

LUTHER COLLEGE



ABOUT LUTHER

Located in the vibrant town of Decorah in northeastern Iowa, Luther College is an undergraduate liberal arts college affiliated with the Lutheran Church (ELCA). Luther is a place where students can learn actively, live purposefully, and lead courageously for a lifetime of impact. We invite you to be a part of our community!

ACADEMIC EXCELLENCE

Ranked among the nation's top liberal arts colleges, Luther is a Phi Beta Kappa campus nationally recognized for its engaging Paideia program, the number of students awarded prestigious Rhodes and Fulbright scholarships, and the percentage of students who study abroad.

BEYOND THE CLASSROOM

Luther's 7,800 students are highly engaged in campus life. More than 25 percent of them compete in one or more of the college's 79 intercollegiate sports. Luther has one of the largest undergraduate music programs in the nation, involving more than one-third of the student body. Student involvement is also evident in more than 80 student organizations.

SUSTAINABLE PRACTICES

Luther is a leader in environmental sustainability. Green campus operations, partnerships with local businesses, and academic courses that incorporate sustainability have earned Luther a number of environmental leadership awards including a Top 70 national ranking on the Association for the Advancement of Sustainability in Higher Education (AASHE) Sustainable Campus Index.

DECORAH, IOWA

Luther College's central campus, located in the vibrant town of Decorah in northeastern Iowa, is situated on nearly 200 acres of limestone bluff country and is surrounded 800 additional acres of natural areas that include woodlands, floodplains, prairies, marshes, and the Upper Iowa River.

The campus flows into Decorah, population, a warm and vibrant town of ~8000 that offers plentiful outdoor recreation, a charming downtown with numerous restaurants, coffeehouses, and craft breweries, a variety of shops including a food co-op and an independent bookstore, and a nationally recognized museum of Norwegian-American culture.

WORK AT LUTHER

Luther College offers an excellent benefit package including competitive health insurance premiums, generous retirement contribution, short- and long-term disability, life insurance, tuition benefits for employee, spouse and dependents, and an expansive paid time off program.

For more information about working at Luther, and to view and apply for open positions, please visit www.luther.edu/offices/hr/careers.



2025 Employee Benefits

Luther College offers a robust benefit program to eligible employees. This benefit package is designed to support you during your time as an employee and to encourage you to be an active participant in our campus life.

Health, Vision, and Dental Benefits

Luther College offers two self-funded medical plans to its employees: a “traditional” PPO plan and a High-Deductible Health Plan (HDHP). Both plans use [United Healthcare’s Choice Plus Network](#) of healthcare providers nationwide. You can elect coverage for yourself, yourself and one immediate family member, or yourself and your immediate family. Health coverage includes vision benefits.

HEALTH PREMIUMS	Single Coverage			Employee+1			Family		
	Tier A	Tier B	Tier C	Tier A	Tier B	Tier C	Tier A	Tier B	Tier C
Traditional Plan	\$122	\$150	\$186	\$310	\$446	\$565	\$393	\$546	\$691
HDHP w/ HSA	\$98	\$125	\$161	\$266	\$402	\$521	\$322	\$475	\$620

Luther offers a self-funded dental insurance plan through Delta Dental of Iowa. Employee dental premiums are \$39/month for single coverage or \$84/month for family coverage.

Retirement Plan

The college sponsors a 403(b) retirement plan to assist employees in setting aside funds to meet their individual retirement needs. Upon hire, employees may contribute a percentage of their gross income each paycheck on either a pre-tax or post-tax (“Roth”) basis. The plan offers a menu of approximately 20 investment options you can choose from to determine how your money will grow.

To encourage employees to participate in this plan Luther offers an employer contribution. If you contribute at least 3% of your gross income then Luther will make a 5% employer contribution. Employer contributions are subject to a two-year vesting period.

Life and Accidental Death Insurance

As an employee, Luther will pay for basic life and accidental death & dismemberment insurance equal to two times your annual base salary, up to a maximum benefit of \$275,000 each. Luther pays the full premium for this benefit. Optional supplemental life insurance coverage is also available.

Tuition Benefit

Luther offers tuition benefits in three different forms:

- Employees and immediate family members are entitled to take up to one course each semester, for credit, free of charge, up to a maximum of 8 credits per year.
- Employee spouses and children who enroll at Luther College full-time receive a 90% tuition waiver as commuter students or a 100% tuition waiver as residential students.
- Employee children receive various tuition waivers to attend college at schools participating in the [Network of ELCA Colleges and Universities \(NECU\)](#) tuition exchange program, the [Associated Colleges of the Midwest \(ACM\) Tuition Remission Exchange Program](#), or the national [Tuition Exchange](#) program.

Holidays, Paid Time Off, and Leaves

Luther College strives to provide a healthy work-life balance for its employees and provides a number of paid time off and leave programs to support that goal.

- **Holidays.** Our paid holiday calendar includes 2+ days around Thanksgiving, Christmas Eve through New Year's Day, Good Friday, Memorial Day, Juneteenth, and Independence Day.
- **Paid Time Off (PTO).** As a new staff employee, you will earn paid time off at a rate of 6 weeks PTO per full calendar year worked (PTO accruals are pro-rated for part-time employees). Paid time off is intended to be flexible and can be used for sick time, personal time, vacation time, or for other leaves. PTO accrual rates increase at 5 and 10 years of service. PTO never expires, you can accumulate up to 360 hours of PTO, and PTO balance is paid out at 50% at termination of employment. Faculty are not eligible for PTO.

Leaves. Luther offers a number of other leave programs, including family and medical leave, limited disability leave, parental leave (six weeks paid to either new mothers or new fathers for natural birth or adoption), funeral leave, and more.

Campus Benefits

We encourage you to participate in our community of faith and learning!

- You are welcome to attend a wide range of educational, artistic, and cultural events on campus, either free or with an employee discount, including: the [distinguished lecture series](#), [Christmas at Luther](#) and other [music ensemble performances](#), the [Center Stage Series](#), events and book groups sponsored by the [Center for Ethics and Public Engagement](#), [Sustainability](#) events, and much more!
- Employees may patronize [Preus Library](#), with borrowing privileges, interlibrary loan, free online New York Times subscription, and a cornucopia of other resources.
- You will have access to our athletics facilities, including the [Legends Fitness for Life Center](#), the [Naslund Sports and Recreation Center](#), the [Aquatics Center](#), the outdoor track at [Carlson Stadium](#), tennis and racquetball courts, and the [cross-country course](#). You may attend all on-campus athletics events free of charge.
- You are invited to attend [weekday chapel services](#) on Monday, Wednesday, and Friday.
- Employees are eligible for [technology benefits](#), including academic pricing discounts, used equipment sale, free personal software licenses, and LinkedIn Learning.
- Each year, Luther College reimburses 50% of a [community supported agriculture \(CSA\) share](#) up to \$100.
- Employees receive a 20% discount at the [Luther Book Shop](#).

Additional Information

For more information on these benefits and eligibility information, please visit the Human Resources website at www.luther.edu/hr or email Human Resources at hr@luther.edu.

2025 Medical Plan Information

Luther College will continue to offer two different medical benefit plan options through UMR and RxBenefits. Both plans feature a broad network of doctors, hospitals, pharmacies, and other health care providers. To locate an in-network provider, go to www.UMR.com and click on “Find a provider”; for details on RxBenefits, please visit contact RxBenefits Member Services at 1-800-334-8134 or RxHelp@rxbenefits.com.

All Details Shown for <u>In-Network</u> Benefits	\$1,000 PPO Plan (“Traditional” Plan)	High Deductible Health Plan (HDHP)
Medical Deductible		
Single	\$1,000	\$3,300
EE+1 or Family	\$2,000	\$6,600
Medical Out-of-Pocket (OOP) Max		
Single	\$4,500	\$4,500
EE+1 or Family	\$9,000	\$9,000
Annual College HSA Contribution		
Single	Not Applicable	\$300
EE+1		\$600
Family		\$900
Office Visits		
Preventive	Plan pays 100%	Plan pays 100%
Primary Care / Urgent Care / Specialist	\$40 copay	Deductible then 90%
Mental Health Therapy – Office	\$40 copay	Deductible then 90%
PT/OT/ST, Chiropractic, Acupuncture	\$40 copay	Deductible then 90%
Convenience Care	\$20 copay	Deductible then 90%
Teladoc – virtual telemedicine, dermatology, nutrition, or mental health	\$20 copay	Deductible then 90%
Professional and Hospital Services		
Diagnostics (e.g., labs, x-ray, MRI, CT scan)	Deductible then 80%	Deductible then 90%
Hospital (inpatient and outpatient)	Deductible then 80%	Deductible then 90%
Emergency Room	Deductible then 80%	Deductible then 90%
Mental Health Therapy – Hospital	Deductible then 80%	Deductible then 90%
Prescription		
Preventive Rx	Plan pays 100%	Plan pays 100%
Generic	\$10 Copay	Deductible then 90%
Preferred Brand	\$40 Copay	Deductible then 90%
Non-Preferred Brand	\$75 Copay	Deductible then 90%
Specialty	Member pays 20% up to \$200	Deductible then 90%
Vision		
Children’s Eye Exam	Plan pays 100%	Plan pays 100%
Adult Eye Exam	\$150 benefit per calendar year	\$150 benefit per calendar year

Important Notes:

- ➡ This is a synopsis of coverage only; the Summary Plan Description (SPD) contains exclusions and limitations that are not shown here. Please refer to the SPD for the full scope of coverage.
- ➡ In-network services are based on negotiated charges