

Dixie State University Policy

343 Benefits, Payroll Deductions, and Worker's Compensation



- I. Purpose
- II. Scope
- III. Definitions
- IV. Policy
- V. References
- VI. Procedures
- VII. Addenda

I. Purpose

- 1.1 Dixie State University (DSU) is committed to providing employees with competitive benefits and a safe work environment. This policy explains benefits available to campus employees and payroll deduction procedure.

II. Scope

- 2.1 Specific benefits are available to all DSU employees, both full-time and part-time. These include worker's compensation (all employees) and payroll taxes for hourly employees as defined in DSU Policy 310. These benefits plus all other benefits listed are specific to full-time employment at DSU (see DSU Policy 301).

III. Definitions

- 3.1 ***Worker's Compensation:*** A form of insurance providing wage replacement and medical benefits to employees injured while on-the-job.
- 3.2 ***Payroll Taxes:*** Those Federal Insurance Contribution Act (FICA) employment taxes imposed on both employees and employers to fund Social Security and Medicare – federal programs that provide benefits for retirees, the disabled, and children of deceased workers. Social Security benefits include old-age, survivors, and disability insurance (OASDI); Medicare provides hospital insurance benefits for the elderly.
- 3.3 ***Health Insurance Benefits:*** Collectively, those benefits such as medical insurance, dental insurance, vision insurance, flexible spending accounts, health savings accounts, and COBRA continuing coverage.

- 3.3.1 **Medical Insurance:** Insurance that covers general hospital, doctor's visit, preventative medicine, and pharmacy expenses.
- 3.3.2 **Dental Insurance:** Insurance that covers general and preventative dental expenses.
- 3.3.3 **Vision Insurance:** Insurance that covers general and preventative vision expenses.
- 3.3.4 **Flexible Spending Accounts (FSA):** A special tax deferred account, managed annually, that an employee puts money into that they can use to pay for certain out-of-pocket health expenses.
- 3.3.5 **Health Savings Accounts (HSA):** A tax deferred savings account, used in conjunction with a high-deductible health insurance policy, that allows users to save money tax-free over time to pay for certain out-of-pocket health expenses.
- 3.3.6 **COBRA Continuing Coverage:** The Consolidated Omnibus Budget Reconciliation Act of 1985 that allows employees to continue coverage of their employer's health insurance after employment ends.
- 3.4 **Retirement Benefits:** A University benefit in which the employer contributes a sum of money to a retirement account for use by the employee during retirement age. See DSU Policy 348 for retirement programs offered specifically at DSU.
- 3.5 **Life Insurance:** A University benefit that pays out a sum of money upon the death and/or accidental dismemberment of a covered person. Serves as a protection against financial loss that would result from the death and/or dismemberment of the covered employee, their spouse, and/or their dependent children.
- 3.6 **Long-Term Disability Insurance:** A University benefit that protects an employee from loss of income in the event that he/she is unable to work due to illness, injury, or accident for a long period of time.
- 3.7 **Life Change/Event:** A change in an employee's situation that can make them eligible for a special enrollment period outside of the standard benefits open enrollment period. Life changes/events typically include but are not limited to: marriage, divorce, adoption or birth of a child, death of a spouse or child, loss of other insurance coverage, etc.

IV. Policy

- 4.1 Dixie State University will provide benefits to its employees as a way of showing support to its employees, remaining competitive in the job market, and to comply with federal and state tax and benefit regulations.
- 4.2 Dixie State University will maintain an active worker's compensation policy and cover all employees under worker's compensation during their employment at the University. This benefit will be paid entirely by the University.
- 4.3 All full-time and part-time DSU employees will participate in required payroll taxes as defined by federal and state law.
- 4.4 The University reserves the right to offer and maintain University benefits such as health insurance, retirement, life insurance, long-term disability insurance, and other benefits to full-time employees as a supplement to their base salary and to remain competitive in the job market. These policies will comply with federal and state law and include routine market analysis to ensure quality benefits are offered at competitive prices for the University and its employees.
 - 4.4.1 A description of all University benefits can be found online through the Human Resources webpage.
- 4.5 Employees will be given the opportunity to make changes to their University benefits, specifically health/life/disability insurance, during an annually defined general open enrollment period. Changes may also be made midyear during a special open enrollment period (either as a new University hire and in the event of a life change).
 - 4.5.1 Certain benefits, such as voluntary employee contributions for retirement, HSA contributions, employee charitable contributions to University scholarships, and professional association dues may be changed throughout the year and are not subject to general open enrollment.
- 4.6 In the event an employee leaves DSU employment, explanation of benefit continuation (such as COBRA coverage for health insurance, conversion/portability for life insurance, rollover of retirement accounts, etc.) will be presented to the employee as part of their exit interview.

V. References

- 5.1 DSU Policy 301: Personnel Definitions
- 5.2 DSU Policy 310: Part-time Employment
- 5.3 DSU Policy 348: Retirement Programs
- 5.4 DSU Policy 349: Family and Medical Leave
- 5.5 DSU Human Resources Employee Benefits:
<https://humanresources.dixie.edu/employee-benefits/>
- 5.6 DSU Human Resources Forms: <https://humanresources.dixie.edu/forms/>
- 5.7 DSU Payroll Office: <https://employees.dixie.edu/business-services/payroll/>
- 5.8 Workers Compensation Injury Report:
<https://humanresources.dixie.edu/forms/workers-compensation-claim-form/>

VI. Procedures

- 6.1 New employees will be notified by Human Resources about benefit eligibility/ineligibility upon hire. Full-time employees will meet with Human Resources to review and enroll in associated benefits during a benefits orientation.
 - 6.1.1 Coverage and costs associated with these benefits is available on the Human Resources webpage and will be given to the new hire during benefits orientation.
- 6.2 Employees wishing to make midyear changes to their University benefits should contact Human Resources. Most benefit change forms are available on the Human Resources webpage, while payroll deduction change forms are found on the Payroll Office webpage.
- 6.3 Human Resources will notify employees regarding the annual general open enrollment period, including plan/vendor/coverage/cost changes, typically 2-3 months prior to the start of the University's next plan year (July 1). During this period, changes for all benefits may be submitted to Human Resources for processing and implementation as of the start of the University's next plan year (July 1).
- 6.4 Employees involved in a work-related injury are required to report the

incident immediately to the employee's immediate supervisor and within 24 hours to Human Resources. Notification of injury to HR and Campus Risk/Safety is done through completing an online injury report.

6.4.1 Supervisors are responsible for arranging transportation for injured employees to emergency treatment facilities when immediate care is necessary. If injuries are life-threatening, the supervisor should call 911.

6.4.2 Only serious injuries are to be handled by the hospital emergency room. All other routine injury treatments will be handled by the medical clinic specified by Dixie State University.

6.4.2.1 After initial treatment and diagnosis at the specified medical clinic, an employee may request follow-up treatment by a personal physician.

6.4.2.2 The University reserves the right to require a second medical opinion regarding any diagnosis.

6.4.3 When the attending physician directs a period of recuperation during which the employee must be absent from work, Human Resources requires a signed statement from the physician with detail regarding time away from work and a proposed return date.

6.4.4 DSU encourages medical diagnosis to allow quick return to full duty work, temporary transitional assignment, or ADA accommodated assignment.

6.4.4.1 If the health care provider treating the employee certifies the employee can return to light duty with a transition to full duty, the University will make efforts to accommodate this request as is reasonable for the department and/or workload.

6.4.4.2 If the health care provider treating the employee certifies the employee can return to a temporary transitional assignment, the employee may decline the employer's offer of this assignment. Thus, the employee may lose workers compensation payments but is entitled to remain eligible under the University's FMLA policy 349 until the 12 weeks allowed under that policy are exhausted.

6.4.4.3 When an employee returning from a worker's compensation injury is a qualified individual with a disability, he/she will have

rights under ADA.

- 6.4.5 Decisions regarding continuing treatment or rehabilitation will involve Human Resources.
- 6.4.6 If an injured employee suffers an amputation or permanent loss of bodily function, he/she will be paid a fixed amount of compensation in fixed installments. Pursuant to state law, permanent partial disability is determined by a worker's compensation doctor when the injured employee has reached a point of medical stability after the injury.
- 6.4.7 In the case of death as a direct result of an industrial work-related accident, dependents of the deceased employee are entitled to compensation as pursuant by state law and the University's workers compensation plan.

VII. Addenda – N/A

Policy Owner: Executive Director of Human Resources
Policy Steward: DSU Human Resources, Payroll Office

History:

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