



# Full-Time Staff

# BENEFITS

BENEFIT	EXPLANATION	WHO PAYS?
MEDICAL + \$5,000 Life Insurance	Employee elects one of two medical plans: <i>HealthSelect</i> <i>Scott &amp; White</i> • effective first of the following month after 90 days of employment	ACC pays employee premium plus 50% of employee dependent premium. Employee pays for remainder of spouse, child(ren) or family monthly premiums.
DENTAL	<i>Humana DHMO</i> <i>Dental Choice (Humana PPO)</i>	ACC pays employee premiums. Employee pays for spouse, child(ren) or family premiums monthly.
LIFE INSURANCE	<i>Fort Dearborn Life</i> Election 1 1 x annual salary	ACC pays employee's premium.  Employee pays optional premiums (2, 3, 4). See Optional Life Insurance.
OPTIONAL LIFE INSURANCE	<i>Fort Dearborn Life</i> May purchase an additional 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 2, 3, or 4 x annual salary. (Premium based on age and salary.)
LONG TERM DISABILITY (LTD)	<i>UNUM Provident (ACC provided)</i> Provides income protection up to age 65 if totally disabled (on the job or off the job).	ACC pays employee LTD premium. Employee can select State LTD at employee cost per month; deducted monthly.
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.	ACC pays employee premium for \$55,000 member only. Employee pays for additional employee or family coverage monthly.
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.
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.

### Eligibility for Group Insurance Benefits (Full-Time)

ACC Staffing table employees who work 40 hours per week for four and a half months consecutively or who are hired for a period of time equal to or greater than four and a half months at a comparable rate of pay are eligible for the paid insurance plans and benefits. Individual coverages and plans are currently under the Employee Retirement System (ERS).

<b>BENEFIT</b>	<b>APPLICABLE TO</b>	<b>EXPLANATION</b>	<b>WHO PAYS?</b>
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 PLANS	Staffing Table**	TRS (Teacher Retirement System)* ORP (Optional Retirement Program)- for Faculty/Administrators within the first 90 days of employment.	TRS: Employee pays 6.4% State matches at 6.4% ORP: Employee pays 6.65% State matches at 6.4%
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.
ANNUAL LEAVE	Staffing Table	Accrual: After 90-day waiting period 10 hrs./month.	ACC pays employee salary on approved leave.
SICK LEAVE	Staffing Table	Accrual: 8 hrs. per contract month.	ACC pays employee salary on approved sick leave.
PERSONAL LEAVE	Staffing Table	5 days of sick leave time per year may be converted to personal leave as approved by supervisor.	ACC pays employee salary on approved personal days.
HOLIDAYS	Staffing Table	Winter Holiday—annually scheduled Spring Break—1 week in March Memorial Day Independence Day Labor Day Thanksgiving—Thursday & Friday Martin Luther King, Jr. Day	ACC pays employee cost.
TUITION REIMBURSEMENT	Full-Time Staffing Table	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 employees (Faculty/Administration) may opt out of TRS and choose an Optional Retirement Program (ORP) within the first 90 days of employment. New hires will be notified of eligibility. Transfers to ACC with ORP are required to be in ORP.

\*\*Both TRS and ORP retirees are ineligible to participate.

**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) 223-7617. The College reserves the right to change these benefits at any time with or without employee notification.**