

DUTCHESS COMMUNITY COLLEGE

FACULTY BENEFITS (FULL-TIME)

Summary of Benefits – Please contact Human Resources for more details

Human Resources

The following benefits are accrued to full-time members of the Professional Staff as the result of Federal Laws, the Negotiated Agreement (2020-2025) between Dutchess United Educators and Dutchess Community College, and resolutions of the Board of Trustees.

Benefit	Explanation of Benefit	Eligibility
<p>Health Insurance</p>	<p><u>Choices:</u></p> <p>Anthem (Formerly known as Blue Cross/Blue Shield) Healthy Advantage- <i>Provides in as well as out of network benefits</i></p> <p>Anthem (Formerly known as Blue Cross/Blue Shield) EPO20 <i>Provides for nationwide in network benefits at lower user costs</i></p> <p>Employee Monthly Contribution effective July 1, 2024 (pre-tax)</p> <ul style="list-style-type: none"> • Anthem Healthy Advantage: Individual: \$63.26 Family: \$564.31 • Anthem EPO20: Individual: \$24.99 Family: \$222.88 <p>Maximum contribution per calendar year eff. January 1, 2023 (pre-tax)</p> <ul style="list-style-type: none"> • Anthem Healthy Advantage \$1000 individual, \$7000 family • Anthem EPO20 \$500 individual, \$3,500 family <p><i>*Insurance premiums change annually in July</i></p> <p>Buyout option: \$3,000 per fiscal year (taxable)</p> <p><i>In order to receive the buyout, individuals who opt out of health care coverage must provide proof of alternate health insurance. Please note the Office of Human Resources cannot accept a copy of the health insurance card. Please contact the department for eligible items. The buyout will be paid to the employee on a biweekly basis</i></p>	<p>1st of the month proceeding date of hire</p> <p style="text-align: center;">Or</p> <p>During open enrollment held in November for the following January</p>

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Dental Insurance	<p>College pays 100% premiums</p> <p>Guardian PPO DentalGuard Preferred</p>	<p>1st of the month proceeding date of hire</p> <p style="text-align: center;">Or</p> <p>Open enrollment held in November for the proceeding January</p>
Flexible Spending Account & Dependent Care Coverage	<p>A Flexible Benefit plan will allow you to participate in the benefits offered on a “pre-tax” basis. You will find that your taxable income will be reduced and your spendable income will increase depending on your specific circumstances</p> <ol style="list-style-type: none"> 1. A Health Care Reimbursement Plan enables you to elect to redirect a portion of your salary to pay for health care expenses not reimbursed by insurance. Generally, any expense listed under Section 213 of Internal Revenue Code is considered a reimbursable expense for this type of plan. The amount elected is deducted from your paycheck before taxes are calculated and the monies are reimbursed to you tax-free upon submission of an eligible expense 2. A Dependent Care Reimbursement Plan allows you to redirect a portion of your salary to pay for the care of a child under age 13 for whom you claim on your federal income tax return or for the care of a spouse or other tax dependent who is incapable of caring for him or herself. This account lets you use pre-tax dollars to pay for eligible Dependent Care expenses <p>Administered through JJ Stanis</p>	<p>1st of the month proceeding date of hire</p> <p style="text-align: center;">Or</p> <p>Open enrollment held in November for the proceeding January</p>
Life Insurance	<p>Provided to all full-time members of the faculty and administrative staff. The insurance is provided in an amount equal the individual’s annual base salary, rounded to the nearest thousand up to a maximum level of coverage of \$175,000</p> <p>Administered through Hartford Life</p> <p>College pays 100% of the premium</p>	<p>Date of hire</p> <p><i>*Employee must complete form during orientation then automatically enrolled</i></p>

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Long Term Disability	60% of salary; up to a maximum of \$7,500/month College pays 100% of the premium Administered through Hartford Life	Upon completion of two years of employment at the College Or Original date of hire if employee is coming from an employer sponsored program. Verification required
Retirement Plans	The College participates in the SUNY Retirement Program (mandated by SUNY) <u>Choices:</u> <ul style="list-style-type: none"> • New York State Employees' Retirement System (ERS) • Teachers Retirement System (TRS) • Optional Retirement Plan (ORP, Administered through TIAA) <i>Enrollment is mandatory by law into one of the three plans mentioned above</i>	Eligible date of hire and must be done within 30 days of employment at the College **Once you become a participant in one of these programs, either through selection or by failure to make a timely election, you will not be able to change from one to another during future employment with SUNY
Tax-Deferred Annuities (Additional Voluntary Retirement Plans)	<u>Choices:</u> <ul style="list-style-type: none"> • New York State Deferred Compensation • Voluntary Savings Plan 403(b) <i>Administered by TIAA</i> In essence, these provide a means of increasing one's retirement benefits by reducing one's taxable gross salary. TDA's add to, rather than replace, mandatory retirement systems.	Throughout the course of employment

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Early Retirement	<p>Health Insurance – College will pay 85% for individual or 77.5% for family coverage until eligible for Medicare. Once Medicare eligible, College will pay 70% individual or 55% family coverage</p> <p>Sick Leave- payment of 1 day for each 3 unused sick days up to 45 days</p> <p>Dental – retiree may purchase through COBRA administered by JJ Stanis</p> <p>Upon death of retiree, health insurance to be paid by surviving spouse/dependent children for 3 full calendar months. After 3 months, eligible spouse and dependent children have option to continue with College health plan and will be required to pay 100% of the monthly premium</p>	<p>Eligibility – at least 55 years of age, not eligible for regular retirement, and at least 15 years of full-time service, 10 of which in DUE</p> <p>Early retirement incentive – age plus service is at least 85 years but less than 90 years, eligible for incentive payment equal to 50% of final academic year salary</p> <p>If age plus service is 90 years or more, eligible for incentive payment equal to 25% of final academic year salary</p> <p>If qualified for the early retirement incentive and continuing on the College’s health insurance, retirees are eligible for Medicare Part B reimbursement by the College. The Medicare Part B reimbursement reduces the health insurance premium</p>
Regular Retirement	<p>Health Insurance- College will pay 70% individual or 55% family coverage. Retirees are eligible for Medicare Part B reimbursement by College.</p> <p>Sick Leave - payment of 1 day for each 3 unused sick days up to 45 days</p> <p>Dental – retiree may purchase through COBRA administered by JJ Stanis</p> <p>Upon death of retiree, health insurance to be paid by surviving spouse/dependent children for 3 full calendar months. After 3 months, eligible spouse and dependent children have option to continue with College health plan and will be required to pay 100% of the monthly premium</p>	<p>Eligibility – age is 65+ with 10 or more years of service</p>

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Sick	10 working days/year for each year of service; cumulative up to 165 days	Prorated for the first year based on employee's date of hire
Personal	3 working days/year <i>Unused personal days convert to sick leave at the end of the fiscal year</i>	Prorated for the first year based on employee's date of hire
Bereavement Leave	Educators may receive up to 4 days of paid time off in the event of the death of an educator's mother, father, mother-in-law, father-in-law, spouse, domestic partner, sibling, child, grandparent, grandchild, or other dependent or household member	No waiting period
Holidays	13/year <i>*Refer to the annual Holiday Calendar for days observed</i>	
Tuition Waiver	DCC credit courses	Date of hire for employee and for relatives that are spouses, dependent children and/or dependent stepchildren
Tuition Reimbursement	\$2,000/year with approval of President Includes reimbursement for certificates and professional licenses related to job responsibilities	
Credit-Free Tuition Waiver	Full-time educators may register without a fee for a JOB-RELATED Dutchess Community College credit-free course	Date of hire
Tuition Reimbursement & Other Professional Development Opportunities	Tuition reimbursement for approved graduate study is provided from DCC funds. In addition, SUNY tuition waivers are available for approved study at SUNY institutions. Additional funds are available to staff members for professional travel, instructional improvement projects, and such activities which contribute to the growth of the professional staff and which are related to one's duties at the College	Must be enrolled during employment and finished while still employed Verification required
Parental Leave	Paid Leave May extend up to 8 consecutive calendar weeks starting within 6 months of the qualifying event	Upon completion of 2 years from original hire date
Sabbatical Leave	Sabbatical leave may be granted up to a maximum of 5% of the faculty each academic year consistent with the requirements of the College	Faculty members having six years of consecutive service are eligible for a sabbatical leave
Aflac Insurance	Supplemental insurance benefits Employee is responsible for 100% of the premium	Eligible first day of employment Or Any time <i>**Benefit begins 1st of the month proceeding enrollment</i>

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