Benefits are available to all employees who work a minimum of 1,040 hours per year (equivalent to a minimum average of 20 hours per week over a 12 month period) in a regular, non-temporary position, unless otherwise noted. Employees who work a minimum of 1,560 hours per year (equivalent to a minimum average of 30 hours per week over a 12 month period) in a regular, non-temporary, position are classified as full-time equivalent and are eligible for contributions from the College for specific benefits.

- **Health Insurance:** Coverage is available to any employee in a regular position, working 1,560 or more hours per year. Cigna HealthCare Insurance – Three health plan options are offered: Choice, Select (HDHP with an HSA option), and Opt-Out. Coverage levels include employee only, employee plus spouse/domestic partner, employee plus child(ren), and family.
  o [Plan Comparison / Rate Information](#) (PDF)

- **Life Insurance:** Coverage is available to any employee in a regular position, working 1,560 or more hours per year. Reliance Standard Life Insurance – Coverage is provided for all regular, full-time employees. Meredith pays the full premium. Eligible employees may elect full-coverage or a reduced benefit amount. Coverage may be converted, and in certain instances be portable, to individual coverage upon termination of employment.
  o **Full Benefit Amount:** A benefit amount of up to 2 1/2 times the employee’s annual salary (up to $450,000 maximum) is provided by the College at no cost to the employee. An annual excess life tax is paid by the employee on the benefit amount above $50,000. This tax is generally deducted from the employee’s pay in November of each year.

  o **Reduced Benefit Amount:** A benefit amount of $50,000 provided by the College at no cost to the employee. Employee’s full benefit amount must be at least $50,000 to elect this option. The reduced benefit amount is not subject to the excess life tax and no deduction is made from the employee’s pay.

- **Dental Insurance:** Delta Dental Insurance – Coverage is available to any employee in a regular position. All premiums are paid by the employee. There are two plan options:
o High plan has an annual benefit amount of $1,500 per covered person. Major services are covered at 50% after a 12 month waiting period, unless a prior coverage credit is applied at the time coverage is elected.

o Low plan has an annual benefit amount of $750 per covered person. Major services are covered at 25% after a 12 month waiting period, unless a prior coverage credit is applied at the time coverage is elected.

- **Vision Insurance**: Superior Vision Insurance – Coverage is available to any employee in a regular position. All premiums are paid by the employee.

- **Accident Insurance**: Allstate Benefits – Coverage is available to any employee in a regular position. Coverage pays cash benefits for expenses associated with an accidental non-work related injury. All premiums are paid by the employee.

- **Critical Illness Insurance**: Allstate Benefits – Coverage is available to any employee in a regular position. Coverage pays a lump-sum cash benefit to help cover the out-of-pocket expenses associated with a critical illness. All premiums are paid by the employee.

- **LifeLock**: Available for all benefit-eligible employees, LifeLock assists their members in resolving any identity issue that may impact them. From credit card accounts fraudulently opened in a member’s name to tax refund fraud, to bank-account takeover. LifeLock helps resolve these and many more types of identity fraud.

- **Section 125 Flexible Benefits Plan**: Coverage is available to any employee in a regular position. Employees may elect to tax-shelter a portion of their salary each pay period for reimbursement of childcare expenses ($5,000 annual maximum) or medical expenses ($2,550 annual maximum). All premiums, with the exception of long term disability and long term care, will be taken pre-tax. Elections must be made annually during the benefit open enrollment period.

- **Retirement**: The College provides retirement benefits after one year of regular, non-temporary, employment for all employees working 1,000 or more hours per year. Participation in the 401(a) and 403(b) is determined by type of position. Both plans are 100% vested at the time of enrollment. In addition, a supplemental 403(b) plan is available for additional
employee contributions. Eligible employees may elect VALIC or TIAA as their preferred plan sponsor.

- Faculty and Administrative Plan; grade 10 and above: After one year of full-time employment or with verification of past participation, employees working regular, non-temporary assignments with a minimum of 1,040 hours per year, will be enrolled in the College’s 403(b) plan. The College will contribute 5% of the employee’s salary and the employee is required to contribute 5%.

- Non-faculty, Non-Admin Plan; grade 9 and below: After one year of regular, non-temporary, employment working a minimum of 1,000 hours per year, non-administrative, non-faculty employees will be enrolled in the College’s 401(a) plan. The College currently contributes 5% of the employee’s salary. The employee cannot make a contribution to this plan.

- Supplemental Plan; all employees: Employees participating in either the College’s 403(b) or 401(a) plans may make contributions to the supplemental plan up to the maximum amount allowable by law. Employees may modify contribution amounts during the year. Employees may elect either VALIC or TIAA.

- **Long-term Disability**: Reliance Standard – Coverage is available to any employee in a regular position, working 1,560 or more hours per year. Available to employees after one year of employment in a regular, full-time position. Rates are based on the employee’s annual salary amount. The College will pay half of the premium amount if the employee elects coverage. Benefits include continuation of salary (60%) and continued contributions toward retirement plan. If coverage is not elected when initially eligible, a medical review may be required for late enrollment.

- **Long-term Care**: Genworth – Coverage is available to employees in regular non-temporary positions, and their families, extending to parents, brothers, sisters, and children. If coverage is not elected when initially eligible, a medical review may be required for late enrollment.

- **Tuition Remission Opportunities**: Benefit is available to all employees in regular full-time positions for a minimum of six months. The employee may take up to six credit hours without tuition charge at Meredith, with possible work release time for one class. Legal dependents of the employee may also be eligible for tuition remission. Please see intranet for full details.
• **Tuition Exchange Opportunities**: Additional tuition opportunities may be available for dependents of regular full-time Meredith employees through two programs; the Tuition Exchange Program and CIC-TEP. A limited number of tuition waivers are granted each year to dependents who are admitted to participating colleges and universities. Please see intranet for full details.

• **Leave Benefits**:
  
  o **Annual Leave**: Full-time staff and administrative positions earn 96 hours (12 days) of annual leave beginning with their date of employment (prorated in the first calendar year of hire) and the amount is then increased by one day every other calendar year. For example, 104 hours will be available for use in year three and four, 112 hours will be available in years five and six, 120 hours in years seven and eight, etc. The maximum annual leave amount that can be earned in a calendar year is 160 hours (20 days). Full-time employees may carry over a total of 40 hours of accrued but unused annual leave to the following calendar year. Part-time employees (working 1000+ hours) earn and may carry forward leave amounts on a prorated basis.

  o **Sick Leave**: Full-time staff and administrative positions earn 96 hours (12 days) of sick leave per calendar year. Any accrued and unused sick time will be carried forward (up to 404 hours) for a maximum balance of 500 hours. Faculty may request up to 90 days of leave due to an illness or injury. Part-time staff earn sick hours proportioned to the amount of hours worked.

  o **Personal Day**: Full-time staff, Part-time staff and administrative positions are awarded one day of personal leave per year to be used for their birthday or a personal or religious holiday.

  o **Parental Leave**:
    
    ▪ **Maternity Leave**: Full-time equivalent employees who give birth are eligible for up to six weeks paid time off. (Up to 12 weeks total time off may be requested under FMLA.)

    ▪ **Paternal Leave**: Full-time fathers / domestic partners may be eligible for up to three weeks of paid leave with up to 12 weeks off for FMLA.

    ▪ **Adoptive Leave**: Full-time adoptive parent is allowed up to three weeks of paid leave, to be taken within the first three months following the child being placed in the home. This paid
leave is in addition to any vacation or sick leave earned in accordance with the College’s sick and vacation leave policies.

- **Catastrophic Leave Program**: After one year of employment, full-time equivalent staff may elect to participate in the Catastrophic Leave Bank by making a donation of their own leave during the annual open enrollment period. In the event of a catastrophic illness that depletes their own leave time, they would then have the option of requesting additional leave from the leave bank.

- **Emergency Assistance Fund Program**: Provides assistance to eligible Full-time and Part-time employees who are experiencing a personal financial crisis and who have exhausted all other avenues for obtaining financial assistance. The program is designed to provide limited assistance and is not a loan. Funds are donated to the program through employee and non-employee generosity.

- **Paid Holidays**: The College offers an average of 15 paid holidays per year, including a week or more off for Christmas.

- **Flexible Work Schedule**: The College supports requests for work schedule modifications that enrich quality of life and help an employee meet their own unique needs. All requests will be balanced with the needs of the department, service to students and others, and the needs of coworkers.

- **Reduced Summer Schedules**: Most departments on campus also offer reduced summer schedules with offices closing at noon on Fridays. This is approved by the President on an annual basis.

- **Working on Wellness – WOW!**: Wellness programs are available to all eligible employees and include health programs, exercise classes, wellness release time, and much more.

- **Use of Campus Facilities**: Free use of tennis courts and exercise facilities during specified hours.

- **Free Parking**: Free convenient parking is provided in a secure environment.

- **Library Access**: All employees have access to the Carlyle Campbell Library.

- **Credit Union Membership**: All employees have the option of joining the Coastal Federal Credit Union and taking advantage of services provided for members.

- **Supply Store Discount**: The Campus Supply Store – A 10% discount is available on merchandise for all employees.
• **Dining Services Discount**: Belk Dining Hall - Reduced dining rates are available to all employees.

• **GoPass Program**: Employees and students can ride GoRaleigh buses fare-free by picking up a GoPass from the HR office.

• **Free Emergency Ride Home**: Want to take the bus to work? Vanpool, carpool, walk or bike? Afraid to give it a try because you might need your vehicle for an emergency? Sign up for free emergency transportation through Triangle Transit Authority.