

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

<b>BENEFIT</b>	<b>DESCRIPTION</b>	<b>PLAN SUMMARY</b>	<b>PAYOR</b> (EE=employee, ER= employer)	<b>ELIGIBILITY DATE</b>
Pension	<p>Eligibility for each pension system dependent upon job responsibilities.</p> <p>For TRS and ERS election, benefits are based on final average salary and years of service.</p> <p>For ORP election, benefits are based on contributions and the success of the investments.</p>	<p>Teachers Retirement System</p> <ul style="list-style-type: none"> <li>• Defined benefit plan</li> <li>• Vesting after 10 years</li> </ul> <p>Optional Retirement Program</p> <ul style="list-style-type: none"> <li>• Defined contribution plan</li> <li>• Vesting after 366 days</li> </ul> <p>Employees Retirement System</p> <ul style="list-style-type: none"> <li>• Defined benefit plan</li> <li>• Vesting after 10 years</li> </ul>	<p>TRS</p> <ul style="list-style-type: none"> <li>• EE rate varies (3% - 6%) and is based upon salary</li> <li>• ER rate varies</li> </ul> <p>ORP</p> <ul style="list-style-type: none"> <li>• EE rate varies (3% - 6%) and is based upon salary</li> <li>• 8% by ER for first 7 yrs, 10% thereafter</li> </ul> <p>ERS</p> <ul style="list-style-type: none"> <li>• EE rate varies (3% - 6%) and is based upon salary</li> <li>• ER rate varies</li> </ul>	Upon date of hire.
Health Insurance	<p>NCCC offers options in health insurance coverage through the New York State Health Insurance Program (NYSHIP).</p> <ul style="list-style-type: none"> <li>• Empire Plan</li> <li>• Various HMOs</li> </ul>	<p>NYSHIP Empire Plan In Network Benefits</p> <ul style="list-style-type: none"> <li>• \$25 co-pay office visit</li> <li>• \$50 co-pay diagnostic lab tests</li> <li>• \$50 co-pay outpatient diagnostic radiology and mammography</li> <li>• \$100 co-pay emergency room</li> <li>• \$5/\$25/\$45 prescription drug</li> </ul> <p>NYSHIP HMO Plans</p> <ul style="list-style-type: none"> <li>• Copays are dependent on particular HMO plan chosen</li> </ul>	<p>1<sup>st</sup> yr of employment:</p> <ul style="list-style-type: none"> <li>• 25% EE, 75% ER</li> </ul> <p>2<sup>nd</sup> yr of employment:</p> <ul style="list-style-type: none"> <li>• 20% EE, 80% ER</li> </ul> <p>3<sup>rd</sup> yr of employment:</p> <ul style="list-style-type: none"> <li>• 15% EE, 85% ER</li> </ul> <p>4<sup>th</sup> and subsequent yrs:</p> <ul style="list-style-type: none"> <li>• 10% EE, 90% ER</li> </ul>	Upon date of hire.
Opt-Out Bonus	<p>An employee may opt-out of the College's health insurance provided they have other coverage. In lieu of said plan, employee receives \$30 per month as an accumulated amount in December of each year or upon termination.</p>		100% by NCCC	Upon date of hire.

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Supplemental Accident Insurance	May purchase portable accident policy for employee, spouse, & child		100% by employee	1 <sup>st</sup> of the month following date of hire
Dental Insurance	Comprehensive dental plan offered. This does not include orthodontics.	Individual deductible of \$50 waived for preventive services <ul style="list-style-type: none"> <li>• Preventive services are covered 100%.</li> <li>• Basic services are covered 80%.</li> <li>• Major services are covered 50%.</li> </ul>	100% by employee	First of the month following 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.		50% EE, 50% ER up to \$100,000 policy For \$125,000 policy, EE pays 100% of the cost in excess of \$100,000	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 <sup>st</sup> of the month following date of hire
Long Term Disability	Monthly income benefit equal to 60% of covered monthly salary, not to exceed \$3,000 a month; also provides a monthly annuity premium benefit for employees who become disabled due to a non work related illness or injury.		50% by EE, 50% by ER	Upon 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, AGI, VOYA, 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, their spouses and domestic partners, children and grandchildren free tuition or equivalent for not more than a total of 30 credit hours each year on a space available basis.		100% by NCCC	Upon date of hire
Health and Welfare	\$1000 per annum will be contributed by the College towards a health and welfare program administered by NCCCAP	Funds are used to provide health and welfare benefits to its members according to the terms of a trust agreement administered by NCCCAP	100% by NCCC	Per terms of trust agreement
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"> <li>• SUNY Corporate Perks</li> <li>• Cellular Phone Service Discounts</li> <li>• NY Defensive Driving Course</li> <li>• UB Micro</li> </ul>	n/a	Upon date of hire

Sick Time	<p>Nine month professional staff are entitled to 20 sick days per year.</p> <p>Twelve month professional staff are entitled to 24 sick days per year.</p>	Sick leave is cumulative to 180 days.	100% by NCCC	Accruals begin upon date of hire.
Personal Time	Up to 4 days can be granted without loss of pay, which leave shall be deducted from available current sick leave		100% by NCCC	Upon date of hire
Family Emergency Leave	Up to 5 days can be granted without loss of pay, for serious illness or death of an immediate family member. Such leave shall be deducted from available current sick leave.		100% by NCCC	Upon date of hire