



## EMPLOYEE BENEFITS

Benefit programs are briefly described below. More detail is available in summary plan descriptions, which are provided during new employee benefit orientation. For more complete information regarding any benefits, please contact Human Resources at 240.629.7854.

### Eligible Employees

All regular administrators and regular support staff working at least 17.5 hours per week on a regular basis, full time auxiliary employees, and full-time faculty are eligible for benefits.

### Health Insurance

The College offers a choice between two group health insurance plans to eligible employees. For more complete information regarding plan choices, please contact Human Resources at 240.629.7854.

Any portion of the premium not covered by the College must be paid by the employee electing the insurance coverage. Coverage for eligible employees is effective on the first of the month following thirty (30) days of employment.

Eligible employees who voluntarily elect to waive health insurance coverage will receive a taxable opt-out cash incentive in lieu of the health insurance benefit.

### Health Savings Account

The College provides a Health Savings Account (HSA) to fund a College-determined portion of the deductible for employees enrolled in the FCC high deductible health insurance plan.

### Flexible Spending Account

The College offers a Flexible Savings Accounts (FSA) for medical and/or dependent care. The FSA allows for pre-tax contributions to pay for medical and/or day care expenses. Employees who have an HSA for medical expenses may only enroll in the limited purpose medical FSA.

### Dental and Vision Insurance

The College offers group dental and group vision insurance plans to eligible employees. Any portion of the premium not covered by the College must be paid by the employee electing the insurance coverage. Coverage for eligible employees is effective on the first of the month following thirty (30) days of employment.

### Life Insurance

Eligible employees are covered under a group life insurance policy provided by the College. The amount of life insurance coverage is based on two (2) times the employee's annual earnings rounded to the next highest \$1,000, but not higher than \$450,000. Coverage for eligible employees is effective on the 1<sup>st</sup> of the month following thirty (30) days of employment. Employees may purchase additional life insurance and spouse and dependent coverage through payroll deductions.

### Long-Term Disability Insurance

The College provides long-term disability insurance to eligible employees. Coverage for eligible employees is effective on the first of the month following thirty (30) days of employment.

### **Legal Services Plan**

Eligible employees may enroll in a prepaid legal plan. The plan provides 100% coverage for the employee, spouse and qualifying dependent children for a broad range of legal services. Premiums are fully paid by the employee and made via payroll deduction.

### **AFLAC**

AFLAC Supplemental insurance provides an additional level of financial protection for eligible employees and their family members in the event of a serious accident or illness. AFLAC provides cash benefits regardless of any other insurance coverage in place. Premiums are fully paid by the employee and made via payroll deduction.

### **Retirement Plans**

Full-time and eligible part-time regular administrators and support staff, and full-time faculty are provided with membership in a retirement system at the time they commence employment with the College. FCC employees become members of either the Maryland State Retirement and Pension System (MSRPS) or one of the Optional Retirement Programs. The Optional Retirement Programs are available only to administrators with baccalaureate degrees or higher and some employee groups who may not participate in the MSRPS.

### **Tax Deferred Compensation Plans**

The College offers eligible employees the opportunity to participate in a 403(b) Plan and/or 457(b) Tax Deferred Compensation Program in order to help save for retirement. These plans allow employees to save on a tax deferred basis. Internal Revenue Service (IRS) annual contribution limits apply.

### **Employee Assistance Program**

The College Employee Assistance Program (EAP) provides free and confidential wellness, counseling, and referral services 24 hours a day, seven days a week, to any FCC employees who are eligible for healthcare benefits.

### **Tuition Benefits**

#### Tuition Reimbursement:

Full-time regular administrators, full-time faculty, and full-time regular support staff are eligible for tuition reimbursement (subject to maximums per fiscal year) for approved academic courses at accredited institutions. The College will not reimburse the employee for fees or other out-of-pocket costs.

#### FCC Tuition Waiver:

Regular administrators and support staff working .5 FTE or greater, full-time faculty, and full-time auxiliary employees are eligible for FCC tuition waiver. The College will not waive fees or other out-of-pocket costs. Eligible employees may purchase new course textbooks at a 20% discount at the FCC Bookstore.

Tuition waiver is also extended to family members of eligible employees who enroll in credit or non-credit classes offered by the College. Family members include spouses or domestic partners, and dependent children. This benefit is 100% for family members of eligible full-time employees. This benefit is 50% for family members of eligible part-time employees.

### **Leave**

The College offers a generous leave package. Details may be found in the FCC Leave Benefits Policy and Procedure

(<http://www.frederick.edu/jobs-hr/policies-and-procedures/policyproceduredocuments/leave-benefits.aspx>)

**Frederick Community College**  
**7/1/16 - 6/30/17 Plan Year - Medical/RX, Dental and Vision Insurance**  
**Employee Contributions for Full-Time Regular Administrators,**  
**Full-Time Regular Support Staff, Full-Time Faculty, and Full-Time Auxiliary Staff**

**Medical/RX Coverage: CIGNA**

Coverage	Elections	Monthly Rates			Employee Per Pay Rates	
		FY17 Monthly Premium	Employee Rate	Employee Rate	10 Months (20 Pays)	12 Months (24 Pays)
<b>CIGNA OAPIN (in-network)</b>						
Full-time	Employee	\$727.23	\$727.23	\$0.00	\$0.00	\$0.00
	Employee + Adult	\$1,464.39	\$1,220.24	\$244.15	\$146.49	\$122.08
	Employee + Child(ren)	\$1,316.96	\$1,149.66	\$167.30	\$100.38	\$83.65
	Family	\$1,980.36	\$1,467.33	\$513.03	\$307.82	\$256.52
<b>CIGNA OAP (High Deductible)*</b>						
Full-time	Employee	\$650.61	\$650.61	\$0.00	\$0.00	\$0.00
	Employee + Adult	\$1,316.58	\$1,003.57	\$313.01	\$187.81	\$156.51
	Employee + Child(ren)	\$1,183.40	\$932.99	\$250.41	\$150.25	\$125.21
	Family	\$1,782.79	\$1,250.67	\$532.12	\$319.27	\$266.06

\*FCC provides \$1,300 Individual or \$2,600 Family deductible depending on level of coverage. This is prorated for new hires after 7/1/16.

\*\* In-Network Plan participants receive a credit to account for the deductible amount provided to the high deductible plan participants.

**Dental Coverage: CIGNA**

Coverage	Elections	Monthly Rates			Employee Per Pay Rates	
		FY17 Monthly Premium	Employee Rate	Employee Rate	10 Months (20 Pays)	12 Months (24 Pays)
Full-Time	Employee	\$35.43	\$26.57	\$8.86	\$7.97	\$4.43
	Employee + Adult	\$70.47	\$26.57	\$43.90	\$28.99	\$21.95
	Employee + Child(ren)	\$83.28	\$26.57	\$56.71	\$36.19	\$28.35
	Family	\$118.32	\$26.57	\$91.75	\$57.71	\$45.87

**Vision Coverage: CIGNA**

Coverage	Elections	Monthly Rates			Employee Per Pay Rates	
		FY17 Monthly Premium	Employee Rate	Employee Rate	10 Months (20 Pays)	12 Months (24 Pays)
Full-Time	Employee	\$5.26	\$3.95	\$1.32	\$0.80	\$0.66
	Employee + Adult	\$10.53	\$3.95	\$6.59	\$4.00	\$3.29
	Employee + Child(ren)	\$10.63	\$3.95	\$6.69	\$4.11	\$3.34
	Family	\$16.97	\$3.95	\$13.03	\$7.86	\$6.51

Full-time employees who opt-out of the health insurance coverage are eligible for an opt-out incentive of \$300 per month. This opt-out incentive payment is taxable. In order to opt-out, the employee must provide proof of other insurance coverage, such as insurance ID card, certificate of coverage, or letter from an employer verifying insurance coverage.

Part-time rates are available from Human Resources.