



COE COLLEGE

BENEFITS SUMMARY

- Full-time employment defined as working 30 hours per week or greater.
- Insurance benefits effective the first of the month following first day of employment.
- Plan rates listed are for semi-monthly payroll Jan-Dec 2026.

Medical Insurance (Wellmark BC/BS)

	Iowa Residents BLUE CHOICE	Iowa Residents HDHP
Deductible	\$1500/\$3000	\$3200/\$6000
Out of Pocket Max	\$3000/\$6000	\$6000/\$12000
Single Plan Rate	\$ 34.50/semi-monthly	\$ 35.00/semi-monthly
Employee +1 Rate	\$ 182.39/semi-monthly	\$ 185.03/semi-monthly
Family Plan Rate	\$ 214.00/semi-monthly	\$ 214.00/semi-monthly
		*plus \$500/\$1000 employer contribution

Dental Insurance (Delta Dental)

Single Plan Employee Rate	\$ 4.60/semi-monthly
Employee +1 Employee Rate	\$ 25.19/semi-monthly
Family Plan Employee Rate	\$ 32.00/semi-monthly

Vision Insurance (Delta Vision)

Single Plan Employee Rate	\$ 3.45/semi-monthly
Employee +1 Plan Employee Rate	\$ 6.57/semi-monthly
Family Plan Employee Rate	\$ 9.20/semi-monthly

Life & AD&D Insurance (Reliance Standard Life)

- Equal to base salary rounded to the nearest thousand
- Employer paid benefit for all eligible full time employees
- Voluntary Supplemental life insurance available. Employee paid at group rate

Long Term Disability Insurance (Reliance Standard Life)

- Waiting Period is 180 days/Six months
- Coverage 60% of employee's basic monthly earnings, up to a maximum of \$8,000
- Employer paid benefit for all full-time eligible employees

Pet Programs (Pet Benefit Solutions)

- PetPlus Product and Rx Discount Plan. Cost determined by number of pets
- Pet Assure Veterinary Discount Plan. Cost determined by number of pets
- Pet Best Pet Health Insurance. Employees are provided individual quote and make payment directly to carrier

Legal Services (ARAG)

- Ultimate Advisor \$ 8.50/semi-monthly
- Ultimate Advisor Plus \$11.63/semi-monthly

Flexible Spending Accounts and Health Savings Account (Transamerica)

- Medical Expense and Dependent Care Reimbursement Program
- Set aside pretax income for qualifying medical and dependent care expenses

TIAA Retirement 403 (b)Plan

- Fulltime and part time employees are eligible to make contributions: Pre-tax or Roth
- Employee 3% contribution required for employer match
- 1 year waiting period for employer match or verification of employed by higher education during the previous 12 months and 1,000 work hours

Tuition Exemption

- Full-tuition exemption for regular credit courses offered by Coe College
- If degree seeking, must be accepted by Coe College, and coursework/schedule is approved by supervisor
- Eligible spouses receive a 50% tuition reduction
- Full-tuition exemption at Coe College for dependent children of eligible employees
- Dependent children of Coe employees may be eligible for Tuition Exchange among the ACM (Associated Colleges of the Midwest Consortium)
- Dependent children of eligible Coe employees may be eligible for tuition discount/exemption in participation with Tuition Exchange, Inc., a national tuition exchange program

Other Coe Benefits

- Use of athletic facilities at no cost, including fitness classes
- Entrance to Coe events, programs and athletic events at faculty/staff cost (often free)
- Free parking

Employee Assistance Program (EAP)

- EAP provides a variety of counseling, consultations, resources and coaching benefits for you and your family members. Your EAP benefits are cost-free to you, confidential, and available 24/7/365

Paid Leave: (pro-rated for employees averaging less than 40 hrs./week)

- Vacation
- Holiday pay
- Sick leave
- Bereavement Leave

This is a summary of benefits. The College reserves the right to change policies and regulations governing all employee benefits, and all benefits are subject to eligibility and policies outlined in the staff handbook. All benefits are payroll deducted except Pet Best Pet Health Insurance.