



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:

- Full-time and part-time employees are eligible to make contributions
- 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