

MERCER
UNIVERSITY



Summary of
EMPLOYEE BENEFITS
PLAN YEAR 09-10

Mercer University Information about this Summary

Conditional Understanding: This document is intended to be a summary document only and is not intended to limit, enhance or supercede the provisions of Mercer University's policies, procedures and contracts which are in place and are the controlling authorities over the benefits summarized herein. Mercer reserves the right to change or eliminate any of these benefits at its discretion. Further, this document is designed to provide summary information specifically for the plan year printed at the bottom of each page..

For purposes of this document:

The term "Regular Full-time Employee" includes all employees (Faculty, Staff, Visiting Faculty, and Full-time Residents) hired to work a minimum of 30 hours per week on an on-going basis.

The term "Regular Part-time Employee" includes all employees who work at least 20 hours per week, but less than 30 hours per week on a regular basis, for a total of at least 1,000 hours or more in a year.

The term "Temporary or Seasonal Employee" includes all employees hired to work temporarily, only part of the time during the year following their first day of employment. Unlike "Regular Full-time" and "Regular Part-time" these employees are hired only for a short time (usually less than six months) as additional staffing becomes necessary for special programs or events. "Temporary or Seasonal Employees" whether full-time or part-time, are not considered eligible for benefits under this plan.

The term "Classified Employee" includes all employees whose positions are included in the University's Classification system. In general, these are all Full-Time and Part-Time Regular employees except Faculty, Executives, and employees in certain Administrative and Professional positions.

The employee portion of the premium payments of the benefits described in this summary may be paid through salary deduction with pre-tax or after-tax dollars (except for Dependent Life described on page 8.)

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Section 125 Cafeteria Plan

SUMMARY PLAN DESCRIPTION (SPD)

I. Introduction

MERCER UNIVERSITY has established its Flexible Benefits Plan (the "Plan") to enable Participants to elect certain non-cash benefits. The Plan is intended to qualify as a "cafeteria plan" under Section 125 of the Internal Revenue Code, which would allow non-cash benefits received pursuant to a Participant's election to be excluded from the Participant's taxable income. Although the Company and Plan Administrator will attempt to operate the Plan in a manner that it so qualifies, there are no guarantees that amounts received in the form of non-cash benefits will in fact be excludable from any Participant's income for federal and state income tax purposes or from wages for FICA purposes.

This Summary Plan Description is a brief description of the Plan and your rights, obligations, and benefits under that Plan. This Summary Plan Description is not meant to interpret, extend, or change the provisions of the plan in any way. The provisions of the Plan may only be determined accurately by reading the actual Plan document. A copy of the Plan is on file in the Benefits office and may be read by you at any reasonable time. If you have any questions regarding the Plan, or this Summary Plan Description, you should ask the Plan Administrator which is Mercer University (Benefits Administration). In the event of any discrepancy between this Summary Plan Description and the actual provisions of the Plan, the Plan will govern.

II. General Information about the Plan

There is certain general information that you may need to know about the Plan. This information has been summarized for you in this section.

MERCER UNIVERSITY Flexible Benefits Plan is the name of the Plan. The provisions of the Plan became effective on April 1, 1994, which is called the Effective Date of the Plan. The Plan's records are maintained on a twelve-month period of time. This is known as the Plan Year. The Plan Year begins on July 1 and ends on June 30.

Your Employer's name, address and identification number are:

MERCER UNIVERSITY
1400 Coleman Avenue
Macon, Georgia 31207
478-301-2699
TAX ID # 58-0566167

The name, address and business telephone number of the Plan's Administrator are:

Same as Employer

The Plan's Administrator keeps the records for the Plan and is responsible for the administration of the Plan. The Administrator has the discretionary authority to construe the terms of the Plan and make determinations on questions that may affect your eligibility for benefits. The Plan Administrator will also answer any questions you may have about the Plan.

The name and address of your Plan's agent for service of legal process is: **Same as Employer**

III. Operation of the Plan

A. Participation in the Plan

You are eligible to become a Participant in the Plan if you customarily work at least 30 hours per week for the Employer. If you meet this requirement, you may become a Participant by completing and returning to the Plan Administrator one or more forms on which you elect to receive the specified non-cash benefits and agree to reduce your compensation by the cost of such benefits. After your properly completed election forms are received by the Plan Administrator, your cash compensation will be reduced and such reduction will be used to purchase non-cash benefits for you in accordance with such election forms.

B. Available Benefits

The benefits that may be elected under the Plan are cancer insurance, dental insurance, dependent care assistance, medical care expense reimbursement, disability insurance, life insurance, and medical insurance. With the exception of dependent care assistance and the medical care expense reimbursement plan; all of the benefits under the plan will be provided through policies issued by insurance companies. Amounts elected by you to be applied toward such benefits will simply be paid to the appropriate insurance company.

The Employer will set up an account to reflect amounts by which your compensation is reduced to cover dependent care assistance. You will be entitled to claim reimbursements from such account for qualified dependent care expenses incurred by you, if you satisfy all substantiation and other requirements prescribed in the dependent care election and claim forms to be provided to you by the Administrator. To the extent permitted by law, amounts reflected in your dependent care assistance account will be held in a separate fund, and all reimbursements will be made from the assets of that account.

Amounts added to your account during any Plan Year may be used to reimburse dependent care expenses incurred only during that Plan Year. Amounts in your account in excess of incurred expenses during any Plan Year will be forfeited.

C. Change or Revocation of Election

You will be given the opportunity to change or revoke your election to receive benefits prior to the beginning of any Plan Year by filing new election forms. Your failure to file such new election forms shall be deemed an election not to receive dependent care assistance for such Plan Year and an election to continue to receive all other benefits in the same amounts as were received in the previous Plan Year.

Any election of benefits that you make (or fail to make) generally will be effective for the entire Plan Year and cannot be changed or revoked until the beginning of the following Plan Year. A change or revocation may be allowed to take effect during a Plan Year, however, if it results from and is consistent with a "change in family status" as defined in the election form.

IV. Claims for Benefits

You will be provided forms on which to claim reimbursement for qualified dependent care and medical care expenses incurred by you. When you file those forms, you will be required to provide invoices or other documents substantiating your claim to these benefits. The Administrator of the Dependent Care Assistance Plan and the Medical Care Reimbursement will review your claim form and direct that the claimed benefits be paid to you if the Administrator believes such payment to be proper. If the Administrator does not believe your claim to benefits to be complete or valid, you will receive notice of this determination in writing.

The Dependent Care Assistance Plan and Medical Care Expense Reimbursement provides procedures under which you will be able to present any needed information or documentation or obtain review of a denial of your claim.

Because benefits other than dependent care assistance and medical care assistance reimbursement are provided through policies issued by insurance companies, the claims procedures provided in the appropriate policy will apply to such benefits.

V. Explanation of Your Rights

As a participant in Mercer's Flexible Benefits Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act ("ERISA").

ERISA provides that all plan participants shall be entitled to:

- ✓ Examine, without charge at the Plan Administrator's office and at other specified locations, such as work-sites, all plan documents, including insurance contracts and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and plan descriptions.
- ✓ Obtain copies of all plan documents and other plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- ✓ Receive a summary of the Plan's annual financial report, if any. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

COBRA and HIPAA You have a right to continue your health insurance plan(s) coverage and, in some cases, your Health FSA coverage, for yourself if there is a loss of coverage under the plan as a result of a qualifying event. You may have to pay for such coverage. Review this summary plan description and the documents governing the plan on the rules governing your

COBRA continuation coverage rights. You have rights regarding reduction or elimination of exclusionary periods of coverage for preexisting conditions under your group health plan, if you have credible coverage from another plan. You should be provided a certificate of credible coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of credible coverage, you may be subject to a preexisting exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

Insurance Plan Documents. This Summary Plan Description does not describe the Insurance Plan(s). Consult the Insurance Plan document(s) and the separate Summary Plan Description(s) for the Insurance Plan(s).

Prudent Action by Plan Fiduciaries. In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. Mercer University has a duty to do so prudently and in the interest of the plan participants and beneficiaries. No one may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit from the plan, or from exercising your rights under ERISA.

Enforce Your Rights. If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to have the plan review and reconsider your claim, all within certain time schedules. Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court.

If it should happen that plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions. If you have any questions about the Plan, you should contact the Benefits Office of Mercer University. If you have any questions about this Part of the Summary Plan Description or other rights under ERISA, you should contact the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C., 20210.

VI. Amendment and Termination

Your Employer has the right to amend or terminate the Plan at any time.

Please direct any questions you have regarding this document to the Benefits and Payroll Office of Mercer University.
The Full document including detail rules for all plans can be found on our website at www.mercer.edu/payroll

MERCER HEALTH PLAN

Available to Regular Full-time Employees

The Mercer Health Plan is a self-insured PPO (Preferred Provider Organization) Plan that does not restrict participants to specific physicians or hospitals. You may choose your own health provider. However, a higher patient co-payment applies for charges outside the Patient First Network.

Claims are paid based on the medical necessity of service provided.

Effective date of coverage:

1st day of month following date of hire

Calendar Year Deductible-Individual:

\$400 satisfied only with employee expenses.

Calendar Year Deductible-Family:

\$1200 satisfied by at least 3 family members

Calendar Year Out-of-Pocket Limit: *(after deductible is met)*

Patient 1 st Provider:	\$1600	} (maximum of 3 per family unit)
Non-Patient 1 st Provider:	\$3200	

Co-Payments after deductible is met:

Patient 1st Provider-Mercer pays 90% & Individual pays 10%
 Non-Patient 1st Provider-Mercer pays 60% of reasonable & customary fees

Covered Medical Services

Are services medically necessary for inpatient and outpatient care and treatment of a covered illness or injury, to include physician, hospital, lab, radiology and etc.

Emergency Care (Outpatient)

Accidental injury coverage: Treatment obtained during the first 14 days following accident is paid at 100% and deductible does not apply. (Emergency Care facility for Non-Accident Treatment: Employee pays \$25 fee-up front (unless admitted to hospital) and deductibles do apply.

Routine Annual Physical:

If using a Patient 1st Provider, first \$300 in charges paid at 100% and the deductible does not apply. Includes: Pap smear, prostate exam, and routine lab work (i.e. lipid profiles). Routine mammogram charges are paid at 100% and the deductible does not apply.

*If provider is not on the Patient 1st Network, charges will be subject to deductible and health plan will pay 60% of reasonable and customary charges. Covered Exam charges are limited to: Pap smear, mammogram, prostate exams, and routine lab work (i.e. lipid profiles).

Maximum Lifetime Mercer Health Plan Benefit

\$2,000,000 per covered person

Pre-Existing Condition Clause:

For the first 12 months of Mercer Coverage, there is no coverage for any condition, which existed prior to Mercer's date of coverage. This includes any illness or injury during the 6 months prior to Mercer's coverage. After 12 months of Mercer coverage, the condition will be covered as any other eligible medical expense. If we receive a letter of credible coverage, the pre-existing period limitation will be offset month for month by the prior comparable coverage, provided there was no lapse in coverage longer than 62 days. An 18-month pre-existing limitation will apply to all late enrollees.

Prescription Drug Plan:

All employees and dependents enrolled in Mercer's Health Plan are automatically enrolled in our prescription drug plan. There is no deductible for prescription drugs.

Traditional Pharmacy/30 day supply:

- Generic Drugs: Co-pay \$15
- Brand Name Prescription Drugs:
 - With no generic alternative available \$25
 - Preferred Brand (generic was available) \$50

Mail Order: 90-day supply available through mail order at the price of only two co-pays.

Pre-Certification Authorization:

Required for all inpatient & outpatient hospital services and certain other procedures.
 For Pre-Certification call: Core Administrative Services
 478-741-3521 or 1-888-741-2673

Claims may be mailed to:

Core Administrative Services
 Campus Mail Box 72759

Monthly Premium Cost:

- Employee Only: \$ 65 per month
- Employee + 1 Child: \$193 per month
- Employee + Spouse: \$247 per month
- Family: \$335 per month

The University contributes \$700 per month for each employee.

MERCER DENTAL PLAN

Available to all Regular Full-Time Employees at 100% of premium costs

The Mercer Dental Plan does not restrict participants to use any specific physicians or hospitals. You may choose your own licensed dental provider. A summary of this plan is as follows:

Effective date of coverage:

1st day of month following date of hire

Calendar Year Deductible:

- \$ 75 per individual
- \$225 per family unit (can be met by 3 or more family members)

Dental Services after deductible has been met:

- 80% of next \$750 in dental services, per person
- 50% of next \$1200 in dental services, per person

Insured person must participate in our dental plan for one full year before any major restorative services are covered. (Bridges, crowns, partials, etc.)

Orthodontia:

Mercer pays 50% of charges until the individual's Lifetime Orthodontia Maximum of \$1000 is met. The insured person must participate in plan for one full year before orthodontia services are covered.

Calendar Year Maximum Benefit:

\$1200 per person

Monthly Premium Costs:

- Employee: \$25
- Employee + 1: \$45
- Employee + 2: \$65
- Family: \$75

LIFE INSURANCE PLAN

Basic Life Insurance:

Available to all Regular Full-Time Employees at no costs to them

Effective date of basic coverage: 1st day of month following date of hire

1 X salary up to \$50,000

The University pays 100% of the premium

(Reduces to 65% at age 70 and then at varying increments every five years)

Supplemental Life Insurance:

Available to all Regular Full-Time Employees paying 100% of premium costs

May be purchased in increments of \$10,000 up to 2 x annual salary

Schedule of Life Insurance Premiums	
Age	Monthly Rate/\$1,000
34 & Under	\$0.10
35 - 39	\$0.15
40 - 44	\$0.20
45 - 49	\$0.30
50 - 54	\$0.44
55 - 59	\$0.66
60 - 64	\$1.04
65 - 69	\$1.96
70 - 74	\$3.24
75 - 79	\$5.60

Dependent Life Insurance:

Available to all Regular Full-Time Employees at 100% of premium costs

Premium is \$2.66 per family

After-tax deduction (employee is automatically the named beneficiary)

Spouse Coverage: \$10,000

Dependent Child Coverage: 10 days to 6 months \$1,000

6 months – age 19 \$10,000

(extended to age 23 for full-time students)

*Special Provisions do apply. Maximum lifetime benefit is equal to ½ employee’s salary.

Call x2787 to ask about additional Dependent Life Insurance coverage available to employees who have Supplemental Life Insurance policies through payroll deduction.

CANCER INSURANCE PLAN (AFLAC)

Mercer employees have the option of purchasing a cancer supplemental insurance policy to protect you and your family in the event you are diagnosed with Cancer, Leukemia, and Hodgkin’s disease. Coverage is provided through American Family Life Assurance Company of Columbus (AFLAC). A summary of this plan is as follows:

Effective date of coverage:

1st day of month following acceptance by AFLAC

Highlights of Plan:

First Occurrence Benefit

Hospital Confinement

Chemotherapy & Radiation Treatment

Surgical Expenses, Skin Cancer Surgery Expenses

Prosthesis Benefits

National Cancer Institute Evaluation

Bone Marrow Transplantation & Stem Cell Transplantation Benefit

Cancer Wellness Screen

Physician, Hospice, Home Health & Transportation Benefits

All claims are payable to the insured and AFLAC is not assigned to a physician, hospital or other provider. Checks are payable to the insured and release of funds is at the insured’s discretion. *(Premiums vary by age-See Brochure for current monthly costs)*

FLEXIBLE SPENDING ACCOUNTS

Available to: Regular Full-time Employees

Mercer employees have the option of depositing funds into a pre-tax account for the purpose of paying medical and dental expenses not covered by insurance, such as deductibles, co-payments, disallowed charges, etc. Funds withheld from your salary for this account will not be subject to State, Federal, or Social Security Taxes. Charges submitted for reimbursement must have occurred during the plan year in which they were withheld. Funds not used will be forfeited ninety days after the plan year-ends.

Maximum Contribution: \$416.67 per month or \$5,000 annually. (For Dependent Care, the max is \$2500 if married, filing separately)

Plan Year for Flexible Spending Accounts: July 1 – June 30th each year.

Medical Expense Reimbursement Account

Qualifying Expenses: For a listing of eligible medical expenses please see United States Code 26 [Section 213\(d\)](#) or [IRS Publication 502](#). *Special Note: While insurance premiums are included in Publication 502, they are NOT reimbursable expenses for FSA purposes. Insurance premiums, including those for Long-Term Care and Temporary Continuation of Coverage, are not eligible for reimbursement. Also, expenses incurred with the first 90 days of employment are not eligible for reimbursement.*

Many medical, dental and vision expenses that are not covered by insurance are reimbursable through the Flexible Spending Account (except when costs are related to cosmetic procedures). Charges must be for yourself, your spouse, or any dependent you claim on your taxes.

Dependent Child Care Reimbursement Account

You may take advantage of this benefit the 1st day of month following date of hire. You may not be reimbursed for more than you have put in to the fund at any given time.

Qualifying Expenses: Day care expenses incurred in order for you to work.

Children must be aged 13 years or less and be your tax dependents. Spouse qualifies if he/she is physically or mentally incapable of caring for him/her self while you work.

**Election to participate in Flexible Spending Plans
must be renewed each year during Open Enrollment.
Elections do not automatically roll over.**

LONG TERM DISABILITY

Available to all Full-time employees, upon completion of 1 year of service

Effective date of coverage:

1st day of month following 1 year of eligible service

Disability Benefits:

Our policy pays a monthly income benefit equal to 60% of your monthly wage base, less the sum of benefits from any other income sources. Coverage is provided through The Standard Life Insurance Company.

Coverage:

6-month elimination period (Eligibility only after disability has persisted for 6 months)

Underwriter for The Standard Life Insurance Company must approve benefit.

Contact Benefits & Payroll Administration for additional information.

Monthly Premium Cost: The University pays 100% of the premium.

MERCER RETIREMENT PLAN

Available to Regular Full-time Employees and Regular Part-time (with FTE of .50 or greater)

Mercer provides a defined contribution retirement plan under Section 403(b) of the Internal Revenue Code into which the University makes contributions for eligible employees.

Mercer also permits employees to make voluntary salary reduction contributions to purchase supplemental tax-deferred annuities. The office of Benefits & Payroll Administration retains a list of approved vendors for setting up Supplemental Retirement Accounts. A full listing can also be found on our website www.mercer.edu/payroll

Eligibility for University contributions:

Completion of 2 years credited service & attainment of age 21

% University Contributions:

After completing the first 2 Years of continuous service---6% of salary

After completing the next 5 years (following the first two)---10% of salary

Your contributions:

You are immediately eligible to make voluntary personal contributions based on the annual maximums established by the Internal Revenue Code for 403(b) plans.

Vesting: Immediately 100% vested in both the University and personal contributions.

TIME AWAY FROM WORK

Holidays

Available to Regular Part-time & Regular Full-time Employees

Holidays observed by Mercer University:

- New Year's Day
- Memorial Day
- Martin Luther King Day
- Good Friday
- Independence Day
- Labor Day
- Thanksgiving Day & the Friday after
- Christmas Eve & Christmas Day

To receive pay for a holiday, you must be in a pay status the day before and the day after the holiday. Employees who observe religious holidays not observed above may make special arrangements with their supervisor to use sick leave. There is a maximum of 3 days per fiscal year for this arrangement.

Vacation

Available to Regular Part-time & Regular Full-time Employees

Regular Full-Time Classified Employees & Regular Part-time Employees

<u>Length of Service</u>	<u>Annual Accrual Rate</u>
Years 0 – 5	10 days
Years 6 –10	12 days
Years 11-15	15 days
15 + years	18 days

Regular Part-time classified employees accrue vacation leave with a ratio proportionate to their percentage of time worked. The maximum amount of time that an employee may accrue is the amount that may be accrued in a two-year period. Vacation Leave will be used to subsidize Sick Leave or Bereavement Leave upon exhaustion of accrued Sick Leave. No payments are made in lieu of taking vacation, except at time of termination of employment.

Regular Full-Time 12 month Faculty, Administrative & Professional Employees accrue 22 working days of vacation per year. A maximum of 11 days of unused vacation may be carried over into the next fiscal year for use. However, no “carry-over time” may not be included in termination vacation pay. Termination vacation is calculated based on the number of days accrued since July 1 of that fiscal year less any vacation time used that was not covered by carry over days. No payments are made to active employees in lieu of time off.

Sick Leave

Available to Regular Part-time & Regular Full-time Employees

Granted for any of the following reasons:

- Employee illness or injury or Medical/Dental treatments
- Illness of immediate family member requiring employee’s presence

Accrual of Sick Leave:

Classified Staff

One working day per calendar month of service Part-time employees accrue paid sick days in a ratio proportionate to their percentage of time worked. The maximum accumulation is 90 days. Employees are not paid for unused Sick Leave. If an illness extends beyond accrued sick leave, the employee is allowed to use any accrued vacation time.

Full-Time 12 month Faculty, Administrative & Professional Employees

Do not accrue sick leave. The University may authorize continuation of full or partial salary for brief periods in the event of the employee’s illness or temporary disability (including pregnancy) with the approval of the employee’s supervisor in consultation with Associate Vice President for Human Resources.

Family Medical Leave Act (FMLA)

Available to all employees who have at least 12 months of service with Mercer and have worked at least 1250 hours during the 12 months preceding the FMLA leave start date.

Mercer provides up to 12 weeks of FMLA each fiscal year to eligible employees for any of the following reasons:

- Birth of the employee's child and to care for the newborn child
- Placement with the employee of a child for adoption or foster care;
- To care for the employee's spouse, son, daughter or parent with a serious health condition;
- For a serious health condition that makes the employee unable to perform his/her job duties.

If you have accrued vacation and/or sick leave, this leave will be used first and not counted against your annual 12 week FMLA period. Once your paid leave has been exhausted, your FMLA period will begin. Mercer will continue to pay Mercer's portion of your health insurance during the FMLA period. However, you will be responsible for paying your portion of premiums for insurance coverage (dependent health, dental, disability, cancer and life insurance) you wish to continue during the unpaid FMLA period.

FMLA leave requires medical certification and must be approved by the Associate Vice President of Human Resources.

Bereavement Leave

Available to Regular Part-time & Regular Full-time Employees

Employees may take up to 3 days of paid sick leave in the event of a death of a member of an employee's family. Accrued vacation leave may be taken for absences in excess of 3 days.

Military Leave

Available to: All employees regardless of classification.

Employees who volunteer or are called to active military duty will be granted a military leave of absence without pay for the period of military service. Re-employment rights after completing the military leave are determined in accordance with applicable federal law.

Jury & Witness Duty Leave

Available to Regular Part-time & Regular Full-time Employees

When summoned to jury duty or subpoenaed to appear as a witness in a court action in which neither you nor the University is a party, Mercer will continue to pay the employee's regular salary. Mercer will make no attempt to have your service on a jury postponed except where University conditions necessitate such action.

EDUCATIONAL BENEFITS

Employee Tuition Benefits

Undergraduate and Graduate Tuition Waivers are available for Regular full-time employees who have completed at least one year of continuous full-time service. *(See full policy for details)*

Undergraduate Tuition is waived at 100% for qualifying students up to a lifetime maximum of 160 credit hours, less any grant or scholarship assistance for which the student qualifies.

Graduate tuition may be limited and no amount may be waived for postgraduate work. Please see full Tuition Waiver Policy for details.

Excluded Graduate and Professional Programs:

Executive MBA	School of Theology
School of Law	School of Pharmacy
School of Medicine	All Doctoral programs

Spouse & Children Tuition Benefits

Undergraduate Tuition Waivers are available to Spouses & Dependent Children of Regular Full-Time Employees who have completed one year of continuous full-time employment

Full University Tuition is waived, less any grant or scholarship assistance for which the student qualifies.

For participating programs, Graduate Tuition Waiver is available at 50% to Spouses & Dependent Children of Regular Full-Time Employees who have completed one year of continuous Full-Time service.

Limitations do apply. Excluded programs are listed above. Please consult your tax accountant for advice regarding this benefit.

All Tuition Waiver forms must be submitted directly to Benefits & Payroll Administration.

OTHER EMPLOYEE BENEFITS

(& PAYROLL DEDUCTION OPTIONS)

University Fitness Center

Employees and their dependents may utilize the Fitness Center at no charge. For dependent access, contact Pam Simpson in the University Center @ 301-5153.

On Site Conveniences

Post Office
 Fitness Center
 Library
 Medical Services
 Bookstore
 Food Court (Chick-fil-a, Subway, Etc.)
 Cafeteria
 Mercer Snack Bar
 ATM Services

Direct Deposit for Checking & Savings

Mercer offers employees the convenience of having their payroll checks directly deposited to their checking and/or savings accounts. The following banks offer discounted services to Mercer Employees:

Mid South Federal Credit Union- Macon
 Georgia Federal Credit Union- Atlanta
 Wachovia-at-Work- All locations
 Suntrust- All locations

The following transactions may be handled through Payroll Deduction:

Tax-Deductible Contributions:

Mercer University Employees may make contributions to the University through payroll deduction by contacting Linda Deal in University Advancement x2725.

United Way Employees may make contributions to United Way by contacting the Payroll & Benefits Office.

Grand Opera House

Discount tickets are available to Mercer Employees for many shows throughout the year. Season tickets and special show packages may be purchased through Payroll deduction.

Neighborhood Restorations

Mercer University and the John S. and James L. Knight Foundation have teamed up to offer a Down Payment Assistance Program designed to encourage Mercerians to participate in revitalization of neighborhoods surrounding the Macon campus. The down payment assistance comes in the form of mortgages, forgivable over the first five years the resident lives in the home.

The DPA is a benefit made available to full-time Mercer employees to encourage them to participate in the revitalization of the Intown Macon Historic District neighborhoods surrounding Mercer, where the University is working in partnership with the community to conserve and rebuild the historic urban fabric. The Beall's Hill neighborhood, an area of thirty blocks (100 acres) defined and surveyed in the Beall's Hill Urban Design and Architectural Guidelines, is a particular focus of this Program.

The Program offers Down Payment Assistance to qualified University employees who buy eligible homes in the Intown Macon Historic District and live in the homes for a minimum of five (5) years after the date of purchase. The amount of the assistance is seventeen per cent (17%) of the purchase price of the completed home, up to a maximum of twenty thousand dollars (\$20,000).

The University's contribution will be payable at closing to the homebuyer and the closing attorney handling the sale. The University will retain a security interest in the property in the form of a zero-interest second mortgage which may be satisfied through continuous ownership and occupancy of the property over a period of five years (one-fifth of the repayment obligation being satisfied annually on the anniversary date of closing.) If the property is sold before the end of the initial five-year residency period, a prorated portion of the initial Down Payment Assistance must be repaid to the University at the time of ownership transfer.

The availability of the Employee Down Payment Assistance benefit is dependent on the availability of budgeted funds in any given fiscal year on a first-come, first-served basis. The Benefits and Payroll Administration Office of Mercer University must certify eligibility.

To apply for the Employee Down Payment Assistance benefit, or for more information about the program, contact:

Gina Hall
Benefits and Payroll Administration Office
Mercer University
1206 College Street
Macon, Georgia 31207
478-301-2787 (telephone)
478-301-2256 (fax)
hall_gm@mercer.edu (email)