

Employee Benefits Finance 3276-090 Spring 2020

Instructor : Larry Langevin
E-mail : larryllangevin@gmail.com
Phone : (704) 607-4829
Office Hours : By Appointment

Friday Building #141
Thursday 6:30 – 9:15 pm

University Catalog Course Description

FINN 3276 : Employee Benefits. (3) Prerequisites: INFO 2130, Junior Standing, and a Business Major. Provide an analysis of group plans (e.g., medical, life, disability, and retirement), stock options, profit sharing plans and statutory benefits (e.g., worker's compensation and social security). Includes a review of legislation affecting these plans. Non-traditional plans (e.g., child care, flex time and wellness programs) are also examples.

Course Objectives

1. Explain and discuss the principles and terminology of employee benefits.
2. Explain and discuss employee benefits planning and management.
3. Explain and discuss public and private employee benefit programs, including social insurance, group life, disability, medical and retirement plans.
4. Explain and discuss the problems and implications of employee benefit policy. In 2008, some of the major problems to be discussed include the following:
 - a. The problems an aging society presents to our health and retirement insurance systems.
 - b. The continuing problems with the U.S. health care system and the role of employee benefits in solving these problems.
 - c. The problems faced by the Social Security System, including proposals to stabilize the financing of the system.
 - d. The problems related to the funding and benefit guarantees of private pension plans.

Required Text

Employee Benefits, Ninth Edition, by Beam and McFadden, with Karen Stefano, Contributing Editor, Real Estate Education Company/Dearborn Financial Publishing, 2007.

Attendance Policy/Class Participation/Class Format/Class Policies

Attendance at all classes is expected. Course objectives will be presented through a combination of lectures, class discussions, assignments, experiential exercises, and guest speakers. **Class attendance is mandatory when a guest speaker is scheduled or students are presenting. Advanced notification will be given when a speaker is scheduled or students are presenting. If you are absent during a mandatory class, 3 points will be deducted from your final course grade.** Course is designed for an interactive and discussion format. It is incumbent on each member of the class to be PREPARED to discuss assigned chapter readings. Outstanding class participation, including attendance, discussion and assignments, will be taken into consideration. **Outstanding class participation is subjective and is MORE than just showing up for class but rather being INTERACTIVE in class discussions.** Unexcused

absences, entering class late, talking while others are speaking, and other **discourteous behavior** will automatically result in loss of class participation points.

Timely submission of reports is a necessary evil in today's working environment. Your manager will expect results within a specified time frame, so does your professor. Assignments will be considered late if they are turned in after the specified due date and will be reduced by 50%.

All assignments turned in must be typed. Please use a 12-point font in Times New Roman or Arial.

You are required to use citations and references when appropriate. Please follow the Business Style. Work submitted without appropriate citations and references will earn a failing grade.

Student Conduct

You have the responsibility to know and observe the requirements of The UNCCCharlotte Code of Student Academic Integrity. This code forbids cheating, fabrication or falsification of information, multiple submissions of academic work, plagiarism, abuse of academic materials, and complicity in academic dishonesty.. Academic evaluations in this course include a judgment that your work is free from academic dishonesty of any type; and grades in this course therefore should be and will be adversely affected by academic dishonesty. If you violate the code, you can be expelled from UNCCCharlotte. The normal penalty for a first offense is zero credit on the work involving dishonesty and further reduction of the course grade. In almost all cases the course grade is reduced to F. Copies of the code can be obtained from the Dean of Student Offices. Standards of academic integrity will be enforced in this course. You are expected to report cases of academic dishonesty to me.

All students must be familiar with and abide by **University Policy 406, The Code of Student Responsibility** at <http://legal.uncc.edu/policies/up-406>.

All students must be familiar with and abide by **University Policy 407, The Code of Student Academic Integrity** at <http://legal.uncc.edu/policies/up-407>.

Examinations and Grading

There will be two exams. Exams will consist of 50 multiple choice questions. All material included in the text (whether discussed in class or not) and lectures is subject to examination.

| | % | Your Score | | |
|------------------------------|----------|-------------------|-------|---------|
| Exam #1 | 20% | x | _____ | = _____ |
| Exam #2* | 20% | x | _____ | = _____ |
| Research/Business Report | 25% | x | _____ | = _____ |
| Business Report Presentation | 25% | x | _____ | = _____ |
| Class Participation | 10% | x | _____ | = _____ |
| Total 100% | | | | |

Failure to complete any of the above will result in a score of "0" for that category.

Grading Scale :

A = 90-100%

B = 80-89%

C = 70-79%

D = 60-69%

F = Below 60%

Class Policies

- Special Accommodations:** Students needing special accommodations should inform the instructor of the type of accommodation needed during the first week of class. UNC Charlotte is committed to access to education. If you have a disability and need academic accommodation please provide a letter of accommodation from Disability Services early in the semester. For more information on accommodations, contact the Office of Disability Services at 704-687-0040 or visit their office in Fretwell 230.
- Religious Accommodations:** Students must provide instructors with a notice of requested accommodations for upcoming observances by the 10th day of instruction for the semester by submitting a [Request for Accommodation for Religious Observance Form](#). For further details about the University's University Policy please refer to [University Policy: 409, Religious Accommodation for Students](#). This is just one of many efforts to ensure that UNC Charlotte is an inclusive and welcoming campus to all.
- E-Mail:** A great deal of communication is done by e-mail. Students are responsible for checking their UNCC e-mail account throughout the semester. Failure to check this account does not excuse the student from any missed assignments, classes, etc.... All e-mails to the instructor must be written in a professional manner.
- Cell phone:** Cell phones may not be on during class or exams. This includes ringing, text messages, internet, video, camera, and silent modes. If a cell phone rings during class then that student relinquishes consideration of outstanding class participation stated above. In addition, cell phones may not be in view of, or in contact with, any student during exams. Violations of this policy will result in a zero on the exam. In the case of family emergencies accommodations may be made with the instructor.
- Additional materials:** Additional materials will be provided as needed by the instructor throughout the course. If a student misses a class when this material is provided it is the student's responsibility to arrange to obtain this material from another student or from the instructor during the instructor's office hours.
- Laptops:** Laptops may be used during class for class purposes only and are permitted at the instructor's discretion. Those using laptops are to sit on the back row of the classroom. If the laptop becomes a distraction the student will be required to turn it off and put it away immediately upon the instructor's request. Failure to do so will result in removal from class that day. If laptop use continues to be a distraction, the instructor may prohibit their use for the remainder of the semester.

Turnitin.com

As a condition of taking this course, all required papers may be subject to submission for textual similarity review to Turnitin.com for the detection of plagiarism. All submitted papers will be included as source documents in the Turnitin.com reference database solely for the purpose of detecting plagiarism of such papers. No student papers will be submitted to Turnitin.com without a student's written consent and permission. If a student does not provide such written consent and permission, the instructor may: (i) require a short reflection paper on research methodology; (ii) require a draft bibliography prior to submission of the final paper; or iii) require the cover page and first cited page of each reference source to be photocopied and submitted with the final paper. Therefore, students should take care when choosing group members for the project.

The Belk College of Business strives to create an inclusive academic climate in which the dignity of all individuals is respected and maintained. Therefore, we celebrate diversity that includes, but is not limited to ability/disability, age, culture, ethnicity, gender, language, race, religion, sexual orientation, and socio-economic status.

****Once Exam II is completed class attendance will still be required. Consequently, for each class missed after Exam II a deduction of 1 point will be deducted from final class participation score.***

Business Report and Presentation

Details to be discussed in class.

Class Schedule

| DATE | TOPIC | ASSIGNMENT |
|---------------|-----------------------------------|---|
| 1/9 | Introductions and Syllabus Review | |
| 1/16 | Introduction and Social Ins. | Chapters 1,2 &3 |
| 1/23 | Social Ins. and Group Benefits | Chapters 4,5 &6 |
| 1/30 | Group Benefits | Chapters 7,8 &9 |
| 2/6 | Exam I | Chapters 1-9 |
| 2/13 | Group Benefits | Chapters 10,11 & 12 (Business Report Topic and Outline Due) |
| 2/20 | Group Benefits | Chapters 13,14 & 15 |
| 2/27 | Group Benefits | Chapters 18 &19 |
| 3/5- No Class | Spring Break | |
| 3/12 | Exam II | Chapters 10 – 15, 18 &19 |
| 3/19 | Cafeteria Plans, Retirement Plans | Chapters 19, 20 & 21 |
| 3/26 | Retirement Plans | Chapters 22 & 23 |
| 4/2 | Retirement Planning | Chapters 24 & 28 |
| 4/9 | Business Report Presentations | Business Report Due Day of Pre- |

| | | |
|---------------------------|-------------------------------|-----------|
| | | sentation |
| 4/16 | Business Report Presentations | |
| 4/23 | Business Report Presentations | |
| 4/30 and if necessary 5/7 | Business Report Presentations | |

This schedule is tentative and subject to change.