University of Rhode Island

College of Business – Schmidt Labor Research Center

*LHR 533 Pension, Health Care and Employee Benefits, Section 1000, Summer Session 1 and 2019*

Instructor: Denis Guay
Office Location: 
Telephone: 860-978-3375
Email: dguay@allegiantglobalpartners.com
Office Hours: prior to class each week as scheduled
Class Days/Time: T, Th 6-9:45
Classroom: Providence Shepard Building 425

Prerequisites:
General Education Student Learning Outcomes:

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**COURSE DESCRIPTION**  Explore employee benefits from a business constituent and end-user perspectives. Build a foundational understanding of Health and Welfare insurance programs and how employee benefits fit into an employer's overall employee strategy.

**COURSE GOALS**
1. Introduce students of different insurance products that exist in the employee benefits marketplace
2. Build understanding of the “real-world” application of employee benefits as business leaders

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**Student Learning Outcomes**
1. Build a working knowledge of the most common employee benefits.
2. Build a working understanding of the employee benefits marketplace and how companies make business decisions around which benefits to offer their employees.

3. Gather marketplace intelligence that will help you be a more informed business professional and end consumer of benefits.

Upon successful completion of this course, each student will be able to:
1. Identify core aspects of an employee benefits package
2. Develop a working knowledge of the benefit industry
3. Articulate the business decision process that goes into employee benefit selection

REQUIRED TEXTS/READINGS
Textbook The Handbook of Employee Benefits Seventh Edition by: Jerry S. Rosenbloom PH.D.

Other Readings: As provided by instructor

UNIVERSITY POLICIES

ACCOMMODATIONS FOR SPECIAL NEEDS
“Section 504 of the Rehabilitation act of 1973 and the Americans with Disabilities Act of 1990 require the University of Rhode Island to provide academic adjustments or the
accommodations for students with documented disabilities. The student with a disability shall be responsible for self-identification to the Disability Services for Students in the Office of Student Life, providing appropriate documentation of disability, requesting accommodation in a timely manner, and follow-through regarding accommodations requested.” It is the student’s responsibility to make arrangements for any special needs and the instructor’s responsibility to accommodate them with the assistance of the Office of Disability Services for Students.

For Kingston or Bay Campus courses:
Any student with a documented disability is welcome to contact me as early in the semester as possible so that we may arrange reasonable accommodations. As part of this process, please be in touch with Disability Services for Students Office at 302 Memorial Union, Phone 401-874-2098.

For Providence Campus courses:
Any student with a documented disability is welcome to contact me as early in the semester as possible so that we may arrange reasonable accommodations. As part of this process, please be in touch with the Disability Services Coordinator at the Academic Skills Center, Room 239 Shepard Building, Phone: 401-277-5221.

ACADEMIC HONESTY & INTEGRITY
All submitted work must be your own. If you consult other sources (class readings, articles or books from the library, articles available through internet databases, or websites) these MUST be properly documented, or you will be charged with plagiarism and will receive an F for the paper. In some cases, this may result in a failure of the course as well. In addition, the charge of academic dishonesty will go on your record in the Office of Student Life. If you have any doubt about what constitutes plagiarism, visit the following websites: the URI Student Handbook, and Sections 8.27.10 – 8.27.21 of the University Manual (web.uri.edu/manual/).

Any good writer’s handbook as well as reputable online resources will offer help on matters of plagiarism and instruct you on how to acknowledge source material. If you need more help understanding when to cite something or how to indicate your references, PLEASE ASK.

ACADEMIC ENHANCEMENT CENTER
The work in this course is complex and intensive. To do the best you can, it’s a good idea to visit the Academic Enhancement Center (AEC) in Roosevelt Hall. The AEC offers a comfortable environment in which to study alone or together, with or without a tutor. AEC tutors can answer questions, clarify concepts, check understanding, and help you to study. You can make an appointment or walk in during office hours — Monday through Thursday from 9 am. to 9 pm, Friday from 9 am to 1 pm, and Sunday from 4 pm. to 8 pm. For a complete schedule For a complete schedule – including when tutors are available specifically for this class – go to web.uri.edu/aec, call (401) 874-2367, or stop by the fourth floor in Roosevelt Hall.
THE WRITING CENTER
The Writing Center is for “all writers, all disciplines, at all levels, and all stages of writing.” If an instructor suggests that you go to the Writing Center, it is not a punishment, and does mean that you are a terrible writer. It means the instructor wants you to receive more individualized attention to your writing than s/he is able to provide, given the constraints of the class. It will only improve your grade. If possible, call ahead for an appointment (401-874-2367). Drop-in tutorials are often available. You may make repeat appointments, requesting the same tutor each time if you wish. See their Web Page: web.uri.edu/aec/writing/ for tips on how to make the best of your Writing Center visit.

STANDARDS OF BEHAVIOR
Students are expected to treat faculty and fellow classmates with dignity and respect. Students are responsible for being familiar with and adhering to the published “Student Code of Conduct” which can be accessed in the University Student Handbook (http://web.uri.edu/studentconduct/student-handbook/). If you must come in late, please do not disrupt the class. Please turn off all cell phones, pagers, or any electronic devices.

GENDER BASED HARASSMENT
Title IX makes it clear that violence and harassment based on sex and gender are Civil Rights offenses subject to the same kinds of accountability and the same kinds of support applied to offenses against other protected categories such as race, national origin, etc. If you or someone you know has been harassed or assaulted, you can find help at The Center for Gender and Sexuality: 874-9277; The Women’s Center; 874-9131 (anonymous) or online http://web.uri.edu/womenscenter/interpersonal-violence-on-campus/. In an emergency call 874-2121.

CLASS ATTENDANCE
Students are expected to attend class and classroom activities. Occasionally, students may miss class activities due to illness, severe weather, or sanctioned University events. If ill, students should not attend class and should seek medical attention especially if they have a communicable disease such as influence (flu). Students should not attend class when the University announces classes are cancelled due to severe weather. Also, it is the policy of the University of Rhode Island to accord students, on an individual basis, the opportunity to observe their traditional religious holidays. Students desiring to observe a holiday of special importance must inform each instructor and discuss options for missed classes or examinations. See Sections 8.51.11 – 8.51.14 of the University Manual for policy regarding make-up of missed class or examinations.

INSTRUCTOR POLICIES
CLASSROOM (or ONLINE) POLICIES

Please make every attempt to attend all class. On occasion we may need to adjust class schedules based on assigned project work or other non-preventable situations. Please follow the provider course syllabus and complete assigned tasks as required.

GRADING POLICY

A 94-100
A- 90-93
B+ 87-89
B 83-86
B- 80-82
C+ 77-79
C 73-76
C- 70-72
D+ 67-69
D 60-66
F <60
ASSIGNMENT POLICIES AND WEIGHTING

This course will have 3 quizzes worth 20% each and the culmination project that will serve as the final exam and be worth 30% of the total grade. Participation throughout the course is worth 10% of the overall grade. In Summary:

- **Graded Assignment # 1 (5/28):** 15% - Case Study Benefit Philosophy: Groups assigned company notes and required to establish a benefit strategy and complete philosophy grid. Prepare 20 min presentation to share with class.

- **Graded Assignment # 2 (6/11):** 15% - Carrier Research Group Presentations: Groups required to research target carriers within assigned industry and prepare 20 min presentation to share with class.

- **Graded Assignment #3 (6/18):** 30% - Final Written Exam

- **Final/Culmination: 30% (6/20) Group Project:**

SCENARIO: You are the VP of HR – charged with developing and implementing a benefit strategy. You will be given a packet of information around current challenges, budgets, employee feedback, marketplace pricing and misc. challenges.

YOUR CHALLENGE: Is to create a benefits philosophy that responds to this information, create a PPT to convince the “board” that this is a sound strategy and that this strategy will address the company’s needs. You will also be charged with creating an effective employee communication plan and sharing that strategy with the team.

THE CLASS: The class will be given profile sheets during the presentation and be able to participate in the “boardroom”, ask key questions, offer feedback as an employee and participate in the conversation.

- **Participation: 10% - Individual/Attendance**
ASSIGNMENT/COURSE SCHEDULE

Table 1 Course Schedule

<table>
<thead>
<tr>
<th>Class</th>
<th>Date</th>
<th>Topics, Readings, Assignments, Due Dates, Deadlines</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>5/21</td>
<td>General Employee Benefits, Medical Plan&lt;br&gt;Read pages: 3-35, 57-93</td>
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<tr>
<td>2</td>
<td>5/23</td>
<td>Types of Risk, Rising costs of healthcare, PPACA&lt;br&gt;Read pages: 37-54, 96-106</td>
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<tr>
<td>3</td>
<td>5/28</td>
<td>Dental Plan, Vision Plans&lt;br&gt;Read pages: 107-114, 313-330&lt;br&gt;&lt;strong&gt;Graded Assignment #1: Benefit Strategy Development&lt;/strong&gt;</td>
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<tr>
<td>4</td>
<td>5/30</td>
<td>Disability Plans, Group Life Insurance&lt;br&gt;Read pages: 355-378, 379-400&lt;br&gt;&lt;strong&gt;Present Graded Assignment #1 Benefit Strategy Project&lt;/strong&gt;</td>
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<tr>
<td>5</td>
<td>6/4</td>
<td>Education Assistance, Nondiscrimination Rules, Group Legal, Reporting and Disclosures, Transportation Benefits, Voluntary Benefits, ERISA, Non-ERISA&lt;br&gt;Read pages: 473-513&lt;br&gt;&lt;strong&gt;Graded Assignment #2 Overview: Carrier Research&lt;/strong&gt;</td>
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<tr>
<td>6</td>
<td>6/6</td>
<td>NO CLASS – INDEPENDENT Work on Graded Assignment #2 as a group</td>
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<tr>
<td>7</td>
<td>6/11</td>
<td>Graded Assignment #2 Presentations&lt;br&gt;Social Programs&lt;br&gt;Read pages: 515-563</td>
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<tr>
<td>8</td>
<td>6/13</td>
<td>Benefit Administration, Cafeteria Plans&lt;br&gt;Read pages: 633-670, 671-720&lt;br&gt;&lt;strong&gt;Graded Assignment # 3 Culmination Project Overview&lt;/strong&gt;&lt;br&gt;Final Exam Review</td>
</tr>
<tr>
<td>9</td>
<td>6/18</td>
<td>Review &amp; FINAL EXAM - WRITTEN</td>
</tr>
<tr>
<td>10</td>
<td>6/20</td>
<td>Graded Assignment # 3: Culmination Project</td>
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ACKNOWLEDGEMENT OF SYLLABUS CONTENT

- I have read and understand the course syllabus for LHR 533 at the University of Rhode Island, taught by Denis Guay.
- I understand that URI's national accreditation requires that every course credit be accompanied with two hours of outside the classroom work. Since this is a 3-credit course, my outside work will be at least 6 hours/per week.
- Sign and return to the instructor before the 4th class meeting.

I ____________________________ agree to the above and all terms stated in this syllabus.

Printed Name

______________________________
Signature

______________________________
Date