

**Full Time Staff  
Benefit Summary  
(FYR 2009)  
Effective 7/1/08 (HRA)**

**A. School Employees Retirement System –** 10% from employee's check before taxes  
14% Terra contributes

Employee becomes vested after five (5) years of service for pension and disability insurance.

Full-time employees may be eligible to elect an ARP instead of State Retirement System.

**B. Term Life Insurance -** Upon completion of application, each staff member will be provided with term life insurance coverage equal to double the staff member's salary rounded to the next highest \$1,000. The maximum amount shall be \$125,000.

**C. Accidental Death and Dismemberment Insurance -** Accidental death and dismemberment insurance coverage will be provided in coverage equal to double the staff member's salary rounded to the next highest \$1,000. The maximum amount shall be \$125,000.

**D. Health Insurance -** Upon initial employment, each staff member and his/her family may enroll in and receive health insurance coverage. Terra will pay eighty-eight percent (88%) of the single, single +1, or family coverage premium. Current monthly amounts are:

Type of Coverage	Total Premium	88% Paid by College	12% Paid by Employee	Per Pay
Single	539.37	474.65	64.72	32.36
Single +1	1,240.52	1,091.66	148.86	74.43
Family	1,510.21	1,328.98	181.23	90.61

**E. Dental Insurance -** Upon initial employment, each staff member and his/her family may enroll in dental insurance coverage. The College will pay the 88% of the cost of single coverage for dental insurance. Additional costs for spouse or family coverage shall be paid fully by the employee. Current monthly amounts are:

Type of Coverage	Total Premium	Paid by College	Paid by Employee	Per Pay
Single	29.95	26.36	3.59	1.80
Single +1	68.88	26.36	42.52	21.26
Family	83.86	26.36	57.50	28.75

**F. Optional Insurance Programs -** Terra offers other optional insurance programs (AFLAC). These are administered through various companies and paying the premiums is the sole responsibility of the employee. The premiums can be payroll deducted.

**G. Optional Payroll Deduction Programs -** Terra offers several optional tax-deferred programs to help the employee save. Programs include; Annuity Programs, 403b, Mutual Funds, Flexible Spending Account, and Ohio Public Deferred Compensation.

**H. Fee Waiver -** Full-time staff, their dependent natural and legally adopted children and step-children, and the staff member's spouse, may enroll in credit courses at the College without a tuition charge. The Staff who enroll in a course must obtain approval of their Director prior to the beginning of the semester in which the course is to be taken. Staff will be permitted to enroll only on a space available basis, and enrollment cannot interfere with the staff member's professional responsibilities.