

EARLHAM

Staff Benefits Summary 2009-2010

This is a summary of benefits; please refer to the employee handbook for details including additional requirements, conditions and/or restrictions. A health benefits summary, including prescriptions services, is also available from human resources.

Health Insurance

Administrator	Qualifying Classification(s)	Waiting Period(s)
Meritain Health	Regular Full Time	None

Employee only coverage is required unless the College approves a waiver. Earlham also offers health coverage to spouses and dependents. Annual premiums and employee contributions, effective July 1, 2009, are:

Classification	Premium Annual	Deduction from Gross Pay
Employee only	\$8,798.00	1.1%
Employee plus one	\$20,827.00	7.1%
Employee plus two or more	\$21,793.00	7.4%
Earlham Family*	\$21,793.00	2.2% (from both Earlham employees)

Life Insurance

Administrator	Qualifying Classification(s)	Waiting Period(s)
AIG	Regular Full Time	None
	Regular Part Time	One year

Face value of the coverage is \$50,000 for full time and \$25,000 for part time. Coverage reduces at scheduled intervals upon reaching age 65. The College pays 100% of the premium.

Voluntary Dental

Provider	Qualifying Classification(s)	Waiting Period(s)
AFLAC	Regular Full Time & Part Time	None

Participation requires employees to elect within their first 30 days of employment and/or during the annual open enrollment period. Employees pay premiums through pre-tax payroll deductions. Earlham College *does not* contribute.

Flexible Spending Plan

Administrator	Qualifying Classification(s)	Waiting Period(s)
BASIC	Regular Full Time	None

Employees may have funds withheld from their paychecks through pre-tax payroll deductions to use for the reimbursement of dependent care expenses and/or health care expenses and services not covered by insurance. Participation requires employees to elect within their first 30 days of employment and/or during the annual open enrollment period.

Intermediate Disability

Administrator	Qualifying Classification(s)	Waiting Period(s)
Earlham College	Regular Full Time	One year

Employees receive 70% of their regularly scheduled compensation for the first 180 days of certifiable disabilities after sick time is exhausted but not before the eleventh consecutive working day.

Long Term Disability

Administrator	Qualifying Classification(s)	Waiting Period(s)
The Standard	Regular Full Time	One year

Employees receive up to 60% of their regularly scheduled compensation. Employees may elect long term disability coverage within their first 30 days of employment by paying premiums through pre-tax payroll deductions. Earlham College assumes full payment of the premiums upon completion of one year of consecutive full time employment, even if an employee did not elect this benefit upon hire.

Earlham Retirement Plan

Administrator	Qualifying Classification(s)	Waiting Period(s)
TIAA CREF	Regular Full Time	Two & Three Years

After two consecutive years of full time employment, Earlham contributes an amount equal to 5% of employees' gross earnings. After three consecutive years of full time employment, Earlham contributes an amount equal to 10% of employees' gross earnings. Employees do not contribute; see Voluntary Tax Deferred Annuity for employee contributions.

Voluntary Tax Deferred Annuity

Administrator	Qualifying Classification(s)	Waiting Period(s)
TIAA CREF	Regular Full Time	None

Employees may have funds deducted from their paycheck on a pre-tax basis to contribute to a voluntary tax deferred annuity.

Educational Assistance

Employee Tuition at Earlham College

Provider	Qualifying Classification(s)	Waiting Period(s)
Earlham College	Regular Full Time	One year

Employees may take up to five (5) credit hours a semester at Earlham College with no tuition expense.

Employee Spouse and/or Dependent Tuition at Earlham College

Provider	Qualifying Classification(s)	Waiting Period(s)
Earlham College	Regular Full Time	Two Years

Employees' spouses and dependents may attend Earlham College with no tuition expense.

Employee Dependent Tuition at another Accredited College

Provider	Qualifying Classification(s)	Waiting Period(s)
Earlham College	Regular Full Time	Four Years

Employees' dependents may attend another accredited institution at 50% of the tuition expense.

Paid Time Off

Vacation

Qualifying Classification(s)	Waiting Period(s)
Regular Full & Part Time	26 weeks

Full time employees receive .0385 and part time employees receive .0231 for each hour worked. The accrual rate increases with years of service.

Sick Days

Qualifying Classification(s)	Waiting Period(s)
Regular Full & Part Time	26 Weeks

Employees receive .0465 for each hour worked. The accrual rate increases with years of service.

Holidays

Qualifying Classification(s)	Waiting Period(s)
Regular Full & Part Time	None

New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following Friday, Christmas Day (and either the day before or the day after). (ESR also observes Good Friday.) Essential offices may not close on Labor Day and Martin Luther King Jr. Day. Staff required to work these days will receive credit to their personal time.

Personal Day

Qualifying Classification(s)	Waiting Period(s)
Regular Full & Part Time	One year

Employees receive one personal day per fiscal year, July 1 through June 30.

Other benefits include: Travel insurance, Wellness Center memberships, bookstore discounts, athletic and special event passes, and computer loans, and professional development funds.