Summary of Fringe Benefits

HUMAN RESOURCE SERVICES
55 N West Street, Carlisle PA 17013
717–245–1503
www.dickinson.edu/hrservices
hrservices@dickinson.edu

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.

Flexible Spending Options
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).

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. Contact Human Resource Services for further information.

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 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.

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).

*See insert for IRS limits.
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 dependent children under age 24, according to the “Tuition Schedule of Benefits.”

Tuition Exchange

A scholarship program for children of eligible employees at participating institutions. The Dickinson 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 Resources. The website 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 Resources.

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 Dickinson Exchange participating institutions if the employee completed an application for Dickinson Exchange Scholarship in a timely manner and was denied Dickinson Exchange. In that event, Tuition Assistance will then be available.

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:

- 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 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 cost 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)
- Long-Term Care Insurance helps pay covered expenses for long-term care services.
- Auto and Home Insurance

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.

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.