

# Goucher College

## Faculty

### Group Health Insurance

Employees are eligible on the first of the month following the date of hire. Choice of 2 plans:

#### CareFirst BlueCross BlueShield HMO

- \$15 co-pay for primary care visit, \$25 co-pay for specialist visit
- 100% coverage for preventative care
- No annual deductible
- \$15/\$35/\$60 Rx co-pay
- \$300 hospital admittance co-pay
- College pays 82% of cost of premium, employee pays 18% balance

#### CareFirst BlueCross BlueShield POS

- In-network - \$20 co-pay for primary care, \$20 co-pay for specialist visit
- 100% coverage for preventative care
- 90% in-network coinsurance after \$250 hospital admittance co-pay
- No in-network annual deductible
- Out-of-network - \$1,000/\$2,000 annual deductible, 40% coinsurance for most services
- \$15/\$35/\$60 Rx co-pay
- College pays 56% of cost of Individual premium, employee pays 44% balance; College pays 52% of cost all other coverage tiers, employee pays 48% balance

*Employees' spouses, domestic partners, and dependent children are eligible for coverage on the same basis. Please see the reverse side for Supplemental Benefits.*

### Long Term Disability Insurance

- Paid in full by the College
- After 6 months of total disability, pays for continuation of salary and retirement premiums until age 65 or the termination of the disability
- Benefit amounts to 60% of annual salary at time of disability
- The maximum amount of benefit is \$10,000 per month

This insurance is not in effect the first year of employment, except for employees who, within three months prior to their employment, were insured through their previous employer under a group policy providing total disability and insurance benefits.

### Life Insurance

Employees are eligible on the first of the month following 60 days of employment.

- Paid in full by the College
- Benefit amount of one times annual salary

### Retirement Benefits

Full-time employees are required to participate in the TIAA-CREF plan of the College beginning with their first year of appointment; if they were employed full-time by a higher education institution for the 12-month period immediately preceding their appointment at Goucher. Employees that do not meet the above criteria are required to participate beginning with their second year of appointment.

A 5% reduction of an employee's monthly salary is matched by a 5% contribution from the College. Employees are fully vested immediately.

### Tuition Remission/Undergraduate Programs

- Full-time employees and their spouses/domestic partners are eligible to take up to 2 courses per semester, tuition free, after 24 months of service with the College.
- Dependent children of full-time employees with 24 months of service are eligible to take courses at the College free, on a full- or part-time basis, once entrance requirements of the College are met.
- A tuition exchange program is also available to dependent children of full-time employees who have a minimum of 5 years of continuous full-time service with the College.
- Full-time employees are eligible to take up to 6 credits per semester in the M.Ed. and MAT graduate programs.
- Full-time employees with a minimum of 2 years service may be eligible for graduate tuition remission for courses taken outside of Goucher College (*benefit currently unavailable*).

### Employee Assistance Program (EAP)

The EAP is a program designed to help you and your family members deal with personal problems such as stress, marital difficulties, drug and alcohol abuse, child discipline, legal issues, etc. Plan benefits include complete confidentiality and 6 free visits per event, per family member.