

BENEFIT OVERVIEW



Calumet College of St. Joseph

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Updated: 03/29/2018

Sharon McGuire, Director, Human Resources

Employee Benefit Plans



Calumet College of St. Joseph offers an excellent selection of benefits for regular full-time employees. This benefit guide has been designed to familiarize you with the benefits that are available to you. Benefits are a significant part of your total compensation package. It is important to be aware of the benefits and the value they represent. The College reserves the right to make changes in the employee benefits it provides as needed.

For additional information regarding information contained in this brochure, you may contact the Human Resources Office at (219) 473-4328.

Group Insurance Benefits Offered to eligible employee and their dependents:

- Health Insurance
- Dental Insurance
- Vision Insurance
- Basic Life Insurance
- Long term Disability Insurance
- Accidental Death Insurance
- Supplemental Life Insurance Plan
- Supplemental Critical Illness Insurance Plan
- Supplemental Accident Insurance Plan

General Benefits Offered to Eligible Employees

- Retirement Program
- Holidays
- Vacation Time Accrual
- Sick Pay / Income Protection Plan
- Bereavement Time
- Family and Medical Leave Time
- Jury Duty Time
- Personal Leave of Absence
- Volunteer Service
- Computer Loan Program
- Tuition Remission Program
- Tuition Exchange Program

GROUP INSURANCE BENEFIT INFORMATION

Eligibility

Employees working at least 30 hours per week and their eligible dependents may participate in **Calumet College's** Group Benefit programs. Employees are eligible for benefits the first of the month following their date of hire.

Generally, for the purposes of our group benefits programs, dependents are defined as:

- Legal Spouse
- Dependent "child" up to the age of 26 years (*child means the employee's natural or adopted child and any other child as defined in the certificate of coverage*)

Open Enrollment

Open enrollment is a once-a-year opportunity to make changes to your current benefits and to review which dependents you will be covering during the new plan year. Currently, the College's benefit programs (medical, dental, vision, life, supplemental plans) run on a calendar year basis. Open enrollment is held in November of each year with new plan changes taking effect as of January 1st and running through December 31st.

In most cases, your benefit elections remain in effect until the next annual open enrollment period. You will not be able to make any plan changes unless you experience a life status change. Certain life status change events that would allow you to make a change to your benefit coverage would include:

- Marriage or Divorce
- Death
- Birth or adoption of a dependent

- Change in employment status
- Dependent satisfying or ceasing to satisfy the plan’s eligibility requirements
- Loss of or significant change to your current coverage
- Judgment, decree or court order
- Enrollment / ceasing to be enrolled in Medicare or Medicaid
- Ceasing to be enrolled in Children’s Health Insurance Program (CHIP)

Health Insurance – Administered by United Healthcare

Currently, CCSJ offers a high-deductible health plan in conjunction with a health savings account. Our carrier, United Health Care (2018), offers a choice of network plans.

United Healthcare Core is an open-access benefit plan that features a customized, more focused network of care providers.

United Healthcare Choice is a similar plan that features a larger national network of care providers.

Both the CORE and CHOICE plans offer identical plan coverage for members. You can choose a network physician or specialist without visiting a primary care physician (PCP) for a referral. The difference between the two plans is only the network it is associated with. At the time of enrollment, an employee may choose either network. You can visit www.myuhc.com to check out which network is most beneficial to you.

Costs:

	CORE	CHOICE
Premium Costs	80%/20% split Employee - \$41.01 per pay Employee & Spouse - \$86.12 per pay Employee & Children - \$70.54 per pay Employee & Family - \$123.85 per pay	70%/30% split Employee - \$71.55 per pay Employee & Spouse - \$150.25 per pay Employee & Children - \$123.06 per pay Employee & Family - \$216.08 per pay
Annual Deductible		
In-Network	\$2,800 single \$5,600 family	\$2,800 single \$5,600 family
Out-of-Network	\$5,000 single \$10,000 family Co-Pays apply after deductible is met	\$5,000 single \$10,000 family Co-Pays apply after deductible is met
Prescriptions	Retail Network – 31 day supply Mail Service – 90 day supply	Retail Network – 31 day supply Mail Service – 90 day supply
More details are available in our Open Enrollment Employee Benefits Guide which you receive at the time of hire or annual open enrollment.		

Health Savings Account (H.S.A.)

An HSA account is established at our local provider (First Merchants Bank) and dollars that are contributed on your behalf are used to meet health care costs that are not covered by your group benefit plans such as costs you must pay before meeting your annual deductible. Both you and CCSJ can contribute to this account. For 2018, CCSJ contributes an annual amount of \$500 for an individual plan and \$1,000 for a family plan.

Eligibility:

You are eligible to enroll into an HSA plan if:

1. You are enrolled in a high deductible health plan (also called an HDHP);
2. You are not enrolled in Medicare;
3. You are not a dependent on someone else's tax return;
4. You have no other health care coverage.

For 2018, you can contribute up to the HSA annual limit of \$3,450 for individual coverage or \$6,900 for family coverage. In addition, if you are age 55 or older, you are eligible to make an additional "catch-up contribution" in 2018 of \$1,000. If you have money left in your account at the end of the year, it just rolls over into the following year creating a bigger nest egg for future medical expenses.

Dental Insurance – Administered by United Healthcare

CCSJ's dental plan is designed to provide the dental coverage you need with the features you want. You can visit www.myuhcdental.com to check out participating dentist or specialist.

Our plan has an individual annual deductible of \$50 and a family deductible of \$150. The plan has an annual maximum benefit of \$1,000 per person per calendar year. The annual deductible does not apply to preventive and diagnostic services.

Costs:

Employee Semi-Monthly Rates (24 Pays)	
Employee	\$2.10
Employee & Spouse	\$4.29
Employee & Children	\$4.88
Employee & Family	\$7.35

Vision Insurance – Administered by United Healthcare

Our vision plan is designed to provide the necessary services to protect your vision. You can visit www.myuhcvision.com to find a listing of participating providers (both private and retail centers). Our plan includes a comprehensive exam every 12 months with a \$10 co-pay and benefit options for lenses, frames, and contact lenses.

Costs:

Employee Semi-Monthly Rates (24 Pays)	
Employee	\$0.62
Employee & Spouse	\$1.18
Employee & Children	\$1.38
Employee & Family	\$1.94

Basic Life / Accidental Death Insurance – Provided by United Healthcare

CCSJ offers a basic life insurance plan to all eligible employees at no cost to you. The plan provides for life insurance equal to one and one half times your annual salary. This plan also includes accidental death and dismemberment coverage equal to your life benefit amount. The plan has a maximum guarantee issue of \$210,000 with benefits reducing by 65% at age 70 and then 45% at age 75.

Long term Disability Insurance – Provided by United Healthcare

CCSJ provides long-term disability benefits to eligible employees at no cost. Disability benefits cover a portion of your salary when you are unable to work due to an accident or illness. The plan covers 60% of your earnings (up to a maximum of \$5,000 monthly). There is a 90-day elimination period before benefits are activated. The duration of your benefits are based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability and in accordance with the Social Security Normal Retirement Age duration schedule.

Supplemental Optional Life Insurance Plan – Provided by Sun Life Financial Services

Voluntary life insurance is available for eligible employees at our group discount rates. This life insurance plan will cover you in the event of a death while covered by the plan. If you choose to purchase optional life insurance coverage, you will designate a beneficiary who will receive the benefit in the event of your death. It is important that the insurance carrier has clear directions on who your selected beneficiaries area.

You may select coverage for yourself, your spouse and your children. The incremental amounts and maximum coverages vary by selection. Employees must select coverage on themselves in order to cover a spouse or children.

More information including the costs of optional life insurance coverage will be provided at the time of your enrollment into our group benefit plans.

Supplemental Critical Illness Insurance Plan – Provided by Sun Life Financial Services

This supplemental critical illness plan complements your major medical coverage by providing a lump sum benefit you can use to help pay the direct and indirect costs related to a covered critical illness. If diagnosed with a serious illness, critical illness insurance can help reduce the daily stress about money, so you can focus on getting better.

You can elect coverage from \$5,000 to \$15,000 (in increments of \$5,000). If you elect coverage on yourself, you can elect \$5,000 coverage for your spouse and/or each eligible child.

Costs vary depending on the level of coverage and other criteria. More information on signing up for this plan is provided at the time of your enrollment into our group benefit plans.

Supplemental Accident Insurance Plan – Provided by Sun Life Financial Services

An accident insurance plan can help offset the unexpected medical expenses, such as deductibles and co-payments that can result from an accidental injury. Your cost depends on which coverage option you choose and the benefit amount the plan pays.

More information on signing up for this plan is provided at the time of your enrollment into our group benefit plans.

GENERAL GROUP BENEFITS

Eligibility: Employees working at least 30 hours per week are eligible to participate in **Calumet College's** Group Benefit programs. Part-time employees working more than 20 hours per week on a consistent basis are eligible for certain benefits on a pro-rated basis. Eligibility is indicated under each benefit description.

Retirement Program

All full-time employees can participate in the Teacher's Insurance Annuity Association (TIAA) Retirement Plan. Temporary and part-time employees are not eligible. The College provides a match of six (6) percent (2018) of your gross salary as long as you contribute at least one (1) percent. Employees are eligible on the first of the month following employment with the College.

Holidays

The College provides all eligible full-time employees with a generous holiday program. Temporary and part-time employees are not eligible for holiday pay.

The College observes eleven (11) paid holidays each year.

- New Year's Eve
- New Year's Day
- Martin Luther King's Birthday Observance
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Eve
- Christmas Day

Along with our regular holiday observances, the campus has historically closed for the 5-7 days between Christmas and New Year's. These are considered paid worked days for all full-time employees.

Vacation Time Accrual

Vacation time is available for both full time and part time employees to enjoy paid time away from the college. Vacations are approved in whole or half day increments. Time is earned on a monthly basis. The monthly accrual depends on your length of service at CCSJ.

Full-time non-exempt (hourly) employees can accrue up to a maximum of twenty-two (22) days.

Full-time exempt (salary) employees accrue twenty-two (22) vacation days a year from the date of employment up to a maximum of thirty (30) working days.

Calumet College of St. Joseph also recognizes that part-time administrative and support staff make an invaluable contribution to our College. Accordingly, the College provides paid vacation as a fringe benefit to part-time members of the College family who have supported our organization over an extended period of time. Part-time staff who work more than 20 hours a week will accrue vacation time on a pro-rated basis.

Sick Pay / Income Protection Plan

Calumet College of St. Joseph recognizes that employees may need to schedule medical appointments or experience personal illness, accidents, or injuries requiring absence from the workplace. The College values employee longevity and loyalty and has established this sick pay plan to provide a vehicle to protect the income of employees in these instances.

Current full-time employees will accrue one sick day for each month of service, up to the maximum of 72 workdays. Part-time employees who work more than 20 hours per week, accrue 0.5 days per month, with a maximum of 12 workdays per year.

You can carry over sick time from year to year up to a maximum of 72 working days. We strongly encourage you to view these sick days as a form of self-insurance, to be used as a protection of income in the event of prolonged illness or injury and as a “bridge” to eligibility for Long Term Disability Insurance.

Bereavement Time

Full-time employees are eligible for up to three (3) workdays of paid bereavement leave for the death of the employee’s spouse, parent, child, grandparent, grandchild, sibling, and corresponding in-laws or step-relatives.

Full-time employees are eligible for up to one (1) workday of paid bereavement leave for the death of the employee’s uncle, aunt, niece, nephew, or first cousin.

Part-time employees are eligible for up to one day of bereavement time.

Family and Medical Leave Time

Employees who have been employed by the College for at least twelve (12) months and who have worked at least 1,250 hours during the twelve (12) month period preceding the start of the leave, are eligible for a total of twelve (12) workweeks of unpaid leave during any twelve (12) month period for one or more of the following reasons:

- Birth of the employee’s child and in order to care for such child within twelve (12) months after the birth of the child;
- The placement of a child with the employee for adoption or foster care within twelve (12) months of the placement of the child;
- In order to care for the employee’s spouse, child or employee’s parents if they have a “serious health condition”; or
- Because of a “serious health condition” that makes the employee unable to perform the functions of his/her job.

Jury Duty Time

The College supports our employees in their choice to perform their civic duty. For full-time eligible employees, the College will pay the difference between the amount received from the court for each day’s jury service and your regular day’s earnings.

Personal Leave of Absence

For unforeseen events, the College may approve an unpaid personal leave of absence for up to thirty (30) days for a full-time eligible employee who has exhausted all of their earned vacation, sick or other approved banks.

Volunteer Service

In order to live our mission to promote the inherent dignity of all people, social justice, and an ethic of service, Calumet College of St. Joseph encourages all employees to volunteer.

We believe volunteering can garner benefits such as, improving relationships with the surrounding community, improving our public image, improving leadership and interpersonal skills of those who volunteer, increasing a sense of self-worth, supporting the quality of life in the community, and giving capacity to provide community services that otherwise might not be possible.

If approved, full-time employees can receive up to three (3) hours of release time, during normal employee work hours, per month to volunteer for a non-profit agency. The non-profit service must not contradict Calumet College's mission and values.

Computer Loan Program

The College makes a computer loan program available to our full-time employees. This program will allow you to borrow up to \$2,000 to purchase personal computer equipment. The loan will be repaid through payroll deductions.

Tuition Remission Program

Regular full time employees of the College, and their spouses and dependent children up to age 26, are encouraged to enroll in courses at CCSJ tuition-free. Regular full-time employees of the college will receive a maximum tuition benefit of thirteen (13) credit hours per semester. The employee's spouse and dependent children may take unlimited credit hours per year tuition-free at Calumet College of St. Joseph. Tuition benefits for our Graduate Programs are only available for regular full time employees, not their spouse or children.

Part-time employees, who work twelve (12) or more hours per week, qualify to take one class per semester for which tuition will be remitted by the College. This benefit does not extend to the family or spouse of the part-time employee, nor are work-study students. Adjunct faculty and family members are allowed to take three (3) credit hours per semester in the semester they teach or the semester immediately following.

Tuition Exchange Program

The tuition exchange benefit program at CCSJ is a valuable benefit to our full-time employees and their spouses and dependent children. You must have been employed for a minimum of one year prior to requesting to participate in this benefit.

The College participates in two separate tuition exchange benefit programs, **CIC**, Council of Independent Colleges tuition exchange program and **TE**, The Tuition Exchange Inc. program.

CIC: This program is provided through the Council of Independent Colleges (**CIC**: <https://wp.cic.edu>) and allows spouses and dependents of full-time employees to attend private CIC member institutions tuition free (if approved and based on availability).

TE: This program is provided through The Tuition Exchange (**TE**: <http://www.tuitionexchange.org>), a national tuition scholarship program that allows spouses and dependents of full-time employees to attend participating institutions tuition free. Tuition exchange is not guaranteed but depends on the quality of the candidate, the number of students being "exported" from our institution and "imported" into the target school, and other similar factors.