

## **You Benefit From Working at Sullivan County Community College**

All part-time Civil Service employees working a minimum regular schedule of (15) hours but less than 30 hours per week are entitled to the following benefits:

### **Insurance Coverage**

#### **Health Insurance**

Choices include:        NYSHIP - Empire PPO/Indemnity

Enrollment occurs once a year during the open enrollment period in November unless there is a qualifying event. (Qualifying events include marriage, retirement, changes in status, etc.)

As outlined in the agreement between the County of Sullivan and Teamsters Local 445, the employee must pay as follows: If electing individual coverage, ½ the cost of individual coverage. If electing family coverage, ½ the cost of individual and all of the cost of the difference between individual and family coverage. The current cost for individual coverage is \$202.55 per pay (\$405.11 per month). The current cost for family coverage is \$813.41 per pay (\$1,626.82 per month).

#### **Delta Dental Plan**

Employees may choose to participate in the enhanced Delta Dental Basic Plan offered through the College. Enrollment is effective on the 1<sup>st</sup> of the second full month of employment if hired before the 25<sup>th</sup> of the month, the 1<sup>st</sup> of the third full month of employment if hired on or after the 25<sup>th</sup> of the month or any time after being initially eligible for health insurance benefits. Effective 1/1/20, employees with less than three years of service pay \$17.63 per payroll (\$35.26 per month) for individual coverage, \$38.58 per payroll (\$77.17 per month) for Individual plus one coverage and \$56.21 per payroll (\$112.41 per month) for family coverage. Employees pay 50% of the billed premium for basic coverage after three full years of continuous employment.

#### **Guardian Vision Plan**

Enrollment is effective on the 1<sup>st</sup> of the second full month of employment if hired before the 25<sup>th</sup> of the month, the 1<sup>st</sup> of the third full month of employment if hired on or after the 25<sup>th</sup> of the month or any time after being initially eligible for health insurance benefits. Effective 1/1/20, employees with less than three years of service pay \$3.22 per payroll (\$6.43 per month) for individual coverage and \$6.92 per payroll (\$13.83 per month) for family coverage; 50% thereafter. Information regarding the vision plan and participating providers can be obtained in the Office of Human Resources.

## **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 direct bill to the employee. 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.

## **Short Term Disability Insurance**

All employees are covered under the NYS Disability Insurance Plan at no cost to the employee.

## **Retirement Plans**

### **NYS Employees' Retirement System**

All part-time civil service employees are eligible to join the New York State Employees Retirement System (ERS). If you are already a member of ERS, please provide documentation indicating the effective date of your enrollment in the retirement system and whether or not you would like to contribute.

### **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 Credit Union**

#### **US Alliance Federal Credit Union**

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.

Time-off Benefits are outlined in Article II of the Collective Bargaining Agreement between the College and the Teamsters Local 445, International Brotherhood of Teamsters.