



Summary of Benefits

CTA/Full-Time Faculty

***New hires have 30 days from date of hire to enroll in benefit plans, benefits start the first of the month following date of hire.**

<p>Health/Medical</p> 	<ul style="list-style-type: none">- CalPERS is our health insurance (medical) provider.- FT Faculty pay \$85 per month (12 months) towards premium. District pays remaining premium.- Employee only, employee + 1, or family- To view Health Plans and other information, please visit: https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates
<p>Dental</p> 	<ul style="list-style-type: none">- Delta Dental is our dental insurance provider.- District covers 100%- Employee only, employee + 1, or family- PPO plan (to obtain a copy of the SCC policy, please contact HR)- \$2,700 annual maximum (in-network); \$2,500 annual maximum (out-of-network)- To find a Delta Dental provider, please visit: https://www1.deltadentalins.com/- It is strongly recommended to set up an account to print cards, view benefits/claims. It will ask for "Enrollee ID." Enter your SSN.
<p>Vision</p> 	<ul style="list-style-type: none">- VSP is our vision insurance provider.- District covers 100%- Employee only, employee + 1, or family- To find an eye care provider, please visit: www.vsp.com- It is strongly recommended to set up an account to view benefits/claims and other eye care information.- At your appointment, there is no ID card necessary. Tell them you have VSP and give them your SSN. Dependents are covered under <u>your</u> name.

Life Insurance



- **The Hartford** is our group term life insurance provider.
- District covers 100%
- \$10,000 Basic Term Life & Accidental Death and Dismemberment (to obtain a copy of the SCC policy, please contact HR)
- Benefit available to current/active employees only
- Additional life insurance can be purchased directly through The Hartford (employee paid)

Employment Assistance Program (EAP)



- **MHN** is our EAP provider.
- District covers 100%
- Available to all employees; 24 hours a day, 7 days a week.
- Services are confidential and include, but are not limited to:
 - Problem solving support for marriage, family, and relationship issues, problems in the workplace, stress, anxiety, grief
 - Drug and alcohol abuse support
 - Financial, legal guidance
- Face-to-face, phone, or web meetings.
- To log in and view services provided to you, please visit: www.members.mhn.com (**company code – wise**)
- For a consultation, call 800-242-6220

Full-Time Faculty EAP



- **Optum** is our EAP provider for **FT Faculty**.
- District covers 100%
- Available to FT Faculty employees; 24 hours a day, 7 days a week.
- Services are confidential and include, but are not limited to:
 - Managing stress
 - Improving relationships at home or work
 - Addressing legal and financial concerns
 - Getting the most out of your career
 - Finding child development, childcare or elder care resources
 - Getting past emotional issues or grief
 - Addressing depression, anxiety or substance use issues
- To log in and view services provided to you, please visit: www.liveandworkwell.com (**company code – 5074**)
- For confidential help, call 1-866-828-6049

Retirement



- Faculty are required to contribute to the **California State Teachers Retirement System (CalSTRS)**
- **FT Faculty** contribute to a **Defined Benefit (DB)** program
 - DB Employee Share 2% @ 60 - Classic 10.25%*
 - DB Employee Share 2% @ 62 - PEPRA 10.205%*
 - DB Employer Share 16.92%*
- Employee must have 5 full-time equivalent years to vest.
- Please refer to the **“Welcome to CalSTRS”** and the **“CalSTRS Member Handbook”** publications given to you at orientation for more information pertaining to your retirement plan.
- If you were previously vested with CalPERS and would like to remain in CalPERS, you will need to fill out the CALSTRS Retirement System Election Form (ES0372)

*subject to current rates

Additional Retirement Savings (Voluntary)



- **Envoy Plan Services** is a third-party company we use to help link our employees to a list of investment providers; company works with the payroll department to set up employee contributions directly from paycheck
- **403(b) TSA** plans
- **To find a list of investment providers and to access forms, please visit:**
<https://envoy.tsacg.com/>
- Select your employer at the top, then you will see the list of authorized investment providers; scroll down to the bottom for forms
- You can also visit www.envoyplanservices.com (click on Client Resource Center)
- Forms can be filled out online



- CalPERS offers a **457 plan**
- For more information, please visit:
<https://www.calpers.ca.gov/page/active-members/retirement-benefits/deferred-compensation>
- Contribution limits are adjusted by the IRS annually. Please contact HR or Payroll for the current limits.

Other Voluntary Options



- **American Fidelity** is our assurance company provider.
- Flexible spending accounts (**Section 125 plans**) – allows you to deduct the cost of eligible benefits from gross earnings before taxes.
- Short-term and long-term **disability insurance** – SCC employees **do not** pay into state disability
- Other insurance options available
- SCC has an American Fidelity representative
- **If interested in any insurance options provided by American Fidelity, please let HR know and we will ask our rep to contact you.**

Paid Leave

- FT Faculty earn **80 hours of sick leave** per year; all 80 hours accrued at beginning of academic year (August)
- Unused sick leave rolls over each year
- FT Faculty earn **8 hours of emergency leave** per year; 8 hours accrued at beginning of academic year (August)
- Unused emergency leave does not roll over