

FISHER COLLEGE
OVERVIEW OF EMPLOYEE BENEFITS (page 1)
February 10, 2018

BENEFIT	DESCRIPTION	ELIGIBILITY	COST
HEALTH INSURANCE	Harvard Pilgrim – HMO Basic (Co-payment – \$25) Value Plus (Co-payment - \$35)	All full-time employees (effective 1 st day of the month following 30 days)	Fisher pays 70% of premium of all plans: Employee, Employee+1, Family. Premiums are pre-tax.
DENTAL INSURANCE	Blue Cross/Blue Shield Dental Blue PPO (preventative, basic & major)	All full-time employees (no waiting period, eligible on 1 st day of employment)	Employee pays 100% of premium for all plans. Premiums are pre-tax. Max is \$1,500 per calendar year.
VISION CARE	Humana Vision Care Program (\$10 Co-payment)	All full-time employees (effective 1 st day of the month following 30 days)	Fisher pays 70% of premium of all plans: Employee, Employee+1, Family. Premiums are pre-tax.
LIFE INSURANCE and AD&D (optional Supplemental Life coverage is available)	Hartford Insurance – coverage is 2x employee base salary	All full-time employees (effective 1 st day of the month following 60 days)	Fisher pays full premium for basic life and AD&D. Employee pays taxes on coverage over \$50,000). Employee may purchase additional coverage for themselves, spouse or dependents
SHORT-TERM DISABILITY INSURANCE	Hartford Insurance – coverage is 60% of base salary up to a maximum benefit of \$1,500/wk. Benefit begins 1 st days of accident, 8 th day of illness for a maximum of 13 weeks	All full-time employees (effective 1 st day of the month following 60 days)	Fisher pays 100% of premium (Employee pays income taxes on benefits received)
LONG TERM DISABILITY	Hartford Insurance – coverage is 60% of base salary up to a maximum benefit of \$6,000/mo. Benefit begins after 13 weeks of disability.	All full-time employees (effective 1 st day of the month following 30 days)	Fisher pays 100% of premium (Employee pays income taxes on benefits received)
LONG TERM CARE	UNUM Insurance – Coverage options are \$1,000-\$9,000 monthly benefit for 3, 5, or 6 years. Premiums are based on age and plan selected.	All full-time employees (effective 1 st day of the month following 30 days)	Employee pays 100% of premium for all plans. Premiums are post-tax. Employee spouse, parents, in- laws and siblings may enroll. Direct bill to family members.
AFLAC	Accident, Cancer, Supplemental Dental, Hospitalization, and Short Term Disability Insurance	All full-time employees (no waiting period, eligible on 1 st day of employment)	Employee pays 100% of premium for all plans. Premiums are pre-tax.
RETIREMENT PLAN (RA Plan)	403(b) Plan – Fisher matches Employee up to 5% pre-tax contribution	All employees (no waiting period, eligible on 1 st day of employment). Student employees are not eligible.	Employee elects to contribute up to 5% of base salary with pre-tax dollars. Fisher matches 100 % of Employee contribution
RETIREMENT PLAN (GSRA Plan)	Employee saves additional money beyond matching plan for retirement with pre-tax dollars. Fisher does not match contribution.	All employees (no waiting period, eligible on 1 st day of employment). Student employees are not eligible.	Employee elects to contribute an amount/percentage up to IRS limits using pre-tax dollars.
PARKING PLAN	\$190 per month per quarter. limited parking on-site or at Boston Commons Parking Garage	All employees (no waiting period, eligible on 1 st day of employment).	Payment is through payroll deduction and is pre-tax.

FISHER COLLEGE
OVERVIEW OF EMPLOYEE BENEFITS (page 2)
February 10, 2018

BENEFIT	DESCRIPTION	ELIGIBILITY	COST
MBTA PASSES	Order MBTA Passes through the Payroll office	All employees (no waiting period, eligible on 1 st day of employment).	Fisher pays 25% of passes, employee pays 75% of passes. Payment is through payroll deduction and is pre-tax up to IRS limits.
TUITION REMISSION	Tuition free courses at any Fisher location	All full-time employees, their spouse and children (6 month waiting period. Adjunct faculty after teaching 4 credit bearing courses and 1 year of service.	Employee only pays fees and textbook costs. Tuition is paid by Fisher College.
TUITION EXCHANGE PROGRAM (CIC AND TEP).	Tuition free courses at any CIC or TEP participating college/ university.	All full-time employees, their spouse and dependent children (1 year waiting period.	Employee only pays fees and textbook costs. Tuition is paid by Fisher College.
TUITION REIMBURSEMENT	Tuition reimbursement from an approved institution of a maximum \$2,500 per academic year.	All full-time employees (1 year waiting period).	Employee pays fees and textbook costs. Employee is reimbursed after successfully completing the course and showing proof of payment.
CREDIT UNION	Affiliation with City of Boston Credit Union. Employee can become a member of the Credit Union and enjoy the benefits of the Credit Union.	All employees (no waiting period, eligible on 1 st day of employment).	None
AUTOMOBILE AND HOME INSURANCE	Liberty Mutual gives a discount on Automobile and Home Insurance	All employees (no waiting period, eligible on 1 st day of employment).	Employee pays premiums directly to Liberty Mutual.
VACATION TIME	All full-time staff employees accrue a maximum of 10 days vacation per year from 1 st to 5 th year, 15 days vacation from 6 th to 10 th year, 20 days vacation after 10 years. Accrual is from July 1 to June 30. Vacation time may not be carried over.	All full-time staff employees Accrual begins on 1 st day of employment, must wait 6 months to use vacation time.	None
SICK TIME	All full-time employees accrue a maximum of 10 days. Part-time employees accrue up to the maximum number of weekly hours budgeted to their position.	All full-time staff employees and part time staff employees	None
HOLIDAY TIME	11 paid holidays per year. Part-time employees receive pay in proportion to regularly scheduled hours for their position.	All full and part-time non adjunct employees	None