

Comparison Options

Plan Provisions	Current 9 mth Faculty	9 over 12 mth Deferred Earnings Program (DEP)
Salary Payments	Paid throughout academic year (mid Aug to mid May)	Paid throughout 12 mth period (mid Aug to mid Aug)
Benefits Deductions (Health and Life)	Deducted throughout academic year; double deducted from Feb through May for coverage during summer	Deducted throughout 12 mth period
Benefits Deductions (Long Term Disability – Gabor)	Deducted throughout the academic year	Deducted throughout 12 mth period
Employer Retirement Contribution	Paid throughout the academic year	Paid throughout academic year
Employee Retirement Contribution	Deducted throughout the academic year	Deducted throughout the 12 mth period. Review current contribution amounts to determine the desired level is achieved.
Taxes	Paid throughout the academic year	Paid throughout the 12 mth period
Leave Accrual (Sick only)	Accrue 4 hrs per pay period throughout academic year	Accrue 4 hrs per pay period throughout academic year

