

# Dickinson

# ! BENEFITS AT-A-GLANCE

## HUMAN RESOURCE SERVICES | [Dickinson.edu/hrservices](http://Dickinson.edu/hrservices)



55 N West Street, Carlisle PA 17013 | 717-245-1503 | [hrservices@dickinson.edu](mailto:hrservices@dickinson.edu)

The benefits listed are available to all eligible full-time employees. Additional information may be found on the Human Resource Services website "New Hire" tab.

## Retirement: Max **8.5%** Employer Contribution

### Retirement Contributions and Retirement Plan Waiver

Dickinson participates in a retirement program underwritten by TIAA, Fidelity, or a combination of both. Eligibility occurs at the completion of one year of full-time service with the college.\* Then the college contributes an amount equal to 8% of base salary. **Employees who contribute at least .5% of their own salary receive an additional .5% employer match.**

**\*The waiting period is waived for persons presently employed coming to Dickinson with an active, 100% vested and qualified retirement plan.**

<b>15-23</b> VACATION DAYS	<b>10</b> SICK DAYS	<b>APPROX. 20</b> HOLIDAYS	<b>+3</b> FLOATING HOLIDAYS
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## Vacation and Sick Leave

▶ **Must be used during the fiscal year in which it is accumulated (July 1–June 30).**



**Vacation** (p. 33) | All regular full-time employees earn vacation on a monthly basis, made available at the beginning of the fiscal year to employees who are in active status. Vacation is prorated for employees hired after July 1.

- ❑ **Full-time nonexempt employees receive 15 days of vacation each year** for each of their first 10 years of employment. After 10 years of continuous service, they receive 20 days of vacation per year.
- ❑ **Full-time exempt employees earn 23 days of vacation each year.** Vacation is prorated for employees hired after July 1.



**Sick Leave** (p. 35) | **10 days each year**

Dickinson recognizes the inability to work because of illness or injury to the employee, employee's spouse, dependent children, parents or parent in-laws.

## Healthcare:

On average, the college covers **76%** of the cost of health insurance and employees cover **24%**. Rates depend on salary range and type of coverage selected.



## HEALTHCARE PREMIUMS & PROVIDERS

**MEDICAL INSURANCE** plan includes a prescription drug plan. Two group **DENTAL INSURANCE** plans are offered. Benefit coverage based on the schedule of benefits and whether the dentist utilized is participating (in-network) or non-participating (out-of-network). **VISION INSURANCE** plan provides reduced cost vision services for exams, glasses, contact lenses and frames. Highest level of coverage is provided when using the in-network providers, some coverage provided with non-network providers. Employees must sign up for a 2-year period.

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 marriage, birth of a baby or divorce.



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Employee Handbook**



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# Additional Retirement Benefits

## Tax Deferred Annuity Plan

In addition to the Defined Contribution Plan, employees are eligible to participate in the Dickinson College [Tax Deferred Annuity Plan](#) 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/or Fidelity Investments. The IRS limits the maximum amount employees can put into a tax-deferred 403(b) retirement plan in any given year. All benefits arising from these contributions are immediately and fully vested.

## Retiree Healthcare Savings Plan

[Retiree Healthcare Savings Plan](#) 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).

## Flexible Spending Options \*See webpages for IRS limits.

- **Health Care Expense Account** for additional health care expenses such as co-payments, deductibles, coinsurance or health related procedures not covered under your medical, dental or vision plans. Employees 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).

## 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.

## 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 confidential professional counselors, the [Employee Assistance Program](#) (EAP) provides 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.

## Health Advocate

[Health Advocate](#) is an independent organization which will provide services to you, your children, your spouse, your parents and your spouse's parents. Complete information about the service is available at [healthadvocate.com](http://healthadvocate.com). 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. 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.



## Tuition Benefits Program

[Tuition benefits](#) are available to the employee, spouse, and dependent children under the age of 24. The tuition benefit program covers up to the minimum requirements for a bachelor's degree. Eligibility alone does not guarantee student acceptance.

**TUITION REMISSION** is a waiver of the cost of tuition to attend Dickinson College.

**TUITION EXCHANGE** is a scholarship program with participating colleges and universities nationwide.



**TUITION ASSISTANCE** to attend an outside institution of higher education in the United States accredited by one of the six regional Associations of Schools and Colleges.



## 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.

# Additional Benefits

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

- **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.
- **Voluntary Group Cancer/ Critical Illness Insurance** provides a lumpsum 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.
- **Voluntary Accidental Death & Dismemberment Insurance** provides financial support in the event a participating family member suffers a covered accidental injury or death.
- **Voluntary Term Life Insurance** provides employees and their family with additional financial protection.
- **Individual Retirement Annuities** (IRAs)
- **Auto and Home Insurance**

## Community and Professional Development & Wellness

In addition to the benefits listed above, employees have access to many cultural and sporting events, campus facilities and professional development and wellness offerings.

- **Kline Center** – Employees and their eligible family members have access to the 38,600 sq. foot facility that includes an indoor track, basketball and volleyball courts, a swimming pool, dance and aerobic studios, racquetball and squash courts, and a 13,000 sq. foot state of the art fitness center.
- **Waidner-Spahr Library** – Employees are eligible to use the library and have access to all services the library provides including archives, circulation, interlibrary loan and reference services.
- **Professional Development & Wellness programs and events** – A listing of these may be found within our online registration system available via the Gateway. Please watch for announcements through email and various other communication methods for more information.

*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.*