

2019 Benefits at a Glance

Full-Time Faculty Positions

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 FSA-Medical	Date of hire	Voluntary, up to maximum set by IRS
Dependent Care (FSD)	FSD-Dependent care		
Short Term Disability	Available to all employees	7 day waiting period for each disability claim	\$1.30 per semi monthly pay period
Long Term Disability	Available to full-time U.S. employees	One (1) year waiting period	College pays 100% of premium contribution
Basic Life Insurance	Coverage equivalent to basic annual earnings	Date of hire	College covers 100% of premium
Retirement Plan	TIAA 403(b) Defined Contribution Auto-enrollment	One (1) year waiting period	College contributes 7.5-12% Employee contributes 1-4% Years of service schedule
403 (b) Tax Deferred Annuity Plan	TIAA 403(b) Tax-deferred annuity Roth Option Available	No waiting period. Enroll any time	Voluntary, up to maximum set by IRS (No College contribution)
Tuition Waiver	Up to 16 undergraduate credits per semester Up to 18 graduate credit per academic year	Four (4) month waiting period for employee and spouse Two (2) year waiting period for child dependents	College pays 100% tuition Eligible child dependents may be reimbursed up to \$2,000 per semester towards tuition at another accredited institution.
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

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.