

FACULTY

OVERALL VIEW OF BASIC BENEFIT PROGRAMS AT ALBRIGHT COLLEGE

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 PPO 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.

Faculty Flexibility Benefits

- Family Leave Policy
- Personal Disability Policy
- Unlimited Leaves
- Phased Retirement
- Flexible Credit Toward the Tenure Clock
- No Formal Governance Obligations in First Year
- Early Learning Center
- Mentorship Program
- Membership in Higher Education Recruitment Consortium (HERC)
- Benefits for Domestic Partners

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 Diakon Inroads, a local center. Diakon 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.diakoneap.com. All sessions are completely confidential.

Liberty Mutual Insurance

You may purchase low-cost, high-quality insurance protection from the nations 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.

Wacovia At Work Program

“At Work” is a special membership program made available to you by Wacovia 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

Benefits eligible full-time faculty can apply to one or both of the tuition exchange programs in which the College currently participates. Eligibility for this benefit begins the first semester of a Faculty member’s employment. This tuition exchange benefit allows for dependent children, as defined by the IRS, to apply for undergraduate tuition scholarships at other participating educational institutions. Scholarships are not guaranteed. Please contact Human Resources for additional eligibility requirements, details of the programs, and the annual application deadline.

Tuition Remission

Full-time faculty can take advantage of the tuition remission benefit at Albright College. A spouse and dependent children are also eligible to participate in this benefit, providing the service requirement has been met by the benefits eligible employee. This benefit begins in the semester following the eligible employee’s one year of service anniversary. Following the completion of a FAFSA (Free Application for Federal Student Aid) form, tuition remission 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 for more information, any additional eligibility requirements, and 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, any additional eligibility requirements, and necessary forms.

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

Moving Expenses

The College has entered into an agreement with O'Brien's Moving & Storage of Reading, Allentown and Tamaqua, Pennsylvania, and Somerville, New Jersey to provide a competitive bid for your move to this area. Please contact them at 1-800-424-3866 or www.alliedagent.com/obriensm and state that you are requesting the Albright College rate. The college will reimburse up to \$3,500 for moving expenses upon receiving the appropriate receipts towards the relocation.