

these days are not used during the year, then the employee will be reimbursed for the value of the days unused. Should any employee of the Buildings & Grounds department use more than the ten (10) sick days allowed, accrued paid vacation days will be charged, unless the absence is designated as Short-Term Disability or Worker's Compensation leave. If the employee has no accrued paid vacation, then the time off will be unpaid.

5. PERSONAL TIME

Eligible employees are allotted time off each year for conducting personal business that cannot be accomplished outside of normal working hours.

Examples of such personal business might include the need to make court appearances, attend medical appointments, or to conduct extended business with banks or governmental offices.

Regular Full-Time Employees, employed prior to January 1, 1996 are allotted personal time up to the equivalent of three work days per fiscal year. Regular Full-Time Employees, employed on or after January 1, 1996, are entitled to two (2) personal days per fiscal year during the first three years of employment and to three (3) personal days during the fourth year of employment and thereafter. Regular Part-Time Employees employed prior to July 1, 1999 are allotted personal time in a pro-rated amount based on their yearly accumulation of working hours versus a full-time work load. Regular Part-Time employees employed on or after July 1, 1999 and who will have accumulated a minimum of 5,000 hours over consecutive years will be allotted personal time in a pro-rated amount based on their yearly accumulation of working hours versus a full-time work load. The Business Office will assist those employees in determining their specific personal time allocation.

Personal time should normally be approved in advance and may be taken in quarter-day or half-day increments, as well as in full days. Personal time may not be carried over into the succeeding fiscal year. Salary in lieu of personal time is not paid and departing employees will not be paid for unused personal time.

6. BEREAVEMENT LEAVE

In matters of family bereavement, particularly the death of a member of the employee's immediate family, The Cooper Union will offer the eligible employee a bereavement leave. Eligible employees are Regular Full-Time employees and Regular Part-Time employees, employed prior to July 1, 1999. Regular Part-Time employees employed on or after July 1,

1999 must have accumulated a minimum of 5,000 hours over consecutive years to be eligible for this benefit.

Circumstances vary, but it is expected that such leave will not usually exceed five working days. Employees wishing to take additional time off beyond the Bereavement Leave provided may use accrued paid vacation with the approval of the office administrator or designee. Immediate family is defined as an employee's grandparent, parent, sibling, child, spouse or domestic partner, or member of spouse or domestic partner's immediate family.

The employee's office administrator or designee should be contacted as soon as the employee is able to do so, so that provision may be made for the situation.

7. JURY DUTY

The Cooper Union encourages all employees to participate in this important civic duty, consistent with the staffing needs of each office.

Normally, an employee summoned to jury duty is released to serve it. The Regular Full-Time employee receives regular pay for the duration of the service. Regular Part-Time employees employed prior to July 1, 1999 will receive up to the first forty dollars (\$40.00) of regular pay for the first three (3) days of juror service. Regular Part-Time employees, employed on or after July 1, 1999 and who will have accumulated a minimum of 5,000 hours over consecutive years will receive up to the first forty dollars (\$40.00) of regular pay for the first three (3) days of juror service. An employee is not required to turn over to The Cooper Union any stipends received for jury service. If excused on any day during the course of jury duty that he or she would normally be scheduled to work, the employee should contact the office to determine whether or not to report to work for the remainder of that day.

In some cases The Cooper Union may request the employee to seek a deferment of service. Should such a work situation arise, The Cooper Union asks for the employee's cooperation and will assist the employee in applying for deferment.

In any case, employees should provide their office administrator or designee with a copy of the jury duty summons as soon as it is received. Upon the conclusion of jury duty, the employee must provide the office administrator or designee with documentation of service rendered.

H. PREGNANCY DISABILITY LEAVE

Disability, caused by conditions relating to pregnancy, is covered under the provisions of New York State disability laws, which provide disability insurance coverage for a certain number of pre- and post-natal weeks depending upon a physician's recommendation and certification.

The Cooper Union will assist any Regular Full-Time employee who is pregnant in applying for short-term disability leave for conditions relating to pregnancy or maternity. The employee must apply for the benefits through the Business Office, and provide the Business Office with any documentation required to support the application.

In keeping with Cooper Union's short-term disability policy, if the disability is verified the Regular Full-Time employee will continue to receive full salary from The Cooper Union for the duration of the disability period, up to such time, as applicable, that the disability period is determined to have ended or that long-term disability payments come into effect. Regular Part-Time Employees will receive pro-rated continuation salary payments the amount of which will be determined on a case by case basis, subject to the conditions stated above.

I. FAMILY AND MEDICAL LEAVE

Employees are entitled to family and medical leave in accordance with The Cooper Union's Family and Medical Leave Act (FMLA) policy.

ELIGIBILITY

To be eligible for FMLA leave, an employee must have been employed by Cooper Union:

1. for at least 12 months, which need not be consecutive, and;
2. for at least 1,250 hours during the 12 month period immediately preceding the commencement of the leave.

REASONS FOR FMLA LEAVE

FMLA leave may be taken for any one, or for a combination of, the following reasons:

1. the birth of the employee's child or to care for a newborn child;
2. the placement of a child with the employee for adoption or foster care or to care for the newly placed child;
3. to care for the employee's spouse, child, or parent (but not in-law) with a serious health condition; and/or
4. the employee's own serious health condition that makes the employee unable to perform one or more of the essential

functions of his or her job.


A "serious health condition" is an injury, illness, impairment, or physical or mental condition that involves inpatient care or continuing treatment by a health care provider.

TIME TAKEN FOR FMLA LEAVE

An eligible employee is entitled to up to a maximum of 12 weeks of leave during a 12 month period for any FMLA qualifying reason(s). The 12 month period is a rolling twelve (12) month period measured backward from the date the employee begins FMLA leave.

LIMITATIONS

Leave to care for a newborn or for a newly placed child must conclude within 12 months after the birth or placement of the child.



When both spouses are employed by The Cooper Union, they are together entitled to a combined total of 12 workweeks of FMLA leave within the designated 12 month period for the birth, adoption, or foster care placement of a child with the employee, for aftercare of the newborn or newly placed child, and to care for a parent (but not in-law) with a serious health condition. Each spouse may be entitled to additional FMLA leave for other qualifying FMLA reasons (but not more than a total of twelve (12) workweeks per person).

INTERMITTENT OR REDUCED WORK SCHEDULE LEAVE

Intermittent leave is leave taken in separate blocks of time. A reduced work schedule leave is a leave schedule that reduces an employee's usual number of hours per workweek or hours per workday.

Leave to care for a newborn or for a newly placed child may not be taken intermittently or on a reduced work schedule unless the supervisor agrees with respect to an individual leave request.

Leave because of an employee's own serious health condition, or to care for an employee's spouse, child, or parent with a serious health condition, may be taken all at once or, where medically necessary, intermittently or on a reduced work schedule.

If an employee takes leave intermittently or on a reduced work schedule basis, the employee must, when requested, attempt to schedule the leave so as not to unduly disrupt The Cooper Union's operations. When an employee takes intermittent or reduced work schedule leave for foreseeable planned medical treatment, The Cooper Union may temporarily transfer the employee to an alternative position with equivalent pay and benefits for which the employee is qualified and which better accommodates recurring

periods of leave.

REQUESTS FOR FMLA LEAVE

An employee should request FMLA leave by completing The Cooper Union's Request for Leave form (available in the Business Office) and submitting it to the Employee Benefits Coordinator in the Business Office.

When leave is foreseeable for childbirth, placement of a child, or planned medical treatment for the employee's or family member's serious health condition, the employee must provide his or her supervisor and the Business Office of The Cooper Union with at least thirty (30) days advance notice, or such shorter notice as is practicable (i.e. within one (1) or two (2) business days of learning of the need for the leave). When the timing of the leave is not foreseeable, the employee must provide his or her supervisor and the Business Office of The Cooper Union with notice of the need for the leave as soon as practicable (i.e. within one (1) or two (2) business days of learning of the need for the leave).

REQUIRED DOCUMENTATION

When leave is taken to care for a family member, The Cooper Union may require the employee to provide documentation or a statement of family relationship (e.g. birth certificate or court document).

An employee may be required to submit medical certification from a health care provider to support a request for FMLA leave for the employee's or a family member's serious health condition. Medical certification forms are available from the Business Office.

If The Cooper Union has reason to doubt the employee's initial certification, The Cooper Union may: (i) with the employee's permission, have a designated health care provider contact the employee's health care provider in an effort to clarify or authenticate the initial certification; and/or (ii) require the employee to obtain a second opinion by an independent Cooper Union designated provider at Cooper Union's expense. If the initial and second certifications differ, The Cooper Union may, at its expense, require the employee to obtain a third, final and binding certification from a jointly selected health care provider.

During FMLA leave, The Cooper Union may request that the employee provide recertification of a serious health condition at intervals in accordance with the FMLA. In addition, during FMLA leave, the employee must provide The Cooper Union with periodic reports regarding the employee's status and intent to return to work. If the employee's anticipated return to work date changes and it becomes necessary for the employee to take more or less leave than originally anticipated, the employee must provide The Cooper Union with reasonable notice (i.e. within two (2) business days) of the employee's changed circumstances and new return to work date. If

the employee gives The Cooper Union notice of the employee's intent not to return to work, the employee will be considered to have voluntarily resigned.

Before the employee returns to work from FMLA leave for the employee's own serious health condition, the employee may be required to submit a fitness for duty certification from the employee's health care provider, with respect to the condition for which the leave was taken, stating that the employee is able to resume work.

FMLA leave or return to work may be delayed or denied if the appropriate documentation is not provided in a timely manner. Also, failure to provide requested documentation of the reason for the absence from work may lead to termination of employment.

USE OF PAID AND UNPAID LEAVE

FMLA provides eligible employees with up to 12 weeks of unpaid leave. The Cooper Union, however, provides 4 weeks of paid leave to Regular Full-Time employees and a pro-rata share to Regular Part-Time employees who, after one year of service, become a parent by natural means or legally adopt a child under the age of two (2) and have principal responsibility for the custodial care of that child immediately after the birth or adoption. In addition, if an employee has accrued paid leave (e.g. vacation, sick leave, personal leave), the employee may use any qualifying paid leave to substitute for the unpaid leave. "Qualifying paid leave" is leave that would otherwise be available to the employee for the purpose for which the FMLA leave is taken. Any remaining leave not covered by qualifying paid leave would be unpaid. Additionally, any paid leave used for or received during leave for an FMLA qualifying reason, including salary continuation and child care leave pay, will be charged against an employee's entitlement to FMLA leave. This includes leave for disability or worker's compensation injury/illness, provided that the leave meets FMLA requirements. The substitution of paid leave for unpaid leave does not extend the 12 workweek leave period.

DESIGNATION OF LEAVE

The Cooper Union will notify the employee that leave has been designated as FMLA leave. The Cooper Union may provisionally designate the employee's leave as FMLA leave if The Cooper Union has not received medical certification or has not otherwise been able to confirm that the employee's leave qualifies as FMLA leave. If the employee has not notified The Cooper Union of the reason for the leave, and the employee desires that the leave be counted as FMLA leave, the employee must notify the Business Office within two (2) business days of the employee's return to work that the leave was for an FMLA reason.

MAINTENANCE OF HEALTH BENEFITS

During FMLA leave an employee is entitled to continued group health plan coverage under the same conditions as if the employee had continued to work.

To the extent that an employee's FMLA leave is paid, the employee's portion of health insurance premiums, if any, will be deducted from the employee's salary. For the portion of FMLA leave that is unpaid, the employee's portion of health insurance premiums may be paid pursuant to a system voluntarily agreed to by The Cooper Union and the employee.

If the employee's payment of health insurance premiums is more than thirty (30) days late, The Cooper Union may discontinue health insurance coverage upon notice to the employee.

RETURN FROM FMLA LEAVE

Upon return from FMLA leave, The Cooper Union will place the employee in the same position the employee held before the leave or an equivalent position with equivalent pay, benefits, and other employment terms.

LIMITATIONS ON REINSTATEMENT

An employee is entitled to reinstatement only if he/she would have continued to be employed had FMLA leave not been taken. Thus, an employee is not entitled to reinstatement if, because of a layoff, reduction in force, or other reason, the employee would not be employed at the time job restoration is sought.

The Cooper Union reserves the right to deny reinstatement to salaried, eligible employees who are among the highest paid 10 percent of The Cooper Union's employees ("key employees") if such denial is necessary to prevent substantial and grievous economic injury to The Cooper Union's operations.

FAILURE TO RETURN TO WORK FOLLOWING FMLA LEAVE

If the employee does not return to work following the conclusion of FMLA leave, the employee will be considered to have voluntarily resigned.

ADDITIONAL INFORMATION

For further information or clarification about FMLA leave, please contact the Business Office.

J. MILITARY LEAVE

The eligibility of employees who enlist or who are drafted into military service (or who are called upon to perform temporary

military duty which requires absence from work) for a leave of absence, and the terms of any such leave of absence, will be determined in accordance with applicable federal and state law. An employee must submit documentation supporting a request for leave for these purposes to The Vice President for Business Affairs and Treasurer. Reinstatement of such employees, as well as the terms of their employment after completion of military service, will be determined by the laws governing reemployment of veterans and/or other active or reserve military personnel. Any questions concerning these matters should be referred to The Vice President for Business Affairs and Treasurer.

K. LEAVES OF ABSENCE

Except as provided above, The Cooper Union does not normally grant leaves of absence.

If special circumstances indicate such a leave might be appropriate, however, employees are encouraged to speak to their office administrator or designee. The administrator will consult with his or her superior before a final decision is made.

L. OTHER BENEFITS

Cooper Union provides a comprehensive package of health, welfare and retirement benefits to its Regular Full-Time Employees, as summarized on the following pages. Regular Part-Time Employees are eligible to participate in various aspects of the benefits plans, as noted.

In all cases, the benefits are provided under and pursuant to the terms of the actual policies and plans, and in the case of any inconsistency between this handbook and the actual policy or plan the terms of the plan documents will prevail.

Employees should contact the Business Office during the first week of employment for an introduction to the various plans and programs, or if they have any questions relating to the plans. Employees will receive Summary Plan Descriptions as required by the Employee Retirement Income Security Act of 1974 ("ERISA") for those plans which are covered by ERISA. If changes occur in the benefits, employees receive communications about the changes from the Business Office and the individual carriers.

1. HEALTH INSURANCE

Preferred Provider Organization (PPO):

The Cooper Union is a member of a Preferred Provider Organization (PPO) called Consumer Health Network (CHN). This PPO does not restrict the choice of health care providers. The employee is free to choose any licensed health care professional he or she desires. If, however,

the health care professional chosen is also a member of CHN then a discount will apply for services rendered. Alternatively, the employee may choose to go specifically to a health care provider who is a member of CHN so as to receive the benefit of the discounted health service fees.

A PPO is unlike an HMO in that a PPO does not restrict the employee in the choice of health care professionals or services he or she may utilize. Additionally, the employee is not required to go through a mandatory referral system (sometimes referred to as a gatekeeper) in order to consult with a specialist or request a medical procedure. The fees charged for services provided through our PPO, however, are discounted. This results in lower costs to both the employee and The Cooper Union. If the employee chooses to go to a health care provider outside of the plan both the employee and The Cooper Union must pay the full rate.

The employee should consult the Consumer Health Network directory or phone CHN directly to determine if his or her present health care providers are participants. The directory may also be used to locate new providers. The employee is completely free, however, to seek the service of nonparticipants in the Plan at any time.

Please contact the Benefits Coordinator in the Business Office for a copy of the CHN directory covering your area.

General Provisions:

The Cooper Union sponsors a self-insured medical plan, The Cooper Union Health Plan, which is administered by Group Benefits Services (GBS). The Plan provides eligible employees and their eligible dependents with coverage for: hospital, surgical, office visits, major medical, mental and nervous disorders, laboratory and pharmaceutical charges. Dependents include an employee's spouse or same-sex Domestic Partner and unmarried children up to age 23 (or 26 if they are full-time students).

The Plan generally pays 80% of the usual, reasonable, and customary charges for qualifying medical expenses after satisfaction of the annual deductible of \$100 for individual coverage and \$300 for family coverage. The employee is therefore required to pay a 20% co-payment for qualifying medical expenses. Once the employee has reached the annual out-of-pocket maximum of \$500⁴ for individual coverage and \$1,800 for family coverage, however, the Plan will generally pay 100% of the usual, reasonable, and customary charges for the employee's qualifying medical expenses. Additionally, the Plan carries a lifetime maximum of \$1,000,000 per participant. Each year this lifetime maximum is restored for the covered expenses which the employee incurred during

Now -
\$200
4/
500

the prior calendar year, up to \$5,000.

The Cooper Union bears the full cost of coverage under the Plan for Regular Full-Time Employees employed prior to January 1, 1996. Regular Full-Time Employees hired on or after such date must contribute 2% of their base salary if they choose family coverage under the Plan. This 2% premium payment will be deducted from the employee's paycheck.

For non-exempt Regular Full-Time Employees, benefits begin on the first day of the month following three (3) months of continuous employment. For exempt Regular Full-Time Employees, coverage begins on the date of hire.

Part-Time Employees, employed after January 1, 1995 are not eligible to participate in The Cooper Union Health Plan. For Regular Part-Time Employees who:

- (i) were employed prior to January 1, 1995; and
- (ii) were on The Cooper Union payroll as of January 1, 1995; and
- (iii) have been employed by The Cooper Union as a Regular Part-Time Employee for at least one calendar year,

in each year that 1,000 hours are worked, Eligible Regular Part-Time Employees may enroll in the Cooper Union Health Plan, on a cost-sharing basis paid through payroll deduction. The amount of the premium is determined by pro-rating, based on a full-time work load. Please refer to the Plan Document for further details.

Basic Hospitalization

200
500
The basic hospitalization coverage provides eligible employees and their eligible dependents with coverage for the usual, customary, and reasonable costs associated with various in-patient and outpatient services. The employee must satisfy the annual deductible (\$100 per individual, or \$300 per family) and make a co-payment of 20%. As noted above, however, the Plan has an out-of-pocket maximum of \$600 per individual and \$1,800 per family.

The Plan generally provides coverage for admission fees, land transportation to the nearest hospital, outpatient facility charges, outpatient surgery, semi-private hospital room and board, and various hospital services and supplies. Additionally, various services associated with hospice and skilled nursing facility stays, and home medical care are covered.

Major Medical and Other Expenses

The Plan's major medical coverage provides eligible employees and their eligible dependents with coverage for the usual, customary, and reasonable costs associated with various medical services and supplies. Generally, the employee must satisfy the annual deductible and make the required 20% co-payment.

The Plan generally provides coverage for various surgical expenses, diagnostic testing, X-rays, laboratory fees, physician office visits, inpatient visits by a physician, outpatient surgery, and pregnancy and newborn care. Various organ transplants are covered by the Plan up to \$150,000 per patient per transplant. Other expenses which are covered by the Plan at various rates of co-payment and maximum benefit limit include: mental illness and substance abuse care, certain abortions, acupuncture, AIDS and AIDS Related Complex care, chiropractic treatment, durable medical equipment, limited private duty nursing, use of a rehabilitation facility, routine mammographies, TMJ care, therapy and well baby care.

The Plan also provides a prescription drug benefit. If the employee chooses to purchase medication from a pharmacy, he/she will be required to satisfy the deductible and pay the 20% co-payment. The Plan also provides a mail order prescription drug program. If the employee purchases medication through this program, he/she need only pay a ten dollar (\$10.00) co-payment per prescription. For questions regarding ordering medication through this program the employee is directed to call ExpressScripts at 1-800-451-6245.

Please refer to the official health plan documents for a more detailed description of the benefits provided and the various limitations and exclusions under the Plan.

Utilization Review Program:

Utilization Review is designed to offer:

- high risk pregnancy review
- pre-admission review
- concurrent review
- discharge planning

Pre-admission Review

When your physician recommends that you or a dependent be hospitalized for medical treatment, YOU should call GBS CarePlus at 1-800-266-3210. GBS CarePlus must be notified at least five (5) days in advance of the proposed hospital

admission.

Non-Certified Hospital Stays

The Plan pays full benefits only if your hospitalization is certified. Please refer to your Plan Document for further details.

Health Policy for Same-Sex Domestic Partners

a. Eligibility

Domestic partners, who qualify as described below, have the same eligibility for health benefits as spouses of eligible employees.

I. If you live in the City of New York, you and your same-sex domestic partner must register your domestic partnership with the City as per New York City Local law in order for your domestic partner to be eligible. Proof of that registration must be supplied to the Benefits Coordinator in The Business Office.

ii. If you do not live in the City of New York, you and your same-sex domestic partner must meet the criteria set for domestic partnership by New York City and complete the Affidavit of Domestic Partnership. These criteria are:

- The persons are not related by blood to a degree of closeness that would otherwise bar marriage in the State of New York;
- Neither person is married;
- The persons share a primary residence and the common necessities of life;
- The persons are at least eighteen (18) years old;
- The persons are competent to enter a contract;
- The persons declare that they are each other's sole domestic partner;
- The persons have agreed between themselves to be responsible for each other's welfare;
- The persons file an affidavit of domestic partnership;

- The persons agree, in the event of termination of domestic partnership, to file a termination statement.

Furthermore, the employee must provide the following documentation:

- proof that you and your same-sex domestic partner live together and share a home - e.g. drivers' licenses showing the same address, passports, designations for receipt of mail, etc.
- proof of financial interdependence - e.g. joint checking account, credit cards with the same account number, designation of each other as authorized signatures on safe deposit boxes, etc.
- proof of responsibility for each other's common welfare - e.g. executed powers of attorney and/or health care proxies for financial, medical, and personal decisions, naming each other as beneficiaries on insurance policies and retirement plans, and/or being executors or executrix for your respective estates.

b. Enrollment

The properly completed affidavit, along with the required documentation, or proof of registration with the City of New York, must be returned to the Benefits Coordinator in The Business Office for enrollment to become effective. Coverage will begin on the first day of the month in which you enroll.

c. Tax Consequence

Unless your domestic partner qualifies as a dependent under federal, state and local tax laws, the value of his or her coverage may be considered additional imputed income to you, the employee, and may therefore be subject to federal, state and local income taxes. It is advisable that the employee discuss any possible tax consequences with his or her tax advisor.

d. Termination Of Domestic Partnership

If there is any change in the criteria certified in the Affidavit of Domestic Partnership, you or your domestic partner must complete a "Statement Terminating Domestic Partnership" within 30 days of the change, and submit

this statement to the Benefits Coordinator in The Business Office. Benefits for the former domestic partner will be discontinued on the last day of the month that the statement is received or on a date specified by the Director of Budget and Personnel consistent with existing policies and procedures used to deal with spouses.

Once a statement Terminating Domestic Partnership has been submitted, you may not cover another domestic partner for at least twelve months from the date of termination.

Retired Employees

Medical insurance (not including dental or optical benefits) is continued at no cost to employees who at the time of retirement have attained the age of sixty (60) and have completed ten (10) years of continuous full-time service to The Cooper Union. At age 65, Cooper's medical Plan becomes the secondary payer after Medicare. Eligible retirees over age sixty-five (65) who do not have Medicare Parts A and B will be treated as though they do have such coverage.

Coverage is for the employee and spouse and eligible dependents as defined in the plan document.

Dental Plan

The Cooper Union sponsors a self-funded dental plan which is administered by Group Benefits Services (GBS). Dental coverage is provided to Regular Full-Time Employees and their eligible dependents. Coverage under the Plan begins for these individuals on the same date on which coverage begins for the Basic Hospitalization and Major Medical coverage described above.

The Plan provides reimbursement for four (4) basic types of dental care: Diagnostic and preventative care is covered 100% with no deductible. Restorative care is covered at 80% after you meet the annual deductible of \$50.00 per person or \$150.00 per family. Major dental care is covered at 60% after the deductible is met. Orthodontics are covered at 50% after the deductible is met, up to a lifetime maximum benefit of \$1,500 per person. The maximum preliminary annual amount paid by the Plan for any one person for diagnostic and preventative, restorative care and major dental care is a combined \$150.00 for the plan year (January 1st - December 31st). Please refer to the official dental plan documents for a more detailed description of the benefits provided and the various limitations and exclusions under the Plan.

Vision Plan

The Cooper Union sponsors a self-funded vision plan which is administered by Group Benefits Services (GBS). Vision benefits are provided to Regular Full-Time Employees and their eligible dependents. Coverage under the plan begins for these individuals on the same date on which coverage begins for the Basic Hospitalization and Major Medical coverage described above. The plan reimburses the employee for the cost of eligible expenses up to a preliminary maximum total benefit of \$175.00 per person for each two (2) year period beginning each January 1 and ending on December 31 two years later.

The following services and supplies are reimbursable under the plan: eye examinations, eyeglass frames and prescription lenses and contact lenses. Please refer to the official plan documents for a more detailed description of the benefits provided and the various limitations and exclusions under the plan.

2. GROUP LIFE INSURANCE

Regular Full-Time Employees are provided level term insurance with a benefit equal to one and one-half times annual base salary to the next thousand dollars, up to a maximum of \$275,000.

The policy also covers accidental death and dismemberment which provides employees with either the full amount or partial amount of the life insurance benefit in the event of certain accidental bodily injuries.

This benefit is not continued by Cooper Union beyond the employee's retirement. Please note that life insurance premiums paid for by an employer for coverage in excess of a specified dollar value (currently \$50,000) are considered to be taxable income.

3. SHORT-TERM DISABILITY

This coverage is provided in case of off-the-job illness or injury requiring absence from work of more than seven consecutive days. The employee must apply for short-term disability benefits through the Business Office and provide the Business Office with any required documentation in support of the application. Regular Full-Time Employees will continue to receive their full salary for the duration of their short-term disability period. Regular Part-Time Employees will receive prorated continuation salary payments, the amount of which will be determined on a case by case basis, subject to the conditions stated above.

4. **LONG-TERM DISABILITY INSURANCE**

The plan is provided through a selected insurance carrier. After one full year of service, Regular Full-Time Employees are eligible to participate in the program.

Cooper Union bears the cost of long-term disability insurance premiums to provide monthly income benefits for employees suffering a qualifying long-term disability. The benefit begins after 180 days of total disability from illness or accident, and, including any income from Social Security and/or Worker's Compensation and/or various other sources, equals sixty percent of basic monthly salary up to a maximum of \$9,000 per month.

In addition, the plan provides for a monthly waiver benefit for The Cooper Union Defined Contribution Retirement Plan participants who have participated in the long-term disability plan for at least three (3) months, so that payments to the individual's retirement plan are continued during the period of total disability.

5. **RETIREMENT PROGRAM**

The Cooper Union contributes to The Cooper Union Defined Contribution Retirement Plan to provide eligible employees with pension upon retirement. This Plan is provided through the Teachers Insurance and Annuity Association/College Retirement Equities Fund (TIAA-CREF). Employees may be enrolled in the Plan when they are regularly scheduled to work at least 1,000 hours during a calendar year. Even if not regularly scheduled to work 1,000 hours in a year, an employee will become a participant after working (or is treated under the Plan as having worked) 1,000 hours for The Cooper Union. For those participants who are eligible to receive contributions in a given year, The Cooper Union contributes 10% of the participant's annual base pay to the Plan, up to certain maximum limits set by the Internal Revenue Service.

Upon proper enrollment in the Plan, each participant will have an individual account established under the Plan. This individual account, which will consist of The Cooper Union contributions plus all earnings thereon, will be used to purchase an annuity for the participant, which will generally be paid to the participant (and/or if applicable to his/her surviving spouse) upon reaching 65. A participant's individual account immediately becomes vested (meaning that the participant will have a non-forfeitable interest therein) under the Plan.

The Plan allows participants to direct the investment of their individual accounts. This means that each participant may choose to invest in one or more of the various investment

vehicles offered under the Plan. Upon enrollment in the Plan, each participant must inform the Plan administrator into which vehicle(s) his/her contributions should be invested. The participant may periodically change this investment direction. Among the investment vehicles offered by the plan are: a traditional annuity, a real estate account, a stock account, a money market account, a bond market account, a social choice account, a global equities account, a growth account, and an equity index account.

Because the Plan provisions are quite detailed and complex, we strongly suggest that the employee carefully review the full text of the Plan for a more complete description of the investment vehicles, benefit options, conditions, obligations and limitations which may apply. Please call TIAA/CREF directly for additional assistance if necessary: 1-800-842-2776.

CASHABILITY

The Cashability feature allows withdrawal of up to the total amount of CREF accumulations and withdrawal over a minimum of ten (10) years for TIAA accumulations after reaching the age of fifty-five (55) and upon termination of employment.

6. SOCIAL SECURITY

Social Security benefits are derived through the Federal Insurance Contributions Act (FICA). The Cooper Union must deduct federal Social Security payments from the paychecks of all employees who will be paid taxable wages during the year.

Deductions are made at a yearly percentage rate through payroll deductions. The Cooper Union must contribute those deductions and an additional amount for each employee to the federal Social Security fund.

Social Security benefits are paid by the federal government to the employee upon retirement in a manner determined by the then-current and applicable government regulations.

7. TAX-DEFERRED COMPENSATION THROUGH SALARY REDUCTION

The program is provided through TIAA-CREF's Salary to Annuity Option Program. Under its terms, all employees may exercise a supplemental retirement annuity option.

The option enables an employee to elect a salary reduction within limits specified by the Internal Revenue Service, and to have that amount paid into a regular annuity contract or supplemental retirement annuity (SRA).

The amount of the salary reduction is exempt from state and

federal taxes, as applicable, until received by the employee as retirement benefits.

A loan provision is available for SRA participants. Please contact your TIAA/CREF representative for more information about this feature.

8. WORKERS' COMPENSATION

Pursuant to state law, The Cooper Union provides Workers' Compensation insurance for all employees and bears the cost of contributing to an insurance fund that provides benefits for job-related injuries. The benefit payments are based on the employee's regular salary and work hours.

The benefit payments include the cost of medical expenses.

9. UNEMPLOYMENT INSURANCE

The Cooper Union bears the full cost of contributing to the New York State Unemployment Insurance Fund. The New York State Unemployment Insurance Fund pays benefits to persons who are currently unemployed and meet the Unemployment Bureau's qualifications for benefits.

Usually, qualified persons have previously worked and earned covered employment, have been involuntarily terminated or laid off, are able to work, are willing to take new jobs and are actively seeking employment.

10. TUITION ASSISTANCE: SELF & DEPENDENT CHILDREN

After two years of service, Regular Full-Time Employees are eligible to receive tuition assistance from The Cooper Union for themselves and for their dependent children who are full-time students attending accredited, not-for-profit higher education institutions. Tuition payments are made directly to the institution attended by the employee or dependent child. Regular Part-Time Employees are not eligible to receive Tuition Assistance benefits.

Dependent Children

Assistance for dependent children is provided through a combination of grants (for undergraduate tuition), and non-interest-bearing loans (for undergraduate and graduate tuition), up to a yearly maximum per child. Currently, Cooper Union awards a grant of sixty percent (60%) of net tuition costs up to a maximum of \$4,500 per academic year (September 1st - August 31st) per dependent child and a loan of one hundred percent (100%) of the remaining net tuition up to a maximum of \$3,000 per academic year per dependent child for undergraduate study. For dependent children who are engaged

in graduate study a loan of sixty percent (60%) of net tuition up to a maximum of \$4,000 per academic year is available to eligible employees.

Employee's Self-Assistance

Self-assistance for eligible employees is provided through grants for up to sixty percent (60%) of net undergraduate tuition costs to a maximum of \$4,500 per academic year. Grants are made for up to eighteen credits per academic year for undergraduate study as a matriculated student in a two- or four-year program at a not-for-profit, accredited institution.

In addition, non-interest-bearing loans are available for up to sixty percent of graduate net tuition costs, up to a maximum amount of \$3,000 per academic year. Loans are made for up to eighteen credits per academic year for graduate study as a matriculated student at a not-for-profit, accredited institution.

A promissory note is required to be executed for each loan. The loans are repaid through payroll deduction commencing when the dependent or the employee, as applicable, is no longer a student. The first loan is repaid over the following twelve months, in equal monthly installments, and succeeding loans are repaid in the same way each year thereafter.

The Business Office can assist employees in determining the amount each monthly repayment would be prior to establishing a loan agreement.

11. CONTINUATION OF BENEFITS (COBRA)

The health plans sponsored by The Cooper Union comply with the terms of the Consolidated Omnibus Budget Reconciliation Act ("COBRA") by providing eligible employees and their qualified beneficiaries the right to elect to continue coverage in the plans on a self-pay basis for a limited time period after the occurrence of a "qualifying event". Qualifying events include: the termination of a covered employee's employment (for reasons other than gross misconduct), the divorce or legal separation from a covered employee, the reduction in the covered employee's hours, the termination of dependent status, or death of the covered employee. Each employee is required, under COBRA, to notify the Plan's administrator (The Cooper Union) of certain qualifying events. When the Plan administrator is aware that a qualifying event has occurred, the administrator will issue the employee an explanation of his/her right to elect continuation of coverage. Under the law, the employee has sixty (60) days from the later of; (i) the date the employee ordinarily would have lost coverage because of a qualifying event, or (ii) the date of the employee's right to elect continuation of coverage to inform

the plan's administrator that the employee wants continuation coverage. If the employee elects continuation coverage, he/she will be required to pay the full cost of providing this coverage, and may be required to pay an additional administrative fee. The employee should refer to the full text of the health plans described above for a more detailed explanation of his/her rights and obligations under COBRA.

V. GENERAL INFORMATION

A. EVENTS, CLASSES, OTHER FACILITIES & SPECIAL OFFERINGS

Throughout the year, many events and activities occur at The Cooper Union that are open to employees, students, faculty, and the general public.

Extended Studies, Athletic Events, Alumni Events

Employees are generally entitled to free or reduced admission to events of The Cooper Union, Alumni Association activities, Great Hall programs and Extended Studies courses, and can participate in some of the activities sponsored by Recreation, Health and Safety if the activity does not interfere with normal working hours and is not restricted by any of the various college athletic association rules that govern participation in collegiate competitions.

Library

Employees of The Cooper Union may use The Cooper Union Library, and should be prepared to present a valid Cooper Union I.D. card in order to borrow books.

Fourth Floor Shop

The Fourth Floor Shop in the Foundation Building and the various other shops and equipment facilities in the School of Art and the School of Engineering may also be used by Cooper Union employees at the discretion of the individual shop supervisors and under the following conditions: 1. that the individual has been checked out for safe use of the equipment or facility and approved as qualified by the applicable shop supervisor; 2. that employee use of the equipment or facility is not interfering with or interrupting any academic program or activity.

Frankie's Kitchen

During the academic year, and on a more limited basis in the summer, a cafeteria is open in the Hewitt Building. The manager can provide some catering for on-campus meetings and functions.

Neighborhood establishments, such as restaurants and bookstores, sometimes offer discounts to employees and students of the area's educational institutions who are able to present valid I.D. cards.

Often establishments offering such a discount post signs to that effect near the register or entrance.

B. POLICY ON SMOKING IN CAMPUS BUILDINGS

In accordance with New York City's "Smoke-Free Air Act" which took effect April 10, 1995, The Cooper Union has adopted the following smoking policy:

Smoking is prohibited in all areas of the work place including, but not limited to: cafeterias, employee lounges, auditoriums, classrooms, studios, laboratories, the Library, and all adjacent areas, conference rooms, or areas containing equipment used by persons in common.

Smoking may be permitted in private enclosed offices if:

1. there are no more than three (3) persons present in the office, and all consent;
2. at least one of the three is one of the usual occupants;
3. the office door remains completely closed while anyone is smoking;
4. the office door remains closed for a reasonable time thereafter in order to minimize or eliminate the drift of second-hand smoke into smoke-free areas.

Conflicts regarding this policy should be brought to the attention of the immediate supervisor, and, if necessary, referred to either the Director of Budget and Personnel or the Associate Dean of Students - Director of Health, Recreation and Safety, as appropriate. In resolving such conflicts, priority will be given to the health concerns of employees desiring a smoke-free area.

Employees are protected from retaliatory action for exercising or attempting to exercise the rights under this policy. Any employee who feels he/she has been adversely affected for exercising or attempting to exercise any right under this policy should inform The Vice President for Business Affairs and Treasurer, and adequate redress will be provided.

Copies of the New York City "Smoke-Free Air Act" are available in the Student Services office. This law is administered by the New York City Department of Health.

C. POLICY ON ALCOHOL & DRUG USE ON PREMISES

The Cooper Union intends to maintain a drug-free work place. Drug or alcohol abuse in the work place can result in serious mental and/or physical harm to self and others, may be a violation of criminal laws and can impede or destroy the atmosphere of

6. The serving of alcoholic beverages should be discontinued approximately one hour before the end of the event.
7. Event sponsors not only must refuse to serve alcoholic beverages to anyone appearing intoxicated, but also must provide appropriate assistance to such persons. Assistance may include, but is not limited to, providing safe transportation arrangements for intoxicated guests and medical help.

SPECIAL REQUIREMENTS FOR SERVING ALCOHOL AT ART SCHOOL OPENINGS

1. The alcoholic beverage limit for art openings may not exceed one-quarter (1/4) keg of beer (or its equivalent) and one case of wine.
2. Because openings will usually be held on evenings from 6:00pm to 8:00pm, the serving of all alcoholic beverages shall cease after 8:00pm even if the affair continues beyond that time. Thereafter only soft drinks should be available.
3. Student sponsors are expected to be alert to any signs of overindulgence on the part of any attendees and to render appropriate assistance as the situation may require in order to insure the personal safety of all.

D. RESERVATIONS FOR USE OF SPACE

Reservations for evening classroom and lecture auditorium use are made in advance through the Office of Extended Studies, and that office should be contacted for specific information about making room reservations and completing appropriate paperwork. Reservations for daytime classroom and lecture auditorium use are made through the Office of Admissions.

The Residence Hall Manager should be contacted for reservations and guidelines for the use of the Menschel Room which is located in the Student Residence Hall.

Reservations for use of The Great Hall and the Stuyvesant-Fish House are made in advance through the Office of Extended Studies. If lighting, sound or videotape production services are required for the event, the Audio Visual Resources Access Center (AVRAC) should be contacted as soon as the reservation is confirmed (see following section E, "Audio Visual Resources").

Requests for reservation of the Peter Cooper Suite are made through the Office of Extended Studies, which will provide information about procedures concerning use of the Suite. The Office of the President has priority access to the Suite, but when it is not in use by that office, the Suite is free for use by other groups in The Cooper Union community, and by outside organizations on a fee approved basis. Internal requests for reservations will normally be given

priority over external. All meeting or function needs are the responsibility of the party reserving the Suite.

E. AUDIO-VISUAL RESOURCES: LIGHTING, SOUND, VIDEOTAPE PRODUCTION

Audio-visual resources and production services are available at Cooper Union through the Audio Visual Resources Access Center (AVRAC).

AVRAC provides access to projectors (film, slide, overhead) video-cassette recorders, television monitors, cassette recorders, and other types of audio-, image- and sound-recording and playback equipment. The AVRAC Supervisor, should be contacted well in advance of any class, meeting, or event requiring AVRAC services.

AVRAC also provides lighting, sound and videotape production for Great Hall events, and should be contacted through the AVRAC Supervisor well in advance of any event requiring those services.

F. OFFICE SERVICES

Copier paper, telephone facsimile (FAX) paper, and other office supplies are available in Office Services. Office Services also provides internal mail service, some duplicating and addressing services, a large-volume copier and a FAX machine.

There are also a variety of other services, stationery, and food suppliers in the area. Individual offices may purchase supplies through Office Services, and also use or maintain accounts with a number of outside suppliers.

Before ordering or purchasing supplies, the employee should review the office procedure for ordering supplies with the office administrator or designee.

G. FORMS AND TRANSACTIONS, EXPENSE REIMBURSEMENT

Employees will encounter a variety of forms and transaction vouchers while conducting institutional business. These include:

- a. Employment and benefits application forms
- b. Forms to activate benefits travel expense vouchers
- c. Check request forms
- d. Purchase order forms
- e. Funding request forms
- f. Payroll vouchers
- g. Time sheets
- h. Room reservation forms
- i. Duplicating or addressing request forms
- j. Accident reporting forms
- k. Disability forms

The employee's office administrator or designee will review the proper procedures for filling out and submitting these various