






# 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>

## 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](http://www.members.mhn.com) (**company code – wise**)
- For a consultation, call 800-242-6220

## 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.
- You can also visit <https://www.calstrs.com/member-publications> for the latest member publications.
- 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