

# 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.

## **CalPERS** is our health insurance (medical) provider. Health/Medical FT Faculty pay \$150 per month (12 months) towards premium. District pays remaining premium. Employee only, employee + 1, or family **CalPERS** To view Health Plans and other information, please visit: https://www.calpers.ca.gov/page/active-members/health-benefits/plans-andrates **Delta Dental** is our dental insurance provider. **Dental** District covers 100% Employee only, employee + 1, or family △ DELTA DENTAL<sup>®</sup> PPO plan (to obtain a copy of the SCC policy, please contact HR) Delta Dental of California and Affiliates \$2,700 annual maximum (in-network); \$2,500 annual maximum (out-ofnetwork) 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. **VSP** is our vision insurance provider. Vision 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 your 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: <u>https://www.liveandworkwell.com</u> (company code – wise)

#### Retirement

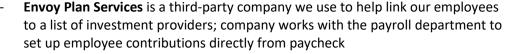


- Faculty are required to contribute to the California State Teachers Retirement System (CalSTRS)
- FT Faculty contribute to a Defined Benefit (DB) program
  - DB Employee Share 2% @ 60 Classic 10.25%\*
  - DB Employee Share 2% @ 62 PEPRA 10.205%\*
  - DB Employer Share 19.10%\*
- Employee must have 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)

<sup>\*</sup>subject to current rates

# Additional Retirement Savings (Voluntary)





- **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 <u>www.envoyplanservices.com</u> (click on Client Resource Center)
- Forms can be filled out online



- CalPERS offers a 457 plan
- For more information, please visit:
- <a href="https://www.calpers.ca.gov/page/active-members/retirement-benefits/deferred-compensation">https://www.calpers.ca.gov/page/active-members/retirement-benefits/deferred-compensation</a>
- 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