



2017 Full-Time (30 hours a week or more) Benefits at a Glance

This benefits summary is provided for the convenience of Davidson College employees. In the event of any conflict between the information presented in this summary and the provisions of any legal plan document, the plan provisions as stated in the legal plan document will prevail. Copies of insurance contracts and other legal plan documents, as well as answers to any questions you may have, can be found on the Human Resources website.

Benefit	Summary	Cost																								
Medical Insurance	<p>Coverage through United Healthcare with two options:</p> <ul style="list-style-type: none"> • Choice Plus PPO Plan (PPO) • Choice Plus HSA High Deductible Plan (HDHP) with a Health Savings Account <i>The college contributes to a Health Savings Account on the employee's behalf:</i> <ul style="list-style-type: none"> • Employee only = \$750/year • Employee + family = \$1,500/year <p>(The HDHP in-network deductible is \$2,600 for an individual and \$5,200 for a family)</p> <p>Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<p><u>PPO Plan</u></p> <table> <tr> <td>Employee Only:</td> <td>Monthly \$214.43</td> <td>Bi-Weekly \$98.97</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$849.13</td> <td>Bi-Weekly \$391.91</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$675.45</td> <td>Bi-Weekly \$311.74</td> </tr> <tr> <td>Family:</td> <td>Monthly \$1235.10</td> <td>Bi-Weekly \$570.04</td> </tr> </table> <p><u>High Deductible Plan</u></p> <table> <tr> <td>Employee Only:</td> <td>Monthly \$55.00</td> <td>Bi-Weekly \$25.38</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$307.32</td> <td>Bi-Weekly \$141.84</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$244.46</td> <td>Bi-Weekly \$112.83</td> </tr> <tr> <td>Family:</td> <td>Monthly \$483.29</td> <td>Bi-Weekly \$223.06</td> </tr> </table>	Employee Only:	Monthly \$214.43	Bi-Weekly \$98.97	Employee + Spouse:	Monthly \$849.13	Bi-Weekly \$391.91	Employee + Children:	Monthly \$675.45	Bi-Weekly \$311.74	Family:	Monthly \$1235.10	Bi-Weekly \$570.04	Employee Only:	Monthly \$55.00	Bi-Weekly \$25.38	Employee + Spouse:	Monthly \$307.32	Bi-Weekly \$141.84	Employee + Children:	Monthly \$244.46	Bi-Weekly \$112.83	Family:	Monthly \$483.29	Bi-Weekly \$223.06
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Vision Insurance	<p>Coverage through EyeMed</p> <ul style="list-style-type: none"> • Exam with dilation (once every 12 months) • Frames (once every 24 months): \$140 allowance • Single Vision Lenses: (once every 12 months) or • Contacts (once every 12 months) \$140 allowance <p>Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<table> <tr> <td>Employee Only:</td> <td>Monthly \$5.79</td> <td>Bi-Weekly \$2.67</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$10.99</td> <td>Bi-Weekly \$5.07</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$11.57</td> <td>Bi-Weekly \$5.34</td> </tr> <tr> <td>Family:</td> <td>Monthly \$17.00</td> <td>Bi-Weekly \$7.85</td> </tr> </table>	Employee Only:	Monthly \$5.79	Bi-Weekly \$2.67	Employee + Spouse:	Monthly \$10.99	Bi-Weekly \$5.07	Employee + Children:	Monthly \$11.57	Bi-Weekly \$5.34	Family:	Monthly \$17.00	Bi-Weekly \$7.85												
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Dental Insurance	<p>Coverage through MetLife with two options:</p> <ul style="list-style-type: none"> • Low Option - Value Source Plan – covers preventative care and a percentage of other services. Excludes major services and orthodontia. • High Option - Value Source Plan – covers preventative care and other major services, including orthodontia. <p>Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<p><u>Low Coverage Plan</u></p> <table> <tr> <td>Employee Only:</td> <td>Monthly \$21.07</td> <td>Bi-Weekly \$9.72</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$46.10</td> <td>Bi-Weekly \$21.28</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$58.38</td> <td>Bi-Weekly \$26.94</td> </tr> <tr> <td>Family:</td> <td>Monthly \$85.29</td> <td>Bi-Weekly \$39.36</td> </tr> </table> <p><u>High Coverage Plan</u></p> <table> <tr> <td>Employee Only:</td> <td>Monthly \$36.06</td> <td>Bi-Weekly \$16.64</td> </tr> <tr> <td>Employee + Spouse:</td> <td>Monthly \$75.28</td> <td>Bi-Weekly \$34.74</td> </tr> <tr> <td>Employee + Children:</td> <td>Monthly \$88.61</td> <td>Bi-Weekly \$40.90</td> </tr> <tr> <td>Family:</td> <td>Monthly \$132.51</td> <td>Bi-Weekly \$61.16</td> </tr> </table>	Employee Only:	Monthly \$21.07	Bi-Weekly \$9.72	Employee + Spouse:	Monthly \$46.10	Bi-Weekly \$21.28	Employee + Children:	Monthly \$58.38	Bi-Weekly \$26.94	Family:	Monthly \$85.29	Bi-Weekly \$39.36	Employee Only:	Monthly \$36.06	Bi-Weekly \$16.64	Employee + Spouse:	Monthly \$75.28	Bi-Weekly \$34.74	Employee + Children:	Monthly \$88.61	Bi-Weekly \$40.90	Family:	Monthly \$132.51	Bi-Weekly \$61.16
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Cancer Insurance	<p>Coverage through Colonial Life</p> <ul style="list-style-type: none"> • Covers indirect costs associated with a diagnosis of cancer and some other major illnesses. <p>Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service</p>	<table> <tr> <td>Employee Only:</td> <td>Monthly \$13.50</td> <td>Bi-Weekly \$6.23</td> </tr> <tr> <td>Family:</td> <td>Monthly \$22.45</td> <td>Bi-Weekly \$10.45</td> </tr> </table>	Employee Only:	Monthly \$13.50	Bi-Weekly \$6.23	Family:	Monthly \$22.45	Bi-Weekly \$10.45																		
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Flexible Spending <i>(Medical & Dependent Care)</i>	Coverage through Flores for two types: <ul style="list-style-type: none"> • Medical Spending Accounts (for Traditional Plan) • Dependent Care Spending Accounts Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service	Employees set aside the amount they choose in pretax dollars and are refunded for qualified expenses with their own pretax money. \$500 of Medical can roll over each year. (no Dependent Care rollover) Deduction Maximums (per IRS rules): Medical: \$2,550 Dependent Care: \$5,000
Domestic Partner Benefits	Davidson College offers employees the ability to cover their domestic partners under various benefit programs. Eligibility: All regular, full-time employees	Cost varies according to benefit elected.
Employee Assistance Program	Coverage through McLaughlin Young Provides assistance for Davidson College's employees and their family members in dealing with stress, depression, marriage problems, drug or alcohol problems, grief, financial issues, etc. Six free sessions for each covered person. Eligibility: All regular full-time employees, effective immediately upon hire	No cost to employees.
Benefit Advocates	Coverage through Benefit Advocates Provides members assistance with coordination of care among physicians and medical institutions, fee negotiation, appeal of claims and billing assistance, etc. for themselves and members of their family. Eligibility: All regular full-time employees, effective immediately upon hire	No cost to employees.
Short Term Disability (STD)	Provides income assistance for employees who have to miss work due to extended illness or injury. <ul style="list-style-type: none"> • Monthly: 75% of pay after missing 60 days of work • Bi-weekly: 75% of pay after missing 30 days of work Eligibility: All regular full-time employees, effective after one year of service	No cost to employees.
Long Term Disability (LTD)	Coverage through Prudential <ul style="list-style-type: none"> • Provides financial security for employees in the event of permanent disability. • Employees receive 60% of pre-disability salary after 6 months disability. Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service	No cost to employees. <i>(A buy-up option providing additional coverage is offered to employees during an open enrollment period their first year at the college)</i>
College Paid Life Insurance ----- Accidental Death	Coverage through Prudential The college-paid basic life insurance policy includes basic accidental death and dismemberment coverage (AD&D) equal to one times an employee's salary. Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service	No cost to employees.



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Voluntary Life	Coverage is provided by Prudential Additional employee, spouse and child term life insurance for employees as an optional benefit. Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service	Employee Only: Rates vary based on age and tobacco use Spouse: Rates vary based on age and tobacco use Children: Monthly \$2.00 Bi-Weekly \$0.92
Voluntary Accidental Death (AD&D)	Coverage is provided by Prudential Additional AD&D coverage can be purchased by employees for themselves and their families. Eligibility: All regular full-time employees, effective the first of the month after 30 days of continuous service	Coverage can be purchased in amounts between \$25,000 and \$500,000.
Retirement Savings: College-Contributed Plan	Retirement savings plans through TIAA and Fidelity <ul style="list-style-type: none"> • A non-contributory 403(b) plan. • The college contributes 8.5% of earnings. • Employees are fully vested after three years of service. Eligibility: Regular employees (working at least 1,000 hours/year). College contributions begin after one year of service	No cost to employees. <i>(The employee decides to which funds the money will be deposited)</i>
Retirement Savings: Employee-Contributed	Supplemental retirement savings plans through TIAA and Fidelity If an employee contributes at least 1% of his/her salary to a supplemental retirement account, the college will contribute an additional 1% (for a total of 9.5%) Plan Entry Date: This benefit is open to all employees, effective the first of the month after date of hire	The employee determines the amount he or she will contribute, within IRS limits.
College Rental & Land Lease Programs	The college provides opportunities for rental housing and land lease home purchases, dependent upon availability. Eligibility: All regular employees	Purchase and rental costs vary based on property.
Dependent Tuition	Provides the maximum of 50% of the tuition cost for the institution attended or 50% of the Davidson College tuition, whichever is less. Eligibility: Active, full-time employees who are regularly scheduled to <u>work 37.50 hours or more per week and 12 months per year</u> . Employees must complete 7 years of continuous full-time employment in order to be eligible	No cost to employees.



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STAFF-ONLY BENEFITS

The following benefits do not apply to faculty appointments.

Benefit	Summary	Cost
Vacation	<p>Staff are eligible for vacation benefits, which accrue per pay period. (Accrual charts are available on the Human Resources website).</p> <p>Eligibility: All full-time, regular staff (non-faculty)</p>	No cost to employees.
Sick Time	<p>Staff are eligible for time away for illness, which accrues per pay period. (Accrual charts are available on the Human Resources website).</p> <p>Eligibility: All full-time, regular staff (non-faculty)</p>	No cost to employees.
Holidays	<p>Staff enjoy 12-13 paid holidays per year. (Annual holiday schedule available on the Human Resources website).</p> <p>Eligibility: All full-time, regular staff (non-faculty)</p>	No cost to employees.
Personal Time	<p>Non-exempt staff receive two personal days per year to be used in a calendar year.</p> <p>If Personal days are not taken by last pay period in June, the hours are forfeited.</p> <p>Eligibility: Non-exempt (hourly) staff receive personal days as of July 1</p>	No cost to employees.
Staff Tuition	<p>Staff may receive reimbursement toward course tuition at accredited colleges and universities. Reimbursement up to \$2000 per fiscal year.</p> <p>Eligibility: Active regular staff (non-faculty) with at least one year of continuous employment</p>	No cost to employees.