

2023 Benefits Available to all Full-Time Faculty/Staff

Enrollment Period: New employees are eligible on the first day of employment. Employees have 30 days to sign up for any desired benefits and they are retroactive back to the hire date.

Pay Schedule: Employees are paid semi-monthly on the 15th and 30th of every month. If that date falls on a weekend, the employee will be paid on the preceding Friday. The pay period of the 4th-18th of the month is paid on the 30th of that month and the pay period of the 19th-3rd of the next month are paid on the 15th of the next month.

Vacation Time: New full-time personnel earn 10 vacation days (approximately .84 days per month) during the first year. After your first year, full-time personnel will earn 20 vacation days (1.67 days per month) during each year of service. All employees are encouraged to take vacation time each year as it is earned. No more than 20 accrued vacation days may be carried forward into the next fiscal year.

Sick Days: Sick Days accumulate at the rate of one day for each month of service. Sick Days taken will be deducted from accumulated Sick Days, leaving accrued Sick Days. One may accrue up to 115 sick days.

Health Insurance: Blackburn College offers three plans through Board of Pensions of the Presbyterian Church (USA) with a Blue Cross Blue Shield network.

Option 1: Preferred Provider Organization (PPO)

Option 2: Exclusive Provider Organization (EPO)

Option 3: High Deductible Health Plan (Health Savings Account)

The health insurance comes with several discount programs such as vision and call to health.

| | PPO | | | EPO | | | H.S. A | | |
|------------|-----------------------|---------------------------|----------------------------|-----------------------|---------------------------|----------------------------|-----------------------|---------------------------|----------------------------|
| | Total monthly Premium | Blackburn monthly premium | * Employee monthly premium | Total monthly Premium | Blackburn monthly premium | * Employee monthly premium | Total Monthly Premium | Blackburn Monthly Premium | * Employee Monthly Premium |
| Employee | \$718.25 | \$445.32 | \$272.93 | \$610.51 | \$445.67 | \$164.84 | \$563.82 | \$445.42 | \$118.40 |
| Emp+Spouse | \$1,459.98 | \$905.19 | \$554.79 | \$1,240.98 | \$905.92 | \$335.06 | \$1,146.12 | \$905.43 | \$240.69 |
| Emp+Child | \$1,114.21 | \$690.81 | \$423.40 | \$947.10 | \$691.38 | \$255.72 | \$874.64 | \$690.97 | \$183.67 |
| Family | \$1,988.78 | \$1,233.04 | \$755.74 | \$1,690.51 | \$1,234.07 | \$456.44 | \$1,561.18 | \$1,233.33 | 327.85 |

*Rates listed are per month. To get per pay rate divide employee monthly premium by 2.

Working Spouse Exclusion: Blackburn College does not provide health insurance coverage for spouses with available ACA compliant employer sponsored coverage for spouses with available ACA compliant employer sponsored coverage. For verification purposes, each spouse's employer must complete the attached working spouse affidavit. Spouses whose employer offers health insurance coverage will be able to opt into their employer's plan by January 1, 2020 due to the law requiring employers to cover this change as a "qualifying event."

Employee Assistance Program: Blackburn College offers an Employee Assistance Program and work-life services under the Board of Pensions health plan through Cigna. It includes adoptions support, childcare, education guidance, identity theft, counseling, referrals, legal consultation, financial resources, pet care, prenatal care, and senior care. It is a company-sponsored benefit available at no cost to the employee.

Life Insurance: Blackburn College offers a standard (basic) \$15,000 life insurance policy through Dearborn National. The cost per month is \$.62 for the employee and \$.62 for the College.

Supplemental life insurance is also available through Dearborn National. The monthly rate is based on the desired amount of coverage and the employee's age. Supplemental life insurance is also available for spouses and children. Premiums for any of the supplemental life insurance policies are solely the responsibility of the employee.

Long-term Disability Insurance: Blackburn College offers long-term disability insurance through Sun Life. The monthly rate is based on the age, salary and amount of coverage selected by the employee. Premiums are solely the responsibility of the employee.

Short-term Disability Insurance: Blackburn College offers short-term disability insurance through Sun Life. The monthly rate is based on the age, salary and amount of coverage selected by the employee. Premiums are solely the responsibility of the employee.

Dental Insurance: Blackburn College offers dental insurance through MetLife. Premiums are solely the responsibility of the employee. Note: the premiums for this plan have changed since last open enrollment

| | Monthly Premium |
|-------------------|-----------------|
| Employee | \$27.16 |
| Employee+Spouse | \$53.98 |
| Employee+Children | \$63.81 |
| Family | \$97.43 |

Rates listed are per month. To get per pay rate divide monthly premium by 2.

Vision Insurance: Blackburn College offers vision insurance through EyeMed. Premiums are solely the responsibility of the employee.

| | Monthly Premium |
|-------------------|-----------------|
| Employee | \$7.28 |
| Employee+Spouse | \$13.84 |
| Employee+Children | \$14.56 |
| Family | \$21.41 |

Rates listed are per month. To get per pay rate divide monthly premium by 2.

Retirement Benefits: Blackburn College offers a retirement fund through TIAA-CREF. Currently, if the employee contributes 2.5% of their salary, Blackburn will match 5% of the employee's salary after a one year waiting period. Additional funds can be contributed without a match. Additional information and applications can be found at www.tiaa-cref.org. (Max: \$20,500 w/o catch up, additional \$6,500 if over 50). Employees choosing to make changes to their retirement plan employee contribution rates may do so by the 5th of any month for that current month of participation in the plan, not just during the College's open enrollment period.

Flexible Spending Accounts and Health Savings Accounts: Blackburn College full-time faculty and staff are given the opportunity to make pretax contributions to flexible spending (FSA) and health savings accounts (HSA). The HSA is only available to employees enrolled in the high deductible health insurance plan. Additional information on the HSA is available upon request. Flexible spending accounts can be used for health and dental expenses or dependent care expenses. (HSA max: \$3,650 for self, \$7,300 for family; Catch-up Limit for participants 55+ \$1,000 FSA max: \$2,750 for medical, \$5,000 for dependent care)

Tuition Waiver: Employees and dependents may receive a tuition remission to attend Blackburn College or tuition exchange to attend a participating institution in one of our three consortiums. Blackburn College is a member of the Tuition Exchange (TE), the Council of Independent Colleges (CIC), and The Association of Presbyterian Colleges and Universities (APCU) exchange programs. Normal admission and financial aid application procedures apply. Other fees, such as room, board, course fees and books, are not covered. For more information and lists of participating schools in each consortium, please refer to the Tuition Exchange Program memo provided by the HR Office or contact the Tuition Exchange Administrator, Steven Lambert at steven.lambert@blackburn.edu or 217-854-5559.