






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 \$150 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)






- **Optum** is our EAP provider.
- District covers 100%
- EAP services include, but are not limited to:
 - 24/7/365 access to help by calling
 - Virtual and face-to-face counseling
 - Management consultation and referral services
 - Legal counseling and mediation services
 - Financial consultations
- Face-to-Face Counseling and Virtual Visits – **3 sessions, per reason, per member, per year.** Certified EAP clinicians provide visits for employees in person or via a secure, video-based platform in real-time available in every state. Virtual visits are scheduled online.
- **24/7/365 Toll-Free Line – 866-248-4096**
- Employees call master’s-level specialists for unlimited consultations, risk screening, advocacy, referrals and educational materials.
- To log in and view services provided to you, please visit: <https://www.liveandworkwell.com> (company code – wise)

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 - PEPR 10.205%*
 - DB Employer Share 19.10%*
- 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

<p>Additional Retirement Savings (Voluntary)</p>  	<ul style="list-style-type: none"> - 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.
<p>Other Voluntary Options</p> 	<ul style="list-style-type: none"> - 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.
<p>Paid Leave</p>	<ul style="list-style-type: none"> - 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