

BENEFITS INTRODUCTION

Every year, MCAD assesses the current benefits package to ensure that it remains competitive with similar organizations while also taking into account MCAD's resources.

All statements of coverage are subject to the terms, conditions, restrictions, and other eligibility requirements set forth in the plan documents, which are the final word in terms of eligibility and coverage.

Benefits are subject to change or elimination at any time, within the sole discretion of MCAD, without prior notice to employees. Additionally, insurance carriers, premium amounts, eligibility requirements, and administrative procedures may be changed. This statement is true of all benefits, whether or not this information appears on specific written communications regarding benefits.

BENEFITS ELIGIBILITY

Benefits eligibility depends on employment type. Employment types are as follows:

- **BENEFITED STAFF:** Employees that work no less than 30 hours per week and are eligible for the majority of options available in the employee benefit package.
- **PART-TIME LIMITED BENEFITED STAFF:** Employees that work between 20-29 hours and are eligible for select benefit options.
- **NON-BENEFITED EMPLOYEES:** Employees that work fewer than 20 hours per week and do not meet the criteria to receive benefits. This group typically includes Online Adjunct Faculty, CE Instructors, Casual labor and other part-time employees.
- **STUDENT WORKERS:** Students who are actively pursuing undergraduate or MFA degrees. Students remain in this classification until completion of their degree or who have separated from the pursuit of their education.
- **TEMPORARY OR CASUAL LABOR:** Hired for a limited time for a specific project that has a defined end date or are regularly scheduled for less than an average of 20 hours per week.

Benefits may change over time. If there is a conflict between the summary and any other benefit plan or other documentation, please refer to the most updated information on the HR Intranet page. The Plan documents and insurance policies will supersede any description in this Handbook. For more information and details about these benefits, please refer to the MCAD Benefits Guide or contact HR.

AVAILABLE BENEFIT	FULL TIME (30+ HRS)	PART TIME LIMITED (20–29 HRS)	NON-BENEFITED (<20 HRS)
Health Insurance	Y	N	N
Dental Insurance	Y	N	N
Vision Insurance	Y	N	N
Flexible Spending Plan (Medical or Dependent Care)/Health Saving Plan	Y	N	N
Life Insurance (Employer Paid and Voluntary)	Y	N	N
Disability Insurance (Short Term and Long Term)	Y	N	N
Voluntary & Supplementary Benefits	Y	Y	N
403(b) Plan*	Y	Y	N
SRA Plan	Y	Y	Y
Roth Plan	Y	Y	Y
Tuition Benefits	Y	N	N
Sick and Safe Time	Y	Y	Y
MN Paid Family & Medical Leave(MNPFML)**	Y	Y	Y
Paid Extended Illness and Family Leave (PEIFL)~	Y	N	N

Volunteer Time Off	Y	N	N
Paid Holidays	Y	N	N
Vacation Time (Accrued)	Y	N	N
Personal Days~~	Y	Y	N
Transit Benefits	Y	Y	N
Bicycle Benefits	Y	Y	N

* 403(b) plan eligibility is contingent on two (2) years of 1,000 hours of service and/or submission of previous work experience which qualifies for a waiver of this waiting period.

** Minnesota employees are eligible for MNPFML after 90 consecutive days of work and \$3500 earnings in the state.

~ PEIFL benefit is contingent on FMLA eligibility.

~~ Full-time staff will receive up to two (2) personal days, and part-time staff will receive up to five (5) personal days.