

Current Benefits for Full-Time Faculty Members*

(*With appointments of 0.75 FTE or greater)

Revised August 2009

Benefits	Who Pays	When You Are Eligible	What You Receive
Health Insurance*	The College and employee share the cost of coverage for the employee and dependents.	Upon employment	Choice of 2 plans: HealthPartners Open Access PPO coverage or HealthPartners Empower Health Savings Account coverage. Enrollment is active from the start date and must take place within 30 days.
Dental Insurance*	You	Upon employment	Must enroll within 30 days of start date.
Medical Reimbursement	You	Upon employment	Allows pre-tax dollars to pay for out-of pocket medical/dental expenses.
Dependent Daycare Reimbursement	You	Upon employment	Allows pre-tax dollars to pay for daycare expenses.
Life Insurance	The College	Upon employment	100% of annual salary rounded to the next highest \$1000 increment. Enrollment must take place within 30 days of eligibility.
Additional Life Insurance	You	Upon employment	Additional term life insurance for you and/or your dependents.
Supplemental Death Benefit	The College	After 1 year of employment.	One month's salary and accumulated vacation to designated beneficiary.
Long Term Disability (>=0.75 FTE)	The College	Upon employment	If declared disabled, provides for 60% of regular monthly salary after 90 calendar day waiting period.
Business Travel Accident Insurance	The College	Upon employment	\$100,000 accidental death or dismemberment.
Retirement Plan	The College	After 1 year of employment. If entering directly from another college/university and participating in a group retirement plan within six months, service requirement may be waived provided proof of participation is shown.	The College contributes 10% of salary After 1 year of employment (at least 1,000 hours). Fully and immediately vested defined contribution retirement annuity plan. Death benefits for beneficiary.
Supplemental Retirement Plan (Optional)	You	Upon employment	Tax deferred contributions up to Federal maximum to individually owned annuities.

Benefits	Who Pays	When You Are Eligible	What You Receive
Dependent Tuition Assistance Program (DTAP)	You and the College	After one year of full-time employment.	Tuition assistance for dependent children and spouses/domestic partners from 75% to 100% at Macalester, ACTC schools and participating ACM schools.
Employee Assistance Program (EAP)	The College	Upon employment	Confidential advisory resource and online tools for you and your family.
Paid Parental Leave (>=0.50 FTE)	The College	See Employee Handbook for details (Sec. 11.10.1)	See Employee Handbook for details (Sec. 11.10.1)
Short Term Emergency Leave**	The College	See Employee Handbook for details (Sec. 11.10.1)	See Employee Handbook for details (Sec. 11.10.1)
Jury Duty	The College	Upon employment	Salary and benefits continue.
Workers' Compensation	The College	Upon employment	Provides medical expense coverage and income for on-the-job injury/illness.
Unemployment Compensation	The College	State mandated	May be eligible for benefits upon leaving the College.
Social Security	You and the College	Upon employment	Provides retirement, disability, Medicare and survivor benefits.
Automobile Liability Insurance	The College	Upon employment	Coverage for accident resulting from operation of College or private motor vehicle for business purposes. Secondary to private auto insurance.
Business Travel Accident Insurance	The College	Upon employment	\$100,000 accidental death or dismemberment.
Athletic & Cultural Events	You and the College	Upon employment	Free or reduced admission for you and your family to home athletic and cultural events. Access to athletics facilities and library.

*These benefits or the level of these benefits are subject to change at any time.

**Will be prorated based on appointment if less than 38.75 hour work week.

Note: This summary is intended for reference purposes only and is subject to change. Please refer to the Employee Handbook or contact the Employment Services Department for complete current information on specific benefits.