to save on a pre-tax basis for retirement. You may save from 1% to 15%, which is what we refer to as your elected contribution. Amounts may be higher for participants over 50 years of age.

ASA College will match 50% of the first 6% of the elected contribution. You are fully vested after 3 years of participation in the plan. There are several different funds you may select to invest in. You must be employed by ASA College for at least one year before you are eligible to participate in this plan.

**Holidays**

ASA College observes 6 scheduled holidays per year.

Full-Time salaried employees are paid for the following company holidays:

- New Year’s Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day
In event that a scheduled holiday falls on a Saturday or Sunday, the holiday will be observed on Friday or Monday.

Employees will be notified if there are any future changes to the holiday schedule. The company reserves the right to change scheduled holidays.

A memorandum is generally issued at the beginning of each year specifying the dates that will be observed as holidays for the following year.

**Vacation Policy**

ASA College grants paid vacation time only to Full-Time salaried employees and Full-Time salaried instructors. Vacation time is granted to such employees each calendar year in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Calendar Years of Service (Staff and Faculty)</th>
<th>Number of Paid Vacation Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year of Hire</td>
<td>If you are hired on or before July 1, you will receive five (5) vacation days during the calendar year of your hire. If you are hired after July 1, you will not be entitled to any vacation time in that calendar year.</td>
</tr>
<tr>
<td>At least 1 full year, but less than 5 years of service as of January 1</td>
<td>10 days</td>
</tr>
<tr>
<td>At least 5 full years of service as of January 1</td>
<td>15 days</td>
</tr>
</tbody>
</table>

Vacation time accrues at an equal rate each month of the calendar year as follows:

<table>
<thead>
<tr>
<th>Employee Type</th>
<th># of Vacation Days per Year</th>
<th># of Vacation Hours per Year</th>
<th>Monthly Accr Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fill-Time Instructors</td>
<td>10 days</td>
<td>70</td>
<td>5.84</td>
</tr>
<tr>
<td></td>
<td>15 days</td>
<td>105</td>
<td>8.75</td>
</tr>
<tr>
<td>Fill-Time Regular Employees</td>
<td>10 days</td>
<td>80</td>
<td>6.67</td>
</tr>
<tr>
<td></td>
<td>15 days</td>
<td>120</td>
<td>10.00</td>
</tr>
<tr>
<td>VP - Executive Employees</td>
<td>15 days</td>
<td>120</td>
<td>10.00</td>
</tr>
<tr>
<td></td>
<td>20 days</td>
<td>160</td>
<td>13.34</td>
</tr>
</tbody>
</table>

The following employees are not eligible for any paid vacation time:

- Part-Time employees whose regular work schedule is less than 30 hours per week;
- Full-Time Equivalent employees whose regular work schedule is more than 30 hours per week.

An employee will change from “Part-Time” or “Full-Time equivalent” to “Full-Time” only if advised of such a change by management, and then, only in writing with appropriate approval. If such a change in status or classification occurs, however, no portion of the employee’s service as a “Part-Time” or “Hourly” employee shall be credited or considered in any way for purposes of determining the employee’s eligibility for paid vacation time.
Employees may not take vacation until it has accrued, unless approved by employee manager and “Wage Advance and Authorization of Payroll Deduction” form is signed and approved by HR representative. Vacation days may be taken in half or full-day increments. No vacation days accrue during an employee’s leave of absence.

*Employees may carry over up to a maximum of five (5) unused accrued vacation days from one calendar year to the next. Any unused accrued vacation days in excess of the five-day carryover amount will be forfeited if not used by December 31 of accrued year.*

Vacation must be requested in advance and scheduled with managerial consent. Unscheduled vacation can interfere with ASA’s operations and should be avoided. Taking unscheduled vacation days is subject to the provisions of the Attendance Policy, including daily call-in procedures. As with other absences under that policy, excessive use or other abuse of unscheduled vacation days may affect an employee’s chances for advancement or result in discipline up to and including dismissal. If a holiday observed by ASA College occurs while an employee is taking paid vacation time, the holiday will not be deducted from the employee’s accrued vacation.

Employees should complete a leave request form and submit it to their supervisor for approval. Requests for vacation at the Director’s level and above will not be authorized without President’s approval. Based upon department needs, ASA College will attempt to grant an employee the vacation dates he/she requests.

*Note: Upon resignation or termination of employment for any reason, or when employee is converted from Full-Time salaried employee or from Full-Time salaried instructor to “Full-Time Equivalent” or to “Part-Time” classification/position, employee will not receive pay for any accrued yet unused vacation time. All accrued but unused vacation time will be forfeited.*

**Sick Leave Policy**

**New York Sick Leave Policy:**

*Effective April 1, 2014, all NYC employees are eligible for 40 hours of paid sick time, provided that they work more than eighty (80) hours in a calendar year.*

Paid Sick Time will accrue at a rate of 1 hour for every 30 hours worked to a maximum of 40 hours in each calendar year.

Full-Time salaried employees and Full-Time salaried instructors may not use any accrued paid sick time until they have completed 90 calendar days of employment.

Part-Time and Full-Time equivalent employees may not use any accrued paid sick time until they have completed 120 calendar days of employment.

*All employees may carry over up to 40 hours of accrued unused paid sick time from one calendar year to the next; however no employee may take more than 40 hours of paid sick time in a calendar year.*

*Note: Upon resignation or termination of employment for any reason, employee will not receive pay for any accrued unused sick time.*
Florida Sick Leave Policy:

Part-Time and Fill-Time Equivalent employees are not eligible for paid Sick Time.

All Full-Time salaried employees whose regular work schedule is at least 40 hours per week and Full-Time salaried instructors whose regular work schedule is at least 35 hours per week are entitled to accrue up to five (5) sick days per calendar year, to be accrued for each full calendar month worked at the following rates:

• 3.34 hours for regular Full-Time salaried employees and
• 2.92 hours for regular Full-Time instructors.

Any unused accrued paid sick time may not be carried over and will be forfeited if not used by December 31 of accrued year.

Note: Upon resignation or termination of employment for any reason, or when employee is converted from Full-Time salaried employee or from Full-Time salaried instructor to “Full-Time equivalent” or to “Part-Time” classification / position, employee will not receive pay for any accrued and unused sick time. All accrued and unused sick time will be forfeited.

ASA College employees may not take Sick Leave time until it has accrued, unless approved by employee manager and “Wage Advance and Authorization of Payroll Deduction” is signed and approved by HR representative. Sick days may be taken in half or full-day increments. No Sick days accrue during an employee’s leave of absence.

An ASA College employee will change from “Part-Time” or “Full-Time equivalent” to “Full-Time” only if advised of such a change by management, and then, only in writing with appropriate approval. If a change in status or classification to Full-Time salaried employee or Full-Time salaried instructor occurs, however, no portion of the employee’s service as a “Part-Time” or “Full-Time Equivalent” employee shall be credited or considered in any way for purposes of determining the employee’s eligibility for paid Sick Leave.

Personal Leave Policy

Only Full-Time salaried employees and Full-Time salaried instructors are entitled to accrue up to five (5) Personal days per calendar year, to be accrued for each full calendar month worked at the following rate:

• 3.33 hours for Full-Time salaried employees
• 2.92 hours for Full-Time instructors.

No Personal days may be used in the first 90 calendar days of employment as a Full-Time salaried employee or Full-Time salaried instructor.

Any unused accrued Personal days may not be carried over and will be forfeited if not used by December 31 of accrued year.

The following employees are not eligible for any paid Personal days:

• Part-Time employees whose regular work schedule is less than 30 hours per week;
• Full-Time Equivalent employees whose regular work schedule is more than 30 hours per week.
An employee will change from “Part-Time” or “Full-Time equivalent” to “Full-Time” only if advised of such a change by management, and then, only in writing with appropriate approval. If a change in status or classification to Full-Time salaried employee or Full-Time salaried instructor occurs, however, no portion of the employee’s service as a “Part-Time” or “Full-Time equivalent” employee shall be credited or considered in any way for purposes of determining the employee’s eligibility for paid Personal days.

**Note:** Upon resignation or termination of employment for any reason, or when employee is converted from Full-Time salaried employee or from Full-Time salaried instructor to “Full-Time equivalent” or to “Part-Time” classification/position, employee will not receive pay for any accrued yet unused personal days. All accrued but unused personal days will be forfeited.

### Tuition Reimbursement Policies

**For Faculty:** Available to Full-Time salaried faculty members, (who have maintained FT status for at least one semester) - 50% of semester tuition (up to a maximum of $5000 per annum) is reimbursed under the following conditions:

i. Matriculated status at a regionally accredited college or university. Purely online programs that do no have residency requirements and are not measured in semester hours of credit do not fall under this policy;

ii. Must take a minimum of three (3) semester hours of credits per semester and receive a grade of “B” or better for all courses attempted.

iii. Must be enrolled in either Master’s or a Doctoral Program;

iv. Program of study must be within the teaching discipline at ASA.

**For Staff:** Available to Full-Time salaried staff members (who have maintained FT status for at least 1 year):

a. **Staff members without Associate Degrees:** Enrollment into any Associate degree program at ASA College - 50% of semester tuition is reimbursed. Staff members are responsible for fees and other non-tuition charges. They must maintain a Cumulative Grade Point Average (GPA) of 2.5 or higher in each semester of enrollment to receive the tuition reimbursement.

b. **Staff members with Associate degrees who pursue degrees at the Baccalaureate level** receive a tuition reimbursement of up to $2000 annually under the following conditions:

i. Matriculated status at a regionally accredited college or university. Purely online programs that do no have residency requirements and are not measured in semester hours of credit do not fall under this policy;

ii. Program of study must be related to the field of work at ASA;

iii. Must be enrolled for a minimum of three (3) semester hours per credits per semester and maintain a cumulative GPA of 2.5 or higher in their program.

*All reimbursable expenses must be pre-approved by the Vice President of a respective area and the President of ASA.*

All Faculty and Staff who complete a higher-level degree (regardless of whether they have received tuition reimbursement or not) will be eligible to receive double the percentage amount of their annual performance appraisal.
ASA Tuition Adjustment for Employees

Employees and their direct relatives interested in taking courses offered by ASA College will be given tuition discount as follows:

employees - 35%, employees’ direct relatives - 25%. Available to all Full-Time and Part-Time employees upon completion of minimum 6 months employment at ASA.

Unemployment and Disability Insurance

ASA College employees are covered by the New York State Unemployment Insurance Plan which provides unemployment benefits when applicable and disability benefits to employees who are unable to work because of a disability over an extended period of time.

Social Security Retirement Benefit

Employees of ASA College are covered for Social Security under the Federal Insurance Contribution ACT (FICA). Contributions are set by law and deducted from paychecks. ASA contributes an equivalent amount on behalf of the employee. ASA forwards both the employee and ASA's FICA payments to the Social Security Administration which holds the funds in trust for the benefits of the employee. That federal agency provides an accounting for employees of their accumulated payments into the Social Security Trust Fund. Although ASA contributes FICA payments on behalf of employees, the Federal Social Security Administration, and not ASA, is responsible for the administration of SSI benefits.

Worker’s Compensation

ASA College employees are covered by Worker’s Compensation Insurance for injuries sustained while on the job. It is extremely important that accidents be reported in writing to the Human Resources Department the same day they occur. This information is used to complete Form C-2 “Employer’s report of work-related injury/illness” which must be submitted to the Workers Compensation Board within 10 days.

Jury Duty

Employees are required to inform their supervisor at least one week before appearing for Jury duty. ASA College makes no provisions for paid jury leave, other than required by federal or state law. In special circumstances, employees may be granted special leave without pay for the reasons listed below.