

University of Chicago

Educational Assistance Plan

Summary of Benefits

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Your Educational Assistance Benefits

The University of Chicago Educational Assistance Plan (the “Educational Assistance Plan”) gives you and your Dependents several educational assistance options, depending on your position at the University. If you have questions about your benefits, call the Benefits Office at 773-702-9634 or send an e-mail to benefits@uchicago.edu.

The capitalized terms in the summary have special meaning. Please refer to the [Glossary](#) for the definitions of those capitalized terms.

Participating in the Educational Assistance Plan

Eligibility

You and your Dependents are eligible for benefits under the Educational Assistance Plan if you are a Full-Time Benefits-Eligible Employee of the University of Chicago (“the University”).

Part-Time Benefits-Eligible Employees and full-time research, teaching assistants and their Dependents are not eligible for any benefits under the Educational Assistance Plan.

When Eligibility Begins

You are eligible for the benefits described for your position (see “[How Educational Assistance Works?](#)”) beginning on your first day of work at the University. However, research associates without rank and research scientists are eligible for some of the benefits only after they complete one year of full-time service.

If your position changes and, with it, your eligibility for particular benefits under the Educational Assistance Plan, you are eligible for those new benefits beginning on the first day of the next quarter or semester following the effective date of your change in position.

When Eligibility Ends

Your eligibility for any benefit under the Educational Assistance Plan ends when:

- You are no longer treated as employed by the University, subject to exceptions explained in the description of each of the particular types of Educational Assistance Benefits.
- The Educational Assistance Plan is terminated.
- You switch from being a Full-time Benefits-Eligible Employee to a part-time employee of the University or a full-time research teaching assistant.

Applying for Benefits

Applications are available from the Benefits Office or our website at <http://hr.uchicago.edu>. Complete, sign and return the form to the Benefits Office before the beginning of the applicable quarter or semester. More specific instructions are included in the description of each type of benefit under the Educational Assistance Plan.

Generally, requests for tuition assistance/reimbursement will not be considered after the end of the calendar year in which the class was taken.

Eligibility During a Leave

Short-Term Disability

If you are a staff employee and are not actively at work due to an approved short-term disability leave, you remain eligible for the University Laboratory Schools Benefit and the Employee Child Tuition Benefit. You are not eligible for the Employee Tuition at the University or Outside of the University benefit.

Note: Academic Employees (including professional librarians) are not eligible for short-term disability. Contact your department for more information.

Family and Medical Leave

If you are not actively at work due to an approved leave of absence under the Family and Medical Leave Act (FMLA), you remain eligible for the educational assistance for which you would have been eligible prior to your leave. Employee Tuition at the University or Outside the University benefits can be extended while on a Family and Medical Leave, except if you are on short-term disability.

Leave of Absence

If you are not actively at work due to an approved, unpaid leave of absence, you remain eligible for the University Laboratory Schools Benefit. The maximum duration of the continuation of the University Laboratory Schools Benefit is one year. You are not eligible for any other benefits under the Educational Assistance Plan.

Long-Term Disability

Generally, for the duration of the long-term disability leave, you remain eligible for the educational assistance for which you would have been eligible prior to receiving disability benefits. No Employee Tuition at the University or Outside the University benefits can be extended while on a leave due to long-term disability.

Military Leave of Absence

If you are in the Reserves and called for active military duty, you remain eligible for educational assistance at the same level as before your leave, for up to twenty-four (24) months.

How Educational Assistance Works

Your Educational Assistance Benefits

The Educational Assistance Plan provides you and your family with some financial support towards the cost of education. Your benefits depend on your position as shown in the table below. Details about each option are included in the following pages.

Position	Available Benefits
<p>Academic Employees <i>(except Research Associates without Rank, Research Scientists and Professional Library Staff)</i> Includes all full-time:</p> <ul style="list-style-type: none"> • Tenure track faculty • Clinical track faculty • Clinical educator • Senior research associates with parenthetical rank • Senior lecturers • Non-academic officers 	<ul style="list-style-type: none"> • The Faculty Children’s Scholarship Plan: <ol style="list-style-type: none"> 1. For Academic Employees hired before July 1, 2004: <ul style="list-style-type: none"> ○ If you are a Highly Compensated Employee, your benefit is 100% of the tuition at any college, up to 85% of the University of Chicago tuition rate. The benefit is tax-free. ○ If you are non-highly compensated employee, your benefit is 100% of the tuition at any college, up to 100% of the University of Chicago tuition rate. The benefit is tax-free. 2. For Academic Employees hired on or after July 1, 2004: <ul style="list-style-type: none"> ○ If you are a Highly Compensated Employee, your benefit is 100% of the tuition at any college, up to 75% of the University of Chicago tuition rate. This benefit is taxable during your first four years of continuous employment. After you complete four years of continuous employment, you are still eligible for the same benefit, but it becomes tax-free. ○ If you are a non-highly compensated employee, your benefit is 100% of the tuition at any college, up to 75% of the University of Chicago tuition rate. The benefit is tax-free. During your first four years of continuous employment, if you become a Highly Compensated Employee, your benefit becomes taxable for the remainder of the four-year period. • University Laboratory Schools Benefit pays 50% tuition for your children attending the school.

Position	Available Benefits
<p>Research Associates without Rank and Research Scientists (Full-Time)</p>	<ul style="list-style-type: none"> • <u>Less than one year of full-time employment:</u> University Laboratory Schools Benefit pays 50% tuition for your children attending the school. • <u>One or more years of full-time employment:</u> The Faculty Children’s Scholarship Plan: <ol style="list-style-type: none"> 1. For Research Associates (without rank) and Research Scientists employed before July 1, 2004: <ul style="list-style-type: none"> ○ If you are a Highly Compensated Employee, your benefit is 100% of the tuition at any college, up to 85% of the University of Chicago tuition rate. The benefit is tax-free. ○ If you are a non-highly compensated employee, your benefit is 100% of the tuition at any college, up to 100% of the University of Chicago tuition rate. The benefit is tax-free. 2. For Research Associates without Rank and Research Scientists hired on or after July 1, 2004: <ul style="list-style-type: none"> ○ If you are a Highly Compensated Employee, your benefit is 100% of the tuition at any college, up to 75% of the University of Chicago tuition rate. This benefit is taxable during the first four years of continuous employment. After you complete four years of continuous employment, you are still eligible for the same benefit, but it becomes tax-free. ○ If you are a non-highly compensated employee, your benefit is 100% of the tuition at any college, up to 75% of the University of Chicago tuition. The benefit is tax-free. During the first four years of continuous employment, if you become a Highly Compensated Employee, your benefit becomes taxable for the remainder of the four-year period. • University Laboratory Schools Benefit pays 50% tuition for your children attending the school.

Position	Available Benefits
Professional Library Staff (Full-Time)	<ul style="list-style-type: none"> • The Faculty Children’s Scholarship Plan: <ol style="list-style-type: none"> 1. For Professional Library Staff Employees hired before July 1, 2004: <ul style="list-style-type: none"> ○ If you are a Highly Compensated Employee, your benefit is 100% of the tuition at any college, up to 85% of the University of Chicago tuition rate. The benefit is tax-free. ○ If you are a non-highly compensated employee, your benefit is 100% of the tuition at any college, up to 100% of the University of Chicago tuition rate. The benefit is tax-free. 2. Professional Library Staff Employees hired on or after July 1, 2004: <ul style="list-style-type: none"> ○ If you are a Highly Compensated Employee, your benefit is 100% of the tuition at any college, up to 75% of the University of Chicago tuition rate. This benefit is taxable to you during your first four years of continuous employment. After you complete four years of continuous employment, you continue to be eligible for the same benefit, but it becomes tax-free. ○ If you are a non-highly compensated employee, your benefit is 100% of the tuition at any college, up to 75% of the University of Chicago tuition rate. The benefit is tax-free. During your first four years of continuous employment, if you become a Highly Compensated Employee, your benefit becomes taxable for the remainder of the four-year period. • University Laboratory Schools Benefit pays 50% tuition for your children attending the school. • Graham School of General Studies Benefit pays 50% of tuition for you at the Graham School of General Studies.

Position	Available Benefits
<p>Non-Academic Employees All full-time, non-academic staff</p>	<ul style="list-style-type: none"> • Employee Tuition Benefit at the University pays 50% tuition for you at the University of Chicago for up to two classes per quarter, including Graham School courses. • Employee Tuition Benefit Outside the University pays 75% tuition for you at any accredited college or university up to \$2,000 per calendar year and \$26,000 lifetime. • University Laboratory Schools Benefit pays 50% tuition for your children attending the school. • Employee Child Tuition Benefit pays 50% of undergraduate tuition for your children at the University of Chicago. • Graham School of General Studies Benefit pays 100% of tuition for you on <i>select, job-related</i> courses at the Graham School of General Studies.
<p>University Laboratory Schools Teachers*</p> <ul style="list-style-type: none"> • Full-time teachers on a 12-month contract • Full-time assistant teachers 	<ul style="list-style-type: none"> • Employee Tuition Benefit at the University pays 50% tuition for you at the University of Chicago for up to two classes per quarter. • University Laboratory Schools Benefit: Full-time teachers pay \$500 of your child's tuition for the school year. Full-time assistant teachers receive 50% tuition for your children attending the school. • Employee Child Tuition Benefit pays 50% of undergraduate tuition for your children at the University of Chicago.

** Benefits provided under the plan are established pursuant to collective bargaining and are subject to the terms of the agreement in effect at all times. Your benefits are based on your teacher status.*

The Faculty Children's Scholarship Plan (for Academic Employees, Research Associates without rank, full-time Research Scientists and Professional Library Staff)

What Is Covered

The University pays undergraduate tuition benefits for your children for either eight semesters or 12 quarters at:

- The College of the University.
- Any accredited college or university in the United States (including an accredited community or junior college that will lead to a two-year associate's degree).
- Any academically recognized foreign college or university that offers an undergraduate program leading to a bachelor's degree.

If an institution normally assesses a single comprehensive fee that covers both tuition and room and board, the institution must supply a statement to the Benefits Office indicating the portion of the comprehensive fee it treats as tuition. Since this benefit has been established to pay your children's tuition, tuition scholarships from all other sources must be reported to the Benefits Office. These awards will be deducted from your benefit under this plan.

The maximum benefit awarded to your child cannot exceed the undergraduate tuition in effect at the University of Chicago at the time the tuition is due and payable.

What Is Not Covered

The Faculty Children's Scholarship Plan covers only the stated tuition charges at the educational institution. It does not include expenses such as:

- Application fees.
- Room and board charges.
- Laboratory fees.
- Other special fees charged for particular courses or programs, required or not.
- Any other incidental fees.

No benefit is available for certification programs in a specialized trade or for industrial schools, such as schools for aviation, cooking, auto repairs, computer programming, etc. The Benefits Office, along with the University's Dean of Students and the Associate Provost, will determine whether an institution qualifies for you to receive this benefit.

Duration of Benefit

The maximum period of this benefit is eight semesters or 12 quarters, of which four semesters or six quarters may be from a junior college. The following rules also apply:

- If your child changes from a semester program to a quarter program, each two semesters will be equal to three quarters and each odd semester will be treated as two quarters.
- If your child changes from a quarter program to a semester program, each three quarters will be equal to two semesters and each odd quarter will be treated as a semester.
- If your child withdraws from an institution during a semester or quarter for which the tuition has been paid, that semester or quarter will be counted toward the maximum number of semesters or quarters covered under this plan, unless the tuition for that period is refunded to the University in full.
- Summer school courses will count as a full semester or quarter if you submit an application to the Benefits Office for the summer course(s).

Amount and Taxability of Tuition Benefits

The amount and taxation of benefits are determined by whether you were hired as an eligible employee before or after July 1, 2004 and whether you are deemed to be a Highly Compensated Employee.

Eligible Employees Hired Before July 1, 2004 and Who are Non-Highly Compensated

The University pays 100% of the undergraduate tuition in effect at the University of Chicago at the time the tuition is due and payable. The benefit is tax-free.

Eligible Employees Hired Before July 1, 2004 and Who are Highly Compensated Employees

The University pays 100% of the undergraduate tuition, up to 85% of the undergraduate tuition rate in effect at the University of Chicago at the time the tuition is due and payable. The benefit is tax-free.

Eligible Employees Hired on or After July 1, 2004 and Who are Non-Highly Compensated

The University pays 100% of the undergraduate tuition, up to 75% of the undergraduate tuition rate in effect at the University of Chicago at the time the tuition is due and payable. The benefit is tax-free. If, however, you become a Highly Compensated Employee during your first four years of continuous employment, the benefit would be taxable for the remainder of the four-year period.

Eligible Employees Hired on or After July 1, 2004 and Who are Highly Compensated Employees

The University pays 100% of the undergraduate tuition, up to 75% of the undergraduate tuition rate in effect at the University of Chicago at the time the tuition is due and payable. The benefit is taxable during the first four years of continuous employment. After completion of four continuous years of employment, the benefit becomes tax-free.

If you leave University employment before completion of four continuous years of employment and then come back to the University as a Highly Compensated Employee, you must complete four years of continuous employment. Your prior employment is not counted.

If you and your Spouse or Domestic Partner are both eligible for this benefit, only one of you can receive benefits under the Faculty Children's Scholarship Plan.

If this benefit is for children of your Domestic Partner or for whom you are legal guardian, it is taxable even if you are not a Highly Compensated Employee unless the Eligible Employee can claim such child as their Dependent Child under federal income tax law.

How to Apply

Applications are available from the Benefits Office and on the website at <http://hr.uchicago.edu>. A completed application must be submitted for each semester or quarter that a child is attending school. In addition, you must submit an official written statement (for example, an official bill or a letter) from the institution showing tuition charges for the applicable academic year.

Effective January 1, 2004, tuition checks are made payable to the employee instead of the college institution. It is the employee's responsibility to remit tuition payment to the college.

When Eligibility Ends

Benefits under the Faculty Children Scholarship Plan cease when:

- You are no longer treated as employed by the University, subject to the exceptions made for certain employees at their death or retirement (see Benefit After Death or Retirement).
- Your Dependent Child marries.
- Your Dependent Child reaches age 25.
- The date the maximum duration of the benefits is reached.
- Your Dependent Child earns a bachelor's degree from any institution.
- You are no longer classified as a full-time Academic Employee, Research Associate without Rank, full-time Research Scientist or Professional Library Employee of the University.

Benefit After Death or Retirement

- **Death.** If you die and at the time of your death you had been granted tenure or had been credited with at least ten (10) years as an Academic Employee, Research Associate without Rank, full-time Research Scientist or Professional Library Employee, your Dependent Children will remain eligible for benefits under the Faculty Children Scholarship Plan.

If you die during the academic year, and had not been granted tenure or had not been credited with at least ten (10) years as an Academic Employee, Research Associate without Rank, full-time Research Scientist or Professional Library Employee, your Dependent Children will remain eligible for benefits under the Faculty Children Scholarship Plan through the end of that academic year.

- **Retirement.** If you are an Academic Employee, Research Associate without Rank, full-time Research Scientist or a Professional Library Employee and you retire from the University on or after age 55 with tenure or after having worked in such a position for at least ten (10) years at retirement, your Dependent Children remain eligible for benefits under the Faculty Children Scholarship Plan. If you become employed by the University in a post-retirement benefits-ineligible position, such part-time employment will not affect your continued eligibility.

Taxability of Benefit After Death or Retirement

If the eligible employee was a Highly Compensated Employee at the time of his/her death or Retirement, the University will report this benefit as taxable for federal income tax purposes. It is advisable to consult a professional tax advisor regarding the tax treatment of this benefit for personal income tax purposes.

University Laboratory Schools Benefit (for all Full-Time Benefits Eligible Employees)

What Is Covered

The University pays 50% of the tuition at the University of Chicago Laboratory Schools for Dependent Children. For University Laboratory School teachers, other than full-time assistant teachers, the University pays all but \$500 of your child's tuition bill for the school year.

Your Dependent Child must be enrolled in the nursery, kindergarten, elementary school or high school at the University's Laboratory Schools.

The University will pay only 50% of the tuition for each Dependent Child, regardless of whether one or both parents work for the University. When the University employs one spouse or Domestic Partner and one spouse or Domestic Partner is employed by the University of Chicago Hospitals, only one may claim the benefit.

What Is Not Covered

The University Laboratory Schools Benefit does not cover expenses such as:

- Application fees.
- Laboratory fees.
- Other special fees charged for particular courses or programs, required or not.
- Any other incidental fees.

The University Laboratory School Benefit does not cover the cost of any class, course or summer program unless it is being taken by a Dependent Child for purposes of graduating from high school.

How to Apply

Applications are available from the Benefits Office and on the website: <http://hr.uchicago.edu>.

Complete the application and return it to the Benefits Office, along with a copy of your child's birth certificate or proof of guardianship. Once your application has been approved, you will be billed for the remaining balance of the stated tuition each quarter that your child is enrolled at the Laboratory School.

Taxes

Generally, this benefit is non-taxable for federal income tax purposes. However, tuition for children of your Domestic Partner or for whom you are legal guardian is taxable unless federal tax law would permit otherwise.

Benefit After Death or Retirement

The University Lab School Benefit ends as of the date you are no longer treated as employed by the University with two exceptions.

- **Death.** If you die and were tenured or had worked for at least 10 years as a Full-Time Benefits Eligible Employee, your Dependent Children remain eligible for this benefit.
- **Retirement.** If you are an Academic Employee, Research Associate without Rank, Research Scientist or Professional Librarian who retires on or after age 55 with tenure or having been employed for at least 10 years in such a position at your retirement, your Dependent Children remain eligible for this benefit.

Employee Child Tuition Benefit (for Dependent Children of Non-Academic Employees and Lab School Teachers)

What Is Covered

The University pays for 50% of undergraduate tuition for up to 12 quarters for your child(ren) who attends the University of Chicago. The University will pay only 50% of the tuition for each eligible child, regardless of whether one or both parents work for the University. When the University employs one spouse or Domestic Partner and one spouse or Domestic Partner is employed by the University of Chicago Hospitals, only one may claim the benefit.

The maximum period of this benefit is 12 quarters. If your child withdraws from the College or the University during a quarter for which tuition has been paid, the quarter will be counted toward the maximum, unless the benefit amount is fully refunded to the University.

What Is Not Covered

This benefit covers only the stated tuition charges at the University. It does not include expenses such as:

- Application fees.
- Room and board charges.
- Laboratory fees.
- Other special fees charged for particular courses or programs, required or not.
- Any other incidental fees.

How to Apply

Applications are available from the Benefits Office and on the website: <http://hr.uchicago.edu>. You must complete the application and return it to the Benefits Office before the beginning of the applicable quarter. When your application is approved, you will be billed for 50% of the stated tuition.

Taxes

Generally, this benefit is non-taxable for federal income tax purposes, except if it is for a child(ren) of your Domestic Partner or for whom you are legal guardian, unless the federal tax laws permit otherwise.

Employee Tuition Benefit at the University (for Non-Academic Employees and Lab School Teachers)

What Is Covered

The University pays 50% of your tuition at the University for up to two classes per quarter (credit or non-credit). This benefit also applies to examinations taken in lieu of courses, up to two courses per quarter.

For University Laboratory School teachers, the University pays for 50% of your tuition for one undergraduate or graduate course at the University during each autumn, winter and spring quarter. If you are under contract to return to the Laboratory Schools as a full-time teacher for the following September, the University will pay 50% of your tuition for up to three courses taken during the summer quarter.

To qualify, you must:

- Meet regular University admission requirements.
- Meet any course requirements.
- Maintain satisfactory performance on the job.
- Obtain prior approval from your supervisor to register for classes during working hours and agree to make up the time or take a reduction in pay. Your supervisor is not obligated to permit you to attend classes scheduled to meet during your working hours.

What Is Not Covered

The Employee Tuition Benefit at the University covers only tuition charges at the University. It does not include expenses such as:

- Application fees.
- Laboratory fees.
- Other special fees charged for particular courses or programs, required or not.
- Any other incidental fees.

How to Apply

Applications are available from the Benefits Office and on the website: <http://hr.uchicago.edu>. Your immediate supervisor must approve your application. Return the application to the Benefits Office before the beginning of the applicable quarter. You will then be billed for 50% of the tuition.

Taxes

If this benefit is applied to undergraduate courses, it is non-taxable for federal income tax purposes. For graduate level courses, the benefit is taxable if the course is not work-related.

Employee Tuition Benefit Outside the University

What Is Covered

For Non-Academic Employees, the University pays 75% of the tuition for passing a class taken toward a two-year or four-year undergraduate degree at regionally accredited colleges or universities other than the University of Chicago. You may be reimbursed up to \$2,000 per calendar year in which the class ends. The lifetime maximum benefit is \$26,000 per employee.

This benefit is intended to help employees earn an associate's or bachelor's degree. For example, if you already have an associate's degree, courses taken towards another associate's degree will not be reimbursed. You are not eligible for this benefit if you already possess a four-year undergraduate degree, a graduate degree or either of their equivalents from a domestic or foreign educational institution.

What Is Not Covered

The Employee Tuition Benefit Outside the University only covers stated tuition charges. It does not include expenses such as:

- Application fees.
- Laboratory fees.
- Other special fees charged for particular courses or programs, required or not.
- Any other incidental fees.

How to Apply

Applications are available from the Benefits Office and on the website: <http://hr.uchicago.edu>. Return the completed form to the Benefits Office with proof that you have paid for the class and received a passing grade. You can typically pick up your reimbursement check at the Benefits Office two or three weeks after you file your reimbursement application.

Taxes

This benefit is non-taxable for federal income tax purposes.

The Graham School of General Studies Plan (For Non-Academic Employees and Professional Library Staff (full-time only))

For Non-Academic Employees, the University pays 50% of Graham School Tuition for up to 2 classes per quarter or 8 classes per calendar year. Classes under \$40 are not eligible for tuition remission. However, for certain select job-related courses offered at the Graham School, 100% of the tuition will be paid -- the University will pay 50% of the tuition and the Graham School of General Studies will cover the remaining half. The employee's department must also pay an administrative fee.

For professional library staff, the University pays 50% of the tuition at the Graham School of General Studies only.

How to Apply

Applications are available for the Graham School at www.grahamschool.uchicago.edu or 312-464-8655.

Taxes

This benefit is non-taxable for federal income tax purposes.

Discretionary Authority

The University has discretionary authority to grant or deny benefits under this plan. Benefits under the plan will be paid only if the University decides in its discretion that you, the applicant, are entitled to them. The decision of the University shall not be overturned unless determined by a court of law to be arbitrary and capricious.

Plan Amendment and Termination

The University has reserved the right, in its sole discretion under circumstances that it deems advisable (including, but not limited to, a need to address cost or plan design considerations), to terminate the plan or to amend or eliminate benefits. In the event of termination or amendment or elimination of benefits, the rights and obligations of participants prior to the date of such event shall remain in effect, and changes shall be prospective, except to the extent that the University's action and applicable law permit otherwise.

Collective Bargaining

Certain provisions of the Educational Assistance Plan may be subject to collective bargaining agreements between the University of Chicago and certain unions.

If you are a member of a collective bargaining unit affected by these agreements, you can obtain a copy of the unit's agreement by writing to the plan administrator, or you may obtain it at the Office of Employee and Labor Relations.

Glossary

Full-Time Benefits-Eligible Employee	An employee of the University whose position is anticipated to exist for one year or longer and is scheduled to work at least 35 hours per week.
Dependent Children	This includes unmarried: <ul style="list-style-type: none">• Natural, step- or adopted children, the unmarried child of your Domestic Partner, an unmarried child for whom you are legal guardian.• The child(ren) is covered to age 25.• The children are covered if you are eligible to claim them as Dependents on your income taxes.
Dependents	This includes your spouse, domestic partner and Dependent Children. The plan does not cover your parents, grandchildren or foster children.
Domestic Partner	Two individuals of the same gender who live together in a long-term relationship of indefinite duration, with an exclusive mutual commitment in which the partners agree to be jointly responsible for each other's common welfare and share financial obligations. The partners may not be related by blood to a degree that would prohibit legal marriage in the state in which they legally reside and may not be married to any other person. Your Domestic Partner must be registered with the Benefits Office.
Highly Compensated Employee	A Highly Compensated Employee is defined by current IRS guidelines.
Part-Time Employee	An employee of the University whose position is anticipated to exist for one year or longer and you are scheduled to work 20 - 35 hours per week. You are not Benefits-eligible if you are scheduled to work fewer than 20 hours per week or if your position is expected to exist less than one year.
University Laboratory Schools Teachers	Includes full-time teachers on a 12-month contract and full-time assistant teachers.

A Final Note

This summary is written in everyday language and provides a general summary of your educational assistance benefits. We have tried to make it as complete and accurate as possible. The University has the authority to interpret the terms of the plan and to address questions arising under the plan.

Participating in this plan does not guarantee employment.