

**NORTH COUNTRY COMMUNITY COLLEGE – BENEFITS AT A GLANCE
FULL TIME EMPLOYEES REPRESENTED BY CSEA**

BENEFIT	DESCRIPTION	PLAN SUMMARY	PAYOR (EE=employee, ER= employer)	ELIGIBILITY DATE
Pension	For NYS Employees' Retirement System, benefits are based on final average salary and years of service.	Employees' Retirement System <ul style="list-style-type: none"> • Defined benefit plan • Vesting after 10 years 	EE rate varies (3% - 6%) and is based upon salary ER rate varies	Upon date of hire.
Health Insurance	NCCC offers options in health insurance coverage through the New York State Health Insurance Program (NYSHIP). <ul style="list-style-type: none"> • Empire Plan • Various HMOs 	NYSHIP Empire Plan In Network Benefits <ul style="list-style-type: none"> • \$25 co-pay office visit • \$25 co-pay diagnostic lab tests • \$50 co-pay outpatient diagnostic radiology and mammography • \$100 co-pay emergency room • \$5/\$25/\$45 prescription drug NYSHIP HMO Plans <ul style="list-style-type: none"> • Copays are dependent on particular HMO plan chosen 	Hired after ratification of 2019-2022 CBA: <ul style="list-style-type: none"> • 8% by EE, 92% by ER 	Upon date of hire.
Opt-Out Bonus	An employee who has participated in the College's health insurance plan, may opt-out of the College's health insurance provided they have other coverage. In lieu of said plan, employee receives \$1500 annually for opting out of individual plan and \$3,000 annually for opting out of family plan.	This benefit is accrued monthly and paid out on an annual basis in December	100% by NCCC	Upon date of hire.
Vision	Comprehensive vision coverage.	One exam and glasses or contacts for anyone over 19 years of age every 2 years. One exam and glasses or contacts for anyone under 19 years of age every year.	100% by employee	Upon date of hire.
Supplemental Accident Insurance	May purchase portable accident policy for employee, spouse, & child		100% by employee	1 st of the month following date of hire

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Dental Insurance – CSEA Employee Benefit Fund Dental	Comprehensive dental plan offered.	Services covered with in network dentist, reimbursed at rate specified by EBF Dental if out of network.	100% by employee	Upon date of hire.
Flexible Spending Plan (Pre-tax deductions)	Per Section 125 of the Internal Revenue Code, NCCC offers a FSA for unreimbursed health care expenses and dependent care reimbursement with pre-tax dollars. *This benefit must be renewed annually during open enrollment.	Pre-tax payment of medically prescribed items and services up to \$2,850 annually. Pre-tax payment of dependent care expenses up to \$5,000 per household annually.	100% by employee	Upon date of hire.
Life Insurance	Policies from \$25,000 - \$125,000 are available.		Hired after Sept. 1, 1997: <ul style="list-style-type: none"> • 100% by employee Hired prior to Sept. 1, 1997: <ul style="list-style-type: none"> • 50% EE, 50% ER up to \$75,000 policy • EE pays 100% of the cost in excess of \$75,000 up to \$125,000 policy 	1st of the month following 30 days of employment.
Supplemental Life Insurance	May purchase additional portable insurance for employee, spouse, & child	Term and universal life insurance policies are available.	100% by employee	1 st of the month following date of hire
Long Term Disability	Monthly income benefit equal to 60% of covered monthly salary, not to exceed \$5,000 a month; also provides a monthly annuity premium benefit for employees who become disabled due to a non work related illness or injury.		100% by NCCC	Upon date of hire.
Supplemental Short Term Disability	May purchase supplemental disability insurance		100% by employee	1 st of the month following date of hire

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403(b) Tax-Deferred Savings Plan 457(b) NYS Deferred Compensation Plan	Current authorized investment providers for 403(b) include TIAA-CREF, VOYA, AIG, and Fidelity. NYS Deferred Compensation 457(b) tax-deferred retirement savings plan. Employees may choose to participate in either or both plans subject to IRS limits on tax deferral.	Pre-tax contributions through salary reductions subject to IRS limit. The 2022 basic annual limit for both plans is \$20,500. The IRS currently establishes separate limits for 403(b) and 457(b) plans, allowing employees to contribute up to twice the limit allowed under either plan alone.	100% by the employee	Choice of employee
Employee Assistance Service Program (EAP)	Short-term counseling for employees and family members	They will provide us with confidential counseling for stress, marital issues, communication issues, career counseling, emotional counseling, family, financial, legal, alcohol/drug use, personality conflicts, etc.	100% by NCCC	Upon date of hire
Tuition Waiver for NCCC	The College will allow employees and family members, as defined by the CBA, free tuition for NYS residents and 50% tuition discount for non-NYS residents.		100% by NCCC	Upon date of hire
Tuition Assistance for SUNY state-operated campuses	Employees are eligible for consideration for tuition assistance (based on funding) at a state-operated campus.		Up to 100% by SUNY at the discretion of NCCC Administration	Upon date of hire
SUNY Employee Discount Programs	Employee discount and savings program with offers from a wide variety of merchants, vendors, and providers	Includes: <ul style="list-style-type: none"> • SUNY Corporate Perks • Cellular Phone Service Discounts • NY Defensive Driving Course • UB Micro 	n/a	Upon date of hire
Vacation Time	Date of hire-3 yrs of service: 12 annual days After 3 yrs of service: 13 annual days After 4 yrs of service: 14 annual days After 5 yrs of service: 15 annual days After 8 yrs of service: 17 annual days After 10 yrs of service: 18 annual days After 15 yrs of service: 20 annual days After 20 yrs of service: 24 annual days	Vacation time is accrued monthly and cannot be used until 6 months service time has elapsed.	100% by NCCC	Accruals begin upon date of hire.

BENEFIT	DESCRIPTION	PLAN SUMMARY	PAYOR (EE=employee, ER= employer)	ELIGIBILITY DATE
Sick Time	Hired after Sept. 1, 1989: <ul style="list-style-type: none"> • 13 sick days per year Hired prior to Sept. 1, 1989: <ul style="list-style-type: none"> • 17 sick days per year 	Sick leave is accrued monthly and is cumulative to 180 days.	100% by NCCC	Accruals begin upon date of hire.
Personal Time	Up to 3 days can be granted without loss of pay.		100% by NCCC	Upon date of hire
Floating Holiday	2 days per year		100% by NCCC	Upon date of hire.
Bereavement	Up to 4 days can be granted without loss of pay.		100% by NCCC	Upon date of hire