

ROCHESTER INSTITUTE OF TECHNOLOGY

Summary of Benefits for Adjunct Employees

RIT is strongly committed to its employees and their personal welfare. Since adjunct employees represent a very important segment of the University community, we have designed an adjunct benefits package. Adjunct employees are encouraged to familiarize themselves with this information.

The information in this document is a summary of the benefits as they currently exist. If there is any confusion or conflict regarding plan features, the plan document/contract will be the final authority. RIT reserves the right to change, modify, discontinue, or terminate benefits at any time for any reason.

Medical, Vision, and Dental Coverage

Adjunct employees are eligible for medical, vision, and dental coverage in terms in which they work. There is some subsidization by RIT for the medical and dental plans; employees who enroll in the vision care plan pay the full premium. You will find details about the benefits and the employee contribution amounts in the Keeping Healthy section on the benefits website at www.rit.edu/benefits.

If you would like to enroll, complete the *Benefits Enrollment/Change Form for Part-time and Adjunct Employees* found in the forms section of the benefits website. You will pay for your coverage by payroll deduction. However, if your elections are too high to be deducted from your pay, we will set you up for billing by our outside billing administrator.

Tuition Waiver

RIT's Tuition Waiver benefit is an integral part of the University's overall benefits package and adjunct employees are eligible to participate in this very valuable benefit. Please note that Tuition Waiver benefits are available **only during the terms in which you work**. You must complete the [Tuition Waiver Form](#) each term you will use the benefit. You can find the [form](#) on the forms page of the HR website (www.rit.edu/humanresources/) or obtain the form from the Human Resources Department.

Please be aware that RIT employees and family members who take classes using Tuition Waiver are considered students under the NYS Public Health Law 2165/2167. Therefore, employees and family members must comply with established NYS and RIT immunization requirements; refer to the Student Health Center website for more detailed information: www.rit.edu/studentaffairs/studenthealth/.

If you are eligible for Tuition Waiver and receiving a Tuition Waiver benefit when your employment ends, the benefit will continue through the end of the term in which you terminate employment. There will be no Tuition Waiver for the term that begins after your termination from employment.

If a Tuition Waiver is applied to the student account in error, the Waiver will be reversed and the student will owe the full billed amount to RIT Student Financial Services Office.

Adjunct Employees are eligible for a Tuition Waiver as outlined below, unless noted in the *Exclusions* section, for undergraduate and most graduate level credit-bearing courses (see *Exclusions* section below) as well as eligible classes you take through RIT's Academic Support Center (ASC) and English Language Center (ELC), up to 12 credit hours per term, in terms in which you work.

Terms Taught	RIT Date of Hire		
	On or After 1/1/2006	7/1/1993-12/31/2005	Before 7/1/1993
1-2	25%	25%	100%
3 or more	50%	50%	100%

Family Members – RIT also provides Tuition Waiver benefits for eligible family members in terms in which you work as outlined below, unless noted in the *Exclusions* section. Family members are not eligible for classes through the Academic Support Center or the English Language Center. The availability, type and amount of Tuition Waiver is based on your date of hire and how many terms you have worked.

Terms Taught	RIT Date of Hire		
	On or After 1/1/2006 (undergraduate only)	7/1/1993-12/31/2005 (undergraduate and most graduate)	Before 7/1/1993 (undergraduate and most graduate)
1	0%	0%	0%
2	0%	25%	50%
3 or more	50%	50%	50%

Eligible family members include your spouse or domestic partner and eligible children. An eligible child is one who is:

- Under age 30 and the natural or adopted child of the employee, the employee's spouse, or the employee's domestic partner.
- Any other child who is under age 30, and
 - for whom the employee is the legal guardian or custodian, and
 - has been the legal guardian or custodian for at least three years prior to the date on which the child begins using the educational benefit, and
 - who resides in the employee's home, and
 - who is claimed as a tax dependent on the employee's federal income tax return.

If a child has matriculated in a program before the age of 30, he/she would be eligible for Tuition Waiver to complete that same degree program started (not a different program) through the academic term in which the child attains age of 35. There will be no Tuition Waiver available beyond age 35 for a child.

Maximum Benefit - Beginning with the 2013 Summer quarter, a lifetime maximum of 145 credit hours of undergraduate Tuition Waiver benefits will apply for each eligible family member who attends RIT. The Tuition Waiver benefit is generally for enrollment in a degree-seeking program. However, we understand individuals may be interested in single courses from time to time. Therefore, within the 145 credit hours, students may use up to 30 credit hours for non-degree seeking (non-matriculated) course work; this 30 credit hours includes credit hours for courses that the family member audits as well as credit hours earned under the Project Lead the Way program. In addition, the credit hours for a class that an eligible family member withdraws from or fails will count toward the lifetime maximum. These credit hour maximums apply to each eligible family member who receives a Tuition Waiver benefit, including family members of current employees, retirees, Long Term Disability (LTD) recipients, and future employees.

If a family member is enrolled in a degree-seeking program (i.e., matriculated) prior to the Summer quarter in 2013, the new credit hour maximums would not apply for the coursework in the degree-seeking program.

Proof of Eligibility for Family Members

RIT has a family member verification (FMV) process to ensure that only those people who are eligible for benefits are covered and that the proper tax status is applied. It is important that RIT and employees are spending money as intended and that required taxes are paid.

- **Eligibility** - The process is a simple one; copies of the eligibility verification documents only need to be provided **once** for an individual regardless of future benefit plan enrollments (e.g., if you cover your spouse only under dental and later add your spouse to your medical coverage, you will not need to

provide another copy of the verification document). Generally, the approved documents are a marriage certificate for a spouse and a birth certificate for a child; refer to the benefits page of the HR website (www.rit.edu/benefits) for more details on accepted documents.

- **Tax Status for Child** - If you are requesting a Tuition Waiver for your child and you indicate that you claim your child as a tax dependent, we will need a photocopy of the top portion of your most recent Federal tax return showing the child's name. We do not need the income section so you can block out that information or provide only the top half. You can also block out the Social Security Numbers. We will need this document each year. We also update the HR system that we have received this document so you only need to submit once per calendar year. We do not need the tax dependent verification for a spouse.

Financial Aid

If the student (you, your spouse/partner or child) is eligible for tuition assistance from other sources, including New York State TAP or another employer, he/she must apply for that benefit (similar to how coordination of medical coverage works). New York State TAP or other external financial assistance will be applied to reduce the total tuition bill before the tuition waiver is applied. In the case of RIT scholarships or grants, the Tuition Waiver is applied first, before any other RIT scholarships or grants; in no case will the combination of a Tuition Waiver and RIT scholarships or grant be greater than the full amount of tuition each year.

Exclusions

There are a few exclusions where Tuition Waiver does not apply or where it is modified:

- Family members of adjunct employees are not eligible for classes through the Academic Support Center or the English Language Center
- Family members of adjunct employees hired on or after January 1, 2006 are eligible for undergraduate courses only (there is no Tuition Waiver for graduate courses).
- Family members are subject to the credit hour limit as outlined above.
- Executive MBA program – no Tuition Waiver
- PhD courses - no Tuition Waiver for family members and a 50% Tuition Waiver for employees, if the employee is matriculated in the PhD program and if the course taken is job-related (as defined by the IRS);
- Study abroad programs – no Tuition Waiver; payment for study abroad is described below (for more information about study abroad, contact RIT's Study Abroad Office)
 - **RIT Programs** (e.g., RIT's partner universities in Croatia, Dubai, and Kosovo) including those which are Faculty-Led: The student will be billed at the published regular full-time tuition rate of the partner university.
 - **Affiliate Programs** (e.g., SU Abroad and Arcadia): The student will be billed at the published rate of the affiliate university.
 - **Faculty-Led Programs with a non-RIT Host University** (e.g., the Italian Study Abroad program to Genova, Italy): The student will be billed the regular RIT tuition rate, less a standard dependent discount which will be set annually by the RIT budget office. Currently, the standard discount is 30%.

If you have questions about whether a particular course is eligible for Tuition Waiver, please contact the Human Resources Department.

Taxes on Tuition Waivers

Tuition benefits may be taxable. If you do not claim a child as your tax dependent and the other parent (your ex-spouse) does not claim the child as a tax dependent, the waiver will be taxable to you. Generally, all waivers for graduate courses that your eligible family members take are taxable. In addition, if the student is matriculated in a

graduate program and takes an undergraduate course as a requirement of the graduate program, the undergraduate course would be taxable as well.

Because of a federal law that provides to employees (**not** family members) \$5,250 per calendar year in graduate educational assistance on a **tax-free basis**, RIT also has an educational assistance program. Since there is no dollar limit for the tax-waiver for job-related courses, employees should use the job-related rule, when applicable, to enjoy the maximum favorable tax treatment. Therefore, employees receiving taxable tuition waivers will need to complete a form for each course indicating the following:

- the course is job-related, or
- the course is not job-related and they are requesting a tax-waiver under the educational assistance program.

The IRS defines a job-related course as that needed to **maintain or improve** the employee's current job skills. A course is not job-related if it serves to meet the minimum requirements of a job. Additionally, the job-related determination is based on the course, not the degree program. If applicable, the *Job-Related Verification Form for Adjunct Employees* should be completed and sent to the Human Resources Department no later than the last date to Drop/Add courses. **If HR does not receive a *Job-Related Verification Form for Adjunct Employees* from you, neither you nor your family members will be able to register for future terms and there will be no future Tuition Waivers until you submit a *Job-Related Verification Form for Adjunct Employees*.**

Tax Amount – If the benefit is taxable, RIT Accounts Receivable will send an invoice to your RIT email address for the taxes you owe. The tax amount includes federal, FICA, and state taxes, and is approximately 40% (can vary based on changes in the tax tables). Your W-2 income will be increased by the amount of the waiver and your taxes paid in for the period (i.e., withheld from your pay) will be increased accordingly. For example, if your eligible family member receives \$1,000 in tuition waiver that is taxable, you would pay to RIT approximately \$400 in taxes (which RIT forwards to the government on your behalf) and your W-2 taxable income would be increased by \$1,000.

If you do not pay the required taxes, neither you nor your family members will be able to register for future terms and you will not be eligible for future Tuition Waivers until you pay the taxes owed.

Retirement Savings Plan

RIT believes it is important to provide all employees, including adjunct employees, with an opportunity to save for retirement. The RIT Retirement Savings Plan assists you in planning for a financially secure retirement future by providing an opportunity for capital and investment accumulation.

Adjunct employees are eligible to participate in the Plan the first of the month following date of hire. Fidelity is the Master Administrator for the Plan. This means that you have the streamlined ability to enroll in the Plan and make changes, whether you contribute to Fidelity, TIAA-CREF, or both. You choose the investments for your contributions and you are immediately 100 percent vested.

Please note that the Internal Revenue Service (IRS) limits the amount an individual can contribute to all retirement plans (including contributions you may make at another employer). Contact the Human Resources Department for assistance in determining your annual maximum contribution amount.

To learn more about enrolling in the Plan, making contribution changes, and making investment changes, refer to the [document](#) in the Retirement section on the HR website (www.rit.edu/benefits).

Statutory Benefits

Beginning with the first day of employment, employees are enrolled and protected by Social Security, short-term disability, and Workers' Compensation. Premiums are fully paid by RIT.

Other Benefits

As a member of the RIT community, adjunct employees are also eligible for certain other privileges and benefits designed to enhance your RIT experience. You are invited to make full use of the university's many recreational facilities, including the Student Life Center.

We also encourage you to make use of the many services of the Wallace Library. In addition to books, magazines, newspapers, and pamphlets, the library has microfilm, microfiche, motion pictures, audio and video cassettes, slide/tape sets, and filmstrips. An on-line computer catalog aids in the search for materials. A current RIT identification card is required before materials may be checked out.

There are also a variety of discounts available to employees. Employees are entitled to a 10% discount on most items at **Barnes & Noble @RIT** upon presentation of their RIT ID card. You can also use your RIT ID card as a debit card — called **Tiger Bucks** — by making deposits to your debit card account. With this account, you will receive a *10% discount* in all **Dining Services facilities** when you pay with your ID card. To learn more about Tiger Bucks, refer to Dining Services website at <http://www.rit.edu/fa/diningservices/content/tiger-bucks>

You are also eligible to join the **Advantage Federal Credit Union**, which offers checking and savings accounts, certificates, and loans to RIT employees.

A parking application must be submitted to the Parking Office within one week of hire.

If you have any questions, feel free to contact your benefits representative in the Human Resources Department based on the first letter of your last name as follows:

YOUR LAST NAME	CONTACT	TELEPHONE	EMAIL ADDRESS
A-L	Valerie Liegey	(585) 475-5346/V	valpsn@rit.edu
M-Z	Brett Lagoe	(585) 475-5983/V	blpsn@rit.edu