

Calvin College Faculty Benefits Overview

Calvin College Introduction

This benefits overview provides a reference to other sources for more detail. Eligibility for each benefit below is based on appointment type and is determined by Human Resources at the time of initial appointment.

Health and Dental Insurance

The college offers a choice of two health insurance plans through Priority Health. Appointed faculty with teaching loads of 0.50 FTE or greater are offered a choice of an HMO (health maintenance organization) or a POS (point of service) plan. Both plans include a prescription drug program. The college also offers dental coverage through Delta Dental to faculty with teaching loads of 0.50 FTE or greater. Dental coverage may be elected with or without medical and prescription coverage. Each year the college determines the percentage of premium share that faculty contribute through a pre-tax payroll deduction. Appointed faculty members with less than full-time loads are responsible for an additional prorated premium share based on their less than full-time workload.

Flexible Spending

All full-time and regular reduced load faculty members are eligible to participate in the Flexible Spending Account Program which provides a means for paying for unreimbursed medical and eligible dependent care expenses with pre-tax dollars.

Holidays

Twelve paid holidays are determined by the college each year. The specific holidays and dates are posted prior to the academic year.

Retirement Plan

Upon meeting the eligibility requirements which are available in Human Resources, the college enrolls all faculty members with teaching loads of 0.50 FTE or greater, in the TIAA-CREF (Teachers Insurance and Annuity Association & College Retirement Equity Fund) retirement plan. Once eligible, the college contributes an amount equal to 10% of salary to the enrolled faculty member's contract. The faculty member has opportunities to divert additional funds into a variety of supplemental retirement plans (403(b) plans.)

Long-term Disability Insurance

The college enrolls all appointed faculty members with teaching loads of 0.50 FTE or greater in a long-term disability insurance program effective the first day of the calendar month after 30 days of service. The long-term disability plan pays up to 60% of pre-disability earnings following a 180-day waiting period.

Life Insurance

The college provides all appointed faculty members with teaching loads of 0.375 FTE or greater with life insurance in the amount of two-times salary, with a maximum benefit of \$100,000. This policy also includes a \$4,000 benefit in the case of a spouse's death and a \$2,000 benefit in the case of a dependent child's death.

Family and Medical Leave

The college provides faculty members job-protected unpaid leave for certain family and medical reasons. Faculty members who have worked for the college for at least 12 months and with a teaching load of 0.60 FTE or greater during the previous 12 months of employment are eligible. Faculty members must provide a physician's statement regarding the probable duration and necessity of the leave. Leaves of absence under this policy shall be administered and provided for in a manner consistent with the Family and Medical Leave Act of 1993 and its published regulations.

Maternity Leave

A faculty member taking maternity leave is entitled to up to 12 weeks leave as outlined in the Family and Medical Leave Act. The college designates up to 6 weeks of the FMLA leave for maternity taken under the policy as paid maternity leave with the balance of the leave being unpaid. Faculty members must provide a physician's statement regarding the probable duration and necessity of the leave in order to receive pay.

Adoption Benefit

The college provides an adoption benefit to all appointed faculty members with teaching loads of 0.50 FTE or greater. Eligible faculty members who are regularly scheduled to work less than full-time are eligible for reimbursement on a pro-rated basis. The amount of reimbursement is set annually.

Educational Benefits

Faculty Tuition Waiver

Faculty members are entitled to two free college and/or Calvin Theological Seminary courses per academic year—normally one per semester. These free courses do not transfer from one academic year to the next and cannot be redeemed after a faculty member's employment with Calvin College is terminated. Faculty members appointed to a reduced load position accumulate free courses at the rate of one course for every 4 courses taught.

Spouse Tuition Waiver

The spouse of a full-time college faculty member can audit, without charge, college courses (excluding laboratory courses, workshop courses, Calvin Theological Seminary courses, and courses in the applied arts). A waiver of one-half tuition is granted to the spouse of a full-time faculty member who takes a college course for credit, provided the spouse registers for the course during the late registration period. This partial waiver is limited to one course per semester.

Dependent Tuition Waiver

The Calvin College Dependent Tuition Waiver is available to all appointed faculty with teaching loads of 0.75 FTE (0.50 FTE for tenured faculty) or greater whose dependent children up to age 24 enroll at and attend Calvin. The program provides a waiver of up to 80% of tuition and is available to faculty members only during the years of employment. Immediate eligibility for this waiver is based on appointment type and is determined at the time of initial appointment.

K-12 Tuition

Faculty members with teaching loads of 0.50 FTE or greater with children in Christian elementary and secondary schools (grades K-12) are provided with grants in the amount of 20% of the school's full tuition cost (not to exceed the highest tuition rate charged by area GRCS schools) for each child. In addition, faculty members may apply for additional grant-in-aid. Faculty members are immediately eligible for this benefit.

Relocation Allowance

Calvin provides a range of coverage for moving expenses depending on the nature of the faculty appointment. The College will select the carrier(s) to be used. The exact benefit is documented in the current Moving Policy which is available from Human Resources.

Please contact the Human Resources Office with any questions.

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