

2019 Benefits at a Glance

Full-Time Regular Administrators (not including Faculty, CWA, Temp, and Local 200)

Benefit	About the Benefit	Eligibility	Cost
Medical Insurance	Aetna Choice POS II Plan. Covers health and hospitalization.	Date of hire	Employee pays 15% of premium contribution College pays 85% of premium contribution
Prescription Coverage	CVS Caremark – When enrolled in medical prescription is automatic.	Date of hire	Included in medical insurance
Dental Insurance	Delta Dental PPO/Premier Networks	Date of hire	Employee pays 15% of premium contribution College pays 85% of premium contribution
Vision Insurance	United Healthcare	Date of hire	Employee pays 15% of premium contribution College pays 85% of premium contribution
Flexible Spending Accounts (FSA)	Discovery Benefits	Date of hire	Voluntary, up to maximum set by IRS
Dependent Care (FSD)	FSA-Medical		
	FSD-Dependent care		
Short Term Disability	Sun Life	7 day waiting period for each disability claim	\$1.30 per semi monthly pay period
Long Term Disability	Sun Life/All full time U.S. employees	12 months of service	College pays 100% of premium contribution
Basic Life Insurance	Sun Life/One times the Employee's Basic Annual Earnings	Date of hire	College covers 100% of premium
Accidental Death & Dismemberment Insurance	Sun Life. Benefits per plan certificate	Date of hire	College covers 100% of premium
Retirement Plan	TIAA/403(b) defined contribution plan	First of the month following 12 consecutive months & 1,000 hours	For first 6 years-College contributes 7.5%, employee contributes a mandatory 4%
403(b) Tax Deferred Annuity Plan	TIAA/403(b) Tax-deferred annuity	No waiting period-may enroll at any time	Voluntary, up to maximum set by IRS (College does not contribute)
	Roth Option Available		
Employee Assistance Program (EAP)	Provides short-term counseling and referral for issues that are having an impact on your ability to work. Examples include life changes and life challenges, job stress and burnout, coping with difficult situations or difficult people.	Date of hire	College pays 100% of premium contribution
Vacation	2 to 4 weeks, dependent on position and or years of service	End of Probation period – 6 months	N/A
Sick Time	Paid sick time	May coordinate with short term disability after 5 days	N/A
Personal Time	Paid personal time	Should be requested 3 days in advance. May not be taken in more than one-day blocks. Cannot be combined with vacation or sick leave	N/A
Workers Compensation	Provides compensation for on-the-job injury or illness.	Date of hire	College pays 100% of premium contribution
Tuition Benefits at Marist	Up to 16 undergraduate credits per semester.	Four (4) month waiting period for employee and spouse.	College pays 100% tuition.
	Up to 18 graduate credit per academic year.	Two (2) year waiting period for child dependents.	Eligible dependents may be reimbursed up to \$2,000 per semester towards tuition at another accredited institution.

In order to ensure that the College has the flexibility to address changes that might be needed with respect to any applicable College benefit plan (whether as a result of legal changes, changes made by providers, or other changing circumstances), the College reserves the right to modify or terminate plans from time to time. If there is any inconsistency between the description of benefits described above and the terms of the applicable plan, the terms of the plan will control and the College will have the discretionary authority to construe any ambiguous or uncertain provision.