This is a summary of benefits; please refer to the employee handbook for details including additional requirements, conditions and/or restrictions. A health benefits summary, including prescription services, is also available from Human Resources.

### Health Insurance

**Administrator**
- **Anthem Blue Cross/Blue Shield**

<table>
<thead>
<tr>
<th>Qualifying Classification(s)</th>
<th>Waiting Period(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Full Time</td>
<td>None</td>
</tr>
</tbody>
</table>

Employee only coverage is required unless the College approves a waiver. Earlham also offers health coverage to spouses and dependents. Annual premiums and employee contributions, effective July 1, 2018 through December 31, 2019, are:

<table>
<thead>
<tr>
<th>Classification</th>
<th>Premium Annual HDHP</th>
<th>Premium Annual PPO</th>
<th>Deduction from Gross Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$8,073.48</td>
<td>$9,268.68</td>
<td>1.65%</td>
</tr>
<tr>
<td>Employee Plus Spouse</td>
<td>$18,569.04</td>
<td>$21,372.00</td>
<td>5.55%</td>
</tr>
<tr>
<td>Employee Plus Children</td>
<td>$14,128.68</td>
<td>$16,220.16</td>
<td>2.60%</td>
</tr>
<tr>
<td>Employee Plus Family</td>
<td>$24,220.68</td>
<td>$27,806.04</td>
<td>6.25%</td>
</tr>
<tr>
<td>Earlham Family*</td>
<td>$24,220.68</td>
<td>$27,806.04</td>
<td>2.10% (each employee)</td>
</tr>
</tbody>
</table>

### Life Insurance

**Provider**
- **MetLife**

<table>
<thead>
<tr>
<th>Qualifying Classification(s)</th>
<th>Waiting Period(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Full Time</td>
<td>None</td>
</tr>
</tbody>
</table>

Face value of the coverage is $50,000 for full time and $25,000 for part time. Coverage reduces at scheduled intervals after age 65 and after age 70. The College pays 100% of the premium.

### Voluntary Dental

**Provider**
- **Delta Dental**

<table>
<thead>
<tr>
<th>Qualifying Classification(s)</th>
<th>Waiting Period(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Full Time &amp; Part Time</td>
<td>None</td>
</tr>
</tbody>
</table>

Participation requires employees to elect within their first 30 days of employment and/or during the annual open enrollment period. Employees pay premiums through pre-tax payroll deductions. Earlham College does not contribute.

### Voluntary Vision

**Provider**
- **VSP**

<table>
<thead>
<tr>
<th>Qualifying Classification(s)</th>
<th>Waiting Period(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Full Time &amp; Part Time</td>
<td>None</td>
</tr>
</tbody>
</table>

Participation requires employees to elect within their first 30 days of employment and/or during the annual open enrollment period. Employees pay premiums through pre-tax payroll deductions. Earlham College does not contribute.

### Flexible Spending Plan

**Administrator**
- **BPC**

<table>
<thead>
<tr>
<th>Qualifying Classification(s)</th>
<th>Waiting Period(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Full Time</td>
<td>None</td>
</tr>
</tbody>
</table>

Employees may have funds withheld from their paychecks through pre-tax payroll deductions to use for the reimbursement of dependent care expenses and/or health care expenses and services not covered by insurance. Participation requires employees to elect within their first 30 days of employment and/or during the annual open enrollment period. **Intermediate Disability**

### Long Term Disability

**Administrator**
- **MetLife**

<table>
<thead>
<tr>
<th>Qualifying Classification(s)</th>
<th>Waiting Period(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Full Time</td>
<td>One year</td>
</tr>
</tbody>
</table>

Employees receive up to 60% of their regularly scheduled compensation within their first 30 days of employment by paying premiums through pre-tax payroll deductions. Earlham College assumes full payment of the premiums upon completion of one year of consecutive full time employment, even if an employee did not elect this benefit upon hire.
Earlam Retirement Plan

Administrator: TIAA CREF
Qualifying Classification(s): Regular Full Time
Waiting Period(s): Two & Three Years

After two consecutive years of fulltime employment, Earlham contributes an amount equal to 5% of employees’ gross earnings. After three consecutive years of full time employment, Earlham contributes an amount equal to 8% of employees’ gross earnings. Employees do not contribute; see Voluntary Tax Deferred Annuity for employee contributions.

Voluntary Tax Deferred Annuity

Administrator: TIAA CREF
Qualifying Classification(s): Regular Full Time
Waiting Period(s): None

Employees may have funds deducted from their paycheck on a pre-tax basis to contribute to a voluntary tax deferred annuity. There is a 3% auto enrollment for voluntary contributions. Employees have the option to increase their contributions or waive the 3% auto enrollment.

Educational Assistance

Employee Tuition at Earlham College
Provider: Earlham College
Qualifying Classification(s): Regular Full Time
Waiting Period(s): One year

Employees may take up to five (5) credit hours a semester at Earlham College with no tuition expense.

Employee Spouse/Dependent Tuition at Earlham College
Provider: Earlham College
Qualifying Classification(s): Regular Full Time
Waiting Period(s): Two Years

Employees’ spouses and dependents may attend Earlham College with no tuition expense. (Please see the Staff Handbook)

Employee Dependent Tuition at another Accredited College
Provider: Earlham College
Qualifying Classification(s): Regular Full Time
Waiting Period(s): Four Years

Employees’ dependents may attend another accredited institution up to 50% of the tuition expense. (Please see the Staff Handbook)

Paid Time Off

Vacation
Qualifying Classification(s): Regular Full Time & Part Time
Waiting Period(s): 26 weeks

Full time employees receive .0385 and part time employees receive .0231 for each hour worked. The accrual rate increases with years of service.

Sick Days
Qualifying Classification(s): Regular Full & Part Time
Waiting Period(s): 26 Weeks

Employees receive .0465 for each hour worked. The accrual rate increases with years of service.

Holidays
Qualifying Classification(s): Regular Full & Part Time
Waiting Period(s): None

New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following Friday, Christmas Day (and either the day before or the day after). (ESR observes Good Friday.) Essential offices may not close on Labor Day and Martin Luther King Jr. Day. Staff required to work these days will receive credit to their personal time.

Personal Day
Qualifying Classification(s): Regular Full & Part Time
Waiting Period(s): One Year

Other Benefits Include: Voluntary Life Insurance, Travel Insurance, Wellness Center memberships, bookstore discounts, athletic and special events passes, computer loans, cellular phone discounts, and professional development funds.