

**HERKIMER COLLEGE  
EMPLOYEE BENEFITS SUMMARY  
PREPARED FOR EMPLOYEES COVERED BY THE  
CIVIL SERVICE CONTRACT**

This booklet is a summary of employee benefits offered to you as an employee at Herkimer College. Contained are the various benefits available to you as a Civil Service employee.

We would like you to be reminded that employee benefits received by the employee are over and above any salaries or wages paid to the employee, and can represent on the average, 50% of the salary.

Also, please note that the duration of these benefits coincides with the life of the current contracts with Civil Service employees, and letters of appointment for all other employees.

If you have any questions regarding these benefits or forms necessary to acquire them, contact the following people in the Human Resources Office (CC241):

James Salamy  
Director of Human Resources (part-time)  
Ext. 8332

Julie Todd  
Asst. Director of Human Resources  
Ext. 8432

Colleen VanVechten  
Human Resources Associate (part-time)  
Ext. 8382

Jamie Anadio  
Administrative Asst. for Human Resources  
Ext. 8332

Special Note:

Should there be any discrepancy between the benefits described in this handbook and the current Civil Service contract, the contract will take precedence.

SECTION I - INSURANCE

**A. HEALTH INSURANCE**

The College offers the following Health Insurance Plans:  
Excellus Classic Blue, Excellus - PPO, Excellus Healthy Family,  
and Excellus Fit & Healthy, and Mohawk Valley Physician's (MVP).

A summary comparison of the benefits provided by each of the health insurance plans will be provided to you on your date of hire. Plus, an updated version will be sent each year thereafter, prior to Open Enrollment.

The College will pay full cost for all employees hired as of August 31, 1983. Health coverage for all people hired after August 31, 1983 is in accordance with the CSEA contract.

Please refer to the yearly Open Enrollment booklet on Health Insurance Information for CSEA Employees.

**However, any Civil Service employee (hired pre or post August 31, 1983) who is enrolled in a health insurance plan with a premium that is higher than the Classic Blue Excellus plan, in addition to the contribution listed above, shall pay 100% of the difference in premiums.**

Contributions by Civil Service members shall be made in equal installments from bi-weekly payroll deductions.

The deductibles for the major medical portion of the Blue Cross/Blue Shield conventional health insurance plan are \$200 individual/\$400 family.

THE REOPENING DATE FOR COVERAGE ON ALL FOUR PLANS IS JANUARY 1<sup>ST</sup> OF EACH YEAR.

For any employee who leaves the employment of Herkimer College and is not otherwise entitled to the continuation of health insurance coverage, he/she will be offered the opportunity to continue through COBRA provisions. Employees will be notified that their health coverage will end on the last day of the month of their last regular payroll paycheck unless he/she elects to continue coverage by contributing 100% of the premium. The duration of coverage is in accordance with COBRA and HIPAA regulations.

Any employee who has waived coverage must rejoin the health plan at an open enrollment period prior to retirement in order to be eligible for health benefits.

Should you have any changes in status (marriage, birth of child, adoption, divorce, address change, name change) you must report the change(s) to Human Resources within 30 days. Failure to report a recent birth or marriage may require you to wait until the next open enrollment date to obtain coverage.

**B. PREMIUM ONLY PLAN (POP)**

The Premium Only Plan allows employee payroll health deductions for group insurance premiums to be taken before taxes instead of after taxes. By participating an employee can save 30% of the amount spent on group insurance premiums.

**C. FLEXIBLE SPENDING ACCOUNTS (FSA'S)**

HCCC offers two different types of Flexible Spending Accounts:

- (1) Health Care FSA - for medical and dental expenses.
- (2) Dependent Care FSA - for day care, babysitter, home care, etc. expenses.

The amount you elect to contribute to the FSA(s) is taken from your pay on a pre-tax basis. Your FSA contribution is then directed to your Flexible Spending Accounts. When you incur dependent care expenses, or health care expenses not covered by your benefit plans, you are reimbursed from the appropriate FSA.

**D. DENTAL PLAN**

The College will provide an Option 1 EBS Dental plan to all full-time Civil Service employees. Premium contributions are 100% paid by the College.

**E. AFLAC**

Two optional employee paid plans offered through AFLAC:

1. Personal Lifestyle Protector Cancer Plan - A cash-direct plan which includes wellness benefits, initial occurrence benefits, treatments, hospitalization, transplants, hospice, etc. Payroll deductions are pre-taxed.
2. Dental Wellness Benefit Plan - This supplemental dental plan provides benefits for various dental procedures such as cleanings, sealants, fillings, root canals, braces, etc.

Should you be interested in one or both plans, you need to contact Rebecca Pitcher at 610-357-8353.

## SECTION II - RETIREMENT BENEFITS

### **A. ERS RETIREMENT SYSTEM**

Civil Service employees are eligible to join the New York State Employees' Retirement System (ERS). Tiers in ERS relate to the membership date an employee joins the system (as shown in the chart below). If you have not been a member of any retirement plan previous to your employment at Herkimer College, you would automatically be a Tier VI member. ERS Tier IV and Tier VI members are not entitled to reimbursement of their individual contributions if they leave the system prior to becoming vested.

#### Membership Date

Tier I	before 7/1/73
Tier II	7/1/73 - 6/30/76
Tier III	7/1/76 - 8/31/83
Tier IV	9/1/83 - 3/31/2012
Tier VI	4/1/2012 onward

The amount of employee and employer contributions toward retirement as a percentage of salary earned is illustrated in the following chart. Also shown is the number of years required for vesting in the ERS system.

	Tier	Employee Contribution (% of salary)	Employer Contribution	Vesting
ERS	VI	*see below	Varies	10 yrs
ERS	IV	3%	13.3%	5 yrs
	III	3%	12.3%	5 yrs
	II	0%	9.9%	5 yrs
	I	0%	9.9%	5 yrs

Tiers, I, II, II, IV - After ten years of membership in ERS, members are no longer responsible for the 3% employee contribution.

Tier VI - Effective April 1, 2013, Employer contribution remains as stated above and the employee contribution will change as follows:

Based on salary ranges:

Wages less than or equal to \$45,000....3%

Wages greater than \$45,000-\$55,000....3.5%

Wages greater than \$55,000-\$75,000...4.5%

## **B. SUPPLEMENTAL RETIREMENT ANNUITIES**

The College currently offers SRAs through carriers that have been approved by the State University Board of Trustees. The approved providers are as follows:

- Fidelity Investments
- VOYA
- Valic/AIG Retirement
- Teachers Insurance and Annuity Association (TIAA)

This is an optional employee paid benefit that allows employees to make retirement savings contributions aside from the contributions they may be making into their regular retirement plan.

Features of the plan:

- Request an individual annuity calculation to determine your dollar limit when enrolling in a SRA - not to exceed Internal Revenue Code limits.
- All employees are eligible to enroll.
- No service requirement to be met before enrolling.
- Contributions made through salary reduction.
- Good savings advantage.
- Contributions are made free of federal and state income taxes.
- Cash withdrawals are available subject to Internal Revenue Code restrictions.
- Benefits are taxable when participant receives as income.
- Loans are available; provisions under various companies will differ.
- Withdrawals other than loans made before 59 ½ years old are subject to a 10% tax unless one of the following conditions is met:
  - 1) The participant retires or otherwise leaves employment and begins lifetime annuity income.
  - 2) The participant leaves employment at age 55 or older.
  - 3) The participant has unreimbursed medical expenses to the extent that those expenses are greater than 7 1/2% of his or her Adjusted Gross Income.
  - 4) The participant is disabled.
  - 5) The participant dies.
  - 6) The payment is made to someone besides the participant under a Qualified Domestic Relations order (a divorce settlement).

## **C. NEW YORK STATE DEFERRED COMPENSATION PLAN**

The Plan is a voluntary retirement savings plan that helps employees achieve their retirement savings goals

by providing high quality, cost effective investment products, investment education programs and related services. The plan offers the following benefits:

**Pre-tax contributions** - contributions to your account are not subject to federal or NY State income taxes until you receive them, so they reduce the amount of income tax you pay today.

**Tax deferred investment income** - earnings that are credited to your account are also not subject to current income tax.

**A wide array of investment options** - The Plan offers a Stable Income Fund and 24 additional investment options covering each major asset class, which provides the ability to diversify your investments.

**Simplicity** - contributions are deducted directly from your salary each pay period. You may change the amount you contribute at any time.

## SECTION III - LEAVES

### **A. SICK TIME**

One sick day is granted on the employee's anniversary date of each month. A contribution is sent to the New York State Employees' Retirement System for up to 175 unused sick days at the time of retirement.

If hired on or after January 1, 1994, you are not eligible to take sick leave with pay for the first three months of employment. However, you will earn one sick day a month for the first three months that will be credited at the end of three months.

It may be required that a physician's certificate be obtained if you are out of work due to illness for a period of three consecutive days.

### **B. SICK DAY POOL**

Civil Service members may join an optional sick day bank. Initial donation for membership is two sick days, with one sick day donated per calendar year thereafter.

### **C. VACATION TIME**

The vacation schedule is as follows:

- a. Civil Service employees who have been employed for at

least one year shall be entitled to two weeks vacation. After the first six months of employment, if an employee chooses, he/she may borrow one week of the two weeks vacation of which they will be eligible after completing one year of service.

- b. Civil Service employees who have been employed for at least two, three and four years shall be entitled to two weeks vacation per year.
- c. Civil Service employees who have been employed for at least five years shall be entitled to three weeks vacation per year.
- d. Civil Service employees who have been employed for at least ten years shall be entitled to four weeks vacation per year.
- e. Civil Service employees who have been employed for at least twenty years shall be entitled to five weeks vacation per year.

Each employee will be allowed to carry over from one vacation period to the next, five vacation days, which may be used along with the vacation they will be receiving for that year.

**D. FUNERALS AND BEREAVEMENT LEAVE**

Three bereavement days are given for a death in the immediate family. Immediate family is considered to be:

- |              |  |
|--------------|--|
| Mother       | Father-in-Law                            |
| Father       | Mother-in-Law                            |
| Sibling      | Daughter-in-Law                          |
| Spouse       | Son-in-Law                               |
| Children     | Grandchildren                            |
| Grandparents | Other relative living in employee's home |

One day is given, per supervisor approval for:

- |                 |        |
|-----------------|--------|
| Brother-in-law  | Aunts  |
| Sister-in-law   | Uncles |
| Other relatives |        |

**E. PERSONAL TIME**

Employees who work a 35 hour workweek shall receive 21 hours of personal leave per year. Employees working a 40 hour workweek shall receive 24 hours of personal leave. Unused personal days as of 12/31 are converted and added to accrued sick time.

New employees will not be entitled to use personal leave days for the first three months of employment.

## **F. HOLIDAYS**

All employees are allowed the following holidays with pay at the regular rate of pay:

New Years Day	Labor Day
Martin Luther King Jr.	Columbus Day
President's Day	Day after Columbus Day
Memorial Day	Thanksgiving Day
Independence Day	Day after Thanksgiving
Good Friday (College open)	Christmas
General Election Day (College open)	

Should a holiday fall on a Saturday it will be recognized on the previous Friday, should the holiday fall on Sunday it will be recognized on the following Monday.

Campus Safety Holiday Time:

1. If a Holiday falls on a day off, earn 8 hours.
2. If a Holiday falls on a work day, but employee does not work, no charge.
3. If a Holiday falls on a work day (works), earn 12 hours.
4. If a Holiday falls on relief day (works), earn 8 hours overtime and 8 hours holiday time.

## **G. CAREGIVER LEAVE**

Caregiver leaves are special leaves of absence, which may be requested for a period of up to one year. The first twelve weeks of such leave will be considered Family and Medical leave in accordance with the federal law and the College's Family and Medical Leave Act Policy and Procedures.

Employees may request leaves for the following reasons:

- A. For incapacity due to pregnancy, prenatal medical care or child birth,
- B. To care for the employee's child after birth, or placement for adoption or foster care;
- C. To care for the employee's spouse, child or parent, if the spouse, child or parent has a serious health condition.
- D. For a serious health condition that makes the employee unable to perform the employee's job.
- E. Military Family Leave Entitlements.

This benefit will be coordinated with the "Family Leave" provision of Federal Law as noted below unless the person granted the leave waives, in writing, health

insurance coverage at the College's expense during the period of the "Family Leave". The employee may then continue coverage at his/her own expense.

If no such waiver is executed, the first twelve weeks of such leave shall constitute family leave in accordance with the Federal statute and are subject to the following guidelines:

The College shall maintain coverage for health and dental insurance to an employee on leave pursuant to this section for the duration of the twelve week period and under the conditions coverage would have been provided if the employee had continued in employment continuously for the duration of such leave. The College may recover the premium that the College paid for maintaining coverage for the employee under such group health plan during any period of unpaid leave after the twelve week period and (1) the employee fails to return for a reason other than the continuation, reoccurrence or (2) onset of a serious health condition that entitled the employee to leave under subparagraph C or D above or, other circumstances beyond the control of the employee.

Nothing contained in this provision shall otherwise limit the obligations of the employer or the employee under the provisions of the Family Leave Act.

The complete Employee Right and Responsibilities under the Family and Medical Leave Act can be found in Herkimer College's Faculty/Staff Handbook.

#### **H. SABBATICAL LEAVE**

Sabbatical leave shall be granted for up to one year, without pay, for educational purposes that are job related.

### **SECTION IV - PAYROLL, SOCIAL SECURITY, TUITION, CHILD CARE, AND COLLEGE HOURS**

#### **A. PAYROLL SAVINGS AND CREDIT UNION**

Payroll Savings and Direct Deposit plans are available. Contact Joy Edmunds in the Payroll Office (ext. 8291) for enrollment information.

## **B. SOCIAL SECURITY**

Two separate taxes are withheld from your paycheck - one is Social Security tax; the other is Medicare. The two taxes total 7.65% of your income up to \$80,400. For higher incomes, you pay 7.65% on \$80,400, plus 1.45% in Medicare taxes on income over \$80,400. The College makes an equal contribution to the Social Security Administration for you.

## **C. TUITION POLICY**

Credit and non-credit courses will be available to all members of the bargaining unit under the following terms and conditions:

1. Employee will pay the College fee, plus the tuition.
2. Employee will buy the books and supplies necessary.
3. Courses taught at night must have enough signed up to have a course taught.
4. Fifty percent of the tuition will be refunded to the employee after the course is completed. Reimbursement for the tuition will be on a voucher basis.
5. In the event that an employee qualifies for another tuition reimbursement program, then the employee will only be reimbursed an amount equivalent to the balance of the tuition owed, up to and including 50%, as stated above.
6. For those establishing membership in the Fitness Center, the College will pay the membership fee.

## **D. CHILD CARE CENTER**

The Child Care Center, located between the P.E. Building and the Technology Building, is open from 7:30 a.m. to 5:00 p.m., Monday through Friday. The Center accepts children ages 18 months-5 years of age at the employee rate. Children of Herkimer College students will take precedence over the children of Herkimer College employees.

## **E. COLLEGE WORK HOURS**

Generally, College work hours are Monday through Friday from 8:30 a.m. until 4:30 p.m. Use of personal and sick time can be charged in one hour increments. Use of time should be discussed with your immediate supervisor, when appropriate, to ensure coverage of duties for the time being missed. Emergency or special situations will be dealt with on an individual basis with the respective supervisor.

## **SECTION V - PROCEDURES**

## **A. CALL-IN AND TIMESHEET PROCEDURES**

All College employees must call in to his/her immediate supervisor to report an unplanned absence.

Timesheets are to be handled in the following manner:

1. Employee completes timesheet.
2. Immediate supervisor approves the timesheet.  
It is the supervisor's responsibility to assure the accuracy of the timesheet.
3. All timesheets should then be sent directly to Human Resources. Timesheets for part-time employees should be sent to the Payroll Office.

## **B. INCIDENT/ACCIDENT REPORT PROCEDURES**

The following guidelines apply when making out an incident/accident (related to Worker's Compensation) report:

1. A report should be made out as soon as possible (within 24 hours of incident/accident) with Campus Safety and/or Supervisor. The completed form should be sent to the Assistant Director of Human Resources, and a copy to the office of the VP for Administration and Finance.
2. If a doctor is seen, see the Asst. Dir. Of HR to complete further Worker's Compensation paperwork.

## **C. EMERGENCY CLOSING ANNOUNCEMENT PROCEDURES**

When conditions exist (poor weather, utilities interruption, etc.) which threaten the health or safety of students, faculty, and staff, one of two separate decisions will be made:

- Classes will be canceled: which means that, although students and teaching faculty will not be required to report to campus, all others are expected to report for work. Non-teaching faculty responsibility is outlined in Section 17.7 of the Faculty Handbook. All athletic events will be canceled. The Fitness Center and computer labs will remain open.
- The College will be closed: which means that all employees and students will not be required to report to campus.

Campus safety officers and maintenance personnel are to report to their regular shift schedules, unless otherwise notified.

The decision to cancel classes or close the campus will be made by the President no later than 6:30am, and will be

communicated to local radio and television stations as soon as possible.

Radio stations carrying official notices will be:

WADR	WLFH	WBUG	WUCL	WSKS	WUTQ	
WRNY	WKLL	WSKU	WBGK	FROG	WOUR	WXUR
WODZ	WVHC	WGY	WRBY	WTLB/ROCK		WIBX/WLZW

Television stations carrying official notices will be:

HCTV	WKTV	WUTR
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DAYTIME CLOSING: Affects all College activities, including athletic contests, scheduled to begin prior to 5pm.

EVENING CLOSING: If a decision to close evening activities (after 5pm) is made, announcements will be made as outlined above. This decision will be made no later than 3pm, and communicated to local radio and television stations as soon as possible.

## SECTION VI - HAZARD COMMUNICATION WRITTEN PROGRAM

### **A. GENERAL**

The purpose of this instruction is to ensure that Herkimer College is in compliance with the OSHA Hazard Communication Standard (HCS) 29 CFR 1910.1200.

The VP of Administration and Finance is the overall coordinator of the facility program, acting as representative of the President of the College and the Board of Trustees, who have overall responsibility.

In general, each employee in the facility will be appraised of the substance of the HCS, the hazardous properties of chemicals they work with, and the measures to take to protect themselves from these chemicals.

### **B. INVENTORY OF HAZARDOUS CHEMICALS**

The Shipping & Receiving Clerk will maintain a list of hazardous chemicals used in the facility at the Receiving Station. The Science Lab Tech will maintain a list of all chemicals used in the science laboratories in JH240. Each will update the lists upon receipt of new hazardous chemicals or changes in present hazardous chemicals.

### **C. MATERIAL SAFETY DATA SHEETS (MSDS)**

The Director of Campus Safety and Shipping & Receiving Clerk will maintain an MSDS on every substance on the hazardous chemical inventory list. The Science Lab Tech will only maintain an MSDS library for those chemicals on the Science Laboratory Inventory list. The MSDS will consist of a fully completed OSHA form 174 or equivalent. The MSDS libraries will be located in the Security Office, Receiving Station and Science Lab JH240. MSDS's will be readily available to all employees. The Purchasing Agent is responsible for acquiring and distributing MSDS's. The Shipping & Receiving Clerk will review each MSDS upon arrival to check for accuracy and completeness, and will check with the Purchasing Agent if additional research is necessary. All new procurements for the facility must be cleared by the Purchasing Agent. Whenever possible, the least hazardous substance will be procured.

MSDS's that meet the requirements of HCS must be fully completed and received at the facility either prior to, or at the time of receipt of the first shipment of any potentially hazardous chemical purchased from a vendor. It may be necessary to discontinue procurements from vendors failing to provide approved MSDS's in a timely manner.

#### **D. LABELS AND OTHER FORMS OF WARNING**

The Maintenance Supervisors and Science Lab Tech are designated to ensure that all hazardous chemicals in the facility are properly labeled. Labels should list at least the chemical identity, appropriate hazard warnings, and name and address of the manufacturer, importer, or other responsible party. The Maintenance Supervisors and Science Lab Tech will refer to the corresponding MSDS to verify label information. Immediate use containers, small containers into which materials are drained for use on that shift by the employee drawing the material, do not require labeling. To meet the labeling requirements of HCS for other in house containers, refer to the label supplied by the manufacturer. All labels for in-house containers will be approved by the Maintenance Supervisors or Science Lab Tech prior to their use.

The Maintenance Supervisors and Science Lab Tech will check on a monthly basis to ensure that all containers in the facility are labeled and that the labels are up to date.

#### **E. TRAINING**

Each employee who works with or is potentially exposed to hazardous chemicals will receive initial training on the HCS and the safe use of those chemicals. Additional training will be provided for employees whenever a new hazard is introduced into their work areas. Hazardous chemical training may also be

conducted by outside agencies.

The training will emphasize these elements:

- A summary of the standard and this written program;
- Hazardous chemical properties including visual appearance and odor and methods that can be used to detect the presence or release of hazardous chemicals;
- Physical and health hazards associated with potential exposure to workplace chemicals;
- Procedures to protect against hazards, e.g., personal protective equipment, work practices, and emergency procedures;
- Hazardous chemical spill and leak procedures;
- Location of MSDS Libraries, and how to read, understand and apply appropriate hazard information to MSDS's.

The VP for Administration and Finance will monitor and maintain records of employee training.

#### **F. CONTRACTOR EMPLOYEES**

The Director of Facilities Operations will advise any contractors of any chemical hazards which may be encountered in the normal course of their work on the premises. In addition, the Director will be responsible for notifying college employees of chemicals introduced into the worksite by contractors.

#### **G. NON ROUTINE TASKS**

Maintenance Supervisors contemplating a non-routine task will ensure that employees are informed of chemical hazards associated with the performance of these tasks and appropriate protective measures prior to the commencement of such work.

#### **H. ADDITIONAL INFORMATION**

Requests for further information on this written program, the Hazard Communication Standard, and applicable MSDS's should be directed to the Director of Campus Safety.

### **SECTION VII - AUTO AND LIABILITY INSURANCE**

#### **A. AUTOMOBILE LIABILITY INSURANCE**

Herkimer College maintains a business automobile insurance policy on all college-owned vehicles. The current policy is with Utica

National Insurance through the Crocker Agency and carries a \$1,000,000 liability limit, \$50,000 no-fault and \$20,000 uninsured motorist liability. This policy would provide coverage in the event a college-owned vehicle was involved in an accident.

A common question asked by employees about automobile insurance is, if the employee uses their own personal vehicle on college business, what coverage would be available under the College's insurance policy?

Under New York State insurance laws, the vehicle's insurance is considered primary. Therefore, your insurance policy, not the College's, would provide coverage in the event of an accident. Should the liability exceed the limits of your policy, the College has excess coverage up to an additional \$3,000,000.

To ensure that the excess coverage provided by the College's policy applies to your trip, the trip must be authorized prior to traveling. If your trip is not authorized in writing on the College's travel authorization form, you may not be covered for the excess or a non-automobile negligence action.

## **B. LIABILITY INSURANCE**

Herkimer College has comprehensive general liability coverage that provides limits of \$1,000,000 per occurrence and \$3,000,000 aggregate.

It covers bodily injury and/or property damage claims on or off campus if on college related business, medical malpractice, extended bodily injury and property damage liability, employees and students in workstudy programs as additional insured. Faculty are included as a named insured with regard to classroom and clinical instruction.

Students in clinical work sites pay a malpractice insurance fee to the college. The policy covers OT and PT students for medical professional liability with \$1,000,000 per occurrence, \$3,000,000 aggregate limit. Faculty are also a named insured and would be covered under the Professional Malpractice contract.

## **SECTION VIII - PROCEDURES FOR PROCESSING INSURANCE BENEFITS**

### **A. PROCESSING BC/BS HEALTH INSURANCE BENEFITS**

If you (patient) are treated by a participating hospital or participating physician, it will not be necessary for you to submit a claim form. Submission of the claim will be handled

by the provider.

- If there is a balance due on a provider-submitted claim, the balance is automatically applied against major medical.
- If the provider does not participate with BC/BS it may be necessary for the subscriber to submit a claim form.
- Prescriptions are not covered under BC/BS but they are covered after your deductible is met at 80% under Major Medical. You must complete a claim form for prescriptions.

## **B. GUIDELINES FOR COMPLETING CLAIM FORMS**

1. A separate claim form must be completed for each patient. However, you may submit several bills for the same patient on one claim form.
2. Along with the claim form, you must send an itemized statement from each provider. An itemized statement or bill should include the date of each service; the charge for each service; a description of each service (the description may be a numeric code).
3. Complete all information requested in Section Two.
4. Be sure to sign and date the claim form before submission.
5. Other helpful hints:
  - a. The "subscriber" is the name of the contract holder.
  - b. The "provider" is the person or institution that renders the service (doctor, hospital, laboratory, etc.)
  - c. Your "identification number" is the nine-digit number that appears on your BC/BS identification card.

## **C. PROCESSING MAJOR MEDICAL BENEFITS**

Major Medical will pay 80% of all eligible charges after a deductible has been met. These charges may consist of the remaining balance on a bill after BC/BS has processed or charges that BC/BS will not cover. To meet this deductible, keep statements from BC/BS and bills/receipts on charges they do not cover.

When the total of these documents equals the deductible amount or more, submit a claim form to Major Medical.

Make copies of everything you send to either BC/BS or Major Medical. Canceled checks will not be accepted by Major Medical as documentation. Send to the address on the form, which is:

Excellus BC/BS  
PO Box 22999  
Rochester, New York 14692

Please be patient with both Blue Cross and Major Medical.

Processing takes a while, especially during the months of November through March. Send in claims as they occur, if you have met the deductible. If a doctor or hospital are impatient for payment, give them your insurance information, let them know the date you sent the claim in and that they may call Blue Cross or Major Medical to verify this information.

**D. COORDINATION OF BENEFITS**

If both you and your spouse have family coverage, benefits may be coordinated between the two insurance plans. For services provided to you, you must first claim them under your Blue Cross I.D.#. Once this has been processed, you may claim the balance under your spouses plan and I.D.#. The remaining balance may be sent to Major Medical under your I.D.#, and once processed, submitted again under your spouses I.D.#.

**E. PROCESSING EBS DENTAL INSURANCE BENEFITS**

Claim forms are available in the Human Resources Office. Either you or the physician may submit the claim in the same manner as a claim for Excellus Benefit Solutions (EBS). Claim forms must either have a doctor's signature or be accompanied by a signed itemized bill. Major Medical benefits are not available under the Dental Insurance. Send claim forms to:

EBS Benefit Solutions  
115 Continuum Drive  
Liverpool, New York 13088

**SECTION IX - NOTICE TO EMPLOYEES**

THE UNLAWFUL MANUFACTURE, DISTRIBUTION, DISPENSING, POSSESSION OR USE OF A CONTROLLED SUBSTANCE IS PROHIBITED ON THE COLLEGE CAMPUS. VIOLATORS OF THIS POLICY WILL BE HELD ACCOUNTABLE FOR THEIR ACTIONS, WHICH MAY INCLUDE MANDATORY PARTICIPATION IN AN APPROVED TREATMENT PROGRAM, SUSPENSION, TERMINATION OF EMPLOYMENT, OR OTHER BARGAINING AGREEMENTS, CIVIL SERVICE AND NEW YORK STATE LAW.

## SECTION X - GRIEVANCE PROCEDURES

Herkimer College has an existing formal grievance procedure for the benefit of its employees and students.

This grievance procedure will be used for the review of any allegations an employee or student may have against another employee or student of Herkimer College. A grievance may be filed for ANY unlawful discrimination against someone in regard to race, color, national origin, religion, age, sex, disability or marital status.

A formal complaint may be filed with the Affirmative Action Officer (Director of Human Resources).

### **A. STATEMENT OF POLICIES**

When hired, you will receive (through banner) a Faculty-Staff Handbook that includes the College's policies and their descriptions. You will be asked to electronically check off that you have read and understood the handbook and the responsibilities it details.

## SECTION XI - SMOKING POLICY

Smoking is prohibited in all College facilities and vehicles. (Also includes electronic devices).