



Employee Benefits: Staff & Faculty

BENEFIT	DESCRIPTION	ELIGIBILITY	COST PER PAYCHECK																														
<p>Medical Insurance Program Prescription Program</p> <p>Carrier: United Healthcare</p> <p>* Please note: Deductible on both plans is actually \$2,500 in network. Per member, Bennett will reimburse up to \$1,500 towards the deductible on the Basic plan and up to \$2,000 towards to deductible on the Premium plan.</p> <p>Care 24 (Employee Assistance Program – EAP) 1-888-887-4114</p>	<p>Option 1: Basic Plan \$1,000 deductible individual, \$2,000 family - In Network \$3,500 deductible individual, \$7,000 family - Out of Network Office Visit Co-Pay: \$25 per office visit, \$50 specialist - In Network Deductible + 40% - Out of Network Preventative Care: 100% Covered - In Network Deductible + 40% - Out of Network Prescription: \$10-Generic, \$30-Preferred, \$50-Non-Preferred Mail Order Prescription: 2.5 x Co-Pay for 90 day supply Emergency Room: \$150 Urgent Care: \$75 Co-Pay - In Network Deductible + 40% - Out of Network</p> <p>Option 2: Premium Plan \$500 deductible individual, \$1,000 family - In Network \$3,000 deductible individual, \$6,000 family - Out of Network Office Visit Co-Pay: \$20 per office visit, \$20 specialist - In Network Deductible + 40% - Out of Network Preventive Care: 100% Covered - In Network Deductible + 40% - Out of Network Prescription: \$8-Generic, \$25-Preferred, \$45-Non-Preferred Mail Order Prescription: 2.5 x Co-Pay for 90 day supply Emergency Room: \$150 Urgent Care: \$50 Co-Pay - In Network Deductible + 40% - Out of Network</p> <p>Telephonic services available 24/7. Offers access to a wide range of health and well-being information. You can speak with masters-level counselors and nurses who can help with almost any problem. Financial and legal consultation. Emotional and addictive problems.</p> <ul style="list-style-type: none"> • Personalized health assessment • Personal health record • Health improvement tools • Online programs • Discounts on wellness products and services • Comprehensive library of health and wellness articles. 	<p>First day of the month following the month employment starts if by the 15th</p> <p>Coverage only if enrolled in the Medical Insurance Program</p> <p>Access only if enrolled in the Medical Insurance Program</p>	<p>Standard Track:</p> <table border="1"> <thead> <tr> <th></th> <th>Basic</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$154.85</td> <td>\$221.99</td> </tr> <tr> <td>Employee & Spouse</td> <td>\$527.33</td> <td>\$612.46</td> </tr> <tr> <td>Employee & Child(ren)</td> <td>\$413.09</td> <td>\$498.22</td> </tr> <tr> <td>Employee & Family</td> <td>\$785.56</td> <td>\$899.06</td> </tr> </tbody> </table> <p>Wellness Track:</p> <table border="1"> <thead> <tr> <th></th> <th>Basic</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$104.85</td> <td>\$171.99</td> </tr> <tr> <td>Employee & Spouse</td> <td>\$477.33</td> <td>\$562.46</td> </tr> <tr> <td>Employee & Child(ren)</td> <td>\$363.09</td> <td>\$448.22</td> </tr> <tr> <td>Employee & Family</td> <td>\$735.55</td> <td>\$849.06</td> </tr> </tbody> </table> <p>None</p> <p>This website features health and wellness content and programs powered by HealthAtoZ, plus discounts on health-related products and services. Go to: www.myuhc.com, to take your health assessment test.</p>		Basic	Premium	Employee Only	\$154.85	\$221.99	Employee & Spouse	\$527.33	\$612.46	Employee & Child(ren)	\$413.09	\$498.22	Employee & Family	\$785.56	\$899.06		Basic	Premium	Employee Only	\$104.85	\$171.99	Employee & Spouse	\$477.33	\$562.46	Employee & Child(ren)	\$363.09	\$448.22	Employee & Family	\$735.55	\$849.06
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Dental Plan Carrier: Eastern Life and Health Insurance Company	Deductible: \$100 individual, \$300 family Preventative treatment: 100% coverage Basic Treatment: 80% coverage after deductible Major Treatment: 50% coverage after deductible Maximum benefit per calendar year: \$1,000 per person Ortho Maximum benefit: \$1,000 lifetime per dependent child(ren) to age 19	First day of the month following the month employment starts if by the 15 th	\$ 6.17 per month for employee only \$59.81 per month for employee/spouse \$59.81 per month for employee/child(ren) \$59.81 per month for employee/family												
Vision Plan Carrier: Superior Vision	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><u>Vision- Superior</u></td> <td style="width: 50%;"><u>Network Visits</u></td> </tr> <tr> <td><i>Exam</i>-1 per 12 months</td> <td>\$10 Co-Pay</td> </tr> <tr> <td><i>Glasses</i>-1 per 12 months</td> <td>\$25 Co-Pay</td> </tr> <tr> <td><i>Frames</i>-1 per 12 months</td> <td>Covered up to \$125</td> </tr> <tr> <td><i>Contacts</i>-1 per 12 months</td> <td>\$35 Co-Pay</td> </tr> <tr> <td></td> <td>Medically necessary: Up To \$210. Elective: \$120</td> </tr> </table>	<u>Vision- Superior</u>	<u>Network Visits</u>	<i>Exam</i> -1 per 12 months	\$10 Co-Pay	<i>Glasses</i> -1 per 12 months	\$25 Co-Pay	<i>Frames</i> -1 per 12 months	Covered up to \$125	<i>Contacts</i> -1 per 12 months	\$35 Co-Pay		Medically necessary: Up To \$210. Elective: \$120	First day of the month following the month employment starts if by the 15 th	\$ 9.30 per month for employee only \$17.68 per month for employee/spouse \$17.98 per month for employee/child(ren) \$26.48 per month for employee/family
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Cafeteria Plan Carrier: Stanley Benefits	Flexible spending accounts allow you to pay for dependent care and medical expenses with money that has not been taxed, while reducing your taxable earnings.	First day of the month following employment starts if by the 15 th	Variable (you decide how much to contribute). Annual maximum contribution for dependent care is \$5,000. Annual maximum contribution for medical expenses is \$2,000.												
403 (b) Retirement Savings Plan Carrier: TIAA-CREF	A retirement savings vehicle. If you contribute a minimum of 5% of your salary, Bennett College will also contribute 7% of your earnings.	After one year of full-time employment at Bennett.	Variable (you decide how much to contribute). Annual maximum contribution = \$15,500 under 50 years of age. Annual maximum contribution = \$20,500 over 50 years of age.												
Credit Union Carrier: Members Credit Union	Personal financial services including savings programs, checking accounts, and loans through payroll deductions.	First day of the month following the month employment starts if by the 15 th	Variable (you decide how much to contribute)												
Life Insurance (includes Basic Term Life & AD&D) Carrier: Prudential Financial	Provides you with life insurance in the amount of 2 times your salary.	First day of the month following the month employment starts if by the 15 th	None - Bennett College pays this benefit for you												
Long Term Disability Carrier: Prudential Financial	Provides you with income in the event you are disabled. Benefit is 60% of your salary, maximum \$6,000 per month after a 90-day elimination period.	First day of the month following the month employment starts if by the 15 th	None - Bennett College pays this benefit for you												
Supplemental Insurance(Optional) Carrier: Prudential Financial Spousal Insurance(Optional) Carrier: Prudential Financial Children Insurance(Optional) Short Term Disability (Optional) Carrier: Prudential Financial	Provides you in increments of \$10,000 up to 5 x salary or a maximum of \$500,000, whichever is less. Guaranteed Issue \$150,000 Provides your spouse in increments of \$5,000 up to \$250,000, not to exceed 50% of the employee elected amount. Guaranteed Issue is \$20,000. Provides your child(ren) in increments of \$2,000 up to \$10,000. Employees who elect this coverage will have a weekly benefit that is 60% of salary to a maximum of \$1,000 per week. Benefits begin on day 15 for an accident and day 15 for a sickness.	First day of the month following the month employment starts if by the 15 th	See Rate Grid provided in the employee packet for per paycheck deduction amounts. *In order to get spousal and children, you have to get supplemental life.												
Supplemental Insurance Carrier: AFLAC	Offers supplemental benefit plans including personal sickness, cancer, accident, intensive care, short-term disability, life, and long-term care.	First day of the month following the month empl. starts if by the 15 th	Depends on plan elected. AFLAC – Dan Bulluck 336-272-4554												

PAYDAYS	COLLEGE HOLIDAYS	ANNUAL LEAVE STAFF ONLY	SICK LEAVE	OTHER BENEFITS
<p>Employees are paid monthly.</p> <p>Paydays are on the last working day of the month, except for the month of December; the pay date will be December 29th.</p> <p>Paychecks can be picked up at the Cashier's office in the John H. Race Administration Building between 9:00 am – 12:00 noon or 2:00 pm – 4:00 pm.</p> <p>Note: Once your direct deposit goes into effect, your pay stub can be picked up from the Cashier's office, if not picked up it will be mailed to your home.</p> <p><u>2010-2011 PAYDAYS:</u></p> <p>07/30/10 08/31/10 09/30/10 10/29/10 11/30/10 12/29/10 01/31/11 02/28/11 03/31/11 04/29/11 05/31/11 06/30/11</p>	<p>2010-2011 HOLIDAYS</p> <p>07/04/10 (observed 07/05/10) Independence Day</p> <p>09/06/10 Labor Day</p> <p>10/18/10 – 10/19/10 Fall Break</p> <p>11/24/10 at noon Thanksgiving Holiday begins</p> <p>11/25/10 – 11/26/10 Thanksgiving Holiday</p> <p>12/24/10 (observed 12/23/10) Christmas Eve</p> <p>12/25/10 (observed 12/24/10) Christmas Day</p> <p>12/31/10 (observed 12/30/10) New Year's Eve</p> <p>01/01/11 (observed 12/31/10) New Year's Day</p> <p>01/17/11 Martin Luther King Jr. Holiday</p> <p>02/28/11 – 03/04/11 Spring Break</p> <p>04/22/11 Easter Holiday</p> <p>05/30/11 Memorial Day</p>	<p>Annual Leave may be taken during an academic/fiscal period (between July 1st and June 30th)</p> <p>Less than 1 year .50 day/mo 6 days</p> <p>1 - 4 years .84 day/mo 10 days</p> <p>5 – 10 years 1.25 days/mo 15 days</p> <p>11 – 15 years 1.67 days/mo 20 days</p> <p>16 - 20 yrs 2.09 days/mo 25 days</p> <p>Over 20 yrs 2.50 days/mo 30 days</p> <p>Senior Staff 2 days/mo 24 days</p> <p>Upper Management 1.5 days/mo 18 days</p> <p>Deans/Comparable Levels 1.25 days/mo 15 days</p> <p>Personal Leave</p> <p>Each employee is credited with 24 hours, or the equivalent of three (3) personal days on July 1, at the start of each academic year. Personal leave must be used in blocks of not less than one (1) hour. Personal leave is not designed to supplement your annual leave time. Personal leave may not be carried to the next academic year. Employees are not compensated for unused personal leave at the time of termination.</p>	<p>Sick Leave is earned in increments of one and a half (1.5) days per month.</p> <p>Accrual begins on the first day of work, but can only be taken at the end of the 90-day probationary period for new employees upon approval by supervisor.</p> <p>Sick Leave may be accrued up to a maximum of 60 days. Unused sick leave is not compensated and is lost when the employee terminates employment with the College.</p> <p>Sick Leave is available for use by the employee for employee illness, medical appointments for the employee, dependents living in household, and for immediate family members.</p> <p>After three consecutive days of illness, the employee may be required to provide an attending physician's statement.</p> <p>Sick Leave and Annual Leave are not accrued during this period.</p>	<p>Credit Union</p> <p>Free access to the Gym and pool for employees and their dependents</p> <p>Free parking</p> <p>On-site post office</p> <p>On-site day care for 3 & 4 year olds. Employees receive \$50 off of the monthly tuition of \$600/month (Contact: The Children's House at 370-8708)</p> <p>On-site library</p> <p>Campus Dining Hall Breakfast: 7:00 am – 9:00 am \$4.06</p> <p>Lunch: 11:30 am – 1:30 pm \$4.06</p> <p>Dinner: 4:30 pm – 6:30 pm \$4.06</p> <p>Meal tickets are available. Cost is \$33.33 for a book of 10 tickets (\$3.33/meal)</p>