



Benefits for Administrative Staff

Employee Health and Prescription Insurance

The institution provides benefits eligible staff with an enrollment choice of two PPO health insurance plans with the employee incurring a nominal premium cost. Family members may be added to the selected plan for an additional cost.

Prescription drug coverage is 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.

Dental and Vision Plans

Voluntary employee-paid dental or vision plans are available to eligible staff. Premium costs are paid via payroll deduction.

Flexible Benefits Plan

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.

Term Life Insurance

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.

Defined Contribution Retirement Plan
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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.

** Moravian ministers under call may be required to remit the institutional contribution to the designated provincial church pension plan.*

Tax-Deferred Annuity Plan
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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.

** 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.*

Short-Term Disability

The institution provides one month of full pay and one month of 50% pay for short-term disabilities during the first two years of service. Duration of pay continues to increase with extended service until six (6) months of full pay. All institutional benefits continue during any period of paid disability.



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<i>Long-Term Disability</i>	After one year of service, the institution provides fully paid long-term disability insurance. This plan provides a continuance of 60% of 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.
<i>Holidays</i>	The institution guarantees a minimum of ten (10) paid holidays each year plus full closure the week between Christmas and New Year's. The number of actual holidays will vary depending 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.
<i>Vacation</i> <i>(12 month employees)</i>	The institution provides up to twenty vacation days during the first year of employment, and twenty days of vacation during all subsequent years. Administrative staff whose appointments are for less than a full year do not receive vacation. Not applicable for 10 month employees.
<i>Tuition Waiver</i>	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 for the employee only. Qualified dependent children are eligible for undergraduate tuition waiver after the employee has completed two (2) years of service.
<i>National Tuition Exchange</i>	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.
<i>LVAIC Tuition Exchange</i>	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.
<i>Administrative Leave</i>	The president may grant an unpaid leave of absence for professional education, research, and professional travel or for writing.
<i>Professional Conferences</i>	Each department and office of the institution has a budget to support attendance at professional conferences and workshops. Funds provided may not always cover full expenses.

Further details about the plans can be obtained from the Human Resources Office, 1200 Main Street, Colonial Hall 3rd 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.