

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.

January 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 (.75 FTE or greater)	The College	Upon employment	If declared disabled, provides for 60% of regular monthly salary after 90calendar day waiting period.
Short Term Disability (.75 FTE or greater)	You	Upon employment	If declared disabled, provides for elected amounts of income replacement to cover expenses before the Long Term Disability Coverage would take effect.
Business Travel Accident Insurance	The College	Upon employment	\$100,000 accidental death or dismemberment.
Retirement Plan	The College	After 1 year of employment.	The College contributes 10% of salary After 1 year of employment (at least 1,000 hours). 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. 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.
Employee Assistance Program	The College	Upon employment	Confidential advisory resource for you and your family.
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 90% at Macalester, ACTC schools and participating ACM schools.

Benefits	Who Pays	When You Are Eligible	What You Receive
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
Medical Leave**	The College	Upon Employment	Accrue one day per month. No maximum.
Holidays**	The College	Upon employment	Ten paid holidays per year.
Parental Leave	The College	Full benefit available after two years; pro-rated benefit after one year.	Six 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.
Flexible Hours	N/A	Upon employment	Flexible arrival and departure times within guidelines.
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.

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