



## BENEFITS OVERVIEW FULL-TIME 10 MONTH FACULTY STAFF

BENEFIT	DATE OF ELIGIBILITY	SUMMARY OF COVERAGE
Holidays	Date of Hire	<p><b>Regular full-time 10 month faculty</b></p> <ul style="list-style-type: none"> <li>• Paid holidays each calendar year, New Years, MLK Birthday, Presidents' Day, Memorial Day, Labor Day, Thanksgiving Day (and Friday after), Christmas Day and Spring/Winter Break</li> </ul>
Sick Leave	Date of Hire	<p><b>Regular full-time 10 month faculty</b></p> <ul style="list-style-type: none"> <li>• Full-time faculty accrue 10 days sick leave per academic year.</li> </ul>
Sick Leave Bank	Sick leave bank membership is a voluntary benefit for any regular full-time employee eligible for benefits. Employee may enroll after being employed for six months, thereafter, during open season in May.	<p><b>Regular full-time 10 month faculty</b></p> <ul style="list-style-type: none"> <li>• A full-time employee may enroll by donating a designated number of days of his/her accumulated sick leave to bank. The current required donation is (3) days. Please contact Human Resources for more details on this benefit.</li> </ul>
Personal Leave	Date of Hire	<p><b>Regular full-time 10 month faculty</b></p> <ul style="list-style-type: none"> <li>• A full-time faculty receives 3 days (per academic year) of personal leave. If this leave is not used within the academic year, it will convert to sick leave.</li> </ul>
Long-Term Disability	1 <sup>st</sup> of the next month following the date of hire	<p><b>Regular full-time 10 month faculty</b></p> <ul style="list-style-type: none"> <li>• Provides 66 2/3% of monthly base pay salary taxed to a maximum of \$11,000 per month</li> <li>• 3% of annual cost of living adjustment</li> <li>• Benefits, potentially, through age 65</li> <li>• Medical certification of disability is required</li> <li>• Premiums paid by PGCC</li> </ul>
Voluntary Short-Term Disability	1 <sup>st</sup> of the next month following the date of hire	<p><b>Regular full-time 10 month faculty</b></p> <ul style="list-style-type: none"> <li>• Provides 60% of weekly salary tax free to a maximum of \$1,500 per week</li> <li>• 14 day elimination period</li> <li>• Benefits, potentially, through 15 weeks</li> <li>• Medical certification of disability is required</li> <li>• Employee paid premiums</li> </ul>
Health Insurance w/Vision	1 <sup>st</sup> of the next month following the date of hire.	<p><b>Regular full-time 10 month faculty and their dependents are eligible to elect coverage from three (3) different Health Plans</b></p> <ul style="list-style-type: none"> <li>• CareFirst Blue Preferred PPO plan with an in network or out of network option</li> <li>• If a participating provider in network is available, services provided in network are covered at a significantly lower cost; covered services provided</li> </ul>



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		<p>out of network are subject to a higher deductible and lower percentage of coverage</p> <ul style="list-style-type: none"> <li>• CareFirst BlueChoice HMO Open Access</li> <li>• Kaiser Permanente (Select)</li> <li>• Prescription card is included</li> <li>• Employees contributions are pre-tax</li> </ul>
Vision Care	1 <sup>st</sup> of the next month following the date of hire	<p><b>Regular full-time 10 month faculty and their dependents are eligible for coverage</b></p> <ul style="list-style-type: none"> <li>• United Healthcare Vision</li> <li>• When using an in network provider, enrolled participants and eligible dependents are qualified for the following once (1) every 12 months               <ul style="list-style-type: none"> <li>- Comprehensive visit with \$0 co-pay</li> <li>- Standard single vision or multi-focal lenses</li> <li>- Lens Options</li> <li>- Frames</li> <li>- Contacts - select contact lenses in lieu of frames</li> <li>- Refractive Eye Surgery discount</li> </ul> </li> </ul>
Dental Insurance	1 <sup>st</sup> of the next month following the date of hire	<p><b>Regular full-time 10 month faculty and their dependents are eligible to elect coverage from two (2) different Dental Plans</b></p> <ul style="list-style-type: none"> <li>• CareFirst Traditional Dental</li> <li>• CareFirst PPO Dental (includes orthodontia for dependents up to age 19)</li> <li>• Employees contributions are pre-tax</li> </ul>
Flexible Spending Account	1 <sup>st</sup> of the next month following the date of hire	<p><b>Regular full-time 10 month faculty and their dependents are eligible for coverage</b></p> <ul style="list-style-type: none"> <li>• Pre-tax deductions</li> <li>• Health Care Account – for expenses not reimbursed or paid by health care plan: deductibles and co-pays, prescriptions, dental deductibles and co-pays, eye exams. Maximum contribution \$2,550 for 2017 fiscal year.</li> <li>• Dependent Care Account - for daycare expenses, day camp, preschool, before and after school care. Maximum contribution \$5,000 for 2017 fiscal year.</li> </ul>
Group Term Life Insurance and AD&D	1 <sup>st</sup> of the next month following the date of hire	<p><b>Regular full-time 10 month faculty</b></p> <ul style="list-style-type: none"> <li>• Coverage equivalent to 2X annual salary to \$350K</li> <li>• Premiums paid by PGCC</li> </ul>
Supplemental Life Insurance	1 <sup>st</sup> of the month, following approval from Farmington/Lincoln Financial	<p><b>Regular full-time 10 month faculty and their dependents are eligible</b></p> <ul style="list-style-type: none"> <li>• Optional Supplementary Insurance               <ul style="list-style-type: none"> <li>- Portable</li> </ul> </li> </ul>



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		- Age-specific rates
Maryland State Teachers and Employee Pension	Date of Hire	<p><b>Must be over age 18 to participate</b></p> <ul style="list-style-type: none"> <li>• Participation must enroll on their first day of employment or enrollment will be declined</li> <li>• Your 7% contributions are on a pre-tax basis and the state percentage varies.</li> <li>• Ten-year vesting period</li> <li>• Includes a disability benefit</li> </ul>
Maryland State ORP (Optional Retirement Plan)	Date of Hire	<p><b>Must be over age 18 to participate</b></p> <ul style="list-style-type: none"> <li>• Participant must enroll on their first day of employment, 2 plans available</li> <li>• <b>State contributes 7¼% pre-tax to the ORP Plan you select, no College or Employee contributions</b></li> </ul>
Tax Shelter and Annuity	Enrollment anytime	<ul style="list-style-type: none"> <li>• Choice of 4 annuity plans</li> <li>• Only the employee contributes, no College or state matching</li> </ul>
Employee Tuition Waiver Program	Date of Hire	<ul style="list-style-type: none"> <li>• Employee, spouse, and dependent children eligible to participate</li> <li>• Program waives cost of tuition at Prince George's Community College; enrollee is responsible for all fees</li> </ul>
Employee Tuition Assistance Program	Date of Hire	<ul style="list-style-type: none"> <li>• Full-time employees eligible to participate</li> <li>• Undergraduate or graduate level credit courses taken at accredited institution of higher education</li> <li>• Undergraduate courses – reimbursement paid at 150% in-county tuition rate of PGCC</li> <li>• Graduate courses – reimbursement paid at up to 200% of prevailing in-county rate of PGCC</li> </ul>
Employee Assistance Program (EAP)	Date of Hire	<ul style="list-style-type: none"> <li>• The EAP is a plan that offers employees and their dependents the opportunity to resolve personal issues and concerns before they escalate. Early intervention can prevent costly medical expenditures, lost productivity and intrusion into an individual's personal life. See Human Resources for details.</li> </ul>
Legal Resources	One month of prepaid premiums required prior to the effective date of the plan.	<ul style="list-style-type: none"> <li>• This voluntary employee paid benefit will assist you with legal aid when necessary. This benefit provides "Will" writing, legal assistance for traffic violations, civil suits etc.....</li> </ul>
AFLAC	1st of the next month following the date of hire	<ul style="list-style-type: none"> <li>• This voluntary employee paid benefit will assist you with replacement income for unforeseen incidents.</li> <li>• Choice of four plans. See Human Resources for details.</li> </ul>