

Exempt/Administrator Benefits

Benefits

The benefit information presented below is a summary of Everett Community College provided benefits. This information is subject to change and subject to the provisions of any legislative mandates and College policy changes. For more detailed information about Everett Community College benefits and to receive more information, please do not hesitate to contact Janice Paulson at EVCC Human Resources email: jpaulson@everettcc.edu phone: 425-388-9230.

Health Insurance

The College health benefits are provided through the State of Washington Health Care Authority. The College contribution for employee medical plans currently is \$561 which includes medical/dental, basic life insurance plan, and basic LTD plan. Employees can choose from a variety of medical plans including a Preferred Provider Organization (PPO) and several managed care plans. Employees pay a portion of their medical care cost through employee premiums which are deducted from their pay checks. The employee premium is based on the employee's choice of plan and coverage for lawful spouses, qualified domestic partner, and dependent children. The current monthly employee premiums range from \$20 through \$296 depending on plan choice and dependents covered. If you are employed on the first working day of the month, your insurance would be effective the first of the month. If you are employed after the first working day of the month, your insurance would be effective the first of the next month. Employees can waive the medical insurance provided you are enrolled in medical insurance coverage through another source.

The link to more information is below regarding the medical/dental, life insurance and LTD offered by the State of Washington Health Care Authority and provided to College employees:

<http://www.hca.wa.gov/public.shtml>

<http://www.pebb.hca.wa.gov/>

Vision Insurance

Vision Insurance is included with all medical insurance plans. Optical service frequency and hardware (glasses, contact lenses) vary per type of plan selected. Employees do not pay a separate employee premium for vision coverage.

Dental Insurance

Employees have a choice of dental plans. Options include a State of Washington preferred provider organization (PPO) dental plan and two managed care plans. The coverage options vary based on plan selection. Currently, employees do not pay an employee premium for dental insurance.

Flexible Spending Accounts (FSA)

The College offers an optional flexible spending account for out-of-pocket medical expenses. This is a calendar year plan whereby employees can set aside pretax dollars to pay for out-of-pocket medical expenses. This is a “use it or lose it” IRC governed plan. Employees can set aside between \$240 and \$2,400 per calendar year. Medical expense reimbursements can be requested for the employee, their spouse, and their IRS dependents. Employees are eligible to begin participation the first day of the month following employment.

<http://pebb.asiflex.com/default.aspx>

Voluntary Employee Benefit Association (VEBA) IRC 501(c)(9)

Upon retirement from the College, exempt/administrative employees participate in VEBA. The VEBA CTC plan is a tax-free health reimbursement arrangement (HRA) that enables the College to make tax-free contributions into a special trust account on your behalf. These tax-free funds can then be used to pay or reimburse eligible out-of-pocket healthcare costs and premiums for yourself, your spouse and your qualified dependents. Sick leave buyout at retirement is paid at one quarter of the total hours that you have accumulated in the compensable sick leave account. This is an IRC governed plan and mandatory participation is required based on a group election. Exempt/administrative have VEBA available year upon retirement.

Life Insurance

The College provides \$25,000 in basic life insurance from any cause and \$5,000 basic Accidental Death and Dismemberment (AD&D) insurance at no cost to the employee. Employees can enroll in additional optional life insurance benefits for themselves, their spouse, and dependents. Currently, employees can apply for an additional amount equal to \$350,000 plus the amount of the employee's annualized salary. Upon retirement, employee's can apply for conversion of their term life insurance into a whole life policy.

Long Term Disability Insurance

The College provides a basic long term disability plan at no cost to the employee. This plan pays a benefit between \$50 and \$240 per month 90 days after disability certification or the period of accumulated sick leave, whatever is longer. Employees can also participate in an optional long-term disability plan that provides 60% of the first \$10,000 of monthly predisability earnings, reduced by any deductible income, plus amounts paid into the higher education retirement accounts. This is an after-tax benefit; therefore, any benefits received from this plan are tax free.

Retirement

Exempt/administrative employees participate in the State Board Retirement Plan (SBRP) defined contribution plan TIAA-CREF. This plan has a matching contributions by the employee and the College. Employees begin the plan on their first date of hire. Employees are immediately 100% vested in the SBRP plan once enrolled and contributions are deducted. Percentages of contributions are age based on the employee's age.

Ages under 35 contribute 5% of their gross income with a 5% College match.

Ages 35 to age 50 contribute 7.5% of their gross income with a 7.5% College match

Ages 50 and over contribute 10% of their gross income with a 10% College match

Individuals who currently belong to a State sponsored plan can continue with that plan in lieu of participation in the TIAA-CREF plan (i.e. Public Employee Retiree System (PERS), Teachers Retirement System (TRS)).

Group Supplemental Retirement Annuity (GSRA)

The College offers the opportunity to participate in the supplemental retirement annuity (GSRA) in addition to the regular retirement plan. An employee can voluntarily participate in the 403(b) plan (TIAA CREF) and set aside a portion of their income in a tax deferred plan. These plans are easily set-up and provide for employee flexibility. Employees can participate in both supplemental 403(b) plans and the State of Washington's Deferred Compensation Plan which is a 457.

Deferred Compensation Plan (DCP)

Employees of the College can participate in the State's Deferred Compensation Plan. This plan is a 457 IRC which allows an employee to set aside additional pre-tax earnings for retirement savings. Employees can participate in the supplemental retirement annuity 403(b) retirement plan in addition to participation in the DCP State plan.

<https://dcp.csplans.com/csportal/welcome.do>

Dependent Care Assistance Program (DCAP)

Employees can set aside pretax dollars to pay for out-of-pocket dependent care expenses. Employees may be able to save in taxes annually if they have children under the age of 13 or elderly parents who require care assistance. Employees can sign up to participate upon hire.

<http://pebb.asiflex.com/default.aspx>

Holidays

Exempt/administrative employees receive ten statutory paid Holidays per calendar year.

Annual Leave (Vacation)

Exempt/administrative employees accrue 16 hours per month of annual leave. If you are less than full time, annual leave is accrued on a prorata basis.

Illness, Injury, and Emergency Leave (Sick Leave)

Exempt/administrative employees accrue 8 hours of sick leave for each month of contracted employment. Employees less than full time accrue on a prorata basis.

Personal Holiday

Exempt/administrative employees accrue 8 hours per calendar year for a personal holiday. Employees less than full time accrue on a prorata basis. The personal holiday accrues after more than four (4) continuous months of employment. The personal holiday must be used by December 31.

Other Leaves for Exempt/Administrative Employees

1. Bereavement leave for not more than five days shall be granted for the death of an immediate family member. For purposes of this policy "immediate family" shall be defined as a parent, a sibling, mother/father-in-law, spouse, domestic partner, grandparent, grandchild, son, daughter, stepchild, or any child living in the home of the employee.
2. Military leave shall be granted to a maximum of fifteen (15) days in the calendar year for active duty in annual field training or otherwise discharging reserve obligations.
3. Civil duty leave shall be granted to serve on jury duty, or to exercise subpoenaed civil duties. Employees are allowed to retain any compensation paid to them for their civil duty service.

11/25/08