

You Benefit From Working at Sullivan County Community College

All full-time Professional employees are entitled to the following benefits:

Insurance Coverage

Health Insurance

Choices include: NYSHIP Empire PPO/Indemnity

Enrollment is effective on the 1st day of the month if an employee is hired by the 25th day of the preceding month. Employees hired after the 25th of the month will be enrolled effective the 1st day of the next month (e.g., if hired on 9/9, health insurance begins 10/1; if hired on 9/26, health insurance begins 11/1.)

The cost is \$56.44 per payroll (112.88 monthly) for individual coverage and \$91.44 per payroll (\$182.87 monthly) for family coverage. Employees' contributions toward coverage premiums are not subject to FICA, State or Federal withholding tax in accordance with IRS rules governing Section 125 Cafeteria Plans.

Health Insurance Buyback

Employees who have other health insurance coverage may decline coverage through the College by signing an Insurance Declination form and attaching proof of other coverage. Employees who have documented health insurance coverage elsewhere (not a NYSHIP plan) are eligible for up to \$1,500.00 buyback for each full year of family insurance coverage declined.

Life Insurance

The College offers life insurance and accidental death and dismemberment coverage equivalent to the employee's annual salary rounded up to the nearest thousand at no cost to the employee. Enrollment is not optional and is effective on the 1st day of the month if an employee is hired by the 25th day of the preceding month. Employees hired after the 25th of the month will be enrolled effective the 1st day of the next month.

Dental Insurance

Enrollment in Delta Dental PPO is effective on the 1st day of the month if an employee is hired by the 25th day of the preceding month. Employees hired after the 25th of the month will be enrolled effective the 1st day of the next month (e.g., if hired on 9/9, health insurance begins 10/1; if hired on 9/26, health insurance begins 11/1.)

Effective 1/1/20, the cost per paycheck (24 of 26 pays per year) is as follows:

Employee only	\$24.53	[\$49.06 per month]
Employee + Spouse	\$45.25	[\$90.50 per month]
Employee + Child(ren)	\$42.22	[\$84.43 per month]
Employee + Family	\$65.66	[\$131.32 per month]

Employees' contributions toward coverage premiums are not subject to FICA, State or Federal withholding tax in accordance with IRS rules governing Section 125 Cafeteria Plans.

Vision Insurance

Enrollment in Guardian Vision is effective on the 1st day of the month if an employee is hired by the 25th day of the preceding month. Employees hired after the 25th of the month will be enrolled effective the 1st day of the next month (e.g., if hired on 9/9, health insurance begins 10/1; if hired on 9/26, health insurance begins 11/1.)

Effective 1/1/20, the cost per paycheck (24 of 26 pays per year) is as follows:

Employee only	\$3.69	[\$7.38 per month]
Employee + Family	\$7.95	[\$15.89 per month]

Employees' contributions toward coverage premiums are not subject to FICA, State or Federal withholding tax in accordance with IRS rules governing Section 125 Cafeteria Plans.

Long Term Disability Insurance

This plan provides 60% of base salary (maximum benefit is \$5,000 per month) beginning the 13th month a covered employee is unable to work due to illness or injury. Enrollment eligibility occurs the 1st of the month following the completion of 13 consecutive months of employment and is provided by the College at no cost to the employee.

Colonial and AFLAC Optional Insurance

Optional short-term disability, cancer, accident and life insurance are available to purchase through Colonial Supplemental Insurance and AFLAC. These optional insurance plans are paid in full by the employee through payroll deduction. The short-term disability insurance is deducted post-tax; the other insurance programs are available to be deducted pre-tax. The cost of each plan varies according to the level of benefits elected by the employee. Enrollment and dis-enrollment occurs once per year during the College's open enrollment period.

Retirement Plans

College Plans

All employees must join a retirement system within 20 days of hire. Professional employees may choose between the NYS Employee's Retirement System (ERS), NYS Teacher's Retirement System (TRS) or the Optional Retirement System (ORS) through TIAA-CREF. If you are already a member of any of these three systems, please provide documentation indicating the effective date of your enrollment and tier.

Supplemental Retirement Annuity (SRA)

Employees may elect to contribute to the Supplemental Retirement Annuity (SRA) through TIAA-CREF at any time during their employment. In accordance with 403b plan requirements, deductions are exempt from State and Federal withholding tax and there is a maximum contribution level.

New York State Deferred Compensation Plan

Employees may elect to contribute to the Deferred Compensation Plan through New York State at any time during their employment. In accordance with 457(b) plan requirements, deductions are exempt from State and Federal withholding tax and there is a maximum contribution level.

Social Security

The College matches each employee's FICA withholding in accordance with Federal law.

Savings Plans

Flexible Spending Account (Medical)

Under this plan an employee may put aside up to \$2,500 per calendar year through payroll deduction to pay for eligible out of pocket medical expenses not reimbursed by insurance coverage. Employee contributions to the Flexible Spending Account are not subject to FICA, State or Federal withholding tax in accordance with IRS rules governing Section 125 Cafeteria Plans.

Dependent Care Assistance

Under this plan an employee may put aside up to \$5,000 per calendar year through payroll deduction to pay for qualifying dependent care expenses. Employee contributions to a Dependent Care Assistance Account are not subject to FICA, State or Federal withholding tax in accordance with IRS rules governing Section 125 Cafeteria Plans.

Capital Communications and US Alliance Credit Unions

Employees may establish an account through the credit union at any time during their employment. The credit union offers a variety of general banking and other financial services.

Benefit Time and Tuition Waiver Benefits

Time Off and Tuition Waiver Benefits are outlined in the Collective Bargaining Agreement between the College and the Professional Staff Association.