

**BENEFIT SUMMARY GUIDE**  
**(for employees scheduled to work less than 1000 hours within a calendar year)**

BENEFIT	CARRIER/PRODUCT	FEATURES/COVERAGE	ELIGIBILITY	COST
<b>Tax Sheltered Annuity(SRA)</b> <a href="http://www.tiaa-cref.org">http://www.tiaa-cref.org</a>  <a href="http://www.fidelity.com">http://www.fidelity.com</a>	TIAA-CREF  Fidelity Investments	<a href="#">Summary Plan Description</a>	First of the month after completion of enrollment forms	Paid in full by the employee
<b>Employee Assistance Plan</b> <a href="http://benefits.lifewatch-eap.com">http://benefits.lifewatch-eap.com</a>	LifeWatch EAP	Confidential counseling and referral services/resources for employee or members of the employee's household.	Immediately	Paid in full by the University
<b>Paid Time Off</b>	Vacation	Varies by employee classification /Yrs of service. Pro-rated share of full-time accruals.	Immediately	
	Sick Time/Salary Continuation Program	Provided to prevent financial loss due to illness – annual accrual equivalent to pro-rated share of full time accruals which vary by employee classification	Immediately	
	Holidays	Varies by employee classification – outlined in the Employee Handbook and/or applicable Collective Bargaining Agreement	Immediately	
	Personal Days	Varies by employee classification – outlined in the Employee Handbook and/or applicable Collective Bargaining Agreement	Immediately	
<b>Other Service/Benefits</b>	MetPay – Metropolitan Auto/Home Insurance	Pay for Auto and Home Insurance through direct payroll deduction and receive discounted rates	Immediately	Paid in full by the employee
	United States Savings Bonds	Purchase both EE or I Series Savings Bonds through direct payroll deduction	Immediately	Paid in full by the employee
	Elizabeth and Malcolm Chace Athletic and Wellness Center	Free Employee membership to fitness center.	Immediately	

**Important Note:** This is a benefits summary and is not intended to provide a complete plan description. If there is any difference between the information in this summary and the plan documents, the plan documents will govern. Bryant University reserves the right to modify, amend or terminate benefit plans at any time subject to applicable law.

**In some cases, Collective Bargaining Agreements may alter or modify personnel policies and benefits described herein. In these cases, the applicable provisions of the current Collective Bargaining Agreements in coordination with the plan documents will prevail.**

Benefits enrollment is not automatic. Appropriate enrollment application forms must be completed and submitted for coverage to take effect.