ALLEGHENY COLLEGE
BENEFIT SUMMARY FOR FULL-TIME EMPLOYEES

Note: The following statement of benefits for Allegheny College employees represents a summary only. The statements below are in effect as of July 1, 2014, and are subject to change. For more detailed information on each benefit, contact the Human Resources Office at 332-2312, Room 215, Bentley Hall or visit the Human Resources Web page at ***http://sites.allegheny.edu/hr/synopsis-of-benefits/****.*

Medical Insurance

Effective Date: First day of month after hire date
Carrier: Highmark Blue Cross/Blue Shield of Western Pennsylvania
Medical coverage is provided by Highmark Blue Cross Blue Shield through PPO Blue, a Preferred Provider Organization (PPO) program or a Qualified High Deductible Health Plan (QHDHP). Both plans offer two levels of benefits. If you receive eligible services from a provider who is in the Blue Cross Blue Shield preferred-provider network of doctors, you will receive the highest level of benefits. You will also have coverage – at a lower level – if you choose to receive eligible services from out-of-network providers. In either case, you coordinate your own care. There is no requirement to select a Primary Care Physician (PCP) to coordinate your care. Coverage requires an employee contribution of a percent of premium based upon salary. Detailed information on each plan and contribution rates can be found on the Human Resources Website at http://sites.allegheny.edu/hr/forms/#medical

Opt Out of Medical Coverage

Employees who elect not to participate in the Highmark Blue Cross/Blue Shield Medical Plan offered through Allegheny College will receive $500 per year (disbursed in equal monthly installments through payroll) as an opt out benefit payment which will be treated as ordinary taxable income. In order to be eligible for this benefit payment, proof of other coverage must be provided to the Office of Human Resources. One of the following documents will satisfy as proof of coverage: 1) a letter from the insurance carrier, 2) a letter from the other employer, or 3) a copy of the insurance card.

Dental and Vision Insurance

Effective Date: First day of month following hire date.
The dental and vision programs are voluntary and the employee pays the full premium for each coverage.

Life Insurance

Effective Date: First day of the month after hire date.
Carrier: The Lincoln National Life Insurance Company
This is Group Term Life Insurance. The amount is equal to 1-1/2 times annual salary. The college pays the premium. Coverage is for the employee only. The employee is also covered under Accidental Death and Dismemberment. The College currently provides coverage at no cost to the employee.

Short Term Disability

Effective Date: Eligible after six months of continuous full-time employment.
Carrier: Self-funded
Full-time employees who are medically disabled and unable to perform their duties due to a non-occupational illness or injury may be eligible for up to six months of paid leave and benefits subject to medical certification by a licensed physician and subject to the policy as stated in the employee handbook. The College currently provides coverage at no cost to the employee.

Disability Leave due to Childbearing

Effective Date: First day of month following six months of service.
Carrier: Self-funded.
Periods of disability related to pregnancy and/or childbirth are treated like any other disability. Generally, an employee who gives birth without complications would be eligible for up to six (6) weeks of paid disability leave and benefits under the College's Short-term Disability Leave policy. Should medical complications arise before or after birth, the employee would be eligible for additional paid leave beyond the six weeks, subject to medical certification by a licensed physician.

Long Term Disability Insurance

Effective Date: First day of month after hire date.
Carrier: The Lincoln National Life Insurance Company
After six months of continuous disability, the employee may be eligible to receive up to 60% of salary until age 65 or recovery occurs (in conjunction with Social Security). The College currently provides this coverage at no cost to the employee.

Retirement Plan

Effective Date: Eligible after one year of continuous full-time employment. A year of full-time, benefit-eligible service with an institution of higher education during the 12-month period immediately preceding your date of employment with Allegheny College will be counted for meeting the participation requirements.
Carrier: TIAA/CREF
Plan is voluntary with the employee contributing 4% or 6% and the College matching it with 7% or 9% respectively. Vesting in the plan is immediate.

Tuition Policy

Under the Allegheny College sponsored Tuition Benefit Program, two distinct approaches are taken to provide continued education for the College's employees, spouses and dependent children: Tuition Remission (attendance at Allegheny College) and Tuition Exchange (attendance at other participating institutions).

Section 125 Plan

Section 125 is a part of the Internal Revenue code that allows employees to trade taxable salary dollars for non-taxable benefits. Allegheny College's Section 125 Plan allows you to pay for certain health care and dependent care expenses on a pre-tax basis.

Domestic Partner Benefits

All regular full-time employees who can satisfy the criteria for a domestic partner relationship are eligible to enroll their domestic partner and/or dependents in the above-listed benefits. Additional information can be obtained from the Office of Human Resources.

Miscellaneous

Employee I.D. cards are available through the Security Office. Your I.D. card provides library privileges, bookstore discounts, use of Wise Center Sport facilities, and discounts at participating local restaurants. Parking Permits are also available through the Security Office located in the Observatory Building.

Employee Personnel Policies & Handbooks

The Employee Personnel Policies and Handbooks can be viewed at the following Web site:
http://sites.allegheny.edu/hr/employee-handbooks/