

AMERICAN UNIVERSITY IN BULGARIA

INFORMATION FOR FULL-TIME EXPATRIATE ADMINISTRATORS AND STAFF BENEFITS FOR 2017-2018

Government-mandated	
<u>Social Security (US citizens)</u>	AUBG and employee contribute a percentage of base salary, based on guidelines established by US Congress.
<u>Medicare (US citizens)</u>	AUBG and employee contribute a percentage of gross salary, based on guidelines established by US Congress.
<u>Workers Compensation</u>	Faculty who are injured on the job are covered under the University General Liability policy and need to report any injury to the Human Resource Office.
Holidays, Vacations, Leaves	
<u>Holidays</u>	According to AUBG academic calendar.
<u>Absence Due to Illness</u>	When an employee must be out for a day or two due to short-term illness, the supervisor should be notified and coverage for responsibilities arranged with staff. For illnesses of longer duration, the supervisor may recommend that the accrued days for short term disability be used.
<u>Short Term Disability Leave</u>	Disability leave at full pay accrues at the rate of one and two-thirds days per monthly pay period, up to a maximum of 180 days. Leave is determined as a five day work week for consecutive weeks based on a doctor's evaluation. Unpaid disability leave may be extended for up to one year. When employment is terminated, there is no payout for unused leave.
<u>Vacations</u>	Full time employees have 21 days of vacation time per contract year in addition to the approved paid holidays. Employees are expected to file request for absence forms in the HR office.
<u>Personal or Professional Leave</u>	Full-time employees may be granted a leave of absence for personal or professional reasons only at the discretion of the president. No benefits are provided when an employee is on leave without pay.
Retirement Plan	
<u>Voluntary Retirement Program</u>	AUBG distributes a 10% salary supplement to its expatriate full-time employees and encourages them to direct these funds into an appropriate long-term savings vehicle. Some expatriate employees do not have current income tax liability, therefore, the conventional tax-deferred pension plan is not appropriate. AUBG reserves the right to restructure this supplement in the future, should it become advisable to re-institute a tax-sheltered pension plan. For non-US expatriates the retirement supplement is built into their salary.
Insurance Plans. Eligible employees are those not covered under other group plans.	
<u>GeoBlue Health Insurance</u>	Group health insurance programs. For eligible, full-time employees and their eligible dependents, AUBG pays 50% premium, with the remainder being funded by monthly payroll deduction. US employees must present a valid certificate of coverage to the AUBG HR Office prior to the beginning of the policy year or enroll in the GeoBlue plan. For details and limitations, see plan documents and information available at HR office and on https://www.geo-blue.com/ .
<u>Continuation Health Insurance Coverage (optional at employee's expense)</u>	
Continuance Coverage	Up to 18 months continuance of GeoBlue International medical benefits upon termination of employment paid by the employee. Coverage may need to be purchased before leaving Bulgaria. Please contact the HR Office for details.

<u>Life Insurance</u>	Group term insurance equal to employee's annual basic earnings (rounded to next higher \$1,000) up to a maximum amount of \$200,000. AUBG pays full premium. Upon attainment of age 69 the benefit is reduced to 65% and at age 70 reduced to 50%. Any decrease in the amount of Life insurance due to age takes place on the first day of the month following the birthday. Within 31 days, the employee can convert to an individual policy at his/her expense when employment ends. See plan booklet for details.
<u>Accidental Death and Dismemberment</u>	For employees enrolled in the basic life insurance plan, AUBG pays premium. In case of accidental death, the beneficiary will receive an amount equal to one times employee's annual basic earnings. Maximum Benefit is \$ 200,000. Upon age 65 the benefit is reduced by 65% and at age 70 reduced by 50%. Coverage ceases with employment. See plan booklet for details.
<u>Long Term Disability Insurance</u>	For employees enrolled in the basic life insurance plan, AUBG pays entire premium. The maximum monthly benefit is \$6,000 and the minimum - \$50. Limited benefits for employees over age 65 are provided. Coverage ceases with employment. See plan booklet for details.
Other Benefits	
<u>Travel and Relocation Allowances</u>	Current allowance is \$3500 per year for employee on multi-year appointments regardless of family status. For non-US expatriates the allowance is included in their monthly salary. For US expatriates the funds are distributed as a 'salary supplement' - one half in September and one half in January.
<u>Tuition waiver/educational allowances</u>	Children and spouses of full-time employees who are undergraduate full-time degree candidates at the American University in Bulgaria are eligible for a full tuition waiver subject to the same conditions as AUBG funded financial aid awards. Dependents are responsible for the full cost of housing, textbooks, food, and any other miscellaneous expenses. Dependents are not eligible for work-study. Dependents of expatriate full-time employees who are not degree candidate students are eligible for a waiver of 25% of tuition and must apply as a part time student. Full-time faculty may enroll in one course per term at no charge.
<u>Professional Development</u>	Full-time employees are eligible to apply for support for professional development following the guidelines issued by the Human Resources Office. Officers of the University have their professional development approved by the President and funded by the Professional Development Fund.
<u>Severance Pay</u>	Unless specified in the contract, there is no severance pay.

ADDITIONAL INFORMATION

Banking Services	Direct deposit of net pay into employee's bank account. ATM connected to Cirrus cash network available in AUBG main building (dispenses leva only). There are many other ATM's available in Blagoevgrad and throughout Bulgaria also accessible with US-issued credit or debit cards. Check-cashing service for US dollars with \$5 transaction fee (up to \$5000) at Bulgarian Post Bank and Raiffeisen Bank. By law, AUBG cannot provide banking, check-cashing, or currency exchange services. Third country nationals may want to open a Bulgarian bank account for direct deposit of their paychecks.
In-house Medical Clinic	Provides general clinic services (medical consultation, first aid etc.) Emergency treatments when necessary; referrals as needed. Full-time licensed physician and registered nurse on duty.

Salary Distribution	Salary of non-US expatriates distributed in Bulgarian leva in two installments - one half on the 15 th of each month and one half at the end of each month. Salary of US expatriates distributed in US dollars at the end of each month.
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All benefits and professional support programs are subject to annual review and revision by the AUBG Administration and become effective for the coming year.

Steven Sullivan

Date