

**SUMMARY OF BENEFITS**  
**NON-FACULTY EMPLOYEES**

The “plan year” for benefits is January 1, 2019 through December 31, 2019. **New employees must complete the benefit enrollment process within 30 days from the start date of employment.** Employee may change plans during the yearly open enrollment period.

This document is for reference only and not intended as a contractual agreement. Complete details of the plans are provided in certificates, summary plan descriptions, and policies.

**Medical, Dental, Prescription and Vision Insurance, BCBSM (75% FTE)**

- **Who Pays:** The College and You
- **Eligibility Date:** Upon hire
- Covered health, prescription and dental benefits. Enrollment must take place within 30 days of hire date or at annual open enrollment. Employees may change plans during open enrollment.

**Life Insurance, Voya (50% FTE)**

- **Who Pays:** The College and You (optional)
- **Eligibility Date:** Upon hire
- Life insurance equivalent to 1 times annual income if death occurs prior to retirement. Lesser amounts after retirement and at age 70. Employee has the option to pay for like amount, thereby doubling coverage.

**Retirement Plan, TIAA (50% FTE)**

- **Who Pays:** The College
- **Eligibility Date:** First of month after completion of 1 year service or credited with a year of service at a previous higher education institution
- College contributes an amount equal to 8% of compensation to the retirement plan. 100% vested.

**Supplemental Tax-Deferred Retirement Plan, TIAA (50% FTE)**

- **Who Pays:** Employee
- **Eligibility Date:** First day of month following employment
- Opportunity to make elective deferrals

**Disability Income (Short-term Medical Leave), Alma College (50% FTE)**

- **Who Pays:** The College and Employee
- **Eligibility Date:** After completion of 6 months of employment
- First three days will be charged to the sick bank then full pay and benefits for up to six months in a two year period (Eff. 12/1/16).

**Disability (Long-term), VOYA (75% FTE)**

- **Who Pays:** The College
- **Eligibility Date:** After completion of 1 year service or qualifying previous coverage
- Monthly compensation for total long-term disability. Payments are based on percentage of monthly salary with a maximum benefit of \$6,000 per month.

**Travel Accident Insurance (100% FTE)**

- **Who Pays:** The College
- **Eligibility Date:** Upon employment
- Protection for accidental death, dismemberment or disability while traveling on College business. Coverage is \$40,000.

**Flexible Spending Account, Flex Administrators**

- **Who Pays:** Employee
- **Eligibility Date:** Upon hire
- The opportunity to pay for qualifying insurance premiums, qualifying out-of-pocket health-care expenses, and qualifying dependent care expenses with pre-tax dollars.

### **Employee Assistance Program, Com Psych**

- **Who Pays:** The College
- **Eligibility Date:** Upon hire
- A confidential short-term counseling and referral program for personal issues.

### **Educational Opportunities (75% FTE)**

- **Who Pays:** The College
- **Eligibility Date:** 120 days following employment
- The opportunity to enroll your dependents and/or yourself in classes at Alma College under a tuition grant program or at certain other colleges under a tuition exchange program. The tuition grant will cover full tuition costs up to a total of 156 credits at Alma College, subject to the college's standard refund policies.

### **Graduate Tuition Assistance Program (100% FTE)**

- **Who Pays:** The College and You
- **Eligibility Date:** After one year of employment for full-time employees
- Opportunity to be reimbursed for up to 50% of tuition costs, but no more than 50% of the highest tuition rate for the traditional program amongst Central Michigan University, Michigan State University, and Grand Valley University.

### **Sick Time**

- **Eligibility Date:** Upon hire
- Employees earn 8 hours per month (prorated for part time employees). Hourly staff report ¼ hour of absence, salaried report ½ day of absence. Employees can carry over 80 hours (10 days).

### **Vacation Time**

- **Eligibility Date:** Upon hire
- Employees will receive 160 hours per year through year 11; from year 12 and on employees will receive 192 hours, prorated based on FTE equivalency. Employees can carry over 40 hours into the next FY. Hourly staff report ¼ hour of absence, salaried report ½ day of absence.

### **Moving Expense Program**

- **Who Pays:** The College
- **Eligibility Date:** Upon hire / within one year from date of hire

### **Worker's Compensation**

- **Who Pays:** The College
- **Eligibility Date:** Upon hire
- Compensation for on-the-job injury or death.

### **Additional Benefits**

- Free Parking
- 15% discount at college bookstore (excluding text books and electronics)
- Use of the Library and Rec Center with ID
- Free tickets for faculty and staff to all music and theatre performances (must purchase companion tickets)
- Free entrance to athletic events with ID
- Discounted meal plan for the dining hall (payroll deduction options available)