



ALMA COLLEGE

Summary of Benefits for Staff

The “plan year” for benefits is January 1 through December 31 annually unless otherwise noted.

New employees must complete the benefit enrollment process within 30 days from the start date of employment.

FTE refers to an employee’s Full Time Equivalency.

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 and Prescriptions, BCBSM; Dental, UMR; Vision, Aflac (permanent employees with 75% or greater 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 only during open enrollment or when a life changing event occurs.

Life Insurance, USABLE (permanent employees with 50% or greater 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. Employee has the option to pay for like amount, thereby doubling coverage.

Retirement Plan, TIAA (permanent employees with 50% or greater 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 5% of gross salaried wages to the retirement plan; 100% vested.

Supplemental Tax-Deferred Retirement Plan, TIAA (permanent employees with 50% or greater FTE)

- **Who Pays:** You (optional)
- **Eligibility Date:** First day of employment
- Opportunity to make elective deferrals

Disability Income (Short-term Medical Leave), Alma College (permanent employees with 50% or greater FTE)

- **Who Pays:** The College
- **Eligibility Date:** After completion of 6 months of employment
- First ten days will be charged to the sick bank then full pay and benefits for up to 84 consecutive days.

Disability (Long-term), USABLE (permanent employees with 75% or greater FTE)

- **Who Pays:** The College
- **Eligibility Date:** First day of employment
- Monthly compensation for total long-term disability. Payments are based on the percentage of monthly salary with a maximum benefit of \$10,000 per month.
- Protection for accidental death, dismemberment or disability while traveling on college business. Coverage is \$40,000.

Flexible Spending or Health Savings Account (HSA), Flex Administrators (permanent employees with 75% or greater FTE)

- **Who Pays:** Flexible Spending Employee only (Optional); HSA The College and You (Optional)
- **Eligibility Date:** Upon hire
- The opportunity to pay for qualifying insurance premiums, qualifying out-of-pocket health-care expenses, and qualifying dependent care expenses (Flexible Spending only) with pre-tax dollars.

Employee Assistance Program, New Directions – all staff and faculty

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

Educational Opportunities (employees with 75% or greater 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 (pro-rated between FTE of 50% - 100%)

- **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 (pro-rated according to FTE and employment status)

- **Eligibility Date:** Upon hire (pro-rated according to start date)
- Permanent Employees will receive 96 hours (12 days) pro-rated according to FTE annually on July 1. Hourly staff report ¼ hour of absence, salaried staff report ½ day of absence. Employees can carry over up to 80 hours (10 days), pro-rated according to FTE of .50 and above.
- Temporary Employees and those with FTE below 50% will receive one hour of paid sick time for every 30 hours worked

Vacation Time (pro-rated between FTE of 50% - 100%)

- **Eligibility Date:** Upon hire (pro-rated according to start date)
- Permanent Employees will receive 160 hours (20 days) annually on July 1, through year 11 pro-rated according to FTE; from year 12 and on employees will receive 192 hours (24 days), pro-rated according to FTE. Employees can carry over up to 40 hours (5 days) into the next fiscal year, pro-rated according to FTE. Hourly staff report ¼ hour of absence, salaried report ½ day of absence.

Mental Health Time (pro-rated between FTE of 50% - 100%)

- **Eligibility Date:** Upon hire (pro-rated according to start date)
- Permanent Employees will receive 16 hours pro-rated according to FTE annually on July 1.

Community Volunteer Time (pro-rated between FTE of 50% - 100%)

- **Eligibility Date:** Upon hire (pro-rated according to start date)
- Permanent Employees will receive 8 hours (1 day) pro-rated according to FTE annually on July 1.

Alternative Break Time (pro-rated between FTE of 50% - 100%)

- **Eligibility Date:** Upon hire (pro-rated according to start date)
- Permanent Employees will receive 40 hours (5 days) pro-rated according to FTE, to chaperone Alma College students during alternative break annually on July 1.

Moving Expense Program

- **Who Pays:** The College
- **Eligibility Date:** Upon hire / within one year from date of hire
- Eligible permanent employees may be reimbursed up to \$3,500 for moving expenses if they reside over 50 miles away from the college at time of hire and move within 50 miles of Alma within one year. Employees that move to an Alma address are eligible for an additional \$1,000, for a total of up to \$4,500.

Worker's Compensation – all staff and faculty

- **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 (except for NAA events)
- Discounted meal plan for the dining hall with payroll deduction options available