Employee Benefits Summary
Effective July 1, 2016 through June 30, 2017

Quincy College Office of Human Resources
1250 Hancock St. Quincy, MA 02169 ● P | 617-984-1611 ● F | 617-984-6695 ● www.quincycollege.edu
## HEALTH INSURANCE PLAN OPTIONS

<table>
<thead>
<tr>
<th>PLAN/BENEFIT</th>
<th>DESCRIPTION</th>
<th>COST</th>
<th>ELIGIBILITY</th>
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</tr>
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<tbody>
<tr>
<td>GIC offers three types of plans to chose from; PPO, HMO and Indemnity with twelve (12) plans to chose from. Each plan offers either individual or Family plan choices.</td>
<td>HMO/PPO Plans = 87/13% Split</td>
<td>Employees working in a Regular position of at least 20 hours per week unless otherwise noted*.</td>
<td>Newly hired benefit eligible employees may enroll within ten (10) calendar days of the first date of employment.</td>
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<tr>
<td>HMO: a health plan that provides coverage for treatment by a network of doctors, hospitals and other health care providers within a certain geographic area. HMOs do not offer out-of-network benefits, with the exception of emergency care. Selection of a Primary Care Provider (PCP) is required. HMO plan choices include: Fallon Direct, Fallon Select, Harvard Pilgrim Primary Choice, Neighborhood Health (NHP Care), New England Health.</td>
<td>Indemnity Plans = 75/25% Split</td>
<td>For dependent and spouse coverage please review the GIC plan details carefully.</td>
<td>GIC benefits begin on the first day of the month following sixty (60) days or two (2) full calendar months of employment, whichever is less.</td>
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<td>PPO: a health plan that provides coverage by network doctors, hospitals, and other health care providers. It allows treatment by out-of-network providers, but at a lower level of coverage. A PPO plan encourages the selection of a Primary Care Provider (PCP).</td>
<td>Refer to the rate sheet for current Fiscal Year rates.</td>
<td>Additional documentation is required in order to cover a dependent and/or a spouse.</td>
<td>This period between the first day of employment and the effective date of coverage is referred to as the &quot;Hiatus Period&quot;. Please consult with your Human Resources representative for further information relative to this “Hiatus Period”.</td>
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<tr>
<td>POS: a health plan that provides coverage for treatment by a network of doctors, hospitals and other health care providers. Selection of a Primary Care Provider (PCP) is required. To get the lowest out-of-pocket cost, a member must get a referral to a specialist. POS plan options include: Tufts Navigator, Harvard Pilgrim Independence</td>
<td>The rate sheet provides employee rates per pay cycle and on a monthly basis.</td>
<td>Coverage for dependents 19 years of age or older will require certification, additional documentation and application. As part of federal health care reform, coverage for dependent children was extended to the age of 26 effective July 1, 2011.</td>
<td>Current employees becoming benefit eligible may be eligible on effective date of enrollment or date of qualifying event.</td>
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### IMPORTANT NOTE:  
Employees who do not enroll in insurance coverage within the enrollment and waiting period guidelines will not be eligible to enroll until the next open enrollment period which takes place annually. Premiums are paid one month in advance; when no longer in the employment of Quincy College, coverage is extended for one month from the date of separation. Plans and/or premiums are subject to change. This summary does not guarantee or imply a promise to pay; hospitalization, office visits, prescription coverage etc. may be subject to plan guidelines, referrals, or network & provider authorizations. This document is intended for informational purposes only and does not connote a contract of any kind for provision of rates or services. See specific vendor plan booklets for full benefit details. *QEA Contract Faculty Members working half-time are considered eligible.
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| Delta Dental PPO+ City-Wide Group Insurance Group #001029 Plan #10299905 | Offers Individual and Family plan selection. More than 180,000 participating dentist locations.  
- 100% in and out-of-network coverage for approved preventative and diagnostic care  
- 80% in and out-of-network coverage for approved basic restorative, oral surgery, endodontic, periodontics, prosthetic maintenance and emergency care  
- 80% in and out-of-network coverage for select major restorative services  
- $1500 per person calendar year maximum (January-December)  
- Calendar Year Deductible (January-December) $50 per individual/$150 cap per family (waived for Diagnostic & Preventative services).  
- No claim forms to fill out when services are received from a participating dentist | Dental coverage is offered at a 50/50% Split  
Refer to attached rate sheet for current Fiscal Year rates.  
The rate sheet provides employee rates per pay cycle and on a monthly basis. | Employees working in a Regular position of at least 20 hours per week unless otherwise noted.  
Dependent Coverage to age 19 regardless of student status. | Newly hired benefit eligible employees may enroll to have an effective date of coverage 30 days from date of hire.  
Current employees becoming benefit eligible may be eligible on effective date of enrollment or date of qualifying event. |
| Delta Dental – DeltaCare City-Wide Group Insurance Group #001029 Plan #10298805 | Offers Individual and Family plan selection. Member must select a PCD In-network to receive maximum value. Approximately 200 participating dentist locations (Massachusetts Network Only).  
- Comprehensive orthodontic treatment for members and dependents through a DeltaCare Orthodontist/Specialist  
- 100% coverage for most preventive and diagnostic services  
- Fixed co-payment schedules that list all covered procedures and the member’s co-payment for those services  
- $1000 per person calendar year maximum (January-December) applies to Oral Surgery, Endodontics and Periodontics only. Unlimited on other procedures please see plan brochure.  
- Covers diagnostic and preventive care, including routine checkups, and restorative care, including oral surgery  
- No claim forms to fill out when services are received from a participating dentist  
- Covers services performed by non-participating dentists at a lower benefit level  
Please review details for Out-of-network coverage details and costs: co-pay schedule does not apply, 20% less coverage provided. | Same as above. | Same as above. | Same as above. |

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| **Basic Group Term Life Insurance**              | Employee Life and Accidental Death & Dismemberment Insurance amounts to $7,500.00; cost is shared by the employer.  
• Coverage remains throughout term of employment regardless of position status and as long as contributions are made  
• No health questions or exams  
• Upon retirement benefit remains as stated and continues as long as contributions are made  
• Spouse & Dependent coverage available                                                                                                                                      | Refer to the rate sheet for current Fiscal Year rates.                                             | Employees working in a Regular position of at least 20 hours per week unless otherwise noted.  
Consult with Human Resources regarding your position status and eligibility.                                                                                                           | Coverage becomes effective on the first of the month following the first deduction from your paycheck. |
| **Voluntary Group Term Life Insurance**          | Employee life insurance choice of 10 plans varying in amount of coverage and cost; 100% employer cost.  
• Once enrolled coverage remains throughout term of employment regardless of position status and as long as contributions are made  
• No health questions or exams for coverage at or under the Guaranteed Issue Amount.  
• Upon retirement benefit coverage reduces to $5000.00 and all benefits terminate at age 75 for active and retired employees.  
• Conversion option available  
• Spouse & Dependent coverage available                                                                                                                                         | Refer to the rate sheet for current Fiscal Year.                                             | Same as above.  
Employee must enroll in BASIC plan to be eligible for Voluntary plan coverage.  
Dependent coverage to age 19 unless FT student status; FT student coverage to age 25.                                                                                           | Same as above.                                                                                         |
| **Voluntary Short-term Disability Insurance**    | In case of an accident or illness, the Short-term Disability Insurance coverage is a voluntary benefit offering Personal Disability Income Protection through Short Term Disability Insurance, additional Life Insurance coverage options, Accident Insurance, Individual Cancer Indemnity Plan Insurance, and may offer other insurance coverage options. | Refer to the rate sheet for current Fiscal Year.                                             | Employees working in a Regular position of at least 20 hours per week unless otherwise noted.  
Consult with Human Resources regarding your position status and eligibility.                                                                                                           | Consult with your AFLAC representative for further details.                                                |

**IMPORTANT NOTE:** Employees who do not enroll in insurance coverage within the enrollment and waiting period guidelines will not be eligible to enroll until the next open enrollment period which takes place annually. Premiums are paid one month in advance; when no longer in the employ of Quincy College, coverage is extended for one month from the date of separation. Plans and/or premiums are subject to change. This summary does not guarantee or imply a promise to pay; hospitalization, office visits, prescription coverage etc. may be subject to plan guidelines, referrals, or network & provider authorizations. This document is intended for informational purposes only and does not connote a contract of any kind for provision of rates or services. See specific vendor plan booklets for full benefit details. *QEA Contract Faculty Members working half-time are considered eligible.*
### PLAN/BENEFIT

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<tr>
<th>Voluntary Unum Short-term &amp; Long-term Disability Insurance</th>
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<td>MTA Benefits</td>
<td>Short term and Long term disability provide financial protection for you by paying a portion of your income while you are disabled. The amount you receive is based on the amount you earned before your disability began and the benefit option that you chose.</td>
<td><strong>This benefit is only for Unit members and does not include the Non-Unit Staff.</strong></td>
<td>Consult with your MTA Benefits representative for further details.</td>
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- **Voluntary Unum Short-term & Long-term Disability Insurance**
  - **MTA Benefits**
  - **Voluntary Unum**
  - **MTA Benefits**
  - **http://www.mtabenefits.com/**
  - **877-401-4083**

## RETIREMENT PENSION PLANS

### PLAN/BENEFIT

<table>
<thead>
<tr>
<th>Employee Public Retirement Plans OVERVIEW</th>
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<tr>
<td><em>Contributions in lieu of Social Security</em></td>
<td><em>All employees are employees of the city of Quincy. As a municipal employee, plan contributions are in lieu of Social Security contributions. Please refer to SSA-1945 document for details.</em></td>
<td>All public employees contribute into a mandated municipal retirement plan.</td>
<td>Eligible employees must enroll within 30 days of date of hire.</td>
<td>Effective upon submittal and approval of retirement qualification documentation and with the first payroll deduction.</td>
</tr>
<tr>
<td><em>Please refer to the website listed above for the most up-to-date information.</em></td>
<td><em>Public Retirement information, including but not limited to the description herein, cost, eligibility &amp; wait periods are subject to change in accordance with Mass. Public Employee Retirement Administration Commission Guidelines, Quincy Board of Retirement Guidelines, and MGL.</em></td>
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### Employee Public Retirement Plans OVERVIEW

- **Employee Public Retirement Plans OVERVIEW**
- *Contributions in lieu of Social Security* 
  - **www.socialsecurity.gov**
  - **800-772-1213**
- *Please refer to the website listed above for the most up-to-date information.*

### Mass. Teachers Retirement (MTRS) Defined Benefit Pension Plan

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<tr>
<th>Mass. Teachers Retirement (MTRS) Defined Benefit Pension Plan</th>
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<td>Mass. Teachers Retirement (MTRS) Defined Benefit Pension Plan</td>
<td>The MTRS is a defined benefit plan; benefits are calculated according to a set formula.</td>
<td>Rates established by law.</td>
<td>All regular Contract Faculty half-time (.5 FTE) and above are required to become a member of the MTRS.</td>
<td>Eligible employees must enroll within 30 days of date of hire.</td>
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<td>• Eligible employees contribute a specified percentage of their gross salary; see contribution rate sheet for details.</td>
<td>Current contribution rate is 11% gross pay.</td>
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<td>Please refer to MTRS online resource to obtain detail.</td>
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<td></td>
<td>• Upon retirement, employees or the designated beneficiary will receive all or a portion of the contributions and interest; conditions apply</td>
<td>Refer to MTRS Contribution rates sheet; available as an on-line resource.</td>
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<td>• Enrollment is completed on-line</td>
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<td></td>
<td>Contact Human Resources if you have not received your required Pre-Enrollment Assignment from.</td>
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| Quincy Retirement Board         | Quincy retirement Board serves as the governing body for retirement benefits distributed among city retirees. Upon enrolling the employee must choose a beneficiary. On the Beneficiary Selection Form member chooses a beneficiary to receive:  
• Option C: Beneficiary receives an allowance or payment of accumulated deductions and other payments due; one or more beneficiaries allowed; any person or entity may be a beneficiary.  
• Option D: Only one beneficiary is chosen to receive the monthly pension that would have been due to you upon retirement.  
Beneficiary Option may not be changed once selected, however Beneficiary designation may change at any time. The city of Quincy Retirement Board issues an annual employee statement of account. Rollover and refund options are available. Upon employment separation and retirement system separation, employees may request a refund*.  
*Once enrolled membership status is maintained until time of separation from employment and separation from membership for a period of 2 or more weeks. | The amount varies and is dependent upon date of enrollment and salary. Enrollees after July 1, 1996 contribute 9% of compensation. Members pay an additional 2% for compensation above $30,000. No contributions are required for overtime pay. | All Regular employees working 24-hours per week more must become a member.  
*Refund eligibility: must leave employment and not re-employ with another municipal or state agency, and must be under the age of 55 unless the employee has less than 10 years of creditable service. Refund is 100% of employee contribution upon withdrawal from the system; interest received in the refund is determined by years of creditable service at the time of withdrawal. | Eligible employees must enroll within 30 days of date of hire. Effective upon submittal and approval of retirement qualification documentation and with the first payroll deduction. |
| OBRA Deferred Compensation Plans | OBRA is a deferred compensation fixed contribution account designed for retirement purposes for municipal employees who do not contribute to any other employer sponsored retirement plan. Contributions are in lieu of Social Security contributions.  
Employees have two plan choices: ING 457b Fixed Distribution Plan & Nationwide Deferred Compensation Fixed Account Plan  
Employees are the sole contributors to the plan; investment in this plan will be refunded at the time of retirement or after 12 months of "permanent separation" form the city of Quincy.  
457b Deferred Compensation plans can be cashed out or rolled over without the 10% early withdrawal penalty. | OBRA deduction is a fixed contribution rate of 7.5% of gross pay. These contributions are known as “OBRA Mandatory”. | An OBRA Employee is defined as a public employee who is not eligible to participate in the employer’s qualified public retirement plan. | None. Contribution deductions must begin with first pay check. |
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<td><strong>Nationwide OBRA</strong>&lt;br&gt;Deferred Compensation Fixed Account (457b FICA Alternative Plans)&lt;br&gt;Nationwide Life Insurance Co.&lt;br&gt;Customer Service 877-677-3678&lt;br&gt;Judy Santosuosso 877-677-3678 x48187 nrsforu.com</td>
<td><strong>OBRA</strong> mandatory fixed contribution plan (Section 457b) for Municipal/Government employees.&lt;br&gt;Eligible employees are required to contribute 7.5% of gross pay. Annual interest rate of return is 3.75% adjusted quarterly. This is a no-fee account &amp; employees receive one annual statement. On-line statement access is available.&lt;br&gt;Employees are eligible for lump sum payout or rollover options upon separation from employment for a period of 12 months or more; conditions apply.&lt;br&gt;Requests for payout or rollover options are made directly to Nationwide and must be signed by the Plan Administrator via the city of Quincy personnel (617-376-1065).&lt;br&gt;Contact ING and obtain proper withdrawal/rollover forms 800-552-4225</td>
<td><strong>OBRA</strong> deduction is a fixed contribution rate of 7.5% of gross pay.&lt;br&gt;See above overview for additional details.</td>
<td>Employees who are Seasonal, Temporary or Limited Part-time (less than 20-hours per week) who do not contribute into another City sponsored retirement plan (MTRS or City of Quincy), are required to contribute into an OBRA FICA alternative plan.</td>
<td>None. Contribution deductions must begin with first pay check.</td>
</tr>
<tr>
<td><strong>VOYA OBRA</strong>&lt;br&gt;Fixed Annuity (457b FICA Alternative Plan)&lt;br&gt;Voya Life Insurance and Annuity Co.&lt;br&gt;<a href="http://voyacom/">http://voyacom/</a> 800.584.6001 (Monday - Friday, 8 a.m. - 9 p.m. ET)</td>
<td><strong>OBRA</strong> mandatory fixed contribution plan (Section 457b) for Municipal/Government employees.&lt;br&gt;Eligible employees are required to contribute 7.5% of gross pay. Annual interest rate of return is 3% adjusted monthly. Employees receive quarterly statements; fees may apply. On-line statement access is available.&lt;br&gt;Employees are eligible for lump sum payout or rollover options upon separation from employment for a period of 12 months or more; conditions may apply.&lt;br&gt;Requests for payout or rollover options are made directly to ING and must be signed by the Plan Administrator for the city of Quincy (617-376-1065).</td>
<td>See above.</td>
<td>See above.</td>
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## Other Voluntary Deferred Compensation Plan Options

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| **Voluntary Deferred Compensation (457b) Plans** | Municipal employees are eligible to contribute into an optional deferred compensation plan. Contribution is voluntary, 100% employee contribution and is in addition to Retirement. Employees choose from approved vendor list:  
- ING  
- Nationwide  
- Great West | Employee pays 100% of plan and selects desired % of pre-tax deduction rate. | All employees of Quincy College are eligible for voluntary plan participation. | Upon enrollment and first payroll deduction. |
| **ING Contact:** Christopher Cobb  781-393-6547 | | | | |
| **Nationwide Contact:** Judy Santosuosso 877-677-3678 x48187 | | | | |
| **Great West Contact:** Mark Nassiff 800-596-3384 x15 | | | | |
| **Voluntary Deferred Compensation (403b) Plans** | Educational employees are eligible to contribute into an optional deferred compensation plan. The city of Quincy has outsourced the administration of this voluntary plan to OMNI. Contribution is voluntary with 100% employee contribution. This tax deferred compensation benefit is supplemental to the required retirement pension plans. Employees choose from a list of eight (8) approved vendors, contact vendor of choice directly to obtain enrollment, deduction and beneficiary forms. On-line self service resource is available.  
*Forward all forms and inquiries to College’s Office of Human Resources.* | Same as above. | Same as above. | Same as above. |
| **The Omni Group 1.877.544.OMNI (6664) [https://www.omni403b.com]** | | | | |
| **Section 125 Flexible Spending Account Plans (FSA)** | FSA plans are pre-tax savings plans that allow you allocate money via a pre-tax payroll deduction for medical or dependent care expenses. Plan year starts July 1 and ends June 30th of any fiscal year. Minimum contributions apply.  
Eligible employee must re-enroll each and every fiscal year as there is no plan carry-over.  
On-line services, medical debit card and forms-free submittal services available.  
- Medical FSA = $2500.00 plan year contribution max  
- Dependant Care FSA = $5000.00 plan year contribution max.  
*Enrollment packets are available in the College’s Office of Human Resources.* | Employee pays 100% of plan and selects desired annual contribution amount.  
Selected amount will be set up as a regular pre-tax payroll deduction. | Employees working in a Regular position of at least 20 hours per week unless otherwise noted*  
*QEA half-time (.5) faculty members are considered eligible for purposes of this benefit.* | Benefit eligible employees (new hires or newly eligible via position change or qualifying event) have 30 days from date of eligibility to enroll.  
Plan year will be from the date of hire and/or the date of eligibility through the end of the current fiscal year (June 30th). |
### PAID TIME OFF BENEFITS

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<td><strong>Vacation Days</strong></td>
<td>Unless otherwise stated in an appointment letter or contract, active Regular employees in a budgeted benefit eligible position shall, upon hire, receive a specified number of vacation days per annum to be pro-rata to be accrued monthly. Contract Faculty members are not eligible for vacation accruals unless otherwise noted in a current collective bargaining agreement. Contract staff are eligible for vacation accruals in accordance with the current collective bargaining agreement. <em>Refer to college policy and current contracts</em> or appointment letter for accrual carry-over options and amounts. **Contract Faculty members work according to the contract and work year/days as defined in the contract and outlined in the annual academic work year calendar. Faculty members are considered off during the Winter &amp; Spring Break weeks in lieu of vacation accruals unless otherwise noted in a collective bargaining agreement. Please refer to current contract for details.</td>
<td>N/A</td>
<td>Active employees hired into a budgeted benefit eligible Regular position of 20 hours* per week or more. Eligibility for employees hired into grant funded positions is contingent upon the provisions of and continuation of the grant.</td>
<td>After one full calendar month of work; employees hired after the 15th day of the month will not count as the initial month of hire for accrual purposes.</td>
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<td><strong>Personal Days</strong></td>
<td>Days are provided at the start of the Fiscal year for all eligible staff employees and at the start of the Academic Year for all Contract Faculty members. No carry-over per annum of unused and accrued days is allowed.</td>
<td>N/A</td>
<td>Same as above. *QEA Contract Faculty Members working half-time are considered eligible according to the current collective bargaining agreement.</td>
<td>Same as above.</td>
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**IMPORTANT NOTE:** Please refer to the Employee Handbook, College Policy Manual and/or current collective bargaining agreements or appointment letter for full details regard paid time off and accrual amounts and guidelines. Contact the College's Office of Human Resources for further information.
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<td>Sick Leave</td>
<td>Unless otherwise stated in an appointment letter or contract eligible employees shall be afforded Sick time in the amount as stated in the contract or letter of appointment; eligible part-time employees receive a pro-rated amount. Sick time is granted at the beginning of each Fiscal Year unless otherwise stated in a contract or appointment letter. New employees hired after July 1 of the current fiscal year will be awarded Sick time of a pro-rated amount after completion of one full calendar month of employment, unless otherwise stated in a contract or appointment letter.</td>
<td>N/A</td>
<td>Active employees hired into a budgeted benefit eligible Regular position of 20 hours* per week or more. Eligibility for employees hired into grant funded positions is contingent upon the provisions and continuation of the grant. *QEA Contract Faculty Members working half-time are considered eligible according to the current collective bargaining agreement.</td>
<td>After one full calendar month of work; employees hired after the 15th day of the month will not count as the initial month of hire for accrual purposes.</td>
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### HOLIDAY PAID TIME OFF

For active employees hired into a budgeted benefit eligible Regular position of 20-hours per week or more the College is closed and offers the following paid holidays:

- New Year’s Day
- Independence Day
- Labor Day
- Columbus Day
- Veteran’s Day
- Thanksgiving Day
- Thanksgiving Friday
- Christmas Day
- Martin Luther King Day
- Presidents’ Day
- Good Friday
- Patriot’s Day
- Memorial Day
- Presidents’ Day
- Good Friday
- Patriot’s Day
- Memorial Day
- Presidents’ Day
- Good Friday
- Patriot’s Day
- Memorial Day

*Monday and Friday of Spring Break as scheduled by the College
*One half day before New Year’s Eve
*One half day before Thanksgiving Day
*One half day before Christmas when Christmas occurs between Tuesday and Saturday

Eligibility for employees hired into grant funded positions is contingent upon the provisions of & continuation of grant. Regular part-time employees working 20-hour or more per week may be eligible for holiday pay contingent upon work schedule & guidelines in College policies & current collective bargaining agreements.

Typically if an official holiday falls on a Saturday the College observes the holiday with a closing on the previous Friday and if an official holiday falls on a Sunday the College observes the holiday with a closing on the proceeding Monday. Contact Human Resources for current dates of College Holiday observance since observance dates may vary from year to year.

QEA faculty members are paid in accordance with their current contract and contract days work within the academic calendar year. Please reference the current Academic Calendar and Holiday calendar. Refer to your specific employment contract for details.
Barnes & Noble at Quincy College

Faculty and staff will receive a benefit of a 10 percent discount on general reading books, emblematic merchandise such as clothing and gift items, and most school supplies. Employees may also order general books through the bookstore and the discount will generally apply to the order under the same terms. The discount cannot be combined with any other promotions (the higher discount will always apply) and does not apply to electronics or textbooks.

Employees may obtain discounts on purchases by showing a Quincy College ID when checking out.

Direct Deposit

Employees working in a Regular position of at least 20 hours per week unless otherwise noted are eligible to enroll in direct deposit. Adjunct employees and temporary part-time employees are not eligible.

- Employees may initially enroll in the Direct Deposit Program at any time.
- Upon employee authorization may take up to 6-weeks to initiate electronic direct deposit.
- Upon completion and submittal of the authorization form, a pre-notification process is necessary and typically takes twenty (20) working days to complete.
- Direct deposit will take effect and the employee will receive a pay advice mailed to the home address provided by the employee.
- This twenty (20) day processing period applies to any account changes or terminations after the initial enrollment in the Direct Deposit Program.
- Direct Deposit system allows a deposit of total gross pay into any bank, including most Credit Unions. The system only has the ability to direct deposit an employee’s pay to one (1) bank.
- If you chose to deposit all or a portion of your pay check to the Quincy Municipal Credit Union, you must go to the Credit Union and generate your payroll authorization form from there.
- To authorize a Quincy Credit Union (QCU) Deduction (such as a car payment) the system will perform the deduction and then the deposit the gross pay amount less the deduction to the QCU or another bank of the employee’s choice, as authorized.
- When making any changes, or closing an account to which you have authorized a direct deposit, it is imperative that you notify Payroll/Office of Human Resources in writing at least 4 weeks in advance of the date of closing, or change in account.
- Once enrolled, an employee may terminate enrollment at any time, provided proper written notification is submitted to the Payroll/ Office of Human Resources. Once voluntary termination of Direct Deposit has been authorized in writing, the employee must wait at least three (3) months before he/she is eligible to re-enrolling the city of Quincy Direct Deposit Program.
- As a direct deposit participant, an employee will see, as part of his/her pay advice, details of payment, deductions, and new direct deposit information.

Consult with Human Resources for further detail and for processing a request.
QUINCY MUNICIPAL CREDIT UNION

As a department of the city of Quincy, all employees can receive a wide range of services, including: Share Savings and Club Accounts, direct payment options through payroll deductions and direct deposit. Eligible college employees may participate in the payroll Direct Deposit Program through the Quincy Credit Union. To initiate this direct deposit activity, please contact the Credit Union directly to obtain forms. Upon completion of appropriate Quincy Credit Union form please submit directly to Quincy Credit Union for processing.

Club Accounts include Christmas and Vacation Club Accounts
- Open Ended Accounts
- Rolling sign up - can be opened at any time
- On-line Account Opening Feature for Q-Net Home Banking Users
- Account can be funded by payroll deduction, direct deposit or in person
- Christmas Club funds are disbursed electronically to Members' Primary Share Savings Account on first business day of November
- Vacation Club funds are disbursed electronically to Members' Primary Share Savings Account on the first business day of April

TUITION REMISSION & PROFESSIONAL DEVELOPMENT

Tuition Remission & Professional Development

Quincy College values and invests in continued learning for employees offering tuition remission and professional development opportunities.

Quincy College offers the benefit of tuition remission to eligible employees of Quincy College and their immediate family members. Immediate family members are defined as spouse and children. Please refer to the College policy for eligibility guidelines.

- With the exception of Computer classes, remissions are granted by the President or President’s designee once enrollment in a class exceeds eight. For computer and non-credit courses, the remission is 50% of the tuition.
- Tuition remission is not available for Allied Health programs, online Gatlin courses and science lab courses.
- Requests for remission for four or more courses must accompany a request for financial aid (FAFSA must be filled out) and EFC on the approval form.
- Requests for remission for a computer course is only approved, if the number of students are eight, without reaching capacity, by the first day of the class.
- A minimum GPA of 2.0 must be maintained to qualify for this remission in next semester.
- If a student withdraws from a class, he/she must pay 50% tuition for dropped courses in order to be eligible for remission during next semester. In the absence of special circumstances, no more than 2 students, with tuition remission, may be allowed in each section. In case there are more requests, the date of request will determine the priority.
- The request for tuition remission must be made on specific forms available in President’s office. A Quincy College admission and registration form and the required fee in the form of a check or valid Credit Card must accompany the request. If a student chooses, he/she may register earlier to get a spot by paying full fee and then applying for refund.

Additional conditions are outlined in the College policy and awards are at the President’s discretion and contingent upon fund availability as well as meeting the criteria as outlined in the College policy.

Please contact the Office of Human Resources for further details.