

BENEFITS AT A GLANCE

EXEMPT & NON-EXEMPT STAFF

The following is a summary of the benefits presently offered by HCC for exempt and non-exempt employees.

Part-time, budgeted employees are eligible for certain benefits - some on a prorated basis. Please call the Office of Human Resources if you have any questions.

This is meant to be a summary of the benefit programs available to exempt and non-exempt staff at Howard Community College. Whenever conflicts occur between these summaries and the contracts, rules, regulations or laws governing the administration of the various programs, the terms and conditions set forth in the various program contracts, rules, regulations or laws shall prevail.

THE FOLLOWING BENEFITS ARE AVAILABLE:

SOCIAL SECURITY

All employees are covered by Federal Social Security. The employee's share of the contribution is withheld by payroll deduction and is deposited with HCC's share into the employee's account.

RETIREMENT

Non-exempt employees are required to enroll in the Maryland State Retirement and Pension System (MSRPS). There is a mandatory employee contribution.

Faculty and most professional exempt employees have the option of enrolling in either the MSRPS or an Optional Retirement Program (ORP) which are chosen by the State Retirement Agency. Employees who participate in an ORP do not make contributions to the plan.

SUPPLEMENTAL RETIREMENT PLANS

Employees are eligible to participate in any of the Supplemental Retirement Plans currently offered by HCC. HCC offers employees 403(b) plans and 457(b) plans. These plans allow employees to reduce both their Federal and Maryland State income taxes while saving additional money for the future.

Employee participation is voluntary and all contributions are made solely from the employee's salary; there are no matching employer contributions. These plans are also available to part-time employees and temporary employees who meet eligibility requirements.

INSURANCE OPTIONS

All employees have a choice of health care plans which include a Preferred Provider Organization (PPO) plan and two Health Maintenance Organizations (HMOs). Full time employees who opt-out of health insurance receive a \$400 BeneFlex credit that can be taken as extra taxable income or used to pay for other pre-tax benefits. Part-time employees may participate in health and dental plans and must pay the full cost.

- Dental coverage (*3 options*)
- Prescription Drug coverage (*included in health plans*)
- Vision Care plan (*included in health plans*)
- Group Term Life Insurance, including Accidental Death & Dismemberment (AD&D) insurance (FT only)
- Supplemental Group Term Life and AD&D (FT only)
- Short-Term Disability program
- Long-Term Disability program (FT only)
- Long Term Care Insurance
- Unemployment Insurance
- Continuation of health/dental benefits through COBRA
- Workers' Compensation Insurance

The employee's share of any premium costs is deducted from the semi-monthly paycheck.

TUITION WAIVER & REIMBURSEMENT

- **Tuition Waiver (Employee only):** In accordance with Maryland State law, tuition is waived at time of enrollment for Howard Community College courses approved in advance under this policy and taken during non-working hours. Tuition waiver is limited to a space available basis.
- **Tuition Reimbursement (Spouse, Same-Sex Domestic Partner, Dependents and Employee):** Within the available budget, employees are eligible for benefits under the college's tuition reimbursement policy which permits reimbursement of up to \$2,200 annually (\$1,100 for part-time employees) for the successful completion of approved study programs at other institutions. Employees who take job-, career- or degree- related courses will be reimbursed at 100% of the tuition charge up to the maximum amount allowed. All or part of the reimbursement may also be used for spouse, same-sex domestic partner and dependent family members who successfully complete courses at Howard Community College. Courses taken that are not job-, career-, or degree- related will be reimbursed at 50% or up to \$1,000 annually (\$500 for part-time employees). *There is a limited tuition reimbursement for credit adjunct faculty.*
- **Fee Reimbursement (Employee only):** All fees for courses taken at HCC that are job-, career-, or degree- related or taken as part of the Wellness Program would also be eligible for 100% reimbursement. Course fees, only for courses taken at another college, which are job-, career-, or degree- related, would also be reimbursed. See Procedure 63.07.13 for additional details.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

There are two spending accounts which allow full and part-time employees to pay for eligible expenses on a before-tax basis: 1) Health Care FSA (for out-of-pocket health care expenses); and 2) Dependent Care FSA (for child care expenses).

LEGAL PLAN

All employees are eligible to enroll in a Legal Plan at their own expense.

OTHER PROGRAMS

- **Employee Assistance Program (EAP):** This benefit provides confidential, professional assistance to full-time employees experiencing personal problems that may be affecting work performance, job satisfaction, or overall quality of life. There is no cost to the employee.

- **Professional/Staff Development Program:** Free job-related classes and training are offered to employees during work hours.
- **Wellness Program:** A Wellness Program is available for employees. The program provides free exercise and educational seminars to help promote a healthier lifestyle.
- **Diversity Program:** Various programs and events are offered each year by the Diversity Committee. Employees are given the opportunity to attend some or all of the events.

TYPES OF LEAVE

- **Annual Leave:** Full-time support staff employees accrue annual leave as follows:
 - Year 1 = 10 days per year
 - Year 2 = 15 days per year
 - Year 3 = 20 days per yearFull-time administrative and professional/technical employees accrue 20 days of annual leave per year. Annual leave for all full-time employees will be limited to 225 hours (240 for 40-hour-per-week employees).
 - **Holiday Leave:** Eighteen (18) paid holidays per year are approved by HCC.
 - **Personal Leave:** Full-time employees are given up to four personal days each fiscal year.
 - **Sick Leave:** Full-time exempt and non-exempt employees accrue 12 days of sick leave per year. Sick leave may be accumulated without limit. Accrued sick leave may be used for an employee's illness, immediate family member's illness, or domestic partner's illness.
 - **Bereavement Leave:** Full-time employees are entitled to up to five days of bereavement leave in the event of a death of an immediate family member, or domestic partner.
 - **Miscellaneous Leaves:** Other leaves, such as jury duty, sabbatical, administrative, and military leave are available.
- NOTE: Leaves are pro-rated for part-time and 10-month employees.*

OTHER BENEFITS

- **Flex-time:** Flex-time arrangements can be made when they are consistent with the needs of the college and departments within the college.
- **Savings Bonds:** Employees may participate in the U.S. Savings Bond program through payroll deduction.
- **Paycheck/Direct Deposit:** Paychecks are distributed semi-monthly on the 15th and the last day of the month. Employees may arrange to have paychecks automatically deposited into their bank or credit union account at no charge.
- **Credit Union:** The State Employees' Credit Union (SECU) is available to all employees for services such as savings accounts, interest-bearing checking accounts, loans and automatic teller machines.
- **Automatic Teller Machine (ATM):** SECU, located inside main entrance between Nursing and Science/Technology Buildings.
- **Physical Education Facilities:** The swimming pool, gymnasium, and fitness center located in the PE Building are available for use during open hours upon presentation of a valid HCC identification card.
- **Library:** The library facilities and services are available to employees upon presentation of a valid HCC identification card.
- **Café on the Quad:** The Café on the Quad offers a wide selection of food and is open at convenient hours.
- **United Buying Service (UBS):** Employees are eligible to utilize the UBS to purchase motor vehicles, home furnishings and cellular service at a discount.
- **Parking:** Free parking is available to all HCC employees.

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