



DICKINSON STATE UNIVERSITY SUMMARY of BENEFITS for FACULTY

Benefit	Who Pays	When You Are Eligible	What You Receive																
Health Insurance	DSU pays for single or family coverage	Coverage begins the first day of the month after employment date	Enrollment must take place within 31 days of hire date to receive waiver of existing medical condition Provides group insurance, surgical, medical protection and prescription coverage																
Employee Assistance Program	DSU	Upon Employment	Provides short-term counseling services to assist employees and their eligible dependents in dealing with personal problems. Assistance is CONFIDENTIAL.																
Family Medical Leave		After at least 12 months of employment	Unpaid leave of absence with health insurance continued by DSU, for the birth, adoption or foster placement of a child or for the serious health condition of the employee, the employee's spouse, child, or parent.																
Jury Duty	DSU	Upon Employment	Paid time for jury duty																
Military Leave	DSU	Upon Employment	Paid time for the first 20 days of annual military duty																
TIAA-CREF Retirement Plan	You contribute .5%, 1.5% or 2.0% depending on years employed. It is matched by the University at 4.5%, 9.5% or 10%.	Upon Employment	Class I – Teaching and research faculty with ranks of professor or associate professor, research personnel with equivalent and executive and administrative staff.																
			<table border="1"> <thead> <tr> <th><i>Yrs of Service</i></th> <th><i>Your Contribution</i></th> <th><i>DSU's Contribution</i></th> <th><i>Total</i></th> </tr> </thead> <tbody> <tr> <td>0-10</td> <td>1.5% of salary</td> <td>9.5% of salary</td> <td>11% of salary</td> </tr> <tr> <td>Over 10</td> <td>2%</td> <td>10%</td> <td>12%</td> </tr> </tbody> </table>	<i>Yrs of Service</i>	<i>Your Contribution</i>	<i>DSU's Contribution</i>	<i>Total</i>	0-10	1.5% of salary	9.5% of salary	11% of salary	Over 10	2%	10%	12%				
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			Class II – Teaching and research faculty with ranks of assistant professor or instructor, research personnel and lecturers with equivalent rank, and professional staff.																
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Contributions are vested and belong to you the day your institution begins making them.																			
Supplemental Retirement Annuities	You through payroll deduction	Upon Employment	Allows employees to make pre-tax contributions into investments with eligible providers																
Social Security	You and DSU	Upon Employment	Retirement benefits at age 65, 66 or 67 depending upon date of birth.																
Life Insurance	DSU pays for the basic benefit. You pay for additional coverage.	Coverage begins the first day of the month after employment date	The University provides \$1,300 term insurance. You may purchase additional term life insurance for yourself, spouse and dependents.																

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Cancer, Intensive Care And Short Term Disability Insurance	You through payroll deduction	Upon Employment	Cancer and/or intensive care coverage for you and your family (if desired)
Long-Term Care Insurance	You through payroll deduction	Upon Employment	Helps pay for the cost of long-term care in a nursing home, home health care or other facilities (if desired)
Dental Insurance	You through payroll deduction	Coverage begins the first day of the month after employment date	Dental coverage for you and your family (if desired)
Vision Insurance	You through payroll deduction	Coverage begins the first day of the month after employment date	Vision coverage for you and your family (if desired)
Long-Term Disability Insurance (TIAA-CREF/Standard)	DSU	Upon Employment	Provides income (60-70% of annual salary up to a maximum of \$10,000 per month) for disabilities lasting 6 months or longer. Income will be reduced by other disability payments.
Workforce Safety Insurance (WSI)	DSU	Upon Employment	Compensation for job related injury or death; provides medical expense coverage for job related injury or illness
Educational Opportunities	You and DSU	After completion of probationary period	Tuition waiver for three academic classes per calendar year.
Educational Opportunities DSU Tuition Waiver	DSU pays tuition; spouse and dependents pay fees	Upon Employment with qualifying documentation	Full tuition waiver for your spouse and dependents
University sponsored events	DSU	Upon Employment	Free admission for you and your family to most athletic events, fine arts events, performances, conferences and symposiums.
Wellness Program	DSU	Upon Employment	Free access for you and your family to the DSU Fitness Center swimming pool and Wellness Program exercise classes and events.
Stoxen Library	DSU	Upon Employment	Use of University library authorized upon presentation of DSU staff identification card
Flex Comp Plan	DSU pays administrative costs	Upon Employment	Allows you to pay certain eligible expenses with dollars you contribute before payroll taxes are deducted. Eligible expenses include certain insurance premiums and medical and dependent care expenses.
Dickinson Educators Credit Union	You	Upon Employment	This cooperative organization is available to you as an employee for savings and unsecured loans.
Optional Deductions	You through payroll deduction	Upon Employment	You can choose to participate in the following deductions: DSU Foundation donations, savings bonds deductions, union/association dues and United Way donations