

2009 Benefits Summary

Saint Mary's College of California

Eligibility

New employees are eligible for benefits on the first day of month following 30-days employment.

Full benefits eligibility

Staff employees who work a minimum of 1,560 hours per year (80% of full time non-exempt and 75% for exempt) and faculty teaching 6 or more courses per academic year. Examples:

- 8 hours/day 4 days/week 12 months/year = 1,664 hours per year or .80
- 7.5 hours/day 5 days/week/10 months/year = 1,625 hours per year or .78
- 8 hours/day 5 days/week 10 months/year 1,733 or .83

Pro-rated benefits eligibility

Staff employees who work between 1,040 and 1,559 hours per year and adjunct faculty teaching 5 courses per academic year. Examples:

- 8 hours/day 4 days/week 11 months/year = 1,525 hours per year or .73
- 7.5 hours/day 4 days/week/10 months/year = 1,300 hours per year or .63
- 4 hours/day 5 days/week 12 months/year 1,040 or .50
- 5 courses per year = .714

College Contribution for Medical, Dental and Vision plans

For full-time benefits eligible employees in 2009, the premium co-pays vary depending on plan choices and whether coverage is for employee only, employee plus child(ren), employee plus spouse or family (employee, spouse and child(ren)). Employees can select different levels for different types of coverage, e.g. if spouse or domestic partner registered with the state of California has his/her own medical plan, the employee can elect single employee for medical and employee plus spouse for dental and vision. Premium costs are described on the 2009 Health Program Cost Sheet.

Those eligible for prorated benefits the College's share is proportional to the percentage of full-time. For example someone employed 20 hours per week for 12 months a year will receive 50% of the College's Share for a full-time employee.

Saint Mary's College's 2009 Health Plan Choices

Medical plans

- Two levels of Kaiser Permanente medical HMO plans - "high option" and "low option"
- Two levels of Health Net HMO plans - "high option" and "low option"
- Health Net Point of Service (POS)

Dental Plans

- Delta Dental Premier
- DeltaCare PMI
- Safeguard Dental

Vision Plans

- Vision Service Plan (VSP)
- Safeguard Vision Plan

Other Saint Mary's College Benefits (see eligibility descriptions, above)

Faculty are not eligible for vacation.

Vacation: Based on the following tables:

Non-Exempt (clerical, administrative, maintenance, service) and based on 7.5 hours per day

Years of Service with College	Days/Hours Earned per Year	Hours earned per pay period
Through 3 rd year	10 days (75.00 hours)	3.13
4 th - 7 th year	15 days (112.5 hours)	4.69
8 th - 15 th year	20 days (150 hours)	6.25
16 th year and up	25 days (187.5 hours)	7.81

Exempt (professional, managerial, administrator) and based on 8 hours per day

Years of Service with College	Days/Hours Earned per Year	Hours earned per pay period
Through 3 rd year	15 days (120 hours)	5.00
4 th - 7 th year	20 days (160 hours)	6.67
8 th year and up	25 days (200 hours)	8.33

Holidays: Saint Mary's staff employees enjoy approximately fifteen (15) paid holidays per fiscal year (July 1 - June 30), typically including one week during the December holiday period. Part-time benefits-eligible employees receive pro-rated holidays.

Sick Leave: Benefits-eligible employees earn one day of sick leave for each month worked up to a maximum of sixty (60) days. Part-time benefits-eligible employees earn pro-rated sick leave based on percentage of time worked.

Faculty accumulate four (4) weeks of sick leave for each year of full-time employment up to a maximum of 12 weeks.

Retirement Annuity: Saint Mary's contributes 8.25% of your pay after one year of full-time service. Employees may also contribute with tax-deferred dollars. College contribution begins immediately if the employee has/had TIAA-CREF or one year of prior service with an institution of higher education.

Emeriti Retirement Health Solutions: This program is designed to assist employees pay for medical expenses during retirement and provide retirees with affordable nation-wide health insurance coverage at age 65. Saint Mary's will begin a flat dollar contribution to a VEBA account at age 40 and above for a maximum of 25 years. These funds are to be used for reimbursement of medical expenses at retirement.

Tuition Waiver: After one year of service with the College, employees and their qualified dependents are eligible for tuition waiver at Saint Mary's College as described in Staff Employee or Faculty Handbook. Eligibility for full or pro-rated tuition waiver is the same as for other benefits (see page one of this document.)

Tuition Exchange Program: Is available to children of full-time faculty and staff. This program provides a national scholarship exchange of over 550 participating institutions. Scholarships are awarded annually and are based on full-time continuous employment.

Life insurance and AD&D: One times employee salary to maximum of \$150,000 accidental death and dismemberment benefits for loss of limbs, sight, or life for full-time employee's only. The cost is entirely paid by Saint Mary's.

Long Term Disability: After 90-day waiting period, benefit will pay 60% of salary for total disability, to maximum of \$10,000 per month, for full-time employees only. The cost is entirely paid by Saint Mary's.

Short Term Disability: Provided through State of California. Employee paid based on quarterly earnings to maximum of \$917 per week for 52 weeks of qualified disability.

EAP: Employee assistance program provides up to 8 confidential counseling sessions per incident per family member, for family or marital problems, drug or alcohol help, financial difficulties and other personal issues, at no cost to employee for full-time employees only.

Travel Insurance: Travel assistance for emergencies while traveling outside the U.S.

Workers Compensation: Pays maximum of \$917 per week for qualified injured worker plus medical costs related to work-incurred injuries or illnesses.

Other Voluntary Benefits Plans paid for by employee

- Ability to purchase additional life insurance
- Voluntary inflation-linked whole life insurance
- Voluntary critical illness plan
- Pre-paid Legal
- Liberty Mutual (home/auto) insurance

Reimbursement Accounts: The College offers two reimbursement accounts: Health Care Reimbursement Account and Dependent Care Reimbursement Account. The annual maximum allowed for the Health Care account is \$3,300 and \$5000 for the Dependent Care account.

Free or Discounted Membership: Employees can join a credit union, or a fitness club with discounted membership fees through their health insurance. Yoga classes are held on campus weekly and the gym/pool/tennis courts are available for employee use.

Discounts on Campus Meals and in Book Store: Employees receive 20% discount at any campus eating facility with pre-purchased "flex dollars." Employees receive a 10% discount on items purchased in the campus bookstore.

Library and Art Gallery Privileges: Employees have full access to Saint Mary's Library and research staff. Library is stocked with current books and movies, as well as access to library resources throughout California. The Hearst Art Gallery is located on campus and hosts interesting exhibits each year.

Cultural and Athletic Events: The Campus hosts exciting and thought-provoking events every week. Employees can receive discounted tickets to games and athletic events. Employees can attend plays, speakers, readings, and forums. There are also special in-service days on the College's Catholic, Lasallian, Liberal Arts traditions, staff development events, special masses and even a staff appreciation day!

Cell Phone Fees Discounted: Employees are eligible for a discount on monthly cell phone fees when using Sprint services.

Hearst Art Gallery: Beautiful donated and College-owned art is on rotating display. The Art Gallery has special shows and events and a small but excellent gift shop.

Athletic Summer Camps: A \$25 discount is offered to children of employees who wish to participate in any of the sport camps operated by the College during the summer months.