

Carleton College 2026 Benefits Summary - Exempt Staff

Eligibility - Exempt employees who are assigned to a .46-1.0 FTE (18.4-40 hours/week) position are benefit eligible. Insurance benefits are effective the first of the month following an employee's start date. If the employment date occurs on the first of the month, benefits will become effective immediately.

Health Insurance – Two plans are provided through AmeriHealth Administrators/BlueCross BlueShield (AHA/BCBS). AHA processes medical claims and the provider network is through BCBS.

- **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 free.
- **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.
- **SmithRx** - SmithRx is our PBM (Pharmacy Benefit Manager) for both the Blue and Maize plans. They assist participants with securing the most beneficial program to help reduce costs on prescriptions.
- **Teladoc** – Carleton's health plan members can access virtual healthcare from board-certified U.S. physicians at a reduced rate for general medical, dermatology and mental health services.

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. Hearing aid discounts are available through TruHearing. Premiums are pre-tax deductions for these plans.

Link for: [2026 Premiums: Health, Dental and Vision](#)

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

- **Defined Contribution** – Carleton contributes 10% and employees contribute 2% of their salary to this mandatory plan. Contributions are tax-deferred and are immediately vested.
- **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 UNUM. 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 through UNUM; 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 (not to exceed 10x salary).
- **Spouse/Domestic Partner:** guaranteed issue amount is \$40,000; the maximum amount is 50% of the employee's coverage to a maximum of \$250,000.
- **Child(ren):** birth – 26 years is \$5,000 or \$10,000.

Long Term Disability Insurance – If you become disabled, this plan offered through UNUM 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 – Annual leave and sick accrue on a monthly basis and are prorated for those working less than full time or less than twelve months per year. *Accruals start on the first day of employment.*

- **Annual Leave** – accrued at the following rates

At date of hire:	16.6743 hours/month (200 hours/year); maximum balance is 320 hours
Upon completion of 10 th year of employment:	18.7196 hours/month (224 hours/year); maximum balance is 320 hours

- **Sick/ESST** – accrued at 5.33 hours/month (64 hours/year). Maximum balance of 260 hours.
 - **Earned Sick and Safe Time**: Benefits-eligible staff may designate up to 80 hours of sick accruals per fiscal year as ESST.
- **Extended Illness Reserve** – 5.33 hours per month after the maximum Sick/ESST balance of 260 hours has been reached. Maximum balance of 500 hours. Accruals are to be used to support partial wage replacement from the Minnesota Paid Medical Leave (PML) for their own medical condition or that of a minor child dealing with prolonged serious illness and only following the exhaustion of ESST and annual leave.
- **Holidays** – The following holidays are auto paid: New Year's Day, Juneteenth, July 4th, Labor Day, Thanksgiving Day, Christmas Eve Day, Christmas Day, and a College-designated holiday (Native American Heritage Day-the day after Thanksgiving) are observed.
- **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.

Employees request absences using “Request Absence” in Workday. Those employees working less than 12 months must use time off accruals during their paid employment period.

Paid Bonding Leave – Employees with one or more years of service who become parents will receive the pay difference between the employee's MN PFML payment and their full weekly salary up to a maximum of 12 weeks. Paid bonding leave can be used at any time during the first year of child bonding and must align with the employee's MN PFML leave.

Tuition Benefits: Exempt employees are eligible for the following tuition benefits

- **Dependent Tuition Benefit** – 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 is reduced by 50%
 - At other fully accredited non-ACM colleges/universities, the benefit is 50% of tuition up to a maximum of 33% of Carleton's tuition.
 - There is a scaled benefit at ACM peer institutions beginning Fall of 2023.
 - 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) offered through UNUM. 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. Check out [AmeriHealth Insider Discounts Program](#) for employee discounts from leading name-brand retailers, restaurants and movie theaters.

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](#) request form in Workday.

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 slip, your Carleton OneCard, and code FAN-3098010
- **Verizon** - Verizon offers a 18% discount off their services. Use this [Verizon link](#) and follow the corresponding instructions to pursue this.

UNUM Value - Add Benefits – Employees can access the follow benefits, many of which are a free service:

- **UNUM Life Planning Financial & Legal Resources**: Offers help when a loved one is terminally ill or passes away when a life claim is submitted and approved.
- **Secure Travel**: Pre-trip planning, traveling assistance, and emergency assistance
- **Personalized Legal Center**: State specific templates and instructions on creating wills, power of attorney, trusts, estate planning; access to a legal library.

OneCard – Employees are issued a OneCard, which allows building access for the recreation center and library. Employees are able 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 dependents 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.

Campus Communications/Events – “[Carleton Today](#)” is our campus newsletter that communicates news from the College's administration and summarizes events and happening 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:

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

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 official information on benefit plans in the College's files, the latter will apply and govern in all cases. All benefit offerings are subject to change.