



Summary of Benefits for Full Time Employees

The information below is a summary of the benefit programs offered by Flagler College. This is not intended to represent all the provisions of the plan documents. Refer to the plan documents online or consult with the Human Resource Department for details. Benefits are subject to change. Additional information can be found in Paycom under the Benefits tab in Benefit forms and links.

Benefit	Eligibility	Waiting Period	Who Pays	Description
Medical Insurance	Full-Time Employees	1st of the month following 30 days of employment	College Contributes: 71% - 85% EE Contributes: 15% - 29%	There is one HSA plan and two PPO plans with both in and out of network benefits through Florida Blue. In-network preventive services are covered at 100%!
Teladoc	Must be part of one of the College's Medical Plans		Co-pay of \$10 or \$42 depending on medical plan employee participates in.	Teladoc gives you 24/7/365 access to U.S. board certified doctors by web, phone, or mobile app.
Flexible Spending Account (FSA)	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes: max of \$2,750 (max of \$5,500 per household)	Employees enrolled in either of the PPO plans can enroll and use pre-tax to pay for eligible medical, dental, and vision expenses.
Health Savings Account (HSA)	Full-Time Employees	1st of the month following 30 days of employment	College Contributes: \$1,000 for employee only coverage and \$2,000 for dependent coverage tiers. Pro-rated for new hires. EE Contributes: can reach a max of \$3,600 (individuals) or \$7,200 (dependent coverage) per year including college contributions	Employees enrolled in the HSA plan receive \$1,000 contribution in their HSA account if enrolled in individual coverage and \$2,000 if enrolled in dependent coverage. Employees can also contribute to their HSA pre-tax. Employees contributions and employer contributions have a maximum of \$3,600 per year for an individual or \$7,200 per year for dependent plans. These funds can be used to pay for eligible medical, dental, and vision expenses and roll over from year to year if unused.
Dependent Daycare Flexible Spending Account	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes: up to a maximum of \$5,000 if married filing joint/single or \$2,500 if married filing separately	Employees can contribute pre-tax dollars to be used for dependent daycare expenses.
Dental Insurance	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes: 100%	Two dental plans are available through Humana with both in and out-of-network benefits.

Vision Insurance	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes : 100%	A vision plan through Humana is available providing exams, lenses, frames, and contact lenses.
Basic Life Insurance	Full-Time Employees	1st of the month following 30 days of employment	College Contributes : 100%	2 times your annual salary up to a maximum of \$450,000 is provided at no cost to you. Benefit amount reduces by 50% at age 70.
Supplemental Life Insurance	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes : 100%	Employee may purchase up to \$600,000 of additional life insurance for employee, up to \$250,000 for a spouse, and \$25,000 for child(ren). Initial enrollment guaranteed issue for employee is \$150,000, \$50,000 for spouse, \$25,000 for child. Age reduction schedules apply.
Short Term Disability	Full-Time Employees	1st of the month following 30 days of employment	College Contributes : 100%	After 14 day elimination period plan pays 60% of your before-tax weekly earnings up to maximum of \$1,500. Benefits are payable up to 24 weeks.
Long Term Disability	Full-Time Employees	1st of the month following 30 days of employment	College Contributes : 100%	After 180 day elimination period plan pays 60% of your before-tax monthly earnings up to a maximum of \$10,000. Benefits are payable up to age 65 or SSNRA.
Travel Assistance	Full-Time Employees	1st of the month following 30 days of employment	College Contributes : 100%	Provides employees travel related services at no cost when traveling 100 miles or more from home, such as destination information, lost/stolen travel documents, emergency services, medical evacuation and repatriation, and security and political evacuation.
ID Theft Assistance	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes : 100%	Provides employee and your dependents assistance to understand the risks of ID theft, prevention tips, and assistance if your information is compromised.
Legal Plan	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes : 100%	Provides legal services for employees, spouse, and unmarried dependent children up to age 21 (college students to age 23). Provides unlimited advice and consultation with an attorney, limited document review, limited trial hours, will prep, and much more.
Critical Illness Plan	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes : 100%	Provides lump sum benefits paid directly to you in the event of a diagnosis of one of the qualifying critical illnesses.

Accident Plan	Full-Time Employees	1st of the month following 30 days of employment	EE Contributes : 100%	Provides benefits paid directly to you whenever specific accident related services are incurred (e.g. urgent care, follow up, surgical fracture, etc.).
Tuition Reimbursement	Full-Time Employees	1st of the month following 30 days of employment		Tuition Reimbursement for Graduate Programs related to an employee's current position may be available if certain criteria are satisfied.
Advance Care Planning	Full-Time Employees	1st of the month following 30 days of employment		Provides trained facilitators to guide advanced care planning conversations with individuals and family members.
Retirement	Full-Time Employees	Employees may contribute immediately.	A matching contribution is offered by the College. Contact HR for details.	The College participates in a retirement plan with the Teachers Insurance and Annuity Association (TIAA/CREF).