



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 |
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| 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 a 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. boardcertified 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 \$2,650 (max of \$5,200 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) | Must participate in the College's BlueOption 03160/61 plan | 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 \$3,500 (individuals) or \$7,000 (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 \$3,500 per year for an individual or \$7,000 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. |

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| 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. |
| 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. |
| Hearing Discount Program | Full-Time Employees | 1st of the month following 30 days of employment | College Contributes: 100% | Provides employees and their families discounted hearing products, including hearing aids and batteries. |
| 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 | College 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. |

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| 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). |