

FRINGE BENEFITS - RINDGE FULL-TIME FACULTY

Company Sponsored

HEALTH INSURANCE*

A partially contributory medical plan administered by Harvard Pilgrim HealthCare – HMO. An H.R.A. will be available and will pay 50% of deductible for selected plan.

DENTAL INSURANCE*

A partially contributory dental plan administered by Northeast Delta Dental, which includes diagnostic / preventive, basic and major restorative and orthodontics.

**Franklin Pierce University offers Domestic Partner Benefits for Health and Dental Insurances.*

LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

A University sponsored group term insurance plan that equals two times base annual salary rounded to the nearest \$1,000 increment.

EMERGENCY TRAVEL ASSISTANCE and IDENTITY THEFT PROTECTION

Life is full of surprises. Whether traveling or simply shopping online Sun Life can help protect employees from surprises that can threaten them and their family's well-being. Emergency Travel Assistance services are available in the event of a medical, dental, or legal emergency - anywhere in the world. Identity Theft Protection and resolution services are available in the event that your financial or medical identity is stolen.

SHORT-TERM DISABILITY INSURANCE

A non-contributory short-term disability plan that indemnifying monthly income at 100% with a 7 day waiting period for either accident or illness payable for up to 6 months.

LONG-TERM DISABILITY INSURANCE

A non-contributory long-term disability plan that indemnifying monthly income at 60% to a monthly maximum of \$10,000 with a 6-month waiting period for either accident or illness payable through age 70.

DEFINED CONTRIBUTION RETIREMENT PLAN

Franklin Pierce University Retirement Plan is a defined contribution plan that operates under Section 403(b) of the Internal Revenue Code. This plan provides retirement benefits for participating employees. Benefits are provided through Teachers Insurance and Annuity Association and College Retirement Funds (TIAA-CREF). To qualify you must be 21 year of age and have one-year of service at an institution of higher education. The plan provides immediate vesting at 100%. The University will contribute 3.5% of salary based seniority as of September 1, 2012 to August 31, 2013.

Employees may also participate in a tax-deferred annuity plan through Teachers Insurance and Annuity Association and College Retirement Equities Fund (TIAA-CREF). Plan contributions shall be held for the exclusive benefit of the participant. Participation can commence of the first of the month after employment. Please speak with Human Resources regarding pension eligibility.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) provides confidential help, by calling a toll free number, in the identification and resolution of personal concerns including, but not limited to health, marital, family, alcohol, drug, emotional, and stress.

FLEXIBLE SPENDING ACCOUNTS

To the extent allowed by Federal law and IRS regulations, pre-tax dollars may be reduced from salary each month to reimburse employees and their IRS dependent for the following expenses:

- A. **MEDICAL EXPENSE REIMBURSEMENT** - Most all medical, dental, and vision care, including eye glasses and contact lens expenses, not paid/covered by insurance, may be reimbursed with employee pre-tax (both Income Tax and Social Security Tax) money.
- B. **DEPENDENT CARE REIMBURSEMENT** - Expenses for qualified disabled or elderly care, or child care (dependent children under age 13 years) may be reimbursed with employee pre-tax (both Income Tax and social Security Tax) money.
- C. **PREMIUM CONTRIBUTIONS** - The employee monthly premium contributions for both health and dental insurance coverage may be contributed with employee pre-tax (both Income Tax and Social Security Tax) money.

EDUCATION BENEFIT

There are three undergraduate education benefit programs available after one-year of full-time employment. The Franklin Pierce University Program offers complete tuition remission for staff members, their spouses and children; the New Hampshire College and University Council (NHCUC) Cooperative Tuition Remission Exchange Program offers full tuition scholarship for employees tax-dependent children; and the Tuition Exchange (TE) and Council of Independent College (CIC) Programs offer tuition relief at Colleges and Universities nationwide for employees' children.

NORTHFIELDS ACTIVITY CENTER

Employees are eligible to receive a membership to the Northfields Activity Center at no cost. Spouse and children of employees are also eligible for membership at a discounted rate.

MEAL DISCOUNT

Franklin Pierce University provides meals at a reduced rate for employees who utilize the University Food Services on Campus during work hours.

CAMPUS BOOKSTORE

All employees will receive a ten percent (10%) discount on most University Bookstore purchases.

CAMPUS LIBRARY

Employees and their families will have the privilege of borrowing library materials for up to one semester at a time.

Voluntary

ENTERPRISE CAR RENTAL

Employees are able to receive corporate rates for personal use of a rental vehicle through Enterprise Car Rental.

SERVICE CREDIT UNION

Employees are able to participate through payroll deduction with Service Credit Union, who provides a full array of financial services.

VISION PLAN

A voluntary vision benefit administered by VSP – Provides coverage for frames, lenses, contacts, office visits, and Lasik procedures.

VOLUNTARY GROUP TERM LIFE INSURANCE PROGRAM

A program that offers the employee and dependents the opportunity to purchase affordable group term life insurance. All active full time faculty and staff are eligible to apply for this program. This insurance is also available for the spouse under the age of 70, and a dependent child under the age of 20 (unless a full time student) of an eligible employee.