

## Carleton College 2019 Benefits Summary - Faculty

**Eligibility** - Exempt employees who are assigned to a .46-1.0 FTE (18.4-40 hours/week) position are benefit eligible. Benefits are effective the first of the month following an employee's start date. If the employment date occurs on either the first day of the month or the first working day of the month, benefits will become effective immediately.

**Health Insurance** - Two plans are provided through HealthPartners.

- **Blue Plan** - This is a high deductible health plan with a health savings account (**HSA**). Preventive care is covered at 100%. Eligible services and prescription drugs are covered at 75% after the deductible has been met. Some **preventive medications are** offered with a co-pay.
- **Maize Plan** - This plan has a co-pay for routine office visits, a deductible and/or co-insurance for specialty or other types of care. Preventive care is covered at 100%. Prescription drugs have a co-pay based on the type of prescription filled.

**Flexible Spending Accounts (FSA)** -allows pre-tax dollars to be set aside for eligible medical or dependent care costs. FSAs are annual "use or lose" plans; they must be elected every year and funds remaining after the end of the year are forfeited. Grace and run-out periods apply.

**Dental Insurance** - Voluntary dental coverage is available through Delta Dental, there are two plans. Both programs cover preventative services at 100% and include two cleanings per year.

- **Value Plan** - Basic dental coverage; Delta Dental covers up to \$750 per participant annually.
- **Comprehensive Plan** - Enhanced dental coverage with a limit of \$1500 per participant annually. This plan includes restorative dental services and orthodontia for adolescent dependents.

**Vision Insurance** - The voluntary vision plan provided by VSP Choice includes an allowance of \$130 for standard frames or \$150 for featured frames (available every other year), or a \$130 allowance for contact lenses (available every year), and discounts on lenses and laser correction surgery. Premiums are pre-tax deductions for these plans.

Link for: [2019 Premiums: Health, Dental and Vision](#)

**Retirement Plans** - Employees can save for retirement through two TIAA plans:

- **Defined Contribution** - Carleton contributes 10% and employees contribute 2% of their salary to this mandatory plan. Contributions are tax-deferred and are immediately vested.
- **403b Supplemental Retirement Account (SRA)** - Employees are encouraged to participate in the voluntary plan. Contributions may be either pre-tax and/or Roth (after tax), and are subject to annual IRS limits.

**Life and Accidental Death & Dismemberment (AD&D) Insurance** - The College provides Group Term Life and AD&D Insurance coverage through Cigna. The amount provided is 3.5 times base pay up to a maximum of \$500,000. There are reductions in coverage starting at age 65.

**Voluntary Life and AD&D Insurance** - Carleton offers employees the option to elect voluntary life and (AD&D) insurance, this plan is intended to supplement the Group Life and AD&D insurance. Employees are responsible for paying the premium.

- **Employee:** guaranteed issue amount is \$250,000, the maximum amount is \$750,000.
- **Spouse/Domestic Partner:** guaranteed issue amount is \$40,000, the maximum amount is 50% of the employee's coverage of \$250,000 whichever is less.
- **Child(ren):** age 0-6 month \$500; age 6 months - 26 years \$5,000 or \$10,000

**Long Term Disability Insurance** – If you become disabled, this plan will cover approximately 60% of your monthly salary up to a max of \$10,000/month after a 90-day waiting period. The premium for this plan is shared 50/50 between Carleton and the employee, and the cost is determined by base wage.

**Required Government Notices** – There are several notices that the federal government requires us to provide individuals covered under our group health plan(s). Please review these notices as you make your benefit enrollment decisions and retain this information with your other written plan materials.

**FMLA** – Faculty who meet eligibility requirements for FMLA and intend to take time off for their own serious health condition or to care for a family member are urged to coordinate with the Dean of the College Office.

**Paid Parental** – Any regular faculty who becomes either a birth or adoptive parent and who is designated as the primary caregiver may receive a two-course reduction (equivalent to one term), or a one-course reduction in each of two terms, at full pay to be taken within one year of the birth or adoption of the child.

**Dependent Tuition Benefit** – Exempt employees are eligible for the dependent tuition benefit after completion of 6 continuous years of employment. The benefit is pro-rated for employees who work less than full time (1.0 FTE). A summary of the benefit is as follows:

- At Carleton the benefit is one-half of Carleton's tuition.
- At fully accredited colleges and universities, the benefit is 50% of tuition up to a maximum of 33% of Carleton's tuition.
- This benefit covers legal children, age 26 years or less as of September 1 in any given year.

**Employee Assistance Program (EAP)** – Employees and their families have access to the Employee Assistance Program (EAP). EAP is confidential, safe, and easy-to-use. A few of the services they offer are counseling/therapy (individual & family), legal consultation, will planning, ID theft recovery, financial consultation, and tax preparation. Carleton pays the premium for this benefit

**Long Term Care Insurance** – This is an employee owned policy, premiums are deducted from payroll. LTC insurance covers when you are unable to perform daily living activities such as dressing, bathing, eating, toileting, continence, transferring, and walking. LTC does not cover illnesses. To apply or for more information, contact HR x 7471 or Gary Marx, LTC Services, Inc. at 651-402-1303.

- Simplified Underwriting is available to employees who are within their first initial 6 months of employment, and they apply 30 days prior to their 6 month anniversary.

**Travel Accident Insurance** - Employees working at least 17.5 hours per week are covered under an accidental death and dismemberment policy when traveling on College business. The benefit amount is equal to two times base annual salary (minimum \$100,000, maximum \$300,000). Coverage is automatic.

**Worker's Compensation** - If an employee is injured at work, they must immediately notify their supervisor(s). The employee and supervisor are both expected to fill out the [Accident Report Form](#), which must be forwarded to HR.

**Financial Planning** - Employees are eligible to receive reimbursement for financial planning costs. The program guidelines and eligibility requirements are on the [Application for Financial Reimbursement](#).

**Cell Phone Discounts** - Employees have access to discounts for their personal cell phone services. The list of cell phone providers and instructions for setting up the discount are below:

- **AT&T** - See [Carleton College's AT&T Signature Program](#) and enter your Carleton email address and wireless phone number. Or, at an AT&T store, present a recent pay advice, your Carleton OneCard, and code FAN-3098010
- **Sprint** - Bring a recent pay advice statement to a store and provide code GAUNV\_SMN\_ZZZ
- **Verizon** - Verizon offers a 17% discount off their services. Use this [Verizon link](#) and follow the corresponding instructions to pursue this.

**Cigna Value – Add Benefits** – Employees can access the follow benefits through Cigna, many of which are a free service:

- **Secure Travel**: Pre-trip planning, traveling assistance, and emergency assistance
- **Will Preparation**: Plan for your family's future and financial well-being
- **Healthy Rewards**: Discounts on weight management, fitness clubs, vision and hearing care, tobacco cessation, alternative medicine, and more
- **Identity Theft**: Help before and after identity theft
- **Cignassure**: Program for beneficiaries
- **Health Advocacy**: Maximize your benefit dollars and navigate the health care landscape
- **My Secure Advantage**: Financial health and money coaching

**OneCard** – Employees are issued a OneCard, which allows building access for the recreation center and library. Employees are able to load funds onto the card for making purchases at the bookstore, dining halls, café's, and fitness classes. Affiliate OneCard can be given to an employee's spouse/domestic partner and legal dependent age 18 or older who live at home.

**Recreation Center** – Employees can access the recreation facilities free of charge. There are fitness classes available at a reduced cost. Employee's spouses/domestic partners and children can also use the facilities. For hours of operation or more details please visit the webpage.

**Campus Communications/Events** – "[Carleton Weekly](#)" is our campus newsletter that communicates and summarizes events and happening on campus. Employees receive this through e-mail on a weekly basis during the academic year, and bi-weekly during breaks.

Employees are invited to attend events on campus, a few are listed below:

- [Weekly Convocation](#)
- [Sporting Events](#)
- [Concerts](#)
- [Movies](#)
- [Theater & Dance Performances](#)
- [Goodsell Observatory Open House](#)

*Note: Most of the events listed are free admission for you and your family.*

**For more information regarding benefits please refer to the [Benefits Page](#) or contact Human Resources at 507-222-7471.**

*In the event of any differences between these summary statements and official information on benefit plans in the College's files, the latter will apply and govern in all cases. All benefit offerings are subject to change.*