



BATES COLLEGE SUMMARY

BENEFITS

FOR **Academic 10 month MEMBERS**

FLEXIBLE BENEFITS PROGRAM

Bates College offers a flexible benefit program which allows eligible Employees to purchase benefits from a menu of options on a pre-tax basis. Within this program, the College contributes towards the cost of the Medical, Dental, Basic Life, Basic Accidental Death and Dismemberment Insurance, and Long-term Disability Insurance. Subject to certain requirements, Employees also have the option of opting out of the benefit plans and receiving cash instead. The College's contribution towards the benefit plans is prorated for three-quarter time and half-time Employees. Eligibility for benefits begins on the first of the month following one full calendar month of employment.

HEALTH INSURANCE

Two health plans are offered through Anthem Blue Cross/Blue Shield, a Preferred Provider Organization (PPO) and a Health Maintenance Organization (HMO). The HMO plan requires referrals to specialists from a primary care physician. The PPO option allows self-referrals. The College contributes 100% towards the cost of the PPO Employee Only option, 80% of the cost of Employee + Spouse/Partner or Child(ren) options and 75% of the cost of Family medical. Employees who choose the HMO plan will pay a slightly higher percentage as it is a more expensive plan. An Employee may also opt-out of coverage and receive \$1,000 annually in cash if he or she has healthcare coverage elsewhere.

DENTAL INSURANCE

The College provides a dental insurance plan through Anthem Blue Cross/Blue Shield that covers preventive and basic services. The College pays 100% of the cost for the Employee Only level of coverage. Employees may purchase Family, Child(ren), or Spouse/Partner coverage at an additional cost. An Employee may also opt-out of coverage and receive \$200 annually in cash if he or she has dental coverage elsewhere.

LIFE INSURANCE & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

The College will pay for the cost of Basic Life and AD&D Insurance of 1 times your salary up to a maximum of \$50,000. You may opt out of either the Basic Life or AD&D and receive the cost of the coverage in cash. You may also purchase Supplemental Life or AD&D Insurance of 1x, 2x or 3 times your salary up to a maximum of \$500,000. Life and AD&D insurance for your spouse/domestic partner and children is also available.

HEALTH CARE REIMBURSEMENT ACCOUNT (HRCA)

The HRCA gives an Employee the opportunity of setting aside earnings on a pre-tax basis to cover health care expenses that are **not** covered by health or dental insurance, such as co-pays and deductibles. The maximum amount you may contribute to this account is \$5,000.00 annually. If you enroll in the medical plan, **the College will automatically contribute \$250** per calendar year to your Healthcare Reimbursement Account (pro-rated for less than full time).

DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA) AND DEPENDENT CARE SUBSIDY

- The DCRA allows Employees to set aside earnings on a pre-tax basis to cover dependent care expenses. The maximum amount you may contribute is either \$2,500.00 or \$5,000.00 as defined by law.
- Additionally, Employees with children that are 12 and under are eligible to receive a childcare subsidy from the College to offset childcare expenses necessary to maintain employment with the College. The subsidy amount varies from \$43 to \$325 per month, and is based on total household income and number of eligible children.

PENSION PLAN

The College makes contributions to a pension plan account on behalf of Employees of 6.7% on the first \$16,850 and 11% thereafter for earnings each calendar year. The College's pension plans are administered by TIAA-CREF.

SUPPLEMENTAL RETIREMENT ACCOUNT WITH A 1% MATCH

Employees have the opportunity of saving additional monies for retirement through a 403(b) Supplemental Retirement Plan. Employees who are half-time or more are able to receive a 1% match from the College, up to a maximum of 1% of their salary. Employees must contribute 1% of their salary to receive a match from the College. Employees are immediately vested in the College's Contributions to both the Pension Plan and the Matching Plan.

SHORT-TERM DISABILITY INSURANCE

Employees who have completed 6 months of service are eligible to apply for this benefit. If approved, after 30 days of total disability the plan provides 75% of your normal salary or wages up to a maximum of 5 months.

LONG TERM DISABILITY (LTD)

The College will provide Employees with cash compensation to purchase LTD insurance. Participation in the LTD benefit plan is mandatory. The plan provides a non-taxable benefit of 60% of your normal salary after six months of total disability.



VACATION LEAVE

Academic 10 month exempt employees accrue a maximum of 20 days of vacation each year. All employees must complete 6 months of service before using vacation leave.

SICK LEAVE

Academic 10 month exempt accrue 8 days of sick leave each year, with 40 days of maximum accrual.

PERSONAL LEAVE

Eligible staff members earn two days of personal leave each calendar year to be used as personal holidays. Personal leave days must be used in the year earned, do not accumulate, do not roll over from year to year, nor constitute a cash reserve payable upon termination of employment. Personal leave is taken in full day increments. Personal leave can be used in lieu of vacation or sick leave.

HOLIDAYS

Bates College grants eligible staff members a total of 11.5 holidays per calendar year. The College usually observes the following days as holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Recognition Day (day after Thanksgiving), Afternoon before Christmas (noon on December 24th), Christmas. In addition to the usually observed holidays, the College will grant four (4) additional holidays to regular employees during the year. The floating holidays are determined by the President and are announced in advance each year.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Bates College provides confidential access to professional counseling services for help in confronting such personal problems as alcohol and other substance abuse, marital and family difficulties, financial or legal troubles, and emotional distress. The EAP is available to all Employees and their immediate family members. This program offers problem assessment, short-term counseling, and referral to appropriate community and private services. **There is no cost for you or a family member to consult with an EAP counselor.**

WELLNESS PROGRAM

In 2005, Bates College was recognized as a **Work Healthy Award Winner** for the College's efforts to promote good health for all Faculty and Staff. The College's Wellness Program regularly sponsors activities and events promoting healthy lifestyles. You may also participate in several Wellness Clubs that operate on campus.

FACILITIES ACCESS AND CULTURAL PROGRAMS

Free use of all fitness facilities and cultural programs are available to all Employees and their immediate families. Included in these facilities are a weight room, swimming pool, indoor track, ice skating rink, and racquetball/ squash/tennis courts. Employees may attend many arts and cultural programs and have use of the library as well.

EDUCATIONAL ASSISTANCE AND TRAINING AND DEVELOPMENT

There are three programs of educational assistance provided by the College. Employees may attend education or training and development programs required by the College at 100% funding. After one year of employment, employees are eligible to attend Bates College in a special student status and take two courses per year up to a maximum of 6 total courses free of charge. After three years of service, employees may take courses off-campus and receive 50% tuition reimbursement for up to two courses per year.

EDUCATIONAL ASSISTANCE FOR CHILDREN OF EMPLOYEES (ROWE FUND)

Tuition assistance for children claimed as a dependent for income tax purposes is available after five years of full-time employment. The assistance is set at 10% of the Bates College annual charge as printed in the catalogue. Assistance is limited to four years at a fully-accredited baccalaureate degree granting institution and bachelor's degrees.

COMPUTER PURCHASE PROGRAM

Employees may purchase computers, printers, and related items for their personal use directly from the College or an outside vendor. You will then repay the College for the computer through payroll deductions over a period of up to 24 months.

PARKING

Free on-campus parking is provided on an unreserved, first come, first served basis in designated Faculty and Staff parking areas.

RENTAL REAL ESTATE

The College owns several single family dwellings and apartment homes near the campus. Rental of these properties to Employees are based on the recruitment and retention needs of the College. Call the Human Resources Department at 786-6140 for more information.



** This synopsis is designed to highlight the general characteristics of Bates College benefits and may not contain all eligibility requirements or other important considerations. For complete information, refer to the Employee Handbook. The benefits listed here are in effect as of January*

1, 2006 and are subject to change.