

**NORTH COUNTRY COMMUNITY COLLEGE – BENEFITS AT A GLANCE
FULL TIME MANAGEMENT CONFIDENTIAL EMPLOYEES**

BENEFIT	DESCRIPTION	PLAN SUMMARY	PAYOR (EE=employee, ER= employer)	ELIGIBILITY DATE
Pension	<p>Eligibility for each pension system dependent upon job responsibilities.</p> <p>For TRS and ERS election, benefits are based on final average salary and years of service.</p> <p>For ORP election, benefits are based on contributions and the success of the investments.</p>	<p>Teachers Retirement System</p> <ul style="list-style-type: none"> • Defined benefit plan • Vesting after 10 years <p>Optional Retirement System</p> <ul style="list-style-type: none"> • Defined contribution plan • Vesting after 366 days <p>Employees Retirement System</p> <ul style="list-style-type: none"> • Defined benefit plan • Vesting after 10 years 	<p>TRS</p> <ul style="list-style-type: none"> • EE rate varies (3% - 6%) and is based upon salary ER rate varies <p>ORP</p> <ul style="list-style-type: none"> • EE rate varies (3% - 6%) and is based upon salary • 8% by ER for first 7 yrs, 10% thereafter <p>ERS</p> <ul style="list-style-type: none"> • EE rate varies (3% - 6%) and is based upon salary • ER rate varies 	Upon date of hire.
Health Insurance	<p>NCCC offers options in health insurance coverage through the New York State Health Insurance Program (NYSHIP).</p> <ul style="list-style-type: none"> • Empire Plan • Various HMOs. 	<p>NYSHIP Empire Plan In Network Benefits</p> <ul style="list-style-type: none"> • \$25 co-pay office visit • \$50 co-pay diagnostic lab tests • \$50 co-pay outpatient diagnostic radiology and mammography • \$100 co-pay emergency room • \$5/\$25/\$45 prescription drug <p>NYSHIP HMO Plans</p> <ul style="list-style-type: none"> • Copays are dependent on particular HMO plan chosen 	<p>Hired after ratification of CSEA 2019-2022 CBA:</p> <ul style="list-style-type: none"> • 8% by EE, 92% by ER 	Upon date of hire.
Opt-Out Bonus	<p>An employee may opt-out of the College's health insurance provided they have other coverage. In lieu of said plan, employee receives \$30 per month as an accumulated amount in December of each year or upon termination.</p>	<p>This benefit is accrued monthly and paid out on an annual basis in December.</p>	100% by NCCC	Upon date of hire.
Vision	Comprehensive vision coverage.	<p>One exam and glasses or contacts for anyone over 19 years of age every 2 years.</p> <p>One exam and glasses or contacts for anyone under 19 years of age every year.</p>	100% by employee	Upon date of hire.

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Supplemental Accident Insurance	May purchase portable accident policy for employee, spouse, & child		100% by employee	1 st of the month following date of hire
Dental Insurance - Guardian	Comprehensive dental plan offered. This does not include orthodontics.	Individual deductible of \$50 waived for preventive services <ul style="list-style-type: none"> • Preventive services are covered 100%. • Basic services are covered 80%. • Major services are covered 50%. 	100% by employee	First of the month following date of hire.
Dental Insurance – CSEA Employee Benefit Fund Dental	Comprehensive dental plan offered.	Services covered with in network dentist, reimbursed at rate specified by EBF if out of network.	100% by employee	Upon date of hire.
Flexible Spending Plan (Pre-tax deductions)	Per Section 125 of the Internal Revenue Code, NCCC offers a FSA for unreimbursed health care expenses and dependent care reimbursement with pre-tax dollars. *This benefit must be renewed annually during open enrollment.	Pre-tax payment of medically prescribed items and services up to \$2,850 annually. Pre-tax payment of dependent care expenses up to \$5,000 per household annually.	100% by employee	Upon date of hire.
Life Insurance	Policies from \$25,000 - \$125,000 are available.		50% EE, 50% ER up to \$100,000 policy For \$125,000 policy, EE pays 100% of the cost in excess of \$100,000	1st of the month following 30 days of employment.
Long Term Disability	Monthly income benefit equal to 60% of covered monthly salary, not to exceed \$5,000 a month; also provides a monthly annuity premium benefit for employees who become disabled due to a non work related illness or injury.		100% by NCCC	Upon date of hire.

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403(b) Tax-Deferred Savings Plan 457(b) NYS Deferred Compensation Plan	Current authorized investment providers for 403(b) include TIAA-CREF, AIG, VOYA, and Fidelity. NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Pre-tax contributions through salary reductions subject to IRS limit. The 2022 basic annual limit for both plans is \$20,500. The IRS currently establishes separate limits for 403(b) and 457(b) plans, allowing employees to contribute up to twice the limit allowed under either plan alone.	100% by the employee	Choice of employee
Employee Assistance Service Program (EAP)	Short-term counseling for employees and family members	They will provide us with confidential counseling for stress, marital issues, communication issues, career counseling, emotional counseling, family, financial, legal, alcohol/drug use, personality conflicts, etc.	100% by NCCC	Upon date of hire
Tuition Waiver for NCCC	The College will allow employees and their dependents free tuition.		100% by NCCC	Upon date of hire
Health and Welfare	\$1000 per annum will be contributed by the College towards a health and welfare benefit.		100% by NCCC	Upon date of hire
Tuition Assistance for SUNY state-operated campuses	Employees are eligible for consideration for tuition assistance (based on funding) at a state-operated campus.		Up to 100% by SUNY at the discretion of NCCC Administration	Upon date of hire
SUNY Employee Discount Programs	Employee discount and savings program with offers from a wide variety of merchants, vendors, and providers	Includes: <ul style="list-style-type: none"> • SUNY Corporate Perks • Cellular Phone Service Discounts • NY Defensive Driving Course • UB Micro 	n/a	Upon date of hire
Vacation Time	Staff members are entitled to 30 vacation days per year accrued on a monthly basis.		100% by NCCC	Accruals begin upon date of hire.
Sick Time	Staff members are entitled to 30 sick days per year accrued on a monthly basis.	Sick leave is cumulative to 180 days.	100% by NCCC	Accruals begin upon date of hire.

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Personal Time	Up to 3 days can be granted without loss of pay		100% by NCCC	Upon date of hire
Floating Holiday	2 days per year		100% by NCCC	Upon date of hire.
Family Emergency Leave	Up to 5 days can be granted without loss of pay for serious illness or death of a family member.		100% by NCCC	Upon date of hire