

**OVERALL VIEW OF BASIC BENEFIT PROGRAMS AT ALBRIGHT COLLEGE**

**Please note that all benefits will be effective the first of the month following 90 days from date of hire unless otherwise specified.**

The following information provides an overview of the basic benefit programs offered. For a complete listing of available benefits please consult your Albright College Personnel Policy Manual.

**Medical Insurance**

The College offers the following medical insurance programs to the employees:

- ICHP Base Plan
- ICHP Buy Up PPO Plan

The College contributes towards the cost for the employees’ individual health insurance coverage and a specified amount towards dependent coverage. Please consult the rate chart for actual costs.

All personnel who elect NOT to participate in basic medical coverage are automatically enrolled in the Albright College Medical Waiver Reimbursement Plan. This allows you to submit for payment those eligible expenses NOT covered by your other medical insurance carrier. The reimbursement amount shall not exceed \$1,500.00 between the date of election through May (the end of the fiscal year).

**Dental Insurance**

We offer two Dental Plans from Dearborn National:

High Option – \$1,000 Plan Year Limit	Low Option - \$1,000 Plan Year Limit
100% of UCR charges for Diagnostic and Preventative Services	100% of UCR charges for Diagnostic and Preventative Services
90% of UCR charges for Basic Care	90% of UCR charges for Basic Care
50% of UCR charges for Major Restorative	

**Vision Insurance**

Avesis Advantage Enhanced Vision Care:  
Eye examinations covered every 12 months; lenses, frames and contacts covered every 24 months under the In-Network and Out-of-Network Schedule of Benefits.

### **Workers' Compensation**

Albright provides all employees workers' compensation insurance. If you become injured while working, you must notify the Human Resources Office so that the proper forms can be completed. For more information on this plan please review the In Case Of Work Related Injury posters in your area or contact a representative from Human Resources.

### **Medical Flex Spending Account**

Albright College allows employees to save taxes on out-of-pocket medical expenses, including dental and vision expenses. Dependent expenses may be reimbursed even if you do not cover the dependent under the insured plan. The employee determines the amount to be withheld from their salary on a PRE-TAX basis, up to the plan maximum.

### **Dependent Flex Spending Account**

Under the Dependent Care account, you are able to deduct pre-tax dollars for work related childcare or adult day care expenses. The expenses must be incurred during the plan year. Both you and your spouse (if married) must be working or be a full-time student to have expenses eligible for payment through the Flex Spending Account.

### **Life and Accidental Death & Dismemberment Insurance**

Albright College offers two times your salary rounded up to the nearest \$1,000.00 for life insurance and accidental death. Benefits will be payable if the employee suffers a loss of one or more limbs, or irrevocable loss of sight or hearing. The benefit payable depends on the loss sustained. The College pays the full cost of this benefit.

### **Long Term Disability Insurance**

The College pays the full cost of this benefit for you. The benefit is 60% of your base pay not to exceed \$6,000.00 per month, less the sum of benefits from other sources. Benefits are payable as of the first day of the month following three months of continuous total disability, if qualifying conditions are met.

### **TIAA-CREF Retirement**

You are eligible for participation in the College retirement program following ONE year of service and the attainment of the age 21. If you have been a participant in the plan prior to employment at Albright College you would then be eligible immediately. To participate in the retirement policy the employee must contribute 5% of his/her gross regular salary and Albright will contribute 10% of your gross regular salary. The employee contribution may be federal tax deferred until the money is received as retirement income.

### **Employee Assistance Program**

The College provides free counseling sessions for employees and their household dependents through INROADS, a local center. INROADS offers assistance on a wide range of issues including marital and family, parent/child conflicts, psychological and emotional troubles, grief counseling, financial problems, alcohol/drug treatment and legal access plan. You may access their website [www.inroadseap.com](http://www.inroadseap.com). All sessions are completely confidential.

### **Liberty Mutual Insurance**

You may purchase low-cost, high-quality insurance protection from the nation's most respected and largest property-casualty insurance at a discounted rate through Liberty Mutual Insurance Company. Please call 610-375-0192 extension 54451 for details.

### **CTCE Federal Credit Union**

Albright College is a member of the CTCE (Carpenter Technology) Federal Credit Union. All employees may take advantage of membership to this credit union. To join you must go to CTCE credit union to complete the necessary application and to receive the most recent rate information.

### **Wachovia At Work Program**

“At Work” is a special membership program made available to you by Wachovia as an employee of Albright College. Free checking, high performance Money Market Funds and Certificates of Deposit additional rate reductions are presented.

### **Citizens Bank At Work Program**

“At Work” is a special membership program made available to you by Citizens Bank as an employee of Albright College. Free checking, high performance Money Market Funds and Certificates of Deposit additional rate reductions are presented.

### **Payroll Direct Deposit**

Albright College requires direct deposit of your payroll check to the institution of your choice unless otherwise notified. You may make a change of your banking institution by notifying the Human Resources Office.

### **Tuition Exchange**

Subject to a several criteria and availability, employees are eligible to enroll their tax dependent children in the tuition exchange program after three years of service. This benefit allows for the tax dependent children to apply for undergraduate tuition discounts at other participating educational institutions. Please contact Human Resources for more information.

### **Tuition Remission**

Full time employees who work 37.5 or more hours per week are eligible to enroll themselves and their spouses in the tuition remission program after one year of service, and dependant children under the age of 25 after three years of service. Following the completion of a FAFSA (Free Application for Federal Student Aid) form, this benefit allows for a waiver of all undergraduate tuition costs incurred at Albright College. Room, board and any applicable fees are not included in this benefit plan. Please contact Human Resources to complete necessary forms.

### **Tuition Remission – Graduate Studies**

Regular full-time employees, as defined in the employee handbook, (minimum 10 months per year), are eligible for graduate studies tuition remission benefits effective for the semester or session that commences after the employee has completed one year of full-time, continuous service with the College. Participation is approved for eligible employees who have earned a bachelor's degree and meet the stated educational requirements of the graduate program. Participation will be offered on a space available basis after the pre-determined minimum number of non "tuition remission" students have been accepted for the course based on overall course expectations and economic considerations. Following the completion of a FAFSA (Free Application for Federal Student Aid) form, tuition remission shall be offered on a course-by-course basis and participation in the program shall not be in conflict with the responsibilities and work schedule of the participant as it relates to the professional position he/she occupies with the College. Please contact Human Resources for more information.

### **College Parking Permits**

As a member of the College community you may park in one of the designated College lots for free once you have obtained a parking permit. Please stop by the Security office to register your vehicle for a parking permit and for instructions as to where parking is permitted.

### **College Identification Card**

Please stop by the Security office to obtain an identification card. This card should be carried with you at all times and must be produced upon request by College security and/or College officials. Display of this card will admit you to many College events and facilities.