



## 2026 Benefits Package

(Effective 1/1/2026 thru 12/31/2026)

**Funding of Your Benefits through the PlanSource online benefits enrollment system**

The 2026 annual Defined Contribution amounts provided to you by Saint Joseph's College include:

Single EE	\$9,201
With Spouse/LDA	\$18,397
With Child(ren)	\$15,135
Family/LDA	\$18,619
Waive: No Medical	\$ 500

Harvard Pilgrim	Medical Insurance (888-333-4742)	Consumer Health Solutions	Dependent Care Flexible Spending Account (877) 230-8650
Delta Dental	Dental Insurance (800-832-5700)	Consumer Health Solutions	Medical Flexible Spending Account (877) 230-8650
Delta Vision	Vision Insurance (866-723-0513)	Consumer Health Solutions	Health Savings Account (877) 230-8650
Lincoln Financial	Employer-Paid (\$25K) Life Insurance (800-423-2765)	MetLife Legal	Legal Plans (833-214-4172)
Lincoln Financial	Employer-Paid (\$25K) AD&D Insurance (800-423-2765)	ID Watchdog	Identity Theft Protection (800-970-5182)
Lincoln Financial	Employee Supplemental Life Insurance (800-423-2765)	Unum	Accident Insurance (866-679-3054)
Lincoln Financial	Spouse Life Insurance (800-423-2765)	Unum	Critical Illness Insurance (866-679-3054)
Lincoln Financial	Child Life Insurance (800-423-2765)	Unum	Spouse Critical Illness Insurance (866-679-3054)
Lincoln Financial	Long Term Disability (800-423-2765)	Unum	Hospital Indemnity Insurance (866-679-3054)
Guidance Resources	Employee Assistance Program - with Lincoln (EAP) (888-628-4824)	Nationwide	Pet Insurance (888-899-4874)

**Benefit Plan Eligibility on the Exchange**

- Employees who work 30 or more hours per week are eligible for the defined contribution and any of the benefits offered on the exchange.
- Employees who work 24 - 29 hours per week are eligible for any of the benefits offered on the exchange with no defined contribution.
- Employees working less than 24 hours per week are not eligible for any benefits offered on the exchange.



## **Additional Benefit Offerings**

### **Time Off**

- Earned Time (Regular Full-time Staff, Regular Part-time Staff and 12M Faculty)
- Maine Earned Paid Leave (employees eligible based on defined Maine law)
- Paid Holidays (Regular Full-time Staff, Regular Part-time Staff and 12M Faculty)

### **Wellness**

- Employee Assistance Program (All Employees)
- Health & Wellness Programs (All Employees)
- Four Hours Paid Time for Routine Preventive Services (Regular Full-time Hourly Staff)

### **Leaves**

- Long Term Illness (Regular Full-time Staff and 12M Faculty)
- Short Term Medical Leave (Full-time Faculty)

### **Education**

- Tuition Remission (Regular Full-time Staff and Faculty)
- Tuition Exchange (Regular Full-time Staff and Faculty)
- Educational Assistance Benefit Plan (Full-time Faculty)
- Tuition Remission Part-time Nursing Clinical Faculty

### **Group Discount Insurance**

- Personal Lines of Insurance (All Employees)

### **Retirement:**

- 403(b) Retirement Savings Plan
  - Discretionary College Contribution (Regular Full-time)
  - Individual Contribution (All Employees)