



SUMMARY OF BENEFITS FOR ELIGIBLE EMPLOYEES

Benefits eligibility is determined based on employee classification and standard scheduled hours. Full-time employees are eligible for all of the benefits in this summary. Benefits for part-time employee are limited to paid time off unless their standard scheduled hours exceed 30. Part-time employees whose standard hours exceed 30 hours are eligible for certain benefits described in this summary.

HEALTH INSURANCE

Clark University offers eligible employees whose standard hours are 30 hours or more four choices of health plans through Harvard Pilgrim Health Care and makes contributions towards both individual and family plans. Current year premium rates and benefit plan designs may be found on the [Health Insurance Plan Comparison and Rate Chart](#) document located on the [Office of Human Resources website](#) in the Benefits Forms area of the Documents and Forms section.

Eligibility starts on the first of the month following the date of hire unless the date of hire is the first of the month or the first work day of the month, in which case eligibility is immediate.

Employee cost per month effective January 1 of the year to December 31 is listed in the comparison and rate chart, cost varies depending on the plan and coverage selected.

DENTAL INSURANCE

Clark University offers eligible employees whose standard schedules are 30 hours or more dental insurance through Blue Cross Blue Shield.

Eligibility starts on the first of the month following the date of hire unless the date of hire is the first of the month or the first work day of the month in which case eligibility is immediate.

Employee cost per month effective January 1 of the year to December 31 is listed in the comparison and rate chart, cost varies depending on the plan and coverage selected.

FLEXIBLE SPENDING ACCOUNTS (FSA)

The University provides eligible employees whose standard schedule hour are 17.5 hours or more (at no cost to the employee) the opportunity to set aside a portion of their salary on a pre-tax basis to be used to pay for qualified health care and/or dependent care expenses.

Eligibility starts on the first of the month following the date of hire unless the date of hire is the first of the month or the first work day of the month, in which case eligibility is immediate.

A debit card with the annual amount elected will be provided by the vendor.

Participation in the FSA program requires employees to complete a new election form each year during the annual open enrollment period.



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UNIVERSITY RETIREMENT PLAN – 403(b) Defined Contribution Plan

Vendor choices: TIAA or Fidelity

This is a voluntary tax-deferred retirement plan. Employees may join the first of any month and must contribute 5% of their salary.

There is a 2-year wait before employees working 1000 or more hours per year are eligible for the University's 10% contribution to this plan. However, the mandatory two-year waiting period for new employees to enroll in Clark University's retirement plan is waived for those with two years of continuous service in a non-student, benefit eligible, position at any institution of higher education. Documentation on the dates of employment from the previous employer is required.

To contribute more than 5% of the salary, employees may enroll in Clark's Supplemental Tax-Deferred Retirement Plan (SRA).

Universal availability allows employees that are not eligible to participate in the Defined Contribution Plan (RA) and receive the University's 10% contribution to participate in the Supplemental Tax-Deferred Retirement Plan (SRA).

GROUP LIFE INSURANCE

Full time employees are covered by the University's group life insurance valued at two times their base annual salary, rounded to the next highest thousand and the University assumes the entire cost of this benefit. For additional details, please refer to the [Life Insurance Summary of Benefits](#)

Eligibility starts on the first of the month following the date of hire unless the date of hire is the first of the month or the first work day of the month in which case eligibility is immediate.

LONG-TERM DISABILITY INSURANCE (LTD)

Full time employees are covered by the University's LTD benefit that pays approximately 60% of the employee's monthly base salary if the employee is totally disabled for a continuous period of six months or longer (less any amount received from Social Security or Worker's Compensation) and is provided, at no cost, to the employee.

Eligibility starts on the first of the month following the date of hire unless the date of hire is the first of the month or the first work day of the month in which case eligibility is immediate.

If the employee is participating in the University's retirement plan at the time of total disability, they will continue to receive a contribution by the University while collecting disability income (up to age 65).

For additional details please refer to the Long-Term Disability plan [Summary of Benefits](#)

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Paid Time –Off

Paid time-off accruals vary depending on employee classification. Full descriptions of the paid time-off benefit can be found in the corresponding employee manual:

Administration and Staff see Section 2, page 23 of the benefits handbook:

[Admin and Staff Benefits Handbook](#)

Facilities Management see Section 2, page 21 of the benefits handbook:

[Facilities Management Handbook](#)

University Police please reference the Collective Bargaining Agreement:

TUITION PROGRAMS (benefits apply to employees hired after June 1, 1996)

1. SCHOOL OF PROFESSIONAL STUDIES

[Staff Member](#): Effective the semester following employment, full-time employees may take two undergraduate courses per semester, or one graduate course per semester in the School of Professional Studies, full tuition waived. [Spouse/Child](#): In addition, after one year of employment, either the spouse or one child may take one undergraduate or one graduate course per semester with Clark paying \$500 toward tuition.

2. SCHOOL OF MANAGEMENT (SOM)

[Staff Member](#): Effective the semester following employment, full-time employees may take two (2) courses per semester, pending acceptance through the SOM admissions process. [Spouse/Child](#): After one year of full-time employment, either the spouse or one child may take one course per semester with a \$1,000 waiver (\$500 waiver for 7-week course), pending acceptance through the admissions process.

3. UNDERGRADUATE TUITION FOR DEPENDENT CHILDREN

After three years of full-time employment, full-time employees dependent children under age 24 who are matriculating toward an undergraduate degree, may attend the University's day undergraduate college (pending acceptance through the admissions process) or School of Professional Studies, full or part-time, with tuition cost waived for up to 36 courses or an earned degree, whichever comes first.

Additional information to include plan descriptions, disclosure notices, and enrollment forms are available on the [Office of Human Resources](#) website.



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FACULTY SABBATICAL LEAVES

Full time Tenure Track Faculty members may be granted a pre-tenure sabbatical leave after completing 6 semesters (generally three years) of full-time service, on the Clark faculty, at the rank of Assistant Professor or higher. If approved, a pre-tenure sabbatical is generally for one semester only at full pay.

Full time Tenured Faculty members may be granted a post-tenure sabbatical based on the following formula: (1) every semester of full time service at Clark at the rank of Assistant Professor or higher counts as one unit of sabbatical eligibility; (2) a faculty member who has accrued 6 units of sabbatical eligibility (generally 3 years) may be granted a one semester sabbatical leave at 80% salary and benefits; (3) or a faculty member who has accrued 12 units of sabbatical eligibility (generally 6 years) may be granted a sabbatical for either one semester at full pay, or two semesters at 80% salary and benefits.

For additional details on Sabbatical Leaves and other unique faculty benefits please refer to the [Benefits Manual for Full time Faculty](#)

Please contact the Office of Human Resources if you have questions about benefits, 508-793-7294 or HR@clarku.edu. The University retains the right to modify or discontinue any of these benefits at any time, with or without individual notice.