

## Summary of Fringe Benefits

### HUMAN RESOURCE SERVICES

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The benefits listed are available to all eligible full-time employees.

*Additional information may be found on the HR website “New Hire” tab.*

#### Medical Insurance

The college offers a medical insurance plan, which includes a prescription drug plan.

#### Dental Insurance

Two group dental plans are offered. Benefit coverage differs depending on the schedule of benefits and whether the dentist utilized is participating (in-network) or non-participating (out-of-network).

#### Vision Insurance

The college also offers a vision insurance plan which provides reduced cost vision services for exams, glasses, contact lenses and frames. While the highest level of coverage is provided when using the in-network providers, some coverage is provided when using non-network providers. Unlike the medical and dental plans, employees must sign up for a 2-year period.

**Consult the insert for insurance rates and carrier information.**

#### Tuition Benefit Program

The tuition benefit program is limited to a maximum of eight semesters and one summer semester or the equivalent in part-time study and does not apply for course work taken after completion of the minimum requirements for a bachelor’s degree. Eligibility alone does not guarantee student acceptance.

**Tuition Remission** at Dickinson is available to employees after one year of employment and for spouses and your dependent children under age 24 according to the “Tuition Schedule of Benefits.”\*

**Tuition Exchange** is a scholarship program for children of eligible employees at participating institutions. The Tuition Exchange, Inc., a non-profit association, serves higher education by making careers at colleges and universities more attractive. Our program allows dependent children under age 24 of eligible employees (one year waiting period as a full-time employee) an opportunity to earn a scholarship at participating colleges and universities nationwide. It also allows dependents of staff at the other member institutions an opportunity to earn a scholarship here at Dickinson. Both incoming and outgoing scholarships are based on the member institution’s regular admissions processes and are competitive. Eligibility alone does not guarantee student acceptance into an institution or a scholarship award. Please note the application process for this benefit should begin by contacting Human Resource Services about the same time the child is submitting their admissions application.

**Tuition Assistance** at another institution is available only to dependent children under age 24 of eligible employees according to the “Tuition Schedule of Benefits.”\* This applies only if the dependent child is attending an institution of higher education in the United States accredited by one of the six regional Associations of Schools and Colleges. Tuition Assistance will only be available for tuition costs at Tuition Exchange participating institutions if the employee completed an application for Tuition Exchange Scholarship in a timely manner and was denied Tuition Exchange. In that event, Tuition Assistance will then be available.

*\*Available upon request or may be found on the Human Resource Services website.*

#### Homebuyer Program

This program assists eligible employees with the purchase of a home by providing a Forgiveness Loan for closing costs and down-payment assistance. The program also provides a no interest Deferred Payment Loan for additional down-payment and closing cost assistance. Employee must either be a first time homebuyer or buy and occupy a home in a designated area.

#### Additional Insurance Benefits

Employees may purchase additional insurance benefits at relatively attractive group rates. These optional benefits are available as a convenient payroll deduction and include:

- **Aflac’s Voluntary Group Accident Insurance** pays a benefit for the treatment of injuries suffered as the result of a covered accident. Benefits are paid regardless of any other health insurance benefits the insured may receive.
- **Aflac’s Voluntary Group Cancer/Critical Illness Insurance** provides a lump-sum benefit payment upon the diagnosis of not only one covered illness, but for each covered illness, to cover out-of-pocket medical expenses and the costs associated with life-changes following a covered critical illness.
- **Prudential’s Voluntary Accidental Death & Dismemberment Insurance** pays a benefit for a covered accident regardless of any other disability or life insurance. Employees who are seriously injured or die as a result of a covered accident or injury, receive a set amount to help pay for unexpected expenses.
- **Prudential’s Voluntary Term Life Insurance** provides employees and their family with additional financial protection.
- **Individual Retirement Annuities (IRAs)** – TIAA offers several kinds of IRAs using fixed and variable annuities.
- **Long-Term Care Insurance** – Employees and their eligible family members may participate in the Dickinson College Group Long Term Care Insurance Plan. New employees are guaranteed acceptance into the plan regardless of your current health status if enrolled within 31 days of hire date or the date eligible for benefits. Employees that enroll at a later date (later than the 31 days after becoming eligible) will be required to provide evidence of insurability to be accepted for coverage.
- **METPAY** – benefit program for automobile, homeowners and other types of property and casualty insurance.
- **The Hartford’s Group Accidental Death & Dismemberment Insurance** – offered to employees and their dependents.

#### Professional Development & Wellness Events

In addition to the benefits listed above, employees have access to the many cultural and sporting events, as well as the fitness center and the library. Employees are also invited to participate in Professional Development and Wellness programs and events offered throughout the year. A listing of these may be found in our online registration system available via the Gateway. Please watch for announcements through email, Vitality, and various other communication methods for more information.



**If elected, the health care benefits are effective the first of the month after your date of hire.** However, if date of hire is the first working day of the month then coverage is effective the first of that same month in which you were hired. Employee may elect coverage for self, spouse and/or dependent children under age 26. Employees have the option of enrolling or changing their enrollment: 1) within the first 31 days of becoming a full-time employee, 2) through the open enrollment process which allows non-participating and participating eligible employees to enroll, change, or cancel coverage on July 1 of each year, or 3) when certain life status changes occur, such as the birth of a baby. Contact Human Resource Services for further information.

### **Flexible Spending Options**

**Health Care Expense Account** for additional health care expenses such as co-payments, coinsurance or health related procedures not covered under your medical, dental or vision plans. Employee may reduce their salary on a pre-tax basis up to the IRS limit.

**Dependent Care Expense Account** for related dependent (child or adult) care expenses. Employees may reduce their salary on a pre-tax basis up to the IRS limit or up to the total salary of the lowest paid spouse (whichever is less).

### **Retirement**

#### ***Defined Contribution Retirement Plan***

Eligible employees may participate in a retirement program underwritten by TIAA, Fidelity Investments, or a combination of both. Eligibility occurs following the completion of one year of full-time service with the college. After the one-year waiting period, Dickinson College contributes a percentage of your base salary\*. The one-year waiting period is waived for persons presently employed (meaning you are employed now and in that organization's retirement plan) coming to Dickinson with an active, 100% vested and qualified retirement plan. The waiver was established so that candidates presently employed, in a retirement plan and 100% vested would not lose retirement benefits when they choose to join Dickinson.

\*See insert for Retirement contribution.

#### ***Tax Deferred Annuity Plan***

In addition to the Defined Contribution Plan, employees are eligible to participate in the Dickinson College Tax Deferred Annuity Plan (TDA) in accordance with Sections 402(g), 403(b), and 415 of the Internal Revenue Code effective from the date of employment. In this plan employees can elect to reduce their salary on a pre-tax basis and contribute that amount into a federal tax-deferred plan with either TIAA and Fidelity Investments. The IRS limits the maximum amount employees can put can put into a tax-deferred 403(b) retirement plan in any given year. See insert for current IRS maximums. All benefits arising from these contributions are immediately and fully vested.

#### ***Emeriti***

The Emeriti Program is a tax advantaged way to invest and accumulate assets during working years to help meet health care expenses during retirement. The college contributes on behalf of eligible employees age 35 and older with one year of service. The college contribution amounts are available on the Human Resource Services website. Employees age 21 and older may also make voluntary contributions on an after-tax basis (no maximum applies).

### **Life Insurance**

A group life insurance plan which is fully financed by the College is provided. This plan provides Term Life insurance at two times employee's annual base salary, with Accidental Death and Dismemberment at a variable percentage of salary.

Dickinson reserves the right to amend or terminate these programs at any time. If there is a contradiction between the information on this Summary and the actual plan documents, the master plan/policy will govern. For more complete information regarding any of these benefit programs, please contact Human Resource Services.

### **Long-Term Disability**

Long-term disability coverage is also provided and is fully financed by the College. Benefit payment coverage begins on the seventh month of disability, subject to verification and determination by the insurance carrier. Benefits amount to 60% of the employee's monthly salary. Included as an offset in any monthly payments are the following: primary Social Security benefits, Worker's Compensation, veteran's benefits and other related disability coverage.

### **Employee Assistance Program**

Through the use of professional counselors, the Employee Assistance Program (EAP) provides confidential advice and counseling on personal matters. The EAP staff can assist employees and their eligible dependents with problems including those related to marriage, parenting, substance abuse, or the death of a loved one. Employees and their eligible dependents may each have up to three visits per fiscal year with an EAP counselor provided at the college's expense. This service is completely confidential. Information will not be shared without employee knowledge and signed release.

### **Health Advocate**

Health Advocate is separate from the College's medical insurance provider. The registered nurses and doctors who staff Health Advocate understand the intricacies of the healthcare system and will help employees and their family members navigate through it at no additional cost to you. They are familiar with the college's health care plans and will guide employees to the best, most efficient and effective solutions to health care issues. Their services are available to employees, spouse, dependent children, parents and spouse's parents. Examples of some of their services are: Find/schedule appointments with the best/appropriate doctors and hospitals; locate/research current treatments for a medical condition; locate/navigate eldercare services; communicate/coordinate benefits between physicians and insurance companies; secure second opinions to help provide peace of mind; assist with correcting billing mistakes; and assist in identifying alternative coverage options.

### **Child Care**

The Dickinson College Children's Center provides high-quality child care, preschool, and kindergarten for children, six weeks to six years old. A summer school-age program is also available. The Center is committed to encouraging the child's individual growth, developing each child's social skills and self-esteem, and encouraging collaboration and cooperation. The Center serves the college and community, with preference given to children of employees, students, and alumni. The availability of spaces varies from year to year but is usually tight. Employees should contact the Center immediately after receiving an appointment to the college or deciding child care will be necessary. A fee schedule and more detailed information are available from the Center at 717-245-1088.