

**Summary of Benefits
Full-Time Faculty**

<p>MEDICAL PLAN</p> <p>Eligibility: Date of Hire Carrier: Aetna (www.aetna.com) Plan Type: Aetna Choice POS II https://www.marist.edu/humanresources/pdfs/837090-CHPOSII-SOB_2013.pdf Contribution: 85% College / 15% Faculty member</p>	<p>FLEXIBLE SPENDING ACCOUNT (FSA)</p> <p>Eligibility: Date of Hire Carrier: AetnaFSA http://www.marist.edu/humanresources/pdfs/FSA%20Overview.pdf Plan Type: Pre-tax dollars for eligible health expenses and dependent care. Contribution: IRS Maximum allocation of \$2,550 each for Medical or Dependent Care accounts (up to \$5,000 for dependent care accounts if filing taxes as married, joint)</p>
<p>DENTAL PLAN</p> <p>Eligibility: Date of Hire Carrier: Delta Dental (www.deltadentalins.com) Plan Type: All dentists, Delta Dental PPO, Delta Dental Premier Contribution: 85% College / 15% Faculty member</p>	<p>WORKER'S COMPENSATION INSURANCE</p> <p>Eligibility: Date of Hire Carrier: PMA Group Contribution: 100% by Marist</p>
<p>RETIREMENT PLAN</p> <p>Eligibility: 1 year of service at Marist, waived with service at eligible institutions; <i>Mandatory</i> participation. Carrier: TIAA-CREF (www.tiaa-cref.org/marist) Contribution: Years 1-6: Marist contributes 7.5% of base salary, faculty member contributes 4% Years 7-15: Marist contributes 10.5% of base salary, faculty member contributes 1% Years 16+: Marist contributes 12% of base salary, faculty member contributes 1%</p>	<p>SHORT TERM DISABILITY INSURANCE</p> <p>Eligibility: 7 day waiting period for each disability claim Carrier: Sun Life Contribution: \$1.30 per semi monthly pay period</p>
<p>SUPPLEMENTAL RETIREMENT PLAN (Voluntary)</p> <p>Eligibility: Date of Hire; <i>Voluntary</i> participation. Carrier: TIAA-CREF (www.tiaa-cref.org/marist) Contribution: Fully paid by faculty member \$18,000 max contribution in 2015 \$24,000 max contribution for participants age 50+ in 2015</p>	<p>LONG TERM DISABILITY INSURANCE</p> <p>Eligibility: 1 year of service Carrier: Sun Life Contribution: 100% by Marist</p>
<p>LIFE INSURANCE</p> <p>Eligibility: Date of Hire Carrier: Sun Life (www.sunlife.com) Plan Type: Basic Life Coverage at 1x base salary, maximum of \$100,000 Contribution: 50/50 cost split between Marist and faculty member (\$17 per \$1,000 of coverage)</p>	<p>TUITION BENEFITS</p> <p>Waiting Period: Employees and their spouses are eligible for educational benefits at Marist beginning with the semester after the completion of four (4) months of employment. Dependent children are eligible for educational benefits beginning with the semester after the employee has completed two (2) years of service.</p> <p>Eligible Credits: Up to 16 undergraduate credits per semester are covered under this policy. Up to 18 graduate credit hours may be taken annually (academic year) by eligible faculty, spouses, and dependent children. Dependent children are eligible to enroll until age 26.</p> <p>Outside Institutions: Dependent children are eligible to obtain a maximum of \$2,000 per semester towards tuition at an accredited institution. Eight (8) full-time semesters only.</p>
<p>HOLIDAYS</p> <p>As designated by the College View the 2015-2016 Holiday Schedule: www.marist.edu/humanresources/benefits/holiday.html</p>	<p>EMPLOYEE ASSISTANCE PROGRAM</p> <p>Provider: Emergency One, 845-338-4600 Plan Type: EAP: www.marist.edu/humanresources/wellness/eapnew.pdf Contribution: Free initial consultations for all faculty and staff.</p>
<p>OTHER BENEFITS</p> <p>Faculty Professional Development Fund Free On-Campus Parking Discounts on IBM/Lenovo & Apple Computers Discounted Cell Phone service through Verizon Discounted Legal Services through Corbally, Gartland, and Rappleyea, Esq. 845-454-1110 Special Offers at Mike Arteaga's Health and Fitness Center, 845-452-5050 or www.MikeArteaga.com On Campus Post Office Membership to McCann Center</p>	<p>FOR ADDITIONAL INFORMATION</p> <p style="text-align: center;">Office of Human Resources Donnelly 120 845-575-3349 Human.Resources@Marist.edu my.Marist.edu</p> <p>PLEASE NOTE The actual terms of the various benefit plans are stated in and governed by the formal plan documents. Please contact the Office of Human Resources to obtain a copy of a plan document.</p>
<p>UNEMPLOYMENT INSURANCE</p> <p>Eligibility: See New York State's Eligibility requirements Contribution: 100% by Marist</p>	

In order to ensure that the College has the flexibility to address changes that might be needed with respect to any applicable College benefit plan (whether as a result of legal changes, changes made by providers, or other changing circumstances), the College reserves the right to modify or terminate plans from time to time. If there is any inconsistency between the description of benefits above and the terms of the applicable plan, the terms of the plan will control and the College will have the discretionary authority to construe any ambiguous or uncertain provision.