

Wheaton



**BENEFITS BROCHURE
2010—2011**



Summary of Benefits

This brochure provides a summary of some of the benefits and services offered to eligible employees. Wheaton's benefits and services include:

Medical Insurance

Dental Insurance

Group Life Insurance

Long Term Disability Insurance

Retirement Plan & Voluntary Retirement Plan

Paid Vacation (for staff)

Sick and Personal Leave (for staff)

Paid Holidays (for staff)

Flexible Spending Accounts—Dependent Care and Health Care

Wheaton Nursery School Discount

Tuition Plans

Computer Loan Purchasing Program

Employee Assistance Program

United Way

Liberty Mutual Auto/Home Insurance

Long Term Care Insurance

Free Parking

Library use

Athletic facilities use and Fitness Center

This brochure provides a general summary, and is not an agreement, nor an offer to enter into an agreement on the part of Wheaton College. Additional information about each benefit is available through Human Resources. This brochure provides information about the college's benefits that are in effect at the time this brochure was prepared.

Benefits and policies are subject to change.



General Information– Pay & Benefits

Benefit Eligibility

Defined below are the categories of employees and their eligibility or ineligibility for benefits:

Full-time benefit eligible:

Full-time benefit eligible employees are those with a full-time equivalency (FTE) of .75 or greater.

- For those with **35 hour work schedules**, this means a regular work schedule of at least **1365 hours** per fiscal year.
- For those with **40 hour work schedules**, this means a regular work schedule of at least **1560 hours** per fiscal year.

Part-time benefit eligible:

Part-time benefit eligible employees are those with a regular work schedule of at least **910 hours** per fiscal year. Part-time positions with work schedules of less than 910 hours within the fiscal year are not eligible to participate in benefit programs.

Temporary positions:

Employees in temporary positions (positions with work schedules of less than six consecutive months) are not eligible to participate in benefit programs.

Faculty positions:

Benefit status for faculty is determined by annual course load.

Paychecks

- Direct deposit is required. Payroll information is available via the WINDOW, Wheaton's web-based self-service portal.
- **Monthly**-paid employees receive their paychecks on the 12th of the month for the entire month. In order to be paid on time, new employees are required to complete the necessary human resources and payroll forms by the fifth day of the first month a paycheck is due.
- **Bi-Weekly**-paid employees receive their paychecks every other Thursday. Paychecks are received on the Thursday following completion of the two-week pay period. In order to be paid on time, new employees are required to complete the necessary human resources and payroll forms by the second Wednesday of the pay period schedule.



Medical Insurance

Plans

- Harvard Pilgrim HMO
- Harvard Pilgrim PPO
- United HealthCare Open Access HMO

Eligibility

- Full and part-time benefit-eligible employees, effective the first day of the month concurrent with or following employment.



Coverage Types

- Individual
- Two-Person
- Family (for coverage of three or more persons)

Cost

- The following illustrates the college's contribution to the premium cost for medical coverage:

If you are **full-time** and select **individual** coverage, Wheaton pays 85% and the employee pays 15%.

If you are **full-time** and select **two-person** or **family** coverage, Wheaton pays 70% and the employee pays 30%.

If you are **part-time** and select **individual** coverage, Wheaton pays 43% and the employee pays 57%.

If you are **part-time** and select **two-person** or **family** coverage, Wheaton pays 35% and the employees pays 65%.

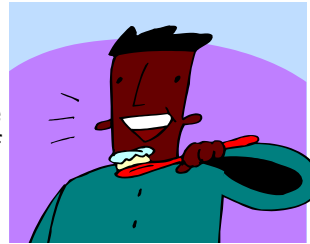
Dental Insurance

Plan

- Blue Cross/Blue Shield

Eligibility

- Full and part-time benefit-eligible employees, effective the first day of the month following three months of employment.



Coverage Types

- Individual
- Two-Person
- Family (for coverage of three or more persons)

Cost

- The following illustrates the college's contribution to the premium cost for dental coverage:

If you are **full-time** and select **individual** coverage, Wheaton pays 85% and the employee pays 15%.

If you are **full-time** and select **two-person** or **family** coverage, Wheaton pays 70% and the employee pays 30%.

If you are **part-time** and select **individual** coverage, Wheaton pays 43% and the employee pays 57%.

If you are **part-time** and select **two-person** or **family** coverage, Wheaton pays 35% and the employees pays 65%.



Rates - Monthly Paid

Harvard Pilgrim HMO	Monthly Full-Time	Monthly Part-Time
Individual Coverage	\$ 77.09	\$292.96
Two-Person Coverage	\$297.59	\$644.77
Family Coverage	\$415.40	\$900.02

Harvard Pilgrim PPO	Monthly Full-Time	Monthly Part-Time
Individual Coverage	\$ 97.95	\$372.20
Two-Person Coverage	\$378.08	\$819.17
Family Coverage	\$527.75	\$1143.45

United HealthCare Open Access HMO	Monthly Full-Time	Monthly Part-Time
Individual Coverage	\$ 102.24	\$388.49
Two-Person Coverage	\$394.67	\$855.13
Family Coverage	\$550.85	\$1193.51

Blue Cross/Blue Shield Dental	Monthly Full-Time	Monthly Part-Time
Individual Coverage	\$ 5.59	\$21.25
Two-Person Coverage	\$23.69	\$51.32
Family Coverage	\$38.75	\$83.97



Rates - Bi-Weekly Paid

Harvard Pilgrim HMO	Bi-Weekly Full-Time	Bi-Weekly Part-Time
Individual Coverage	\$ 35.58	\$135.21
Two-Person Coverage	\$137.35	\$297.59
Family Coverage	\$191.72	\$415.39

Harvard Pilgrim PPO	Bi-Weekly Full-Time	Bi-Weekly Part-Time
Individual Coverage	\$ 45.21	\$171.78
Two-Person Coverage	\$174.50	\$378.08
Family Coverage	\$243.58	\$527.75

United HealthCare Open Access HMO	Bi-Weekly Full-Time	Bi-Weekly Part-Time
Individual Coverage	\$ 47.19	\$179.30
Two-Person Coverage	\$182.15	\$394.67
Family Coverage	\$254.24	\$550.85

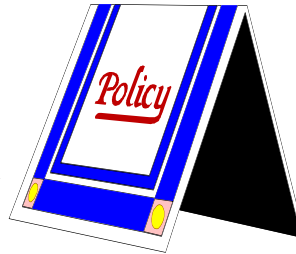
Blue Cross/Blue Shield Dental	Bi-Weekly Full-Time	Bi-Weekly Part-Time
Individual Coverage	\$ 2.58	\$ 9.81
Two-Person Coverage	\$10.93	\$23.69
Family Coverage	\$17.88	\$38.75

Group Life Insurance

Basic Coverage

Plan

- The college offers basic and optional life insurance through The Standard Insurance Company. The value of the policy equals one times your annual earnings, rounded to the next thousand if not an even thousand. The benefit amount is reduced by 50% the July 1st after turning age 70. The minimum benefit is \$15,000.



Eligibility

- Full and part-time benefit-eligible employees, effective the first day of the month following three months of employment.

Cost

- If you are **full-time**, Wheaton pays 100%.
- If you are **part-time**, Wheaton pays 50% and the employee pays 50%.

Optional Coverage: Additional Life Insurance & AD&D

Plan

- Employees can purchase insurance equal to an additional 1, 2 or 3 times annual earnings. Employees age 60 and over can also purchase insurance equal to 1/2 times annual earnings. Proof of insurability may be required.

Eligibility

- Same as basic coverage

Cost

- The cost of this additional insurance is paid entirely by the employee. Rates are based upon age.

There is an overall maximum of \$400,000 coverage for the combined total of basic and optional insurance. Evidence of insurability is required if you elect to enroll in more than the Guaranteed Issue Amount for Basic and Optional Insurance. Life insurance may be subject to taxation, in accordance with federal regulations.



Long-Term Disability Insurance

Plan

- The college offers a long-term disability plan through The Standard Insurance Company. Long-term disability insurance provides a monthly income when a disability extends beyond three months. The benefit amount is 60% of monthly salary to a maximum of \$12,000 per month.

Eligibility

- Full and part-time benefit-eligible employees, effective the first day of the month following one year of employment. New employees who had similar coverage within three months from a former employer may be eligible to join immediately.

Cost

The following illustrates the college's contribution to the premium cost for LTD coverage:

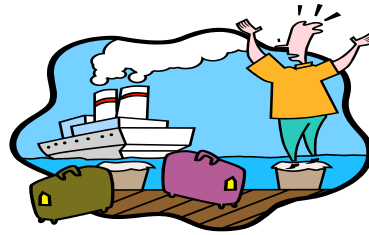
- If you are **full-time**, Wheaton pays 50%, and the employee pays 50%.
- If you are **part-time**, Wheaton pays 25%, and the employee pays 75%.



Retirement Plan

Plan

- The college offers a 403(b) retirement plan through TIAA-CREF.



Eligibility

- The college begins contributing to a TIAA-CREF retirement plan after you have completed one year of benefit-eligible service. New employees who have had one year of benefit-eligible service at another institution of higher learning prior to employment at Wheaton may be eligible to receive the college contribution immediately.

College Contribution

- For employees under age 30, Wheaton contributes 7% of your base salary.
- For employees age 30 or older, Wheaton contributes 9% of your base salary.

Employee Contribution

- Although not required, all employees are encouraged to contribute to the TIAA-CREF retirement plan or supplemental retirement plan. The plan permits savings for retirement on a federal and state tax-deferred basis.

Tuition Programs

The College encourages and supports continuing education for its employees and their family by offering the following tuition programs. For those hired July 1, 2009 and after, the benefits are:



- **Tuition Remission** - provides tuition benefits for attending Wheaton for full- and part-time benefit eligible staff and their eligible spouse, domestic partner and/or dependent children. For dependents and spouse or domestic partners, full-time benefit-eligible employees receive 50% of the cost of tuition. For dependents and spouse or domestic partners, part-time benefit eligible employees receive 25% of the cost of tuition. Employees are eligible after the end of the second semester following date of hire. Dependents and spouse or domestic partner are eligible after the employee has served the equivalent of four continuous full-time benefit-eligible years.
- **Tuition Grant** - provides tuition grants to eligible dependent children of full-time benefit-eligible staff to attend colleges and universities including technical colleges, other than Wheaton. The benefit is 50% of the school's tuition and academic fees, to a maximum of 50% of Wheaton's tuition. Eligibility begins once the employee has served the equivalent of four continuous full-time, benefit-eligible years.
- **Tuition Reimbursement** - provides tuition reimbursement for full-time benefit eligible employees who wish to take job-related courses at accredited institutions other than Wheaton. The program reimburses eligible employees for 75% of the cost of tuition to an overall maximum of \$1,000 per fiscal year. Eligibility begins after the end of the second semester following date of hire or change to an eligible status.
- **SACHEM (Southern Association for Cooperation in Higher Education in Massachusetts)** - provides 100% tuition for full-time benefit-eligible employees to take courses at participating institutions. Eligibility begins after the end of the second semester following date of hire or change to an eligible status.

For specific information about eligibility and other tuition program features

Flexible Spending Accounts: Dependent Care & Health Care

Plan

- These plans allow you to pay eligible dependent child care, elder care and health care expenses on a pre-tax basis.



Eligibility

- Full and part-time benefit-eligible employees effective the first day of the month concurrent with or following employment.

Domestic Partner Benefits

Domestic partners of employees and their qualified dependents are eligible to participate in the following benefits:

- Medical Insurance
- Dental Insurance
- Tuition Programs

Domestic partners are a couple of the same or opposite sex, who reside in the same household and are jointly responsible for each other's common welfare and financial obligations. Additional information about domestic partner benefits can be obtained through the Human Resources department.

Paid Time-Off (for staff positions)

Vacation Leave

Full-time, twelve-month, benefit-eligible staff employees are eligible for vacation based on years of service according to the following schedule:



Years of Service	Monthly Paid Staff Annual Vacation	Monthly Accrual (35 hr position)	Monthly Accrual (40 hr position)
0 - 4 years	3 weeks	8.75 hrs.	10.00 hrs.
5 years +	4 weeks	11.66 hrs.	13.33 hrs.

	Bi-Weekly Paid Staff Annual Vacation	Bi-Weekly Accrual (35 hr position)	Bi-Weekly Accrual (40 hr position)
0-2 years	2 weeks	2.70 hrs.	3.08 hrs.
3-9 years	3 weeks	4.04 hrs.	4.62 hrs.
10 years +	4 weeks	5.38 hrs.	6.15 hrs.

Part-time benefit-eligible employees receive a prorated amount of vacation based upon their work schedules.

Academic-year benefit-eligible employees are eligible for five days of vacation if they work full-time (prorated for part-time academic year employees).

Sick Leave

Full-time benefit-eligible staff employees accrue sick time at a rate equivalent to one day per month. Part-time benefit-eligible employees and those who work more than six consecutive months but less than twelve accrue prorated sick time. Sick leave may be accumulated to a maximum of 520 hours.



Personal Days

Full-time benefit-eligible staff employees who work a 12-month schedule receive hours equivalent to three personal leave days per fiscal year. Part-time benefit-eligible employees and those who work more than six consecutive months but less than twelve accrue prorated time. Personal leave is also prorated for the fiscal year for new employees who begin work after July 1.

Holidays

The college normally observes six scheduled National Holidays and six College Holidays each calendar year. Benefit eligible staff employees who are regularly scheduled to work on these designated days are eligible to be paid for the Holiday.

Staff Holiday Schedule

2010

July 2		College Holiday
July 5	Independence Day	National Holiday
September 6	Labor Day	National Holiday
November 25	Thanksgiving Day	National Holiday
November 26		College Holiday
December 24	Christmas Day (25th)	National Holiday
December 27,28,29,30		College Holidays
December 31		College Holiday

2011

January 3	New Year's Day(1st)	National Holiday
May 30	Memorial Day	National Holiday

Wheaton College is an Equal Opportunity/Affirmative Action Employer



Wheaton College

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