

2025 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. **This means that you will be charged retroactive back to your date of hire. This may result in your first insurance deduction being slightly higher.**

Pay Schedule: Staff 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 is paid on the 15th of the next month. Coaches and Faculty are also paid on the 15th and 30th of every month, but their pay periods run the 1st-15th and the 16th-the end of the month.

Vacation Time: New full-time staff earn 10 vacation days (approximately .84 days per month) during the first year. After your first year, full-time staff 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.

PTO: Faculty and Adjuncts will receive 40 hours of Paid Time Off (PTO) under the Paid Leave for All Workers Act, at the start of every calendar year, that can be used for any reason. Please see the Paid Leave for All Workers Policy for additional details.

Sick Days: Sick Days for full-time staff 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. Employees may accrue up to 115 sick days.

Health Insurance: Blackburn College offers three plans through the 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 a free vision exam and call to health.

	PPO			EPO			H.D.H.P		
	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	836.76	518.79	317.97	711.20	519.18	192.02	656.88	518.94	137.94
Emp+Spouse	1,700.94	1,054.58	646.36	1,445.79	1,055.42	390.37	1,335.26	1,054.86	280.40
Emp+Child	1,298.06	804.80	493.26	1,103.43	805.50	297.93	1,018.92	804.95	213.97
Family	2,316.98	1,436.53	880.45	1,969.50	1,437.74	531.76	1,818.81	1,436.86	381.95

	PPO	EPO	H.D.H.P
	Employee Per Pay Period Premium	Employee Per Pay Period Premium	Employee Per Pay Period Premium
Employee	158.99	96.01	68.97
Employee+ Spouse	323.18	195.19	140.20
Emp+Children	246.63	148.97	106.99
Family	440.23	265.88	190.98

Working Spouse Exclusion: Blackburn College does not provide health insurance 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: Dental Insurance is offered through Sunlife. Premiums are solely the responsibility of the employee.

Plans	Monthly Premium	Per Pay Period Premium
Employee	\$25.73	\$12.87
Employee+Spouse	\$52.53	\$26.27
Employee+Children	\$63.25	\$31.63
Family	\$96.48	\$48.24

Vision Insurance: Vision insurance is offered through EyeMed. Premiums are solely the responsibility of the employee.

Plans	Monthly Premium	Per Pay Period Premium
Employee	\$6.94	\$3.47
Employee+Spouse	\$13.19	\$6.60
Employee+Children	\$13.88	\$6.94
Family	\$20.41	\$10.21

Retirement Benefits: Blackburn College offers a retirement fund through TIAA. 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. This one year waiting period will consist of full-time or part-time employment that exceeds 1,000 hours per year. Additional funds can be contributed without a match. Additional information and applications can be found at www.tiaa.org. **(Max Employee Contribution:** \$23,500 w/o catch up, additional \$7,500 catch up if over 50). Employees choosing to make changes to their retirement plan employee contribution rates may do so at any time by contacting Human Resources.

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:** \$4,300 for self, \$8,550 for family; Catch-up Limit for participates 55+ \$1,000 **FSA max:** \$3,300 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. If you utilize the tuition remission to attend Blackburn College then you do not have to pay the tuition deposit.

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, Marshall Petty at marshall.petty@blackburn.edu or 217-854-5514.

Fitness Center: The on-campus fitness center is located in Woodward Center and offers a variety of cardio and weight equipment. The fitness center is open to students, faculty, staff, and immediate family of faculty and staff.