

ARTICLE \_\_\_\_

**BENEFITS**

**A. Definition of Part-time, Modified Full-time, and Full-time Status for Benefits**

1. For the sole purpose of determining employment benefits for faculty members, a distinction is made between “part-time,” “modified full-time,” and “full-time” faculty based on levels of teaching and other activity. Benefit units are calculated by dividing total pay for a full fiscal year (July 1 through June 30) by the base hourly rate and then dividing that by 28.

2. Faculty members must meet certain benefit unit levels to qualify for contributions from the School towards various benefits in the following academic year. Faculty members who have fewer than 15 benefit units are part-time and are eligible to participate in the School’s group insurance programs without contribution from the school as provided below. Faculty members who at least 15 but fewer than 18 benefit units are modified full-time. Faculty members who have 18 or more benefit units are full-time.

3. During May of each year, the Director of Human Resources calculates benefit units for the following fiscal year. Faculty members shall receive official notification of their benefit unit level and associated benefits by June 1. Faculty members are eligible for benefits for the next fiscal year based on this June 1 tally.

4. Faculty members may request an interim report on average weekly benefit units earned at any point during the year from the Director of Human Resources. The School will provide to the Union President, a list of all Bargaining Unit Faculty and their benefit units by June 20 of each year.

**B. Benefits Summary**

**1. Changes to Providers**

During the term of this contract, the School in conjunction with and with the consent of the Union, may seek bids for Long-Term Disability, Health, Dental, Long-Term Care insurance coverages, and financial services companies in order to increase benefits and /or reduce costs with no decrease in benefits. Union members will be given at least two months notice of the intention to bid in order to provide input into the process. Any plans provided by the School, must be provided on a school-wide basis for all employees of Longy.

2. Benefits are offered based on the benefit unit calculation according to the following schedule:

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Benefit	Part-Time (fewer than 15 benefit units)	Modified Full-Time (15 benefit units to less than 18 benefit units)	Full-Time (18 benefit units or more)
Employer Funded Social Security, Medicare and Unemployment Insurance (required by law)	yes	yes	yes
Workers Compensation (required by law)	yes	yes	yes
Tuition Discounts for Faculty	yes	yes	yes
Tuition Discounts for Immediate Family Members	yes	yes	yes
Concert Tickets	yes	yes	yes
Use of Longy Performance Spaces	yes	yes	yes
Group Health Insurance (Longy contribution as a percent of premium)	yes (0%)	yes (40%)	yes (80%)
Retirement Annuity 403(b) plan (Longy contribution as a percentage of salary)	see item G below	yes (3%)	yes (5%)
Long-Term Disability Insurance	yes (100%)	yes (100%)	yes (100%)
Medical and Dependent Care Flexible Spending	yes	yes	yes

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Account (FSA) Program			
Qualified Transportation Expenses (QTE) Program	yes	yes	yes
Group Dental Insurance (voluntary, no contribution from Longy toward premium)	yes	yes	yes

C. Employer Funded Social Security and Medicare Contribution:  
By federal mandate, Longy must match the mandatory contribution required of all employees to the Social Security and Medicare Trust Funds. Employees need not take any action to receive this benefit.

D. Workers' Compensation Insurance:  
All Longy employees are covered by workers' compensation insurance. This insurance covers job related injuries or illnesses. A copy of the workers' compensation policy may be requested from the Business Office.

E. Unemployment Insurance:  
All Longy employees are eligible for Massachusetts unemployment insurance protection in the event of involuntary termination of employment. The amount and duration of payments are determined by the State Unemployment Insurance Agency on the basis of individual claims submitted.

### F. Group Health Insurance

1. All faculty members are eligible to enroll in Longy's group health insurance plan. Longy shall make a contribution to offset the premium cost for faculty who have modified full time or full time status with the remaining balance withheld on a pre-tax basis from the employee's monthly paycheck. Longy's contribution is as follows:

For faculty members who average:	Longy contributes:
less than 15	0% of the Individual premium
15 or more, but	40% of the Individual

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less than 18, benefit units per week (modified full-time)	premium
18 or more benefit units per week (full-time)	80% of the Individual premium

2. Faculty members who decide to enroll in the health program may do so only during the School's open enrollment period in June of each year or upon hire. Administration will provide teaching assignments consistent with Article \_\_\_\_\_ (Teaching Assignments) and make its best efforts to maintain a faculty member's benefit units level. The School shall continue to provide a "grace period" during which a faculty member, whose benefit units have fallen below the required minimum, will continue to receive the School's contribution toward Health Insurance for one plan year. During that one-year grace period, the faculty member must raise his/her benefit units to continue to receive the same health insurance contribution from the School in the subsequent year.

3. Bargaining Unit faculty members may also arrange for health insurance for his/her immediate family (spouse, domestic partner, and/or children). The faculty member must pay the difference between Longy's contribution and the cost of the additional coverage. Faculty members who do not qualify for modified full-time or full-time may still enroll and participate in group health insurance at their cost.

### G. Supplemental Retirement Annuity

As a nonprofit educational institution, Longy shall offer its faculty options for tax-deferred retirement investment in a 403(b) plan. The 403(b) plan allows employees to invest money in tax-deferred retirement accounts (currently provided through Fidelity Investments or TIAA-CREF). All bargaining unit employees may make voluntary contributions to their accounts. Longy shall make employer contributions for modified full-time and full-time faculty members as indicated in section G. 2 below. 403(b) program participation is subject to federal and tax regulations, including penalties for early withdrawals. 403(b) plans are also subject to the risks associated with any investment vehicle. Each faculty member is responsible for understanding relevant 403(b) government regulations and investment risks. Faculty members should seek certified tax and investment counsel as needed prior to making investment

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decisions. The Longy School does not provide tax or investment consultation. The Business office shall provide faculty members with information on the current 403(b) plans and help them enroll.

1. Voluntary Faculty Contributions: All faculty members may contribute to the 403(b) plan they have selected on a salary-withholding basis, subject to the limitations set by the federal government. A faculty member may begin to make regular monthly contributions through salary withholding to their individual 403(b) account at any time during his/her employment at Longy.

2. Employer Contribution: Longy makes a contribution for “modified full-time” and “full-time” faculty members only to a 403(b) account of their choosing as follows:

For faculty members who average:	Longy contributes (monthly):
15 or more, but less than 18, benefit units per week	Amount equal to 3% of employee's gross pay for that month.
18 or more benefit units per week	Amount equal to 5% of employee's gross pay for that month.

In order to receive the School's contribution, eligible faculty members must fill out appropriate paperwork by August 15. Faculty members who qualified for an employer-funded contribution will continue to qualify at that level of contribution for the duration of their employment at Longy, regardless of their number of average benefit units in subsequent years.

### H. Long-Term Disability

All faculty members are eligible to participate in the School's Long-Term Disability Plan. Longy makes no contribution to offset the premium cost for part-time faculty. Longy shall continue to provide 100% of the premium cost for modified full-time and full-time faculty toward's group Long-Term Disability coverage. The School provides a “grace period” during which a faculty member, whose benefit units have fallen below the required minimum, will continue to receive the School's contribution toward Long-Term Disability for

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one plan year. During that one-year grace period, the faculty member must raise his/her benefit units to continue to receive the same Long-Term Disability contribution from the School in the subsequent year. Faculty members may elect to continue Long-Term Disability coverage after the School's contribution ceases and after their termination of employment. The Business Office shall provide faculty members with detailed information about the Long-Term Disability Plan.

### **I. Flexible Spending Flexible Spending Account (FSA) program**

1. The School shall continue to offer its FSA program. This program shall be open to all faculty members. The FSA program allows faculty members to specify an amount to be withheld from their paychecks on a pre-tax basis which can be used for qualifying medical or dental out-of-pocket expenditures for faculty members or their dependents. The maximum amount that can be withheld in a plan year is \$5,000.

2. The FSA program also allows faculty members to specify an amount to be withheld from paychecks on a pre-tax basis for dependent care expenses. The maximum amount that can be withheld for dependent care is \$5,000 in a plan year, depending on tax filing status.

3. Open enrollment for the FSA program shall take place in June. Any money that is not used in the plan year shall be forfeited. The Business office shall provide faculty members with detailed information and enrollment forms.

### **J. Qualified Transportation Expense (QTE) program**

The School shall continue its Qualified Transportation Expense (QTE) program.

This program is open to all Longy faculty members. The QTE program allows faculty members to specify an amount to be withheld from paychecks on a pre-tax basis, which can be used for commuting expenses such as mass transit (e.g., T-passes) and parking. Open enrollment for the QTE plan takes place monthly. The Business office shall provide faculty members with detailed information and enrollment forms.

### **K. Group Dental Insurance**

1. All faculty members are eligible to enroll in Longy's group dental insurance plan. Longy makes no contribution to offset the premium cost. The total premium is withheld on a pre-tax basis from the employee's monthly paycheck.

2. Faculty members who decide to enroll in the dental program may do so only during the School's open enrollment period in June of each year or upon hire.

3. Faculty members may also arrange for dental insurance for their immediate family (spouse, domestic partner, and/or children).

### **L. Long-Term Care Insurance**

The School will, in conjunction with and with the consent of the Union, sponsor

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a voluntary, non-School contribution plan to cover a faculty member and his/her immediate family (spouse, domestic partner, and/or children) beginning in Year 2 (07/01/11-06/30/12) of this contract.

### **M. Tuition Discounts for Faculty Members**

Longy faculty members shall continue to receive discounted tuition rates for offerings of the Longy School of Music.

1. Private lessons: Faculty members studying privately with another Longy faculty member will receive a 40% discount on the tuition price. The registration fee will be waived.

2. Classes, workshops, chamber music, small and large ensembles: Faculty members may enroll in these on a non-credit basis at no charge as long as the minimum enrollment number has been met. The registration fee will be waived.

3. Classroom instruction for credit: Faculty members may enroll in classes for credit at no charge as long as the minimum enrollment number has been met. Any faculty member interested in pursuing a Longy degree or diploma must follow all normal admissions policies and procedures, be formally admitted and pay all fees in full.

### **O. Tuition Discounts for Immediate Family Members of Faculty**

Immediate family members of Longy faculty members, including spouse, domestic partner, and children shall continue to receive discounted tuition rates for offerings of the Longy School of Music.

1. Private lessons, chamber music, and small ensembles: Immediate family members studying privately with a Longy faculty member, and/or participating in chamber music, and small ensembles will receive a 40% discount on the tuition price. The registration fee will be waived.

2. Classes, workshops, and large ensembles: Immediate family members may enroll in classes and workshops on a non-credit basis at no charge as long as the minimum enrollment number has been met. The registration fee will be waived.

3. Classroom instruction and workshops for credit: Immediate family members shall continue to receive a 15% discount on the price of tuition for classes and workshops taken for credit. All fees apply. Any immediate family member interested in pursuing a Longy degree or diploma must follow all normal admissions policies and procedures, be formally admitted, and pay all fees in full.

### **P. Concert Tickets**

Faculty members shall continue to be admitted free of charge to ticketed events sponsored by Longy. Whenever possible, this benefit will also be extended to any one guest accompanying the faculty member. There are occasional concerts, however, such as benefit or sold-out events, for which this benefit may not apply. The Institutional Advancement Office will inform the Longy community of those events for which free concert tickets are not be available.

**Q. Use of Longy Performance Spaces**

1. Longy shall continue its Use of Performance Spaces benefit for faculty as described in the Faculty Guide to the Concert Office 2009-10 (Appendix \_\_\_\_\_).

LFU Proposal