

2026 Benefits at a Glance

Full-Time Regular Faculty

Benefit	About the Benefit	Eligibility	Cost
Medical Insurance	Marist Cares or Marist Smart Care. All cover health, hospitalization, and prescription coverage through CVS/Caremark	First of the month after hire date	College pays 85% of premium contribution. Employees pay 15% (see rate table)
HSA	Marist Smart Care only- \$500 Ind/\$1000 Family & Bonus for new enrollees of \$500 Ind. \$1000 Family. If hired 7/1 or later: \$250 Ind/\$500 Family plus Bonus.	First of the month after hire date	College pays 100%
Dental Insurance	Delta Dental PPO/Premier Networks	First of the month after hire date	College pays 85% of premium contribution. Employee pays 15%
Vision Insurance	EyeMed Vision	First of the month after hire date	College pays 85% of premium contribution. Employee pays 15%
Flexible Spending Accounts (FSA)	Discovery Benefits FSA- Health	First of the month after hire date	Voluntary, up to maximum set by IRS
Dependent Care (FSD)	FSD-Dependent care		
Limited Purpose FSA	LPFSA- Dental and Vision- For Smart Care enrollees only		
Short Term Disability	Sun Life	Date of Hire	\$.60 cents per week.
Long Term Disability	Sun Life	12 Months after date of hire	College pays 100% of premium contribution
Life Insurance	Sun Life/One times the Employee's Basic Annual Earnings	Date of hire	College pays 100% of premium contribution
Accidental Death & Dismemberment Insurance	Sun Life/One times your Basic Annual Earnings	Date of hire	College pays 100% of premium contribution
Retirement Plan	TIAA 403(b) defined contribution plan	12 Consecutive Months & 1,000 hours combined. Year of service contribution model	For first 6 years-College contributes 7.5%, Employee contributes a mandatory 4% College contribution increases to 10.5% in year 7, and 12% after 15 years Employee contribution decreases to 1% in year 7. Remains 1% thereafter
403(b) Tax Deferred Annuity Plan	TIAA 403(b) Tax-deferred annuity Roth option available	Anytime/No waiting period	Voluntary, up to maximum set by IRS (College does not contribute)
Employee Assistance Program (EAP)	Provides short-term counseling and referral for issues that are having an impact on your ability to work. Examples include life challenges, job stress, burnout, coping with difficult people or situations	Date of Hire	College pays 100% of premium contribution
Holidays	17 paid holidays	Date of Hire	N/A
Sick Time	Paid sick time (unlimited)	May coordinate with short term disability after 7 calendar days	N/A
Personal Time	Paid personal time (unlimited)	May not be taken in more than one-day blocks. Cannot combine with vacation or sick leave	N/A
Workers Compensation	Provides compensation for on-the- job injury or illness.	Date of Hire	College pays 100% of premium contribution

Tuition Benefits	Up to 16 undergraduate credits per semester. Up to 18 graduate credit per academic calendar. Eligibility extends to employee, spouse, and dependent children under age 26	Four (4) month waiting period for employee and spouse Two (2) year waiting period for child dependents	College pays 100% tuition only Eligible dependents may be Reimbursed up to \$2,000 per semester towards tuition at another accredited institution
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Voluntary Benefits	Critical Illness (Specified Disease), Accident Insurance, Hospital Indemnity	First of the month after hire date	Fully paid by employee. Employee owned.
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Benefits at a Glance is for illustrative purposes only. Benefit costs may change from time to time, and eligibility may vary among employee groups. Complete plan details can be found within plan documents and policies, which prevail in the event of any discrepancy.

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