



Adjunct Faculty

B E N E F I T S

BENEFIT	EXPLANATION	WHO PAYS?
MEDICAL + \$5,000 Life Insurance	Employee elects one of two medical plans: <i>HealthSelect</i> <i>Scott & White</i> • effective first of the following month after 90 days of employment	Employee pays premium.
DENTAL	<i>Humana DHMO</i> <i>Dental Choice (Humana PPO)</i>	Employee pays premiums.
OPTIONAL LIFE INSURANCE	<i>Fort Dearborn Life</i> May purchase 1 x or 2 x annual salary (within 30 days of hire). Employee must provide Evidence of Insurability (EOI) for 3 & 4 times annual salary.	Employee pays for 1, 2, 3, or 4 x annual salary. (Premium based on age and salary.)
LONG TERM DISABILITY (LTD)	<i>Fort Dearborn Life</i> Provides income protection up to age 65 if totally disabled (on the job or off the job).	Employee pays LTD premium.
DEPENDENT LIFE INSURANCE	<i>Fort Dearborn Life</i> \$5,000 per eligible dependent	Employee pays premium monthly.
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)	<i>Fort Dearborn Life</i> Provides insurance protection due to accidental death or dismemberment.	Employee pays for AD&D.
SHORT TERM DISABILITY (STD)	<i>Fort Dearborn Life</i> Pays a monthly benefit for up to 5 months.	Employee pays STD premium.
LONG TERM CARE (LTC)	Available to ERS eligible employees. Insurance policy to provide long term nursing and custodial care – John Hancock.	Employee pays cost annually, quarterly, monthly through bank draft. New employees do not require EOI.

Eligibility for Group Insurance Benefits (Adjunct)

ACC Adjunct faculty must meet the following to qualify:

- Due to legislation that occurred during the 78th Regular Legislature (SB 1370), Adjunct faculty who meet the specific criteria outlined in the Texas Insurance Code, section 1551.1021 can elect to participate in the State's Group Benefits Plan.
- Special enrollment sessions will be conducted for eligible Adjunct faculty and all selected coverage will be effective September 1 thru August 31.
- The cost for selected coverage will be paid by the employee based on the ACC Board decision to not fund the program.

BENEFIT	APPLICABLE TO	EXPLANATION	WHO PAYS?
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Short-term counseling (8 sessions) for employee or family for personal and work related problems or career work issues.	ACC pays employee premium for 8 sessions per year.	EMPLOYEE ASSISTANCE PROGRAM (EAP)
TEXFLEX DEPENDENT CARE REIMBURSEMENT ACCOUNT	All applicable employees	A Dependent Care Reimbursement Account (DCRA) allows you to set aside money on a pre-tax basis to pay for dependent (child/adult) day care expenses.	Employee pays monthly cost plus an annual debit card fee (if selected).
TEXFLEX HEALTH CARE REIMBURSEMENT ACCOUNT	All applicable employees	A Health Care Reimbursement Account (HCRA) allows you to set aside pre-tax money to cover eligible health and dental expenses you incur for you and all your eligible dependents.	Employee pays monthly cost plus an annual debit card fee (if selected).
RETIREMENT PLAN	Adjunct	Austin Community College Money Purchase Plan (ACCMPP).*	ACCMPP: Employee pays 6% ACC matches at 1.5%
TAX SHELTERED ANNUITY (TSA 403b)	All employees	A tax-deferred supplemental retirement plan expressly granted by Congress [IRS Code section 403 (b)].	Tax advantages to the employee for retirement.
457 DEFERRED COMPENSATION (457)	All employees	A tax-deferred compensation expressly granted by Congress in IRS Code Section 457.	Tax advantages and retirement savings for the employee.
TUITION REIMBURSEMENT	Adjunct	Three vouchers at ACC per academic year after 180 days of employment.	ACC pays employee cost.
WORKERS' COMPENSATION	All employees	Covered by provisions of State Workers' Compensation law.	ACC pays employee cost.

*Certain qualified adjunct employees may opt out of ACCMPP and choose TRS if they are currently contributing to TRS through another educational agency.

NOTE: ACC does not participate in Social Security.

This outline of benefits is a general description of benefits offered and does not imply that benefits are available to all positions. For further information, contact Human Resources - Benefits, Austin Community College at (512) 223-7537. The College reserves the right to change these benefits at any time with or without employee notification.