

BENEFITS OUTLINE



New and Prospective Employees

January 2017

About this Benefits Outline

As an employee of Schenectady County Community College, you are eligible for a variety of benefits at a reduced cost or no cost. Some of these benefits include, health insurance, dental plans, vision plans, prescription drug plans, retirement benefits, leave benefits, and flexible spending accounts.

Specific benefits for employees are negotiated by the county and employee unions. The following sections summarize the benefits that apply to full time employees, although information may vary according to your bargaining unit.

Health Care

Schenectady County Community College offers the option for full time employees to enroll in either Empire Blue Cross/Blue Shield PPO (Preferred Provider Organization) or MVP POS (Point of Service) health insurance plans. Full time employees have the option of individual, 2 person (MVP only) or family coverage. Your employee contribution depends on your bargaining unit and start date with SCCC. The employee's contribution to the cost of the health insurance premium is deducted from the employee's paycheck.

Eligibility

Full time SCCC employees may apply for health insurance benefits immediately upon employment. Healthcare benefits require a waiting period before coverage will begin. The length of the waiting period is the first of the month after your start date with the college.

Dental Care

Full time employees are eligible for individual or family dental plans. The dental plan varies depending on your bargaining unit:

CADA – Empire Dental

CSEA – Sunrise Dental

Faculty – Empire Dental

Unrepresented – Empire Dental or Sunrise Dental

Your employee contribution depends on your bargaining unit and start date with SCCC. The employee's contribution to the cost of the dental insurance premium is deducted from the employee's paycheck.

Eligibility

Full time SCCC employees may apply for health insurance benefits immediately upon employment. Dental care benefits require a waiting period before coverage will begin. The length of the waiting period is the first of the month after your start date with the college.

Vision Care

Full time employees are eligible for an individual or family vision plan through Davis Vision. The benefit is no cost to the employee or their dependents.

Eligibility

Full time SCCC employees may apply for health insurance benefits immediately upon employment. Vision care benefits require a waiting period before coverage will begin. The length of the waiting period is the first of the month after your start date with the college.

Life Insurance

Life Insurance plans are available for full time employees through Aflac. Contact an Aflac representative regarding costs and benefits or if you would like to enroll. Contact information for the Aflac representatives is available in the Office of Human Resources.

Flexible Spending Accounts

Dependent Care Account - This is a savings program that allows eligible employees with responsibilities for child care, elder care, or disabled dependents the opportunity to have the cost of this care deducted from their salary before federal, state, and local taxes are deducted. Enrollees have the opportunity to select the amount they wish to deposit into their Dependent Care

Account annually to cover their projected dependent care costs, up to a maximum of \$5,000 per year.

Medical Account – This program allows eligible employees to contribute pre-tax dollars to pay for health-related expenses that are not reimbursed by health insurance. The program saves employees money by letting them contribute to their account through an automatic payroll deduction before their salary is taxed. The maximum annual contribution allowed is \$2,500.

Worker's Compensation

Worker's Compensation benefits provide protection for employees related to medical expenses and loss of salary resulting from an occupational injury or illness. Basic protection is provided under the Worker's Compensation law. Other benefits may be available. Contact the Benefits Specialist if you have questions concerning a Worker's Compensation incident. The College's Worker's Compensation carrier is the Triad Group (185 Jordan Road, Troy, NY 12180).

Short-Term Disability

Short-Term Disability plans are available for full time employees through Aflac. Contact an Aflac representative regarding costs and benefits or if you would like to enroll. Contact information for the Aflac representatives is available in the Office of Human Resources.

Retirement Plans Options and Eligibility

Full time (with appointments of 3 months or more), permanent, employees are required to join a Retirement System within 30 days of their appointment/hire date.

Part-time employees and those with provisional or temporary appointments have the option to join a Retirement System at any time. No Retirement System membership will be established, nor any service credit or contributions reported, however, until the appropriate Retirement System election and membership applications have been received and processed.

Your selection of a Retirement System is an important decision, so please review your options very carefully.

Once your election is made, you will generally not be allowed to change Retirement Systems, unless you have a change in your employment title making you eligible for a different Retirement System for the first time and you opt to change to that System within 30 days of your eligible appointment.

It is important to note that membership in a Retirement System may not otherwise be changed or withdrawn during your current or any subsequent employment with any SUNY or community college campus.

Retirement Plan Options

Eligibility for a Retirement System depends on a variety of factors, including your Bargaining Unit, your position classification, and whether you are full or part-time.

- **The New York State and Local Employees' Retirement System (ERS)**
ERS is a defined benefit pension Retirement System. Retirement pension benefits will depend on the results of a calculation at the time of retirement that takes into account the Final Average Salary, number of years of credited membership service, and age at the time of retirement.
- **The New York State Teachers' Retirement System (TRS)**
TRS is a defined benefit pension Retirement System. Retirement pension benefits will depend on the results of a calculation at the time of retirement that takes into account the Final Average Salary, number of years of credited membership service, and age at the time of retirement. Membership is open to employees in a select group of titles, including: all

faculty titles, librarian or coach titles, or in the titles of chancellor, president, vice-president, provost, dean, associate dean, or assistant dean.

- **The SUNY Optional Retirement Program (ORP)**

The ORP is a defined contribution Retirement System. Retirement benefits will depend on the value upon distribution of individually owned annuity contracts purchased on behalf of electing employees through employer and required employee contributions from one or more of the currently Authorized Investment Providers for the SUNY ORP, including: Fidelity, TIAA (formerly TIAA-CREF), VALIC, and Voya (formerly ING). The SUNY ORP is designed to allow retirement at any age. Distributions from ORP contracts are permitted any time after separation from services, subject to an IRS 10% penalty for distributions prior to age 59 ½, unless separating from service after reaching the normal retirement age of 55. Because the SUNY ORP is a NYS Public Retirement Plan, ORP distributions are generally exempt from NYS Income Taxes.

Deferred Compensation

New York State's Deferred Compensation Plan is a voluntary savings program that allows employees to save for retirement on a tax-deferred basis. The program allows employees to defer part of their salary through payroll deduction each year. Three benefits are: your pre-tax contributions allow greater amounts to be invested toward your retirement, your taxable wages are reduced by the amount you choose to invest and pre-tax contributions may grow faster because any earnings from retirement assets also accumulate free from current income tax. For additional information, call the Plan's helpline at 1-800-422-8463 or visit www.nysdcp.com.

SUNY Tax Deferred Retirement Savings Program

As an employee of SUNY, you are eligible to participate in SUNY's tax-deferred Retirement Savings Program. This program provides a way for you to save extra money for retirement through payroll deduction. There is no employer contribution.

College Savings Program

New York's 529 Direct Plan allows employees to set aside up to \$5,000 per year for single taxpayers and up to \$10,000 a year for married couples filing jointly to pay for higher education expenses for a specific beneficiary. The contribution will be deductible from New York state gross income, and earnings are not taxed by state or local government.

Eligibility

Employees who have set up a New York 529 account and have completed paperwork in the Office of Human Resources authorizing the deduction from their paycheck.

YMCA Membership Benefit

Schenectady County Community College provides a credit of \$400 toward an individual or family YMCA membership for full time employees. The YMCA membership benefit is taxable and the value of the supplement wage is \$400.

SUNY Schenectady County Community
College 78 Washington Avenue
Schenectady, NY 12305
Office of Human Resources: (518-381-1218)

This "Benefits Outline" is intended to provide general information about the college's benefits programs. It does not serve as an official summary plan description. If there is a discrepancy between this benefits summary and an official plan document, the plan document will take precedence.

For more information about benefits plans, please refer to "An Orientation to Employment at Schenectady County Community College," the "New Hire Checklist" and all plan information in the benefits orientation folder that is given to all full time employees upon hire.