

Your Teachers College Benefits Package

The college provides a comprehensive benefits package designed to best meet the needs of you and your family.

Eligibility information: Full-time employees who work a minimum of 35 hours per week are eligible for the college benefits package. The following chart illustrates which benefits are available to you, and when those benefits begin and end.

Benefit	Who Pays	When Benefit Begins	When Benefit Ends
Medical	You and The College	First of the month following 30 days of employment	Last day of the month in which you terminate employment or in which a family status change occurs
Dental	You and The College	First of the month following 30 days of employment	Last day of the month in which you terminate employment or in which a family status change occurs
Vision	You and The College	First of the month following 30 days of employment	Last day of the month in which you terminate employment or in which a family status change occurs
Basic Term Life Insurance	The College	First of the month following 30 days of employment	Last day of the month in which you terminate employment
Basic Accidental Death & Dismemberment Insurance	The College	First of the month following 30 days of employment	Last day of the month in which you terminate employment
Supplemental Life Insurance	You	First of the month following 30 days of employment	Last day of the month in which you terminate employment
Supplemental Accidental Death & Dismemberment Insurance	You	First of the month following 30 days of employment	Last day of the month in which you terminate employment
Short-Term Disability	You and The College	Immediately upon date of employment	Four weeks after last day of employment
Long-Term Disability	You and The College	After six months of Short-Term Disability	Last day of employment
Health & Dependent Care Flexible Spending Accounts	You	First of the month following 30 days of employment	Date you terminate employment or in which a family status change occurs
403(B) Retirement Plan	You and The College	Two years after hire, upon application. Waiver available for employees with 24 months full-time experience in non-profit directly prior to TC	Contributions end with your last paycheck

Changes to Your Benefit Elections

Whenever you have a life status change, you can add or remove yourself or your family members from your applicable College benefits plans. These changes are only valid for medical, vision, dental, optional life insurance, optional accidental death & dismemberment insurance and flexible spending accounts.

Life status changes include:

- Marriage, divorce, legal separation or annulment
- Birth, adoption or placement for adoption of an eligible child

- Death of your spouse or covered child
- Change in your spouse's work status that affects his or her benefits-eligibility
- Change in your work status that affects your benefits-eligibility
- Change in dependent status (i.e., dependent child reaches age limit)

You must notify Human Resources within 30 days of the change. If you miss this deadline, you can only change your benefit elections during the next benefits open enrollment period.