



## SUPPORT STAFF Benefits Summary

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<b><i>Employee Health and Prescription Insurance</i></b>	<p>The institution provides eligible staff with a choice of health plans PPO Choice or PPO Select, with the employee incurring a nominal premium cost. Family members may be added to the selected plan for an additional cost.</p> <p>Prescription drug coverage is also included with the selected health plan. Prescriptions purchased from participating pharmacies are assessed a minor co-payment for a thirty-day supply. Mail-order purchases for larger supplies are also available.</p>
<b><i>Dental and Vision Plans</i></b>	<p>Voluntary employee-paid dental or vision plans are available to eligible staff. Premium costs are paid via payroll deduction.</p>
<b><i>Flexible Benefits Plan</i></b>	<p>PayFlex, the Moravian College Flexible Benefits Plan, allows staff to exclude from income premium payments associated with health, drug, dental or vision insurance. In addition, medical reimbursement accounts for uninsured medical expenses and/or day care reimbursement accounts for eligible day care expenses may be established.</p>
<b><i>Term Life Insurance</i></b>	<p>Voluntary term life insurance for employees who are less than age 65 is equivalent to 1.5 times annual salary. Upon attainment of age 65 the percentage is reduced to 65%, 40% at age 70, and 25% at age 75. The cost of this plan is shared equally between the contract holder and the institution. Voluntary supplemental life insurance is also available for the employee at their expense.</p>
<b><i>Defined Contribution Retirement Plan</i></b>	<p>Upon eligibility, the institution begins contributing to a retirement annuity administered by Teacher's Insurance and Annuity Association (TIAA) and/or College Retirement Equity Fund (CREF). The institutional contribution is based upon the stated annual salary but is in addition to this salary. Contributions continue throughout employment and earnings accumulate on a tax-deferred basis. No personal contribution is required. Vesting is immediate.</p>
<b><i>Tax-Deferred Annuity Plan</i></b> *	<p>The institution allows all employees the opportunity to supplement their retirement savings by deferring a portion of their gross salary to TIAA/CREF 403(b) tax-deferred retirement annuities. The amount that may be deferred is governed by IRS Code.</p> <p><i>* In order to participate in this plan, the employee is required to complete an online-enrollment form designating their investment allocation(s) and beneficiary preferences and a salary reduction agreement.</i></p>
<b><i>Sick Leave and Short-Term Disability</i></b>	<p>The institution provides eligible employees with a continuation of income during periods of short-term disabilities. One day of sick leave paid at 100% and one intermediate term day paid at 75% of pay accumulates during each full month of employment up to a maximum of 130 days.</p>
<b><i>Long-Term Disability</i></b>	<p>After one year of service, the institution provides fully paid, long-term disability insurance. This plan provides a continuance of 60% of the pre-disability pay beginning with the seventh month of total and permanent disability. The one-year waiting period is waived with proof of an existing Long-Term Disability policy from the previous employer.</p>

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**Holidays** The institution provides a minimum of ten (10) paid holidays plus full closure the week between Christmas and New Year's Day. The number of actual holidays will vary depending upon closure needs over the winter break. Employees working less than 12 months will only receive paid holidays in the months in which they are actively working.

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**Personal Days** The institution provides two personal days a year for each full year of service during the first fifteen years. Following the fifteenth year, the yearly allotment for each full year of service increases to three personal days.

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**Vacation Days** The institution provides up to ten vacation days during the first year of employment. During the second through fifth year of employment, ten vacation days are granted. Vacation entitlement continues to increase based upon years of employment up to twenty days a year.  
*(12 month employees)*

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**Tuition Waiver** Following the first full semester of employment, the institution provides full-tuition waiver to eligible employees and their spouses for undergraduate, accredited courses. In addition, tuition is waived for courses taken at the Seminary. Tuition is waived for courses towards certain Masters programs at the Comenius Center for the employee only. Qualified dependent children are eligible for undergraduate tuition waiver after the employee has completed two (2) years of service.

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**National Tuition Exchange** The institution is a member of Tuition Exchange, a program that enables eligible children to attend member institutions and receive in most cases, full waiver of tuition fees, and in some cases, waiver of housing costs. Due to certain rules and restrictions, children are not guaranteed a Tuition Exchange scholarship. Eligibility requirement: five years of service.

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**LVAIC Tuition Exchange** Following the first full semester of employment, waiver of tuition fees is provided to eligible employees and their spouses on a space-available basis for up to four undergraduate courses a year at member institutions of LVAIC. Member institutions include DeSales University, Cedar Crest, Lafayette and Muhlenberg Colleges, and Lehigh University.

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Further details about the plans can be obtained from the Human Resources Office of Human Resources, 1200 Main Street, Colonial Hall 3<sup>rd</sup> Floor, Bethlehem, PA 18018. The phone number is (610) 861-1528.

***This synopsis briefly summarizes the plans available to benefits eligible staff. This document is not all-inclusive, is subject to change, and does not constitute a contractual agreement.***