

Insurance and Health Benefits				
Benefit	Cost Sharing		Premium/Contribution (if required—as of July 1, 2009)	Eligibility Requirements
	College	Employee		
Health Insurance Insures medical expenses for employees and qualified dependents through the Anthem network of health care providers. •Available for domestic partners with completed affidavit of domestic partnership	60%	40%	Single: \$140.27/month Family: \$385.76/month <i>(premiums subject to change in June 2010)</i>	Full and part-time employees are eligible to participate on the 1st of the month after date of hire, during the annual open enrollment period in June, or with evidence of a qualifying event.
Dental Plan Provides direct reimbursement to employees for covered expenses at the rate of 100% for the first \$100 and 50% of the next \$1800 for an annual individual maximum of \$1000.			Single: \$2.17 per month Family: \$23 per month	Full and part-time employees are eligible to participate on the 1st of the month after date of hire, during the annual open enrollment period in June, or with evidence of a qualifying event. Original receipts are required for reimbursement. This plan is not insured and, therefore, is available ONLY to actively employed staff. Dental records may be required to substantiate requests for reimbursement.
Employee Life Insurance Provides a benefit of 1.5 times annual wages. Includes Accidental Death and Dismemberment (AD&D) coverage.	50%	50%	\$.1375/\$1,000 of covered earnings	Full and part-time employees are eligible to participate on the 1st of the month after date of hire. Requests for late application are subject to proof of medical insurability. Premiums are deducted after 30 days of employment.
Dependent Life Insurance Option A: Spouse \$2,000, up to \$1,000/child Option B: Spouse \$4,000, up to \$2,000/child Option C: Spouse \$10,000, up to \$5,000/child Option D: Spouse \$25,000, up to \$10,000/child • <i>Option D is available only to individuals who have at least \$50,000 of employee life insurance coverage. (This is a Kentucky Office of Insurance requirement.)</i>	0%	100%	If you select: Option A: \$.58/month Option B: \$1.16/month Option C: \$2.90/month Option D: \$6.82/month	Full and part-time employees are eligible to participate on the 1st of the month after date of hire provided the employee is enrolled in Employee Life Insurance.
Voluntary Life Insurance	0%	100%	Minimum purchase: \$20,000 Maximum purchase: 5x earnings (up to \$300,000)	Full and part-time employees may enroll during open enrollment conducted annually each year.
Long Term Disability (LTD) Provides financial protection to disabled employees—up to 60% of monthly earnings.	100%	0%	n/a	Full and part-time benefit eligible employees are enrolled on the 1st of the month after 6 months of service. Disability benefits, if approved, are available after 6 months. <i>(Refer to LTD plan booklet for additional information).</i>
Employee Assistance Program Provides free counseling services for employees and eligible dependents	100%	0%	Up to 8 free visits per individual/year with a family unit maximum of 16 visits/benefit year.	Full and part-time employees are eligible immediately after date of hire.
College Health Service Provides routine health maintenance services and outpatient care for acute and chronic illnesses. Physician on-call service is available when College Health is closed. For appointment, call 985-3212.			\$10.00/visit plus any lab/x-ray/ancillary charges. Health insurance will be billed by providers.	Full and part-time employees immediately after date of hire. Eligibility includes spouse and dependents ages 3–23 (or as long as dependents are covered by parent's insurance). <i>See College Health Service brochure.</i>
Flexible Spending Accounts (FSA) Medical Spending Account and Dependent Care Spending Account <i>(see FSA brochure for additional details)</i>	0%	100%	Voluntary participation through payroll deduction on a pre-tax basis. <i>(The FSA Plan Year is March 1 – February 28)</i>	Full and part-time employees are eligible to participate on the 1st of the month after date of hire, during the annual open enrollment period in February, or with evidence of a qualifying event.

Educational and Other Qualified Family Benefits				
Benefit	Cost Sharing		Premium/Contribution (if required—as of July 1, 2009)	Eligibility Requirements
	College	Employee		
Seabury Center Provides physical education, health, athletic, recreation, and wellness programs.	100%	0%		Full and part-time employees, their spouses and dependents are eligible immediately after the employee's date of hire.
Berea College Coursework Provides for one tuition-free course per term for employees and eligible dependents. Registration fees are waived for both employees and eligible dependents. All credit bearing courses taken as an employee may count toward a degree at Berea College. Employees approved to take coursework are required to do so on non-work time.	100%	0%		Employees and eligible dependents are responsible for books, fees, and related expenses. Employees and dependents must be able to meet the minimum academic requirements of Berea College in order to take courses.
Eastern Kentucky University Coursework—For Employees Only The Undergraduate Exchange with ECU provides for a tuition waiver upon enrollment in undergraduate courses (graduate courses may be included provided they are cross-listed in the undergraduate schedule book). Employees approved to take coursework are required to do so on non-work time. <i>(Contact the Office of Academic Services at 985-3208 for information about this educational opportunity).</i>				Employees are responsible for books, fees, and related expenses.
Financial Eligibility Waiver for Degree-Seeking Dependent Students Admission to Berea College may be approved for dependents of full time staff members who are competitively qualified and apply in a timely manner.	\$25,500	100% of non tuition costs		Academically qualified dependents of full-time employees may apply without regard to the standard financial eligibility requirement. On campus residence is required. Non-degree seeking dependents do not have to be in residence and are not charged a registration fee; however, they are responsible for any course fees, books, etc.
Tuition Exchange Programs Programs providing complete or substantial tuition subsidy to an employee dependent through a competitive selection process at one of over 590 colleges and universities participating with Berea College in one of two tuition exchange programs. Information is available at the following websites: http://www.cic.org/tep/index https://www.tuitionexchange.org/index.cfm	Annual program participation fees and complete tuition remission at most participating institutions.	Up to 100% of non-tuition costs		A tuition remission limit of \$26,800 may be imposed by some participating institutions at which tuition costs exceed that amount. In such cases, the employee and/or dependent becomes responsible for the remaining tuition costs. Contact the Director of Financial Aid Services at 985-3310 for additional information.
Child Development Lab (CDL) High quality childcare services are available to employees and students for children ages 6 weeks through 6 years. Children may attend the after school program during the kindergarten year and remain eligible to participate in the summer program following completion of the kindergarten year. Children ages 3 years through 6 years may be enrolled for summer only when space is available.		100%		Information regarding rates and the application process is available from the Child Development Lab at 985-3620. See www.berea.edu/peopleservices/benefits . Administratively housed in the Department of Child and Family Studies, the CDL is a learning laboratory for college students.
Berea College Housing Rental houses and apartments are available on a limited basis for leases of one year. www.berea.edu/peopleservices/rentals .	0%	100%		Information is available from People Services at 985-3050 or 985-3131.

Educational and Other Qualified Family Benefits (continued)

Benefit	Cost Sharing		Premium/Contribution (if required—as of July 1, 2009)	Eligibility Requirements
	College	Employee		
Student Crafts Discount 20% discount on select hand-crafted items available only through the Log House or Boone Tavern Gift Shop. (<i>Furniture is also excluded.</i>)			Information is available from Student Crafts at 985-3220.	All employees immediately after date of hire.
Direct Deposit Provides for direct deposit of earnings to the financial institution(s) of the employee's choice.	0%	0%	Administrative services provided through the Payroll Department.	All employees immediately after date of hire.
Berea Credit Union Provides financial services including savings accounts and loans.	0%	100%	For information contact the Berea Credit Union at 985-3789.	Full and part-time employees immediately after date of hire.

Retirement Benefits

Benefit	Cost Sharing		Premium/Contribution (if required—as of July 1, 2009)	Eligibility Requirements
	College	Employee		
TIAA-CREF Retirement Savings Plan RA—Retirement Annuity	100%	0%	8% of annual salary (does not affect the amount of employee contributions to TIAA-CREF)	Full or part-time employees are eligible to participate on the 1st of the month following 12 full months of service in a benefit-qualified position. Contact People Services for information regarding eligibility requirements.
TIAA-CREF Supplemental Retirement Savings Plan SRA—Supplemental Retirement Annuity	0%	100%	Voluntary employee contribution of up to \$16,500 for 2009.	Full or part-time employees are eligible to participate immediately after date of hire in a benefit-qualified position. Employees over age 50 may contribute up to an additional \$5,500/year for 2009.
Retiree Life Insurance Provides a benefit of \$5,000.	0%	100%	Annual Premium: \$58.20. (<i>Premium subject to change in July 2012</i>)	Eligible retirees immediately after date of retirement.
Retiree Health Insurance (<i>refer to Insurance and Health Benefits</i>)	0%	100%	Voluntary participation, premiums are paid by the retiree.	Eligible retirees immediately after date of retirement; coverage may continue until a) the retiree reaches age 65 or b) earlier if the retiree is enrolled in Medicare prior to age 65.
College Health Service Provides routine health maintenance services and outpatient care for acute and chronic illnesses.			\$10.00/visit plus any lab/x-ray/ancillary charges. Health insurance will be billed by providers.	Service is provided to retirees between ages 55 through 64 from the date of retirement until 6 months beyond the 65th birthday. Upon retirement at age 65 or beyond, Health Service will see retirees for up to 6 months to arrange for transfer of care.
Seabury Center Provides physical education, health, athletic, recreation, and wellness programs.	100%	0%	For information about programs and facilities contact Equipment Issue at 985-3420, or SC office manager at 985-3428 or online at www.berea.edu/buildings/seaburycenter .	Continued eligibility after retirement. (<i>includes spouse</i>)
Student Crafts Discount 20% discount on select hand-crafted items available through the Log House or Boone Tavern Gift Shop. (<i>Furniture is also excluded.</i>)			Information is available from Student Crafts at 985-3220.	Continued eligibility after retirement.

College Post Office (CPO)

(If you had a personal CPO while employed at the College, you may continue to use the CPO for up to 1 year beyond retirement. After 1 year, all mail will be forwarded to your home address.)

Berea College

Employee Benefits Summary

Disclaimer: This summary of benefits is provided for illustration purposes only. In the event of any discrepancy between this summary and any official plan document, the plan document shall rule. All premiums and benefit plans are subject to change.

People Services
CPO 2189
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Employee Benefits Summary
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