

Employee Benefits Finance 3276-090 Spring 2021

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Office Hours : By Appointment

On-line via Webex
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. 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.

I will conduct this class in an atmosphere of mutual respect. I encourage your active participation in class discussions. Each of us may have strongly differing opinions on the various topics of class discussions. The conflict of ideas is encouraged and welcome. The orderly questioning of ideas of others is welcome. However, I will exercise my responsibility to manage the discussions so that ideas and argument can proceed in an orderly fashion. You should expect that if your conduct during class discussions seriously disrupts the atmosphere of mutual respect I expect in this class, you will not be permitted to participate further.

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.

For remote class participants, video backgrounds must be neutral, and cameras should be positioned in a manner that prevents the introduction of distracting objects, messages, symbols, or other people. Alternatively, students may choose to blur their background, utilize one of the default Zoom virtual backgrounds, or use one of the UNC Charlotte branded backgrounds (<https://faq.uncc.edu/pages.viewpage.action?pageld=84247927&desktop=true¯oName=viewracker>). Students who do not abide by this policy will be removed from the on-line session [and counted absent or receive a reduction in their participation grade] and will be referred for potential disciplinary action under the **Code of Student Responsibility** (<https://legal.uncc.edu/policies/up-406#ch5s>).

Student Conduct

You have the responsibility to know and observe the requirements of The UNC Charlotte 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 UNC Charlotte. 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>.

All students are required to abide by the UNC Charlotte Title IX Grievance Policy (<https://legal.uncc.edu/policies/up-504>), Sexual Harassment Policy. (<https://legal.uncc.edu/policies/up-502>), and the policy on Responsible Use of University Computing and Electronic Communication Resources (<http://legal.uncc.edu/policies/up-307>). Sexual Harassment is prohibited, even when carried out through computers or other electronic systems, including course-based chats, breakout rooms, or message boards.

Grading

	%	Your Score		
Business Report Outline	25%	x	_____	= _____
Research/Business Report	45%	x	_____	= _____
Business Report Presentation	20%	x	_____	= _____
Class Participation	10%	x	_____	= _____
Total 100% (Final grade is based on actual score – no rounding.)				

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 SimCheck: As a condition of taking this course, all required papers may be subject to submission for textual similarity review to SimCheck (<https://teaching.uncc.edu/academic-technologies/simcheck>), or another service for the detection of plagiarism. Such works will be included as source documents in the SimCheck or other plagiarism detection service reference database solely for the purpose of such papers. No student papers will be submitted to SimCheck or other plagiarism detection service without a student's written consent and permission (<https://legal.uncc.edu/sites/legal.uncc.edu/files/media/CopyrightPermission-FERPA-Consent-Generic.pdf>). 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.

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.

Business Report and Presentation

Details to be discussed in class.

Class Schedule Spring 2021

DATE	TOPIC	ASSIGNMENT
1/21	Introductions and Syllabus Review	
1/28 (FERPA Consent Form due)	Introduction and Social Ins.	Chapters 1,2 &3
2/4	Social Ins. and Group Benefits	Chapters 4,5 &6
2/11	Group Benefits	Chapters 7,8 &9
2/18	Group Benefits	Chapters 10,11 &12
2/25	Group Benefits	Chapters 13, 14 & 15
3/4	Group Benefits and Business Project Outline	Chapters 18 &19 (First draft of Bus. Project Outline Due)
3/11	Cafeteria Plans, Retirement Plans	Chapters 19, 20 &21
3/18	Retirement Plans	Chapters 22 &23
3/25	Business Project Outline and Chapters TBD	Final draft due – no extensions
4/1 No Class	Spring Break	
4/8	TBD	
4/15	TBD	
4/22	Business Report Presentations	Business Report Due Day of Presentation
4/29	Business Report Presentations	"
5/6	Business Report Presentations	"
5/13 If Necessary)	Business Report Presentations	"

This schedule is tentative and subject to change.

Copyright Ownership Notification

My lectures and course materials, including presentations, tests, exams, outlines, and similar materials, are protected by copyright. I am the exclusive owner of copyright in those materials I create. I encourage you to take notes and make copies of course materials for your own educational use. However, you may not, nor may you knowingly allow others to reproduce or distribute lecture notes and course materials publicly without my express written consent. This includes providing material to commercial course material suppliers such as CourseHero and other similar services. Students who publicly distribute or display or help others publicly distribute or display copies of modified copies of an instructor's course materials may be in violation University Policy Code 406, The Code of Student Responsibility. Similarly, you own copyright in your original papers and exam essays. If I am interested in posting your answers or papers on the course web site, I will request your written permission.

FERPA Notification

In establishing University Policy 402, Student Education Records (<http://legal.uncc.edu/policies/up-402>), UNC Charlotte adheres to a policy of compliance with the Family Educational Rights and Privacy Act of 1974 (<https://www.law.cornell.edu/uscode/text/20/1232g>), also known as FERPA, a federal law that affords students the following rights with respect to their education records. For details, see the FERPA Annual Notification (<https://legal.uncc.edu/legal-topics/ferpa-family-educational-rights-and-orivacy-act/ferpa-annual-notification>) posted on the Office of Legal Affairs website. All questions concerning FERPA Annual Notification may be directed to the attention of the Office of the Registrar (<https://registrar.uncc.edu/>).