



# Employee Benefits at a Glance

This summary is intended to give a brief overview of the benefit plans. More detail is available in summary plan descriptions and discussed in greater detail in new employee benefits orientation. For more complete information regarding any benefit, please contact Human Resources.

## Eligible Employees

All regular administrators and regular support staff working at least 17.50 hours per week on a regular basis, full time auxiliary employees, and full time faculty are eligible for benefits. Most benefits are available the 1<sup>st</sup> of the month following 30 days of employment unless otherwise noted.

## Medical Insurance

Available to regular full-time and part-time administrators, support staff, faculty and full-time auxiliary staff. FCC offers two health insurance plans for staff an In-Network Plan and a High Deductible Health Plan. FCC pays 100% of a full-time regular staff employee only coverage and pays a portion of the cost to cover dependents.

## Health Opt Out

Available to regular full-time and part-time administrators, support staff, faculty and full-time auxiliary staff who elect to waive the College's medical insurance plan may be eligible to receive a monthly taxable opt-out cash incentive in lieu of the medical insurance benefit.

## Dental Insurance

Available to regular full-time and part-time administrators, support staff, faculty and full-time auxiliary staff. Dental insurance covers preventative care at 100%, as well as a percentage of basic and major dental service. FCC pays a portion of the cost for employees and dependents.

## Vision Insurance

Available to regular full-time and part-time administrators, support staff, faculty and full-time auxiliary staff. FCC pays a portion of the cost for employees and dependents.

## Health Savings Account (HSA)

FCC currently funds a portion of the deductible (pro-rated based on date of hire) into a health savings account for eligible staff who elect the High Deductible health insurance plan. Employees may also contribute to their HSA through pre-taxed payroll deductions.

## Flexible Spending Account (FSA)

FCC offers medical, limited purpose medical and/or dependent care accounts. FSAs allow for pre-taxed contributions to an FSA in order to pay for eligible health care and/or dependent care related expenses. Employees do not have to enroll in the medical insurance plan to participate in the FSA.

## Life Insurance (Group Term Life and Supplemental)

FCC pays 100% of the premium cost for eligible employees in the amount of two time's annual salary. Includes accidental death and dismemberment benefits. Employees may purchase additional supplemental life insurance to cover the employee, spouse and/or dependent children.

## Long Term Disability

FCC pays 100% of the premium cost for eligible full-time regular administrators, support staff, faculty and auxiliary staff. LTD pays up to 60% of the employee's predisability monthly earnings up to a maximum of \$10,000.

## Annual Leave

Full-time regular administrators and support staff accrue vacation leave every pay period up to a maximum of 20 days per year. Part-time regular administrators and support staff will accrue on a pro-rated basis. Full-time auxiliary staff follows the auxiliary leave benefit policy.

## Personal Leave

Available to full-time regular administrators and support staff may use up to 2 days (14 hours) of personal leave per fiscal year. Personal leave is pro-rated for part-time regular administrators and support staff.



# Employee Benefits at a Glance

(continued)

## **Sick Leave**

Full-time regular administrators, support staff and faculty accrue up to 1 day of sick leave per month. Part-time regular administrators and support staff will accrue on a pro-rated basis. Maximum sick leave balance is unlimited. Full-time auxiliary staff follows the auxiliary leave benefit policy.

## **Sick Bank**

Full-time and part-time regular administrators, support staff and faculty are eligible to enroll in the Sick Bank. Sick Bank may be used for prolonged, catastrophic, incapacitating personal illness or injury.

## **Holidays**

Available to full-time and part-time regular administrators, support staff and full-time faculty. Employees receive 9 paid holidays a year in addition to Winter Break (varies by annual calendar) and Spring Break (3 work days).

## **FCC Tuition Waiver**

Available to regular administrators and support staff working .50 FTE or greater, and full-time faculty. Fees and/or other out-of-pocket costs are not covered under the FCC tuition waiver. Eligible employees may purchase new course textbooks at a 20% discount at the FCC Bookstore! Tuition waiver is also available to family members of eligible employees – see tuition waiver policy for more details on this benefit.

## **Tuition Reimbursement**

Available to full-time regular administrators, support staff and faculty for approved academic courses at accredited institutions. Fees and/or other out-of-pocket costs are not covered under tuition reimbursement.

## **Retirement – Maryland State Retirement**

Available to full-time and part-time administrators, support staff and faculty. Effective date is the employee's date of hire. Full-time administrators and faculty with a Bachelor's degree or higher may under certain circumstances elect the Optional Retirement Program. Employees must make their retirement election prior to or on their first day of work. If no decision is recorded on the first day of work, the new employee will **automatically** be enrolled in Maryland State Retirement. A representative from the Human Resources Department will coordinate retirement information and elections with all new employees.

## **TIAA- Optional Retirement Plan**

Full-time and part-time regular staff hired in the Plant Department, Security, Book Store, Dining Services and Children's Center will be enrolled in the TIAA retirement plan. Contributions are made by the College.

## **Voluntary Supplemental Retirement (403B and 457B Plans)**

Available to eligible FCC employees. These plans allow employees to make pre-taxed contributions and save on a tax deferred basis.

## **Employee Assistance Program (EAP)**

The EAP provides free and confidential wellness, counseling and referral services 24 hours a day, seven days a week to any FCC employee who is eligible for health care benefits. In addition to counseling and referral services, the EAP offers financial and legal consultations. This benefit is available to any member of the eligible employee's household.

## **FERKO MD – Credit Union**

FERKO credit union is the exclusive credit union for Frederick Community College employees! Available upon hire to all employees, their spouses and members of your immediate household.



# Employee Benefits at a Glance

## Bereavement

Available to full-time and part-time regular administrators, support staff and faculty. FCC provides up to 4 days of paid leave (pro-rated for part-time employees) to eligible employees when a death occurs in the immediate family.

## Optional Voluntary Benefits

Available to full-time and part-time regular administrators, support staff, faculty and full-time auxiliary employees. The following voluntary benefits are currently available:

- **Legal Resources** – Pre-paid legal service plan.
- **AFLAC** – offering a variety of supplemental insurance plans to include, Short Term Disability, Accident Indemnity, Hospital Confinement and Cancer plans.

## FCC Power Wellness

The FCC Power Wellness provides wellness information, resources and fitness/wellness challenges and more to the FCC community throughout the year!! The FCC Power Wellness committee is comprised of members of the FCC campus community.

## FCC Perks!

There are great Perks to being an FCC employee! Discount programs and discount offerings from local business such as:

- Verizon Wireless Employee Discount
- BB&T and PNC Bank - at work banking programs
- Dell Computers
- Microsoft Office 365 free software download
- YMCA membership discounts
- Dublin Roasters
- On-site Library
- On-site Fitness Center/Gym
- On-site Café
- ATM machine
- Walking Trails