



## FRINGE BENEFITS AVAILABLE TO REGULAR, FULL-TIME, EXEMPT EMPLOYEES

### HCC'S BENEFITS

1. Group Medical Insurance - The College provides a self-insured health plan to regular full-time (minimum of 30 hours per week) employees. Employees are encouraged to participate in the CareFirst BlueCross BlueShield network ([www.carefirst.com](http://www.carefirst.com)), which offers discounts on services rendered. For care received inside the CareFirst service area (MD, DC, and Northern VA), employees would use the BlueChoice Advantage Network. For Care received outside of the CareFirst service area, use the BlueCard PPO([www.bcbs.com](http://www.bcbs.com)) network. Employees in both the single and family plan make reasonable contributions toward the monthly cost of the insurance plan. A deductible must be met each plan year before the plan begins to pay 80% of most medical services. Preventive services are covered at 100% of the allowable expense at participating in-network providers. The College provides a prescription plan through CVS/Caremark. CareFirst Video Visits are offered allowing you to connect with a doctor 365 days a year 24/7. The College also provides Telemedicine ([www.1800MD.com](http://www.1800MD.com)) free of charge to those enrolled in the medical plan.
2. Group Dental Insurance - The College provides a fully-insured dental plan to regular full-time (minimum of 30 hours per week) employees. Employees are encouraged to participate in the United Concordia ([www.unitedconcordia.com](http://www.unitedconcordia.com)) network, which offers discounts on services rendered. Employees in both single and dependent coverage plans make reasonable contributions toward the monthly cost of the insurance plan.
3. Group Vision Insurance – The College provides a fully-insured vision plan to regular full-time (minimum of 30 hours per week) employees through Davis Vision of CareFirst. Employees are encouraged to participate in the [www.carefirst.com](http://www.carefirst.com) network, which offers discounts on services rendered.
4. Group Life Insurance - The College pays the total premium for each regular full-time employee for a \$50,000 term life policy. Dependent life insurance of \$5,000 for a spouse and \$2,000 for each eligible dependent child is available at College expense.
5. Accidental Death & Dismemberment – The College pays the total premium for each regular full-time employee for a \$50,000 Accidental Death and Dismemberment policy.
6. Long-Term Disability Insurance – The College pays the premium for long-term disability benefits for full-time staff. Generally, these benefits provide 60% of salary after 90 days of total disability with a maximum monthly benefit of \$5,000.
7. Supplemental Life Insurance - Supplemental Life Insurance may be taken by full-time regular employees for one or two times the employee's annual salary up to a maximum of \$250,000 and at the employee's expense. If the employee opts to take more than \$150,000 in life insurance, a personal health statement is required.
8. Employee Assistance Program (EAP) - The College offers to regular full-time and part-time employees and their families free, confidential counseling via telephone and up to ten free, in-office, counseling sessions for personal or work-related issues at the College's expense.
9. Tuition Assistance - The College budgets for full-time regular employees. Courses must be job-related, be in a curriculum that is job-related, or be appropriate to the professional development of the employee.
10. HCC College Tuition Waiver - There is no tuition charge (70 credit maximum per individual) or General College fee for credit and most noncredit courses for regular full-time employees, and eligible dependents of full-time employees, provided the courses are successfully completed. In addition, most College events are free to all regular employees.
11. Professional Development – The College offers to regular full-time or part-time employees professional development funding for job-related training and/or educational seminar, workshop or course, in addition to on-campus group professional development programs and meetings related to one's profession.
12. Annual Leave/Vacation - Vacations for twelve-month regular full-time employees are based on the fiscal year. Accrual is as follows:
  - 15 days each fiscal year beginning from the date of hire to the third anniversary of continuous employment. The 15 days are prorated from the hire date for employees hired during the first fiscal year of service.
  - 20 days each fiscal year from the third anniversary and thereafter.Annual leave is prorated during fiscal years in which the above anniversary dates occur. Annual leave is not cumulative from one fiscal year to the next.
13. Sick Leave - Each employee is provided with the hourly equivalent of one day of sick leave for each month worked during the fiscal year. Sick leave is cumulative from year-to-year. Two days of sick leave per fiscal year may be used for personal business reasons.
14. Holiday Leave - For all regular full-time and part-time employees, the College designates official paid holidays per fiscal year. One floating holiday is provided which may be taken at any time throughout the fiscal year. The floating holiday must be taken as a whole day.

### **HCC'S BENEFITS (continued)**

15. **Sick Leave Bank** - Hagerstown Community College offers a Sick Leave Bank to serve as a depository into which participating employees may donate accrued sick leave time for allocation to other participating employees in order to support them when they face a major health crisis. The purpose is to create a caring environment and to alleviate the economic hardship caused when an illness or injury occurs.
16. **Employee Protection** – A regular employee who is temporarily absent and unable to perform his/her duties as a result of personal injury incurred on the job will be paid his/her full salary for up to one year, less the amount of any Worker's Compensation payments or awards.
17. **Family & Medical Leave** - The College, in accordance with the federal Family and Medical Leave Act (FMLA) of 1993, may provide a leave of absence from work for a qualified family and medical reason to eligible employees. FMLA also includes a special leave entitlement for military family leave to care for a covered service member during a single 12-month period.
18. **Military Leave** – The College will provide to eligible regular employees military leave for reserve training with any branch of the United States Armed Forces, and military leave for active military duty to eligible employees in accordance with The Uniformed Services Employment and Reemployment Rights Act (USERRA) of 1994, federal statute, which clarifies uniformed service military leave rights for full-time and part-time regular employees.
19. **Special Leave** - Paid leave is provided as necessary for certain special circumstances, such as bereavement or court/jury service. There is no maximum allowance or accumulation.
20. **Sabbatical Leave** - One full year at half pay or one half year at full pay to those eligible and with the appropriate approval. This leave applies to Faculty and Vice-Presidents, Deans, and Directors.
21. **Computer Purchase Program** – The College offers to regular full-time, and part-time employees the option to purchase a computer and/or printer through the College interest free for 24 months, paid through payroll deductions.

### **HCC SPONSORED BENEFITS – EMPLOYEE VOLUNTARY PARTICIPATION**

22. **Short Term Disability** – The College offers Short Term Disability to regular full-time staff at the employee's expense, which is offered through AFLAC during annual open enrollment.
23. **Voluntary Plans** - The College offers to regular full-time and part-time employees, Personal Sickness Indemnity Plan, Personal Accident Expense Plan, Specified Health Event, Vision Plan, and Cancer/Limited Benefit Health Insurance/Specified Disease at the employee's expense. These products are offered during annual open enrollment.
24. **Flexible Spending Accounts (FSA) for Dependent and Medical Care** - The College offers to regular full-time and part-time employees the option to set aside pre-tax money in either one or both FSA's to reimburse themselves for any out-of-pocket medical/dental-related and dependent care expenses as defined by the IRS. The FSA's are offered during annual open enrollment.
25. **Supplemental Retirement Annuities** - The College offers Supplemental Retirement Annuities 403 (B) to regular full-time and part-time employees at the employee's expense. Employees may contribute up to the maximum allowed by the IRS. There are no contributions made by HCC.
26. **Child Care Center - Children's Learning Center** – The College has available child care programs located in the Children's Learning Center, serving children ages 2 to 6 years old. Also available is Summer camp offered for children ages 5 through 12 years of age. Faculty/Staff are offered a reduction in fees on tuition rates. Available spaces in the child care center are offered in the following order: 1) HCC Students, 2) HCC Faculty and Staff, and 3) Community members.
27. **Bookstore Discount** – The College offers a 10% discount from the bookstore on purchases over \$5.00.
28. **Washington County Teachers Federal Credit Union** – Employees of Hagerstown Community College and their family members are eligible to join the Washington County Teachers Federal Credit Union.

### **MARYLAND STATE BENEFITS**

29. **Retirement** - Membership in the Maryland State Retirement System or one of optional retirement programs (ORP's) (TIAA or Fidelity) is mandatory for regular full-time and part-time employees. Employees are required by the MD State Retirement System to contribute a mandated percentage of their base salary.

### **FEDERAL/STATE MANDATED BENEFITS**

30. **Social Security** - 7.65% (6.2% for FICA and 1.45% for Medicare Part A) of the gross annual salary is deducted from the employee's pay per pay period and is matched by the State or the College.
31. **Worker's Compensation** - In the event of injury sustained while on the job, an employee may be eligible for payment of medical expenses incurred in the treatment of such injuries through the College's Worker's Compensation Policy.

**The above fringe benefit package is offered on an annual basis, based on the approval of the Board of Trustees.**