

BENEFITS SUMMARY

All full-time employees work 37.5 hours per week.

The following information applies to regular full-time and permanent part-time employees. To be eligible for insurance programs, the employee must be employed in a regular appointment for a minimum of 30 hours per week (80%). Permanent part-time employees receive benefits on a prorated basis

ANNUAL LEAVE – Support Staff

Eligible to accrue after 51% of month worked.

00 - 05 years service - 7.5 hours per month

05 - 10 years service- 11.3 hours per month

10 - 20 years service - 13.2 hours per month

+20 years service - 15.0 hours per month

ANNUAL LEAVE – Administrative/Professional

Eligible to accrue after 51% of month worked, 15 hours per month accrued. A maximum of 315 hours may be carried from June 30 to July 1. Balance over 315 hours transfers to sick leave.

CREDIT UNION

Eligible upon employment. As a convenience to employees, membership and payroll deductions are available through the Educators Credit Union and the Cornerstone Financial Credit Union and the Tennessee Credit Union.

DENTAL INSURANCE

Coverage starts on the first day of the month after you have completed one full calendar month of employment. Enrollment forms must be complete within 31 days after your hire date.

Employees may choose from one of two plans: (1) Prepaid plan or (2) Preferred Dental Organization (PDO). Each plan offers preventive, diagnostic, basic and major benefits. Employee-paid premiums through payroll deduction.

EDUCATIONAL ASSISTANCE PROGRAMS

Eligible upon employment. Fee waiver for employees and 50% fee discount for spouse and/or dependent children of TBR/UT system employees.

EMPLOYEE ASSISTANCE PROGRAM

Eligible upon employment. Up to five counseling sessions are free of charge to employees and their immediate family members. The number of sessions necessary to develop this action plan is decided in each case by professionally trained counselors.

FLEXIBLE BENEFITS

Eligible first day of the calendar month following completion of one month of active service. Plan year extends from January 1 through December 31. May enroll during the open enrollment period in October (to be effective January 1 of the new year).

- 1. Medical/dental premiums paid through pretax dollars.
- Medical reimbursement and dependent care through pre-tax dollars.

GROUP MEDICAL INSURANCE

Coverage starts on the first day of the month after you have completed one full calendar month of employment. Enrollment forms must be complete within 31 days after your hire date. Three-part package includes term life, health and special accident. Roane State pays 80% of the basic premium of the medical plan; employee pays 20%. Two options are available. Blue Cross/Blue Shield and CIGNA.

VISION INSURANCE

Available through the state. Enrollment forms must be completed within 31 days after hire date. Employee paid premiums through payroll deduction.

HOLIDAYS

Eligible upon employment. New Year's Day, Martin Luther King Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas and five (5) other days as determined by the institution.

<u>LIFE INSURANCE</u> – Voluntary Term Life (underwritten by Minnesota Life)

Eligible to enroll during first full calendar month of employment to be effective two months after medical insurance becomes effective. Employee-paid premiums through payroll deduction.

LONG-TERM DISABILITY INSURANCE

Eligible to apply within 30 days of employment.

All benefits eligible employees). Employee-paid premiums through payroll deduction. May apply during open enrollment.

RETIREMENT — Tennessee Consolidated Retirement System (TCRS) Eligible upon employment. For benefits eligible employees before July 1, 2014 - TCRS is a defined benefit plan, and benefits are based on salary, years of service, and the Social Security integration level. Roane State contributes 100% to the TCRS fund for employees. Those employed after July 1, 2014 will be in the Hybrid Plan, which is a Defined Benefit and Defined Contribution Plan and requires 5% of gross pay to be contributed by the employee. All regular full-time and permanent part-time employees are eligible. Support staff is required to participate with TCRS. Faculty and administrative employees may choose TCRS or one of the Optional Retirement Plans.

<u>RETIREMENT</u> – Optional Retirement Plans (ORP)

Eligible upon employment. All regular full-time and permanent part-time faculty and administrative employees may choose and

ORP, which is a defined contribution plan. Roane State contributes 9% of compensation and the employee contributes 5% of compensation to the ORP fund(s) chosen by the employee.

<u>http://www.treasury.state.tn.us/orp/Intro.html</u> Three options are available:

- 1. TIAA-CREF
- 2. Voya
- 3. VALIC

<u>RETIREMENT</u> – Supplemental Retirement Annuity

Eligible upon employment. Employees may contribute to a taxdeferred annuity through payroll deduction to an approved company for the following SRAs:

- 1. 401 (k)
- 2. 403 (b)
- 3. 457

SICK LEAVE

Eligible after 51% of the month has been worked. 7.5 hours per month accrued.

This list of benefits is subject to change. For more detailed information, contact the Human Resources Office at (865) 882-4679.

Visit our World Wide Web site:

http://www.roanestate.edu/humanresources

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