

Current Benefits for Full-Time Staff Members*

Definition of full-time is employment of at least 1,511 hours (.75) worked within 12-months or less, is 0.75 FTE or above, and has a continuing appointment period of 180 days or more.

Revised March 2011

Benefits	Who Pays	When You Are Eligible	What You Receive
Health Insurance* (≥ 0.50 FTE)	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* (≥ 0.50 FTE)	You	Upon employment	Must enroll within 30 days of start date.
Medical Reimbursement (≥ 0.50 FTE)	You	Upon employment	Allows pre-tax dollars to pay for out-of-pocket medical/dental expenses.
Dependent Daycare Reimbursement (≥ 0.50 FTE)	You	Upon employment	Allows pre-tax dollars to pay for daycare expenses.
Life Insurance (≥ 0.50 FTE)	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 (≥ 0.50 FTE)	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 (≥ 0.50 FTE)	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) (>=0.50 FTE)	You and the College	After one year of full-time employment.	Tuition assistance for dependent children and spouses/domestic partners from 75% to 90% 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.
Vacation**	The College	Upon employment	2 Year Maximum Accrual Nonexempt accumulate: 1.25 days/month for 1-5 years; 1.66 days/month for 6-10 years; 2 days/month after 11 years or greater. Exempt accumulate: 2 days/month. Prorated based on FTE.
Medical Leave**	The College	Upon employment	Prorated based on FTE. A 1.0 FTE accrues 1 day per month. No maximum.
Holidays**	The College	Upon employment	Ten paid holidays per year.
Paid Parental Leave**	The College	Full benefit available after two years; pro-rated benefit after one year	Up to 6 weeks paid leave and up to four and ½ months unpaid leave for primary caregiver of new dependent child.
Bereavement Leave**	The College	Upon employment (90 day waiting period)	Up to 5 days depending on relation to deceased; see Employee Handbook.
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.
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.

All College benefits or the level of benefits are subject to change at any time.

**Will be prorated based on appointment if less than 1.0 FTE.

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.