

Benefits Summary

Full-Time Instructional Employees

This document is intended to serve as a summary only. Please refer to each of the benefit plan documents for complete benefit details.

CORE BENEFITS

MEDICAL INSURANCE – provided by Aetna

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees and eligible dependents*. Effective the 1st of the month after 30 days of continuous employment.	Both Health Reimbursement Account (HRA) and Point of Service (POS) plans are available to new hires.	100% cost of HRA employee only coverage	Difference of all other levels of coverage <div style="background-color: #e0e0e0; padding: 2px;">HRA Plans</div> Employee Only\$0.00/month Employee & Spouse\$742.41/month Employee & Child(ren).....\$630.17/month Employee & Family.....\$984.26/month Dual Coverage.....\$113.86/month <div style="background-color: #e0e0e0; padding: 2px;">POS Plans</div> Employee Only\$395.50/month Employee & Spouse\$1,477.03/month Employee & Child(ren).....\$1,313.57/month Employee & Family.....\$1,829.19/month Dual Coverage.....\$958.79/month
*Eligible dependents are spouse or domestic partner; and children up to the age of 30 (proof required)			

DENTAL INSURANCE – provided by Humana

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees and eligible dependents*. Effective the 1st of the month after 30 days of continuous employment.	Both Dental Health Maintenance Organization (DHMO) and Dental Preferred Provider Organization (DPPO) plans are available to new hires.	100% cost of DHMO employee only coverage	Difference of all other levels of coverage <div style="background-color: #e0e0e0; padding: 2px;">DHMO Plans</div> Employee Only\$0.00/month Employee & Family.....\$16.12/month Dual Coverage.....\$1.92/month <div style="background-color: #e0e0e0; padding: 2px;">DPPO Plans</div> Employee Only\$19.94/month Employee & Family.....\$73.66/month Dual Coverage.....\$59.46/month
*Eligible dependents are spouse or domestic partner; and children up to the age of 25			

BASIC LIFE INSURANCE – The Hartford

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available the 1st of the month after 30 days of continuous employment.	Basic life equals 1x base salary rounded to lowest \$100; maximum salary of \$400,000.	100% cost of basic life 1x coverage	0%

TUITION WAIVER – provided by MDC

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees and dependents. Eligible after 90 days of continuous employment.	Faculty may receive up to 24 credits per academic year. Dependent(s) receive unlimited amounts of credits – responsible for special fees (labs, books, etc.)	100%	0%

TUITION REIMBURSEMENT – provided by MDC

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Eligible after 90 days of continuous employment.	Faculty will be reimbursed up to 24 credits per academic year at the rate of \$340.65/credit. All courses must be completed at a regionally accredited institution of higher education (public or private)	Based on approved per credit reimbursement and semester maximums	N/A

RETIREMENT – provided by Florida Retirement System (FRS)

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Pension (8 year vesting schedule)	Contribution percentage as required by the state legislature	3% of gross compensation
Effective date of hire.	Investment (1 year vesting schedule)		

SICK LEAVE

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Maximum 10 or 11 days per year depending on contract.	100%	0%
Effective date of hire.			

PERSONAL DAYS

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Maximum four (4) days per fiscal year which will be charged to accrued sick leave.	100%	0%
Effective date of hire.			

FAMILY MEDICAL LEAVE ACT (FMLA) LEAVE

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	12 weeks of job protected leave provided under the law	0%	0%
Effective after one (1) year of service in which the employee works at least 1,250 hours.			

VOLUNTARY BENEFITS

OPTIONAL LIFE INSURANCE – provided by The Hartford

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Purchase of additional 1x/2x/3x base salary coverage rounded to the lowest \$100.	N/A	100%
Available the 1 st of the month after 30 days of continuous employment.	Maximum salary of \$400,000.		

DEPENDENT LIFE INSURANCE – provided by The Hartford

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible for dependents of eligible full-time employees.	Spouse or domestic partner (DP) benefit equals half of the employee additional life amount purchased, minimum of \$500 & maximum of \$15,000	N/A	\$3.50/month
Dependents are beneficiary on employee's life insurance plan.	Child(ren) benefits: \$500 from age 14 days to 6 months, \$7,500 from age 6 months to age 25 years or marriage, whichever comes first		

HEALTH CARE REIMBURSEMENT ACCOUNT – provided by Ameriflex

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Permits employees to pay for health or dental benefits with pre-tax dollars as listed in plan rules	N/A	100%
Available the 1 st of the month after 30 days of continuous employment or during open enrollment.	Funds must be used by March 15 th of the following year		

DEPENDENT CARE REIMBURSEMENT ACCOUNT – provided by Ameriflex

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Permits employees to pay for the care of children up to the age of 13.	N/A	100%
Available the 1 st of the month after 30 days of continuous employment or during open enrollment.			

TAX SHELTER ANNUITY (TSA) 403(b) PLAN

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Eligible 30 days after hire or enrollment available six (6) times a year (every other month).	Allows employees to defer up to \$19,500 of their salary Employees age 50 and above may defer an additional \$6,500 per calendar year (total \$26,000) as allowed by IRS. List of College approved TSA providers is available.	N/A	100%

GROUP LEGAL INSURANCE – provided by ARAG

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available the 1 st of the month after 30 days of continuous employment or during open enrollment.	Legal services offered via email, telephone, one-on-one visits, fax for bankruptcy, divorce, real estate, and other services as described under plan rules	N/A	Employee Only: \$16.30/month Family Plan: \$21.03/month

DISABILITY INSURANCE – provided by Assurant

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available the 1 st of the month after 30 days of continuous employment or during open enrollment.	Monthly income if unable to work due to a disabling condition and based on level of benefit selected for disability period	N/A	Based on level of benefit selected