

# 2024 Benefits at a Glance

## Full-Time Regular Faculty

Benefit	About the Benefit	Eligibility	Cost
<b>Medical Insurance</b>	Aetna Choice POS II Plan. Marist Cares or Marist Legacy. Both cover health, hospitalization, and prescription coverage through CVS/Caremark	First of the month after hire date	College pays 85% of premium contribution. Employee pays 15% (see rate table)
<b>HRA</b>	Marist Cares only- \$500 Ind/ \$1000 Family	First of the month after hire date	College pays 100%
<b>Dental Insurance</b>	Delta Dental PPO/Premier Networks	First of the month after hire date	College pays 85% of premium contribution. Employee pays 15%
<b>Vision Insurance</b>	EyeMed Vision	First of the month after hire date	College pays 85% of premium contribution. Employee pays 15%
<b>Flexible Spending Accounts (FSA)</b>	Discovery Benefits FSA-Medical	First of the month after hire date	Voluntary, up to maximum set by IRS
<b>Dependent Care (FSD)</b>	FSD-Dependent care		
<b>Short Term Disability</b>	Sun Life	Date of Hire	\$.60 cents per week.
<b>Long Term Disability</b>	Sun Life	12 Months after date of hire	College pays 100% of premium contribution
<b>Life Insurance</b>	Sun Life/One times the Employee's Basic Annual Earnings	Date of hire	College pays 100% of premium contribution
<b>Accidental Death &amp; Dismemberment Insurance</b>	Sun Life/One times your Basic Annual Earnings	Date of hire	College pays 100% of premium contribution
<b>Retirement Plan</b>	TIAA 403(b) defined contribution plan	12 Consecutive Months & 1,000 hours combined. Year of service contribution model	For first 6 years-College contributes 7.5%, Employee contributes a mandatory 4% College contribution increases to 10.5% in year 7, and 12% after 15 years Employee contribution decreases to 1% in year 7. Remains 1% thereafter
<b>403(b) Tax Deferred Annuity Plan</b>	TIAA 403(b) Tax-deferred annuity Roth option available	Anytime/No waiting period	Voluntary, up to maximum set by IRS (College does not contribute)
<b>Employee Assistance Program (EAP)</b>	Provides short-term counseling and referral for issues that are having an impact on your ability to work. Examples include life challenges, job stress, burnout, coping with difficult people or situations	Date of Hire	College pays 100% of premium contribution
<b>Workers Compensation</b>	Provides compensation for on-the-job injury or illness.	Date of Hire	College pays 100% of premium contribution
<b>Tuition Benefits</b>	Up to 16 undergraduate credits per semester. Up to 18 graduate credits per academic calendar. Eligibility extends to employee, spouse, and dependent children under age 26	Four (4) month waiting period for employee and spouse Two (2) year waiting period for child dependents	College pays 100% tuition only Eligible dependents may be Reimbursed up to \$2,000 per semester towards tuition at another accredited institution

*Benefits at a Glance is for illustrative purposes only. Benefit costs may change from time to time, and eligibility may vary among employee groups. Complete plan details can be found within plan documents and policies, which prevail in the event of any discrepancy.*