






# 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><b>Health/Medical</b></p> 	<ul style="list-style-type: none"> <li>- <b>CalPERS</b> is our health insurance (medical) provider.</li> <li>- FT Faculty pay <b>\$85 per month (12 months)</b> towards premium. District pays remaining premium.</li> <li>- Employee only, employee + 1, or family</li> <li>- <b>To view Health Plans and other information, please visit:</b> <a href="https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates">https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates</a></li> </ul>
<p><b>Dental</b></p> 	<ul style="list-style-type: none"> <li>- <b>Delta Dental</b> is our dental insurance provider.</li> <li>- District covers 100%</li> <li>- Employee only, employee + 1, or family</li> <li>- PPO plan (to obtain a copy of the SCC policy, please contact HR)</li> <li>- \$2,700 annual maximum (in-network); \$2,500 annual maximum (out-of-network)</li> <li>- <b>To find a Delta Dental provider, please visit:</b> <a href="https://www1.deltadentalins.com/">https://www1.deltadentalins.com/</a></li> <li>- It is strongly recommended to set up an account to print cards, view benefits/claims. It will ask for "Enrollee ID." Enter your SSN.</li> </ul>
<p><b>Vision</b></p> 	<ul style="list-style-type: none"> <li>- <b>VSP</b> is our vision insurance provider.</li> <li>- District covers 100%</li> <li>- Employee only, employee + 1, or family</li> <li>- <b>To find an eye care provider, please visit:</b> <a href="http://www.vsp.com">www.vsp.com</a></li> <li>- It is strongly recommended to set up an account to view benefits/claims and other eye care information.</li> <li>- 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.</li> </ul>

<p><b>Life Insurance</b></p> 	<ul style="list-style-type: none"> <li>- <b>The Hartford</b> is our group term life insurance provider.</li> <li>- District covers 100%</li> <li>- \$10,000 Basic Term Life &amp; Accidental Death and Dismemberment (to obtain a copy of the SCC policy, please contact HR)</li> <li>- Benefit available to current/active employees only</li> <li>- Additional life insurance can be purchased directly through The Hartford (employee paid)</li> </ul>
<p><b>Employment Assistance Program (EAP)</b></p> 	<ul style="list-style-type: none"> <li>- <b>MHN</b> is our EAP provider.</li> <li>- District covers 100%</li> <li>- Available to all employees; 24 hours a day, 7 days a week.</li> <li>- Services are confidential and include, but are not limited to: <ul style="list-style-type: none"> <li>▪ Problem solving support for marriage, family, and relationship issues, problems in the workplace, stress, anxiety, grief</li> <li>▪ Drug and alcohol abuse support</li> <li>▪ Financial, legal guidance</li> </ul> </li> <li>- Face-to-face, phone, or web meetings.</li> <li>- To log in and view services provided to you, please visit: <a href="http://www.members.mhn.com">www.members.mhn.com</a> (<b>company code – wise</b>)</li> <li>- For a consultation, call 800-242-6220</li> </ul>
<p><b>Full-Time Faculty EAP</b></p> 	<ul style="list-style-type: none"> <li>- <b>Optum</b> is our EAP provider for <b>FT Faculty</b>.</li> <li>- District covers 100%</li> <li>- Available to <u>FT Faculty</u> employees; 24 hours a day, 7 days a week.</li> <li>- Services are confidential and include, but are not limited to: <ul style="list-style-type: none"> <li>▪ Managing stress</li> <li>▪ Improving relationships at home or work</li> <li>▪ Addressing legal and financial concerns</li> <li>▪ Getting the most out of your career</li> <li>▪ Finding child development, childcare or elder care resources</li> <li>▪ Getting past emotional issues or grief</li> <li>▪ Addressing depression, anxiety or substance use issues</li> </ul> </li> <li>- To log in and view services provided to you, please visit: <a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> (<b>company code – 5074</b>)</li> <li>- For confidential help, call 1-866-828-6049</li> </ul>

## 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](http://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