



PART-TIME EMPLOYEES BENEFITS OVERVIEW 2014-15

This document is designed to provide a brief overview of the benefits offered to qualifying part-time employees at Augustana College. Part-time employees are those staff and administrative employees who work at least 20 hours per week or are designated as a 50% FTE administrative employee, as well as adjunct faculty members who teach at least 14 credit hours. Employee benefits begin the first day of the month after the initial hire date and end the final date of employment. For detailed information, including summary plan descriptions, visit a member of the Office of Human Resources, or you can find many of these materials at augustana.edu/humanresources.

COLLEGE-PROVIDED BENEFITS

These benefits are provided to employees without cost or contribution from the employee.

Augustana Tuition Remission

Part-time employees and adjunct faculty members, their spouses or partners and eligible dependents receive pro-rated tuition exemption at Augustana based on equivalent percentage of full-time employment. This benefit takes effect after the employee completes **two** years of continuous full-time service at Augustana or four years of continuous full-time service at another college or university within one year of the date of employment at Augustana. The exemption applies after deducting scholarships and grants for which the student qualifies. This benefit does not cover fees, housing, room and board, or courses or experiences that are held off campus.

Employee Assistance Program

The college offers an Employee Assistance Program (EAP) through Genesis EAP to all employees and members of their immediate families. The EAP provides free, confidential, short-term counseling. This benefit does not require enrollment and is immediately available. The number for the college's EAP is (800) 475-1641. Counseling is available either by phone or at one of six Quad-Cities locations.

RETIREMENT BENEFITS

Retirement Benefit: The college has a 403(b) retirement savings plan to assist employees in setting aside funds to meet their individual retirement needs. During the first payroll after hire, new employees will be automatically enrolled in the plan at 4% of salary or wage, or can elect to defer a different percentage amount on a pre-tax or post-tax (Roth) basis. The college will match the first 4% of employee savings on a dollar-for-dollar basis. Employees can change their contribution levels at any time by contacting the payroll staff.

After one year of service, the college will begin contributing the equivalent of 7% of base salary or wage in addition to the matching contribution, for a total maximum contribution from the college of 11%. Employees who have been fully vested within a qualified employer plan within the last 12 months will be exempt from the one-year waiting period for the 7% college contribution.

All college contributions will be subject to a four-year graded vesting schedule. TIAA-CREF is the recordkeeper and administrator of the retirement benefit. Employees will make investment allocation decisions through the TIAA-CREF website and changes to these allocations can be made at any time. More information on investment options is available at tiaa-cref.org/Augustana or by calling (800) 842-2252. Additionally, on-site workshops and counseling sessions are available on a regular basis.

WELLNESS PROGRAM

Augustana has implemented a wellness program designed to provide information, incentives and programs to assist employees in improving their own health and engaging in a healthy lifestyle. Participation in the Augustana healthcare benefit is not required for wellness program participation. All new employees are enrolled in the wellness program upon hire, and spouses or partners can enroll by providing us with their information.

Participants in the wellness program can qualify for a reduced health insurance premium if they participate in the college's healthcare plan, and they are eligible for additional prizes and incentives. Spouses or partners also are eligible to participate in the wellness program.

The wellness program is overseen by the Augustana wellness team, a cross-functional group that welcomes new members. If you are interested in joining this team or additional information about the wellness program benefit, contact any member of the Human Resources Office.

VOLUNTARY BENEFITS

These benefits are funded in part or entirely by employee premiums and are available to employees who choose to participate.

Health Care Insurance

The Augustana Health Care Plan is available to part-time employees with the employee paying the full premium for the coverage. Detailed information on plan coverage is available from the Office of Human Resources, and the plan has open enrollment each year. This plan is administered by Sisco Benefit Services, which can be reached at (563) 327-2200.

Wellness Option

Employees who choose the wellness option are required to complete certain wellness activities the next time they are offered.

	Employee Premium/Month	Annual Premium	Monthly College Cost
Employee	\$416	\$4,992	\$100
EE +1	\$887	\$10,644	\$200
Family	\$1,360	\$16,320	\$200

Non-Wellness Option

	Employee Premium/Month	Annual Premium	Monthly College Cost
Employee	\$517	\$6,204	\$0
EE +1	\$987	\$11,844	\$0
Family	\$1,460	\$17,520	\$0

This plan has a \$1,250 deductible per person and \$2,500 deductible for family coverage. Benefits and deductibles do vary based on usage of our network of providers. Deductibles are based on the calendar year. Co-pays not subject to deductibles are as follows:

Wellness visits & wellness testing	No co-pay or out-of-pocket expense when using an in-network provider
In-network physician office visits	\$30
Emergency room services	\$150
Prescription drugs	\$10 generic \$30 preferred \$50 non-preferred

Co-pays after deductible

In-network 20%

Out-of-network 50%

Dental Insurance

The college offers an optional dental plan for employees. The employee pays the entire premium with pre-tax dollars through payroll deduction. The plan provides cleaning and preventative care at 100%. Full plan details are available in the Office of Human Resources. This plan has open enrollment each year. The employee has the option of selecting the following levels of coverage:

Coverage	Employee Monthly Premium
Employee	\$36
Employee +1	\$72
Family	\$130

Vision Insurance

The college offers an optional vision care plan for employees. The employee pays the entire premium with pre-tax dollars through payroll deduction. The plan provides coverage for routine exams, glasses and contact lenses. This plan has open enrollment each year. The employee has the options of selecting the following levels of coverage:

Coverage	Employee Monthly Premium
Employee	\$7.24
Employee +1	\$13.05
Family	\$22.13

Supplemental Life Insurance

For employees who would like additional life insurance coverage for themselves or their family members, a group supplemental life insurance benefit is available. Prices vary depending on age and levels of coverage desired. Up to \$150,000 of coverage is available without a medical exam, and up to \$500,000 may be available after a medical consultation. This benefit is available to new employees at the time of hire and is not subject to yearly open enrollment.

Flexible Spending Account

The flexible spending account plan is designed to allow employees to use pre-tax dollars to pay for eligible medical expenses or childcare expenses on a pre-tax basis. All premiums for voluntary insurance benefits are paid through payroll deduction with pre-tax dollars.

Each year, employees can set aside pre-tax dollars designated for unreimbursed medical expenses or childcare expenses. The Internal Revenue Service sets the annual maximum that employees can set aside in either of these categories. Funds are available via a debit card system or through paper claim forms. The benefit is administered through Sisco Benefit Services; questions regarding issues or fund balances can be answered by calling (563) 327-2200. Employees must designate the amount to be withheld for this purpose on a yearly basis during open enrollment.

TIME-OFF BENEFITS (NON-FACULTY EMPLOYEES)

Vacation: Part-time employees accrue vacation time with each pay period worked with a starting accrual equal to a pro-rated portion of the full-time equivalency of 120 hours or 15 days of vacation time per year. For a 12-month employee working a 20-hour schedule, this would be equal of 60 hours of vacation time. Vacation time can be used with supervisory approval, but is generally not available during the first three months of employment.

Sick Time: Employees who work a 12-month schedule will be granted seven days (56 hours) of sick time on or around September 1 each year. Nine- or 10-month employees will receive six days (48 hours) of sick time. Part-time employees will receive a pro-rated amount of sick time. A 12-month employee working a 20-hour schedule would receive 28 hours of sick time.

New employees will receive a pro-rated amount of sick time during their first year of employment. Sick time can be used for routine illnesses for the employee or a dependent child who lives in the home, as well as for appointments with a health professional. Unused sick time will roll into each employee's short-term disability bank on or around August 31 each year.

Short-Term Disability: Along with sick leave for routine illnesses, the college provides short term disability leave of 80 hours (10 days) per year for serious health conditions of the employee or an eligible family member. This amount will be pro-rated for part-time employees.

Additional information on policies and limitations on time off is available in the employee handbook.

BENEFITS CHANGES

The plan year for most benefits runs from September 1 to August 31. Since most employee benefit costs are funded with pre-tax dollars, the Internal Revenue Service has strict regulations regarding the types of changes that can be made during the plan year.

Participants who have elected health coverage, dental coverage, vision coverage, and/or have set aside funds through the flexible spending account are required to keep the coverage for the entire plan year. Participants are not allowed to discontinue or change their coverage except under very limited circumstances, which are considered qualifying events. Without a qualifying event, employees can only make changes to these elections during the open enrollment period.

ADDITIONAL INFORMATION

Detailed information on each benefit described and summary plan descriptions for benefits plans are available from the Office of Human Resources. Additionally, many materials, links, presentations, electronic versions of summary plan descriptions and annual reports are available at augustana.edu/humanresources. These plans are subject to change. Please contact the Office of Human Resources at (309) 794-7352 if you have questions about eligibility or coverage.