# Carleton College
# 2023 Benefits Summary – Union

**Eligibility –** Non-Exempt Union employees who are assigned to a .50-1.0 FTE (20-40 hours/week) position are benefit eligible. Benefits are effective the first of the month following an employee's start date. If the employment date occurs on the first day of the month, benefits will become effective immediately.

**Health Insurance –** Two plans are provided through HealthPartners.

- Blue Plan – This is a high deductible health plan with a health savings account (HSA). Preventive care is covered at 100%. Eligible services and prescription drugs are covered at 75% after the deductible has been met. Some preventive medications are offered with a co-pay.
- Maize Plan – This plan has a co-pay for routine office visits, a deductible and/or co-insurance for specialty or other types of care. Preventive care is covered at 100%. Prescription drugs have a co-pay based on the type of prescription filled.

**Flexible Spending Accounts (FSA)** –allows pre-tax dollars to be set aside for eligible medical or dependent care costs. FSAs are annual "use or lose" plans; they must be elected every year and funds remaining after the end of the year are forfeited. Grace and run-out periods apply.

**Dental Insurance –** Voluntary dental coverage is available through Delta Dental, there are two plans. Both programs cover preventative services at 100% and include two cleanings per year.

- Value Plan – Basic dental coverage; Delta Dental covers up to $750 per participant annually.
- Comprehensive Plan – Enhanced dental coverage with a limit of $1500 per participant annually. This plan includes restorative dental services and orthodontia for adolescent dependents.

**Vision Insurance –** The voluntary vision plan provided by VSP Choice includes an allowance of $200 for standard frames or $220 for featured frames (available every other year), or a $130 allowance for contact lenses (available every year), and discounts on lenses and laser correction surgery. Premiums are pre-tax deductions for these plans.

Link for**: 2023 Premiums: Health, Dental and Vision**

**Retirement Plans –** Employees can save for retirement through two TIAA plans:

- **Pension Plan –** All regular employees covered the Union agreement who have completed their probationary period will be covered by the Central Pension Fund. The College agrees to pay the Fund 10% of the employee's wage for each regular hour (up to 40 hours/week) that an employee receives pay
- **403b Supplemental Retirement Account (SRA) –** Employees are encouraged to participate in the voluntary plan. Contributions may be either pre-tax and/or Roth (after tax), and are subject to annual IRS limits. Mid-year contribution changes (done through Workday) can be set at either a set dollar amount or a percentage of pay.

**Life and Accidental Death & Dismemberment (AD&D) Insurance –** The College provides Group Term Life and AD&D Insurance coverage through Cigna. The amount provided is 3.5 times base pay up to a maximum of $500,000. The premium is taxable for coverage amounts above $50,000 and will be added to the W-2 as imputed income. Employees can choose to limit their coverage to $50,000. There are reductions in coverage starting at age 65.

**Voluntary Life and AD&D Insurance -** Carleton offers employees the option to elect voluntary life and (AD&D) insurance, this plan is intended to supplement the Group Life and AD&D insurance. Employees are responsible for paying the premium. There are reductions in coverage starting at age 65.

- **Employee:** guaranteed issue amount is $250,000; the maximum amount is $750,000.
- **Spouse/Domestic Partner:** guaranteed issue amount is $40,000; the maximum amount is 50% of the employee's coverage of $250,000 whichever is less.
- **Child(ren):** birth – 26 years is $5,000 or $10,000

**Long Term Disability Insurance** – If you become disabled, this plan will cover approximately 60% of your monthly salary up to a max of $10,000/month after a 90-day waiting period. The premium for this plan is shared 50/50 between Carleton and the employee, and the cost is determined by base wage.

**Time Off Benefits** - Vacation, sick, holiday, and floating holiday accruals are pro-rated for those working less than full time or less than twelve months per year and leave is accrued on a bi-weekly basis. *Accruals start on the first day of employment.*

**Vacation** – accrued at the following rates:

| | |
|---|---|
| At start date | .0577 per hour paid (120 hours/year); maximum balance is 160 hours |
| Upon completion of fifth year of employment | .0769 per hour paid (160 hours/year); maximum balance is 240 hours |
| Upon completion of tenth year of employment | .0885 per hour paid (184 hours/year); maximum balance is 320 hours |

- Vacation – Must complete the probationary period before vacation time can be requested.
- Sick – Accrued at .0462 per hour paid (96 hours/year). Must complete the probationary period before use of sick leave. No maximum.
- Holidays – New Year's Day, **Juneteenth, July 4th, Labor Day, Thanksgiving Day, Christmas Eve Day, Christmas Day, and a College-designated holiday (usually the day after Thanksgiving) are observed.
  **Motion of Understanding approved through 12/31/2023.
- Floating Holidays – Accrued at .0116 per hour paid (24 hours/year). Must complete the probationary period before floating holiday can be requested. Maximum balance is 48 hours.
- Weather Days – 2 days/fiscal year
- **Winter Break Days – Paid days off typically paired with December 24th, 25th and January 1st holidays to create a break that allows most employees one consecutive week of time off at the end of the calendar year, dates are determined annually. Must complete probationary period before utilization.
  **Motion of Understanding approved through 12/23/2023.

**FMLA** – Employees who meet eligibility requirements for FMLA may receive up to 5 days of paid FMLA leave.

**Paid Parental** – Employees with one or more years of continuous service who become parents and are designated as the primary caregiver may receive 12 weeks of paid parental leave. The amount of paid leave is calculated based on budgeted FTE.

**Tuition Benefits** – Non-Exempt (.46-1.0 FTE) employees are eligible for the following tuition benefits:

- **Dependent Tuition Benefit** –Employee completes 6 continuous years of employment.
  - Employee completes 6 continuous years of employment.
  - The benefit is pro-rated for employees who work less than full time (1.0 FTE).
  - Your dependent attends Carleton.
  - The tuition and board charge are reduced by 50%.
  - This benefit covers legal children, age 26 years or less as of September 1 in any given year.
- **Employee Enrollment in a Carleton Course of Instruction:**
  - Tuition charges for the course will be waived.
  - Employee must complete a Special Student Registration form and have approval from their supervisor and the course instructor prior to contacting the Registrar for approval.
  - Course hours are unpaid and missed work time must be made up.

**Employee Assistance Program (EAP)** – Employees and their families have access to the Employee Assistance Program (EAP). EAP is confidential, safe, and easy-to-use. A few of the services they offer are counseling/therapy (individual & family), legal consultation, will planning, ID theft recovery, financial consultation, and tax preparation. Carleton pays the premium for this benefit.

**Travel Accident Insurance** - Employees working at least 17.5 hours per week are covered under an accidental death and dismemberment policy when traveling on College business. The benefit amount is equal to two times base annual salary (minimum $100,000, maximum $300,000). Coverage is automatic.

**Worker's Compensation** - If an employee is injured at work, they must immediately notify their supervisor(s). The employee and supervisor are both expected to fill out the Accident Report Form, which must be forwarded to HR.

**Financial Planning** - Employees are eligible to receive reimbursement for financial planning costs. The program guidelines and eligibility requirements are on the Application for Financial Reimbursement.

**Cell Phone Discounts** - Employees have access to discounts for their personal cell phone services. The list of cell phone providers and instructions for setting up the discount are below:

- **AT&T** - See Carleton College's AT&T Signature Program and enter your Carleton email address and wireless phone number. Or, at an AT&T store, present a recent pay advice, your Carleton OneCard, and code FAN-3098010
- **Verizon** - Verizon offers a 17% discount off their services. Use this Verizon link and follow the corresponding instructions to pursue this.

**NYL Value – Add Benefits** – Employees can access the follow benefits through New York Life, many of which are a free service:

- Financial, Legal and Estate Support: Offers financial wellness programs with experts.
- Secure Travel: Pre-trip planning, traveling assistance, and emergency assistance
- Survivor Assurance: Program for beneficiaries
- Health Advocacy: Maximize your benefit dollars and navigate the health care landscape

**OneCard –** Employees are issued a OneCard, which allows building access, ability to load funds onto the card for making purchases at the bookstore, dining halls, café's, and fitness classes. Affiliate OneCard can be given to an employee's spouse/domestic partner and legal dependent age 18 or older who live at home.

**Recreation Center** – Employees can access the recreation facilities free of charge. There are fitness classes available at a reduced cost. Employee's spouses/domestic partners and children can also use the facilities. For hours of operation or more details please visit the webpage.

**Safety Benefits** – Union employees will receive a reimbursement benefit for approved/compliant safety boots and safety glasses.

**Campus Communications/Events** – "Carleton Today" is our campus newsletter that communicates news from the College's administration and summarizes events and happenings on campus. Employees and students receive this communication through e-mail on a weekly basis throughout the academic year.

Employees are invited to attend events on campus a few are listed below:

- Weekly Convocation
- Movies
- Sporting Events
- Theater & Dance Performances
- Concerts
- Goodsell Observatory Open House

*Note: Most of the events listed are free admission for you and your family.*

**For more information regarding benefits please refer to the Benefits Page or contact Human Resources at 507-222-4830.**

*In the event of any differences between these summary statements and the Collective Bargaining Agreement, the latter will apply and govern in all cases. All benefit offerings are subject to change.*