

Insurance and Health Benefits				
Benefit	Cost Sharing		Premium/Contribution (if required—as of July 1, 2014)	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%	See posted premiums on Benefits page. (<i>premiums subject to change each July</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, or with evidence of a qualifying event.
Dental Insurance			Single: \$4.00 per month Family: \$30 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.
Employee Life Insurance Provides a benefit of 1.5 times annual wages. Includes Accidental Death and Dismemberment (AD&D) coverage.	50%	50%	\$.200/\$1,000 of covered earnings	Full and part-time employees are eligible to participate on the 1st day of the month following 30 days after your 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 an insurance commission 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: \$10,000 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 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 online LTD plan booklet for additional information</i>).
Employee Assistance Program Provides free counseling services for employees and eligible dependents	100%	0%	Up to 6 free visits per presenting problem per year.	Full and part-time employees are eligible immediately after date of hire. For a confidential appointment, please call 800-676-4357.
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 July 1 – June 30</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.
Seabury Center Provides physical education, health, athletic, recreation, and wellness programs.	100%	100%	For information about programs and facilities contact the Service Desk at 985-3420, or SC office at 985-3428 or online at www.berea.edu/campus-map/seabury-center	For information about programs and facilities contact the Service Desk at 985-3420, or SC office at 985-3428 or online at www.berea.edu/campus-map/seabury-center

Educational and Other Qualified Family Benefits				
Benefit	Cost Sharing		Premium/Contribution (if required—as of July 1, 2014)	Eligibility Requirements
	College	Employee		
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 standards required for admission to the College in order to take courses.
Eastern Kentucky University Courses 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.
Tuition Reimbursement Provides financial support for one course per semester (3-4 semester hours) for eligible employees. This support is limited to the amount budgeted annually in the Office of People Services and, therefore, is not guaranteed.	100% up to \$2,600/year	All books, fees, and tuition in excess of \$2,600	Maximum reimbursement provided per person per calendar year is \$2,600	Full-time benefit-eligible employees may enroll for up to 6 hours per term. Employee's enrollment is subject to supervisory approval when the class meeting time conflicts with the work schedule. Classes are on a "space available" basis only. This exchange applies only to enrollment in undergraduate courses at ECU.
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.	\$22,100	100% of non tuition costs	<u>Degree seeking students</u> are responsible for books, fees, related expenses, and room and board. <u>Non-degree seeking dependents</u> do not have to be in residence and are not charged a registration fee; however, they are responsible for any course fees, books, etc.	Dependents of full time Berea College employees are provided a waiver of the financial need criterion for admission to the College provided they will have been employed full-time for at least one year prior to enrollment. Successful dependent applicants must meet all minimum requirements for admission and demonstrate a reasonable likelihood of success based upon all components considered in the admissions process. On campus residence is required.
Tuition Exchange Programs Programs providing complete or substantial tuition subsidy for undergraduate work to an employee's dependent child through a competitive selection process at one of over 600 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 up to at least \$22,100 which is Berea's current tuition cost 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 Student Financial Aid Services at 985-3310 for additional information.	Legal dependent children of full-time employees should make application through Financial Aid Services in the Fall preceding anticipated enrollment. Participation in the Tuition Exchange Program is limited to dependents of employees who have worked at Berea College for more than 3 consecutive years. The Council of Independent Colleges Tuition Exchange has no specific years for criteria. Additional restrictions may apply and are determined based on a prior year(s) participation level(s). Therefore, participation in this program is not guaranteed.
Berea College Housing Rental houses and apartments are available on a limited basis for leases of one year. See www.berea.edu/people-services/faculty-and-staff-rental-properties/ .	0%	100%	Information is available from the Property Management office at 985-3641	Full-time employees immediately after date of hire. (<i>See policy for eligibility criteria.</i>)

Educational and Other Qualified Family Benefits (continued)

Benefit	Cost Sharing		Premium/Contribution (if required—as of July 1, 2014)	Eligibility Requirements
	College	Employee		
Child Development Lab (CDL) High quality childcare services are available to employees and students for children ages 6 weeks through third grade. The CDL participates in KY Quality Enhancement Initiative STARS program and is a STAR 3 program.	0%	100%	Information regarding rates and the application process is available from the Child Development Lab at 985-3620. See www.berea.edu/childdevelopmentlab Administratively housed in the Department of Child and Family Studies, the CDL is a learning laboratory for college students.	Full and part-time employees are immediately eligible after date of hire. Children are admitted on a “space-available” basis. Employees are required to utilize payroll deduction for childcare expenses and are encouraged to take advantage of the Dependent Care Spending Account. <i>(See Dependent Spending Account brochure.)</i>
Student Crafts Discount 20% discount on handcrafted items available only through the Log House, Boone Tavern Gift Shop or SCOTS (Student Crafts on the Square). <i>(Furniture, books and Berea College jewelry is 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%	100%	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, 2014)	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 \$17,500 for 2014.	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 2013.
Retiree Life Insurance Provides a benefit of \$5,000.	0%	100%	Annual Premium: \$58.20. <i>(Premium subject to change in July 2015)</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. Please contact the Benefits Office at 985-3051 for premium information.	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.
Seabury Center Provides physical education, health, athletic, recreation, and wellness programs.	100%	0%	For information about programs and facilities contact the Service Desk at 985-3420, or SC office at 985-3428 or online at: www.berea.edu/campus-map/seabury-center .	Continued eligibility after retirement. <i>(includes spouse)</i>
Student Crafts Discount 20% discount on handcrafted items available only through the Log House, Boone Tavern Gift Shop or SCOTS (Student Crafts on the Square). <i>(Furniture, books and Berea College jewelry is excluded.)</i>			Information is available from Student Crafts at 985-3220.	Continued eligibility after retirement.
College Post Office (CPO) <i>(If you had a personal CPO while employed at the College it will be closed upon your retirement. You will need to provide the CPO with the new address for forwarding of your mail. It is advisable that you begin to notify your correspondents at least 90 days prior to your last official day of employment.)</i>				

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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Berea College

Employee Benefits Summary

