



2017 - 2018 Employee Benefits Summary

Wilson College offers its eligible employees a wide range of benefits, allowing them to choose those that best meet their needs. These benefits not only enhance their financial security and well-being, they also add significantly to the employees' total compensation.

Medical Benefits

CIGNA Choice Fund Open Access Plus HRA(Health Reimbursement Account)

- Wilson College contributes significantly to the cost of employees' health insurance premiums. Premiums for Medical Benefits are based on the employee's gross salary as shown in the chart below.
- Employees are eligible for health benefits the 1st day of the month following the hire date.
- HRA – Wilson pays a significant amount of the deductible required for this plan. The HRA is based on a calendar year. For 2017 Wilson will continue to pay \$8,000 of the total \$10,000 for family coverage and \$4,000 of the total \$5,000 for single coverage. Starting in January of 2018, Wilson will pay \$7,000 of the total \$10,000 for family coverage, and \$3,500 of the total \$5,000 for single coverage.

Monthly Medical Premiums (12 per year):

Coverage Type (Monthly cost to Wilson College)	Employee Gross Salary		
	<\$25,000	\$25,001- \$50,000	>\$50,000
Single (\$589.84)	\$73.34	\$136.88	\$151.54
2-Person (\$1,276.91)	\$156.56	\$292.26	\$323.56
Family (\$1,578.97)	\$198.22	\$370.02	\$409.66

Bi-Weekly Medical Premiums (26 per year):

Coverage Type (Bi-weekly cost to Wilson College)	<\$25,000	\$25,001- \$50,000	>\$50,000
Single (\$272.23)	\$33.85	\$63.18	\$69.94
2-Person (\$589.34)	\$72.26	\$134.89	\$149.34
Family (\$728.76)	\$91.49	\$170.78	\$189.07

Dental Benefits**United Concordia Dental (Blue Edge Highmark)**

- Employees can choose from in and out-of-network dentists. Choosing an in-network dentist helps control costs
- Orthodontia coverage to age 19 is covered
- Dental coverage begins the first of the month following the date of hire

Monthly Dental Premiums (12 per year):

Tier	Monthly Premium
Employee	\$26.67
EE + Spouse	\$51.18
EE + Child(ren)	\$56.26
Family	\$87.51

Bi-weekly Dental Premiums (26 per year):

Tier	Bi-Weekly Premium
Employee	\$12.31
EE + Spouse	\$23.62
EE + Child(ren)	\$25.97
Family	\$40.39

Vision Benefits**Highmark Vision**

Coverage can begin the 1st of the month following date of hire. Vision exam and lenses are available once every twelve months and frames once every twenty-four months, from participating providers.

Monthly Vision Premiums (12 per year):

Single	\$6.77
Employee + Spouse	\$13.55
Employee + Children	\$20.32
Family	\$20.32

Bi-Weekly Vision Premiums (26 per year):

Single	\$3.12
Employee + Spouse	\$6.25
Employee + Children	\$9.38
Family	\$9.38

Section 125 Flexible Spending Accounts (FSA)

Discovery Benefits – Flexible Spending Accounts

This program allows participants to elect an annual amount of flexible dollars, based on the IRS limit, deducted on a pre-tax basis from each paycheck to pay for eligible ***medical*** and ***dependent care*** expenses. Enrollment can begin the first of the month following the date of hire. Medical FSA Debit Cards are available. Claims are submitted and tracked online via www.discoverybenefits.com. Also, telephonic assistance is available **866-451-3399** (24/7 IVR) 6:00 a.m. – 9:00 p.m. CST Monday – Friday.

Life Insurance Benefits

Aetna

Wilson College assumes the entire cost of a \$20,000 group life insurance policy on the 1st day of the month following the hire date. Additional voluntary life insurance coverage is available in \$10,000 increments through payroll deduction for up to the lesser of five times your annual salary or \$200,000. Evidence of insurability is required for amounts over \$80,000 for employees newly eligible, if you previously waived coverage and want to enroll, or if you are interested in increasing your current coverage. Dependent life insurance is also available for employee spouses and children IF you are electing at least \$10,000 in voluntary life insurance for yourself.

Short-Term Disability

Aetna

Wilson College offers employees an opportunity to elect voluntary short-term disability (STD) benefits on the first of the month following the date of hire. Eligible benefits are payable after a 30 day waiting period. Employees have to use any available sick time during those first thirty days of the waiting period.

Long-Term Disability

Aetna Long Term Disability

Wilson College assumes the entire cost of a LTD plan on the 1st day of the month following the hire date. Benefits are paid at 60% of the employee's gross salary up to a maximum of \$7,500 per month, after a 90-day waiting period.

Defined Contribution Retirement Plan 403(b)

TIAA

Employee contributions can begin immediately upon hire. Employees who contribute at least 2.5% of their gross annual salary, upon eligibility, will be able to receive matching funds from the college. Wilson College contributes 7.5% of the employee's gross annual salary (not including fringe benefits) after a 1-year waiting period. Employees who have service credit from another educational institution may apply to have this waiting period waived by completing a 403b Documentation of Service for Participation Form that includes verification from the prior institution's HR department. Upon receipt of the verification, the next available pay date the employee will be eligible to receive the matching contribution. Employees may call 800-842-2776 for guided assistance or go to TIAA.org for more information.

Employee Assistance Program (EAP)

Mazzitti & Sullivan

An Employee Assistance Program (EAP) helps full-time and regular part-time employees and their family members resolve life issues. The EAP covers all members of the employees' household at no expense for up to three (3) free counseling sessions. The services provided are totally confidential. For more information you can contact the EAP at 1-800-543-5080 or info@mseap.com.

Vacation, Personal and Sick Time

Vacation time begins to accrue immediately upon hire. If hired prior to the 15th of the month, accrual for that month will be counted. If hired after the 15th of the month, the following month will be the first month of vacation accrual. Vacation time awarded will vary based upon number of months worked per year and is as follows:

# of Months /worked	First 1-2 yrs	3-5 years	6+ years
Twelve (12)	10 days	15 days	20 days
Eleven (11)	8 days	13 days	18 days
Ten (10)	6 days	11 days	16 days
Nine (9)*	4 days	9 days	14 days

**must be benefit eligible*

- All full-time employees also receive three (3) paid personal days per calendar year, accruing at the rate of 2 hours per month.
- Beginning with the first of the month following the date of hire, full-time employees accrue one day (8 hours) of sick leave for each month of continuous employment, up to a maximum of 120 working days.
- Faculty are not eligible for vacation, sick and personal leave.

Paid Holidays 2017 Schedule

The College currently has thirteen (13) paid holidays per year.

January	April	May	July	November	December
2	14	29	3,4	22,23,24	25, 26, 27, 28, 29

Other Benefits

Educational benefits such as Tuition Remission (full policy available upon request), Council of Independent Colleges Tuition Exchange Program (CIC-TEP) www.cic.edu/TEP, Eligible **1st** day of employment and Tuition Exchange tuitionexchange.org, Eligible **after five (5) years** continuous employment.

Additional information regarding educational benefits can be obtained from Human Resources upon request.

Contacts

Director of Human Resources	Bonnie Courtney	bonnie.courtney@wilson.edu	x3252
Human Resources Assistant	Lauren Vaughn	lauren.vaughn@wilson.edu	x3132