BENEFIT	DESCRIPTION	ELIGIBILITY	WHO PAYS	
HEALTH INSURANCE	Fully-insured 3-Tier Point of Service plan with Medical Associates.	First of the month following employment date.	College	Staff Member
DENTAL INSURANCE	Self-insured dental plan with SISCO.	First of the month following employment date.	College	Staff Member
FLEXIBLE SPENDING PLAN (Section 125)	Tax savings program to pay out of pocket health, dental and dependent care expenses with pretaxed earnings.	Immediately.	*	Staff Member
RETIREMENT PLAN	TIAA-CREF 403(b). Defined Contribution Plan: Staff member must contribute to receive College contribution.	Defined Contribution: After 2 yrs. unless 2 yrs education employment immediately before hire.	Defined C College (7%) (4%)	Contribution: Staff Member (5%) or (3%)
	Supplemental Defined Annuity Plan	Supplemental Defined Annuity: Immediately.	Suppleme Annuity:	ntal Defined Staff Member
LIFE INSURANCE	Term and Accidental Death and Dismemberment coverage. Up to twice annual base pay.	First of the month following employment date.	College	*
SUPPLEMENTAL GROUP LIFE INSURANCE	Additional term life and AD&D insurance available for staff member, spouse and eligible dependent children.	First of the month following employment date. Subject to approval.	*	Staff Member
LONG TERM DISABILITY (LTD) INSURANCE	Staff member coverage. Sixty percent of pay after 180 day wait. Maximum of \$5,000 per month.	First of month following employment date.	College	*
HOLIDAY	Up to Twelve paid days each year.	Immediately.	College	*
PERSONAL LEAVE	Up to five paid days off for personal reasons (not for personal injury or illness)	June 1 st – Prorated.	College	*
VACATION LEAVE	Less than 2 Weeks	June 1 st - Prorated After 1 year After 6 years After 13 years After 25 years.	College	*
SICK LEAVE	Up to 40 days at full pay, then at 65% of pay.	Immediately – Prorated.	College	*
FUNERAL LEAVE	Up to three days for death in immediate family.	Immediately.	College	*
EDUCATIONAL— TUITION REMISSION PROGRAM	Staff Member: 100% for undergraduate and graduate courses. Spouse and dependents: 100% for undergraduate courses after 1 year of employment.	Staff Member: Immediately Spouse/dependents: after 1 year.	College	*
PAYROLL DIRECT DEPOSIT	Earnings automatically deposited with staff member's financial institution.	Immediately.	*	Staff Member
HEALTH AND FITNESS CENTER	Membership in the Athletics and Wellness Center, Graber Sports Center and San Jose Pool; family memberships available (cost applies to AWC). \$10 per year for spouse.	Immediately.	College	Staff Member (for spouse/family)
ADMISSION TO COLLEGE EVENTS	Two free or reduced-rate tickets to most College-sponsored athletic contests, events, dramatics, entertainment, and lectures.	Immediately.	College	*
VEHICLE PARKING	Free off-street parking.	Immediately.	College	*

Note: Above statements subject to terms and conditions contained in the *Human Resource Handbook* and appropriate master contracts and Plan Documents. Contact Human Resource Office, (563) 588-7816, < hr@loras.edu>, for additional information.