



# Employee Benefits Summary

**Effective July 1, 2018 through June 30, 2019**

*Quincy College Office of Human Resources*

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FY 2019

# HEALTH INSURANCE PLAN OPTIONS

PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<p><b>Blue Cross Blue Shield (BCBS) Health Insurance Plan</b></p> <p><b>Municipal - City of Quincy</b></p> <p><b>Member Services:</b>  <a href="https://myblue.bluecrossma.com/">https://myblue.bluecrossma.com/</a>                      1-800-932-8323</p> <p>Members are encouraged to go on-line for full access to detailed plan overviews and benefit summaries.</p> <p><i>This summary is provided for informational purposes only. For a full score of Health Insurance rights and provisions employees may contact their member representative to obtain a copy of the PEC Agreement.</i></p>	<p><b>BCBS offers two types of plans to chose from; PPO and HMO. Each plan offers either Individual or Family plan choices.</b></p> <p><b>HMO:</b> 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: HMO Blue New England</p> <p><b>PPO:</b> 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). PPO plan choices include: Blue Care Elect</p> <p>Refer to the <a href="#">BCBS Summary of Benefits</a> for definitions, coverage and service details, tiered hospital and doctor ratings, coverage exclusion and required co-pays.</p>	<p><b>HMO Plan = 85/15% Split</b></p> <p><b>PPO Plan = 82/18% Split</b></p> <p>Refer to the rate sheet for current Fiscal Year rates.</p> <p>The rate sheet provides employee rates per pay cycle and on a monthly basis.</p>	<p>Employees working in a Regular position of at least 20 hours per week unless otherwise noted*.</p> <p>For dependent and spouse coverage please review the BCBS plan details carefully.</p> <p>Additional documentation is required in order to cover a dependent and/or a spouse.</p> <p>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.</p> <p>Consult with Human Resources regarding documentation requirements and/or details about your position status and eligibility.</p>	<p>Newly hired benefit eligible employees may enroll within ten (10) calendar days of the first date of employment.</p> <p>BCBS benefits begin thirty (30) days after date of hire.</p> <p>This period between the first day of employment and the effective date of coverage is referred to as the "Hiatus Period".</p> <p>Please consult with your Human Resources representative for further information relative to this "Hiatus Period".</p> <p>Current employees becoming benefit eligible may be eligible on effective date of enrollment or date of qualifying event.</p>

**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.

# DENTAL INSURANCE PLAN OPTIONS

PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<p><b>Delta Dental PPO+ City-Wide Group Insurance</b></p> <p>Group #001029 Plan #10299905</p> <p>Member Services: 1-800-872-0500</p> <p><a href="http://www.deltadentalma.com/">http://www.deltadentalma.com/</a></p> <p>A Preferred Provider Organization (PPO) that reduces employees' out-of-pocket costs while allowing them to choose from more than 2,000 dentist locations in Massachusetts</p>	<p>Offers Individual and Family plan selection. More than 180,000 participating dentist locations.</p> <ul style="list-style-type: none"> <li>• 100% in and out-of-network coverage for approved preventative and diagnostic care</li> <li>• 80% in and out-of-network coverage for approved basic restorative, oral surgery, endodontic, periodontics, prosthetic maintenance and emergency care</li> <li>• 80% in and out-of-network coverage for select major restorative services</li> <li>• \$1500 per person calendar year maximum (January-December)</li> <li>• Calendar Year Deductible (January-December) \$50 per individual/\$150 cap per family (waived for Diagnostic &amp; Preventative services).</li> <li>• No claim forms to fill out when services are received from a participating dentist</li> </ul>	<p><b>Dental coverage is offered at a 50/50% Split</b></p> <p>Refer to attached rate sheet for current Fiscal Year rates.</p> <p>The rate sheet provides employee rates per pay cycle and on a monthly basis.</p>	<p>Employees working in a Regular position of at least 20 hours per week unless otherwise noted.</p> <p>Dependent Coverage to age 19 regardless of student status.</p>	<p>Newly hired benefit eligible employees may enroll to have an effective date of coverage 30 days from date of hire.</p> <p>Current employees becoming benefit eligible may be eligible on effective date of enrollment or date of qualifying event.</p>
<p><b>Delta Dental – DeltaCare City-Wide Group Insurance</b></p> <p>Group #001029 Plan #10298805</p> <p>Member Services: 1-800-327-6277</p> <p><a href="http://www.deltadentalma.com/">http://www.deltadentalma.com/</a></p> <p>A comprehensive managed care plan that focuses on preventing dental disease. Choose from the DeltaCare network of more than 750 access points in Massachusetts.</p>	<p>Offers Individual and Family plan selection. Member must select a PCD <b>In-network</b> to receive maximum value. Approximately 200 participating dentist locations (Massachusetts Network Only).</p> <ul style="list-style-type: none"> <li>• Comprehensive orthodontic treatment for members and dependents through a DeltaCare Orthodontist/Specialist</li> <li>• 100% coverage for most preventive and diagnostic services</li> <li>• Fixed co-payment schedules that list all covered procedures and the member's co-payment for those services</li> <li>• \$1000 per person calendar year maximum (January-December) applies to Oral Surgery, Endodontics and Periodontics only. Unlimited on other procedures please see plan brochure.</li> <li>• Covers diagnostic and preventive care, including routine checkups, and restorative care, including oral surgery</li> <li>• No claim forms to fill out when services are received from a participating dentist</li> <li>• Covers services performed by non-participating dentists at a lower benefit level</li> </ul> <p>Please review details for Out-of-network coverage details and costs: co-pay schedule does not apply, 20% less coverage provided.</p>	<p>Same as above.</p>	<p>Same as above.</p> <p>Dependent care coverage up to age 19 unless dependent is full time student status.</p> <p>Full time students are covered until age 26 and member should indicate as such on the Enrollment Form.</p>	<p>Same as above.</p>

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## OTHER INSURANCE PLAN OPTIONS

PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<p><b>Basic Group Term Life Insurance</b> Group Policy # G-2247</p> <p>Group Client Services: Boston Mutual Life Insurance 800-669-2268 <a href="http://www.bostonmutual.com">www.bostonmutual.com</a> Representative Jim O’Leary 617-645-5185</p>	<p>Employee Life and Accidental Death &amp; Dismemberment Insurance amounts to \$7,500.00; cost is shared by the employer.</p> <ul style="list-style-type: none"> <li>Coverage remains throughout term of employment regardless of position status and as long as contributions are made</li> <li>No health questions or exams</li> <li>Upon retirement benefit remains as stated and continues as long as contributions are made</li> <li>Spouse &amp; Dependent coverage available</li> </ul>	<p>Refer to the rate sheet for current Fiscal Year rates.</p>	<p>Employees working in a Regular position of at least 20 hours per week unless otherwise noted.</p> <p><i>Consult with Human Resources regarding your position status and eligibility.</i></p>	<p>Coverage becomes effective on the first of the month following the first deduction from your paycheck.</p>
<p><b>Voluntary Group Term Life Insurance</b></p> <p>Group Client Services: Boston Mutual Life Insurance 800-669-2268 <a href="http://www.bostonmutual.com">www.bostonmutual.com</a> Representative Jim O’Leary 617-645-5185</p>	<p>Employee life insurance choice of 10 plans varying in amount of coverage and cost; 100% employee cost.</p> <ul style="list-style-type: none"> <li>Once enrolled coverage remains throughout term of employment regardless of position status and as long as contributions are made</li> <li>No health questions or exams for coverage at or under the Guaranteed Issue Amount.</li> <li>Upon retirement benefit coverage reduces to \$5000.00 and all benefits terminate at age 75 for active and retired employees.</li> <li>Conversion option available</li> <li>Spouse &amp; Dependent coverage available</li> </ul>	<p>Refer to the rate sheet for current Fiscal Year.</p>	<p>Same as above.</p> <p><b>Employee must enroll in BASIC plan to be eligible for Voluntary plan coverage.</b></p> <p>Dependent coverage to age 19 unless FT student status; FT student coverage to age 25.</p>	<p>Same as above.</p>
<p><b>Voluntary Short-term Disability Insurance AFLAC</b> <a href="http://www.aflac.com">www.aflac.com</a></p> <p>Customer service: 800-992-3522 Contact Paul Steinmetz 617-481-1000</p>	<p>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.</p>		<p>Employees working in a Regular position of at least 20 hours per week unless otherwise noted.</p> <p><i>Consult with Human Resources regarding your position status and eligibility.</i></p>	<p>Consult with your AFLAC representative for further details.</p>

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PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<b>Voluntary Unum Short-term &amp; Long-term Disability Insurance</b> <b>MTA Benefits</b> <a href="http://www.mtabenefits.com/">http://www.mtabenefits.com/</a> 877-401-4083	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.		<i>This benefit is only for Unit members and does not include the Non-Unit Staff.</i>	Consult with your MTA Benefits representative for further details.

## RETIREMENT PENSION PLANS

PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<b>Employee Public Retirement Plans</b> <b>OVERVIEW</b>  *Contributions in lieu of Social Security <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> 800-772-1213  <i>*Please refer to the website listed above for the most up-to-date information.</i>	<p>Employee position, category, and work status will determine into which retirement plan the employee is <u>required</u> to enroll and contribute.</p> <p>Quincy College currently has 3 required retirement groups and two voluntary options outlined below.</p> <p>*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.</p> <p>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.</p>	<p>Employee contributions may vary depending upon a number of factors.</p> <p><i>Please refer to details provided below for each individual plan and contact Human Resources for details.</i></p>	<p>All public employees contribute into a mandated municipal retirement plan.</p> <p>Please refer to your contract or appointment letter for further details.</p> <p><i>Contact Human Resources to identify the retirement plan that applies to you.</i></p>	<p>Eligible employees <u>must</u> enroll within 30 days of date of hire.</p> <p>Effective upon submittal and approval of retirement qualification documentation and with the first payroll deduction.</p>
<b>Mass. Teachers Retirement (MTRS)</b> Defined Benefit Pension Plan  500 Rutherford Ave. Suite 210 Charlestown, MA 02129 617-679-6877 <a href="http://www.mass.gov/mtrs">www.mass.gov/mtrs</a>	<p>The MTRS is a defined benefit plan; benefits are calculated according to a set formula.</p> <ul style="list-style-type: none"> <li>Eligible employees contribute a specified percentage of their gross salary; see contribution rate sheet for details</li> <li>Upon retirement, employees or the designated beneficiary will receive all or a portion of the contributions and interest; conditions apply</li> <li>Enrollment is completed on-line</li> </ul> <p><i>Contact Human Resources if you have not received your required Pre-Enrollment Assignment from.</i></p>	<p>Rates established by law.</p> <p>Current contribution rate is 11% gross pay.</p> <p><i>Refer to MTRS Contribution rates sheet; available as an on-line resource.</i></p>	<p>All regular Contract Faculty half-time (.5 FTE) and above are <u>required</u> to become a member of the MTRS.</p>	<p>Eligible employees <u>must</u> enroll within 30 days of date of hire.</p> <p><i>Please refer to MTRS online resource to obtain detail.</i></p>

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PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<p style="text-align: center;"><b>Quincy Retirement Board</b> Defined Benefit Pension Plan</p> <p style="text-align: center;">City of Quincy 1350 Hancock Street Quincy, MA 02169 617-376-1075 <a href="http://www.quincyretirement.com">www.quincyretirement.com</a> <a href="http://www.mass.gov/perac">www.mass.gov/perac</a></p> <p style="text-align: center;"><i>Participants are encouraged to view the website for useful details.</i></p>	<p>Quincy retirement Board serves as the governing body for retirement benefits distributed among city retirees.</p> <p>Upon enrolling the employee must chose a beneficiary. On the <i>Beneficiary Selection Form member chooses a beneficiary to receive:</i></p> <ul style="list-style-type: none"> <li><u>Option C:</u> Beneficiary receives an allowance or payment of accumulated deductions and other payments dues; one or more beneficiaries allowed; any person or entity may be a beneficiary.</li> <li><u>Option D:</u> Only one beneficiary is chosen to receive the monthly pension that would have been due to you upon retirement.</li> </ul> <p>Beneficiary Option may not be changed once selected, however Beneficiary designation may change at any time.</p> <p>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*.</p> <p><i>*Once enrolled membership status is maintained until time of separation from employment and separation from membership for a period of 2 or more weeks.</i></p>	<p>The amount varies and is dependent upon date of enrollment and salary.</p> <p>Enrollees after July 1, 1996 contribute 9% of compensation.</p> <p>Members pay an additional 2% for compensation above \$30,000.</p> <p>No contributions are required for overtime pay.</p>	<p>All Regular employees working 24-hours per week more <u>must</u> become a member.</p> <p><u>*Refund eligibility:</u> must leave employment and <u>not</u> 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.</p> <p>Refund is 100% of employee contribution upon <u>withdrawal from the system</u>; interest received in the refund is determined by years of creditable service at the time of withdrawal.</p>	<p>Eligible employees <u>must</u> enroll within 30 days of date of hire.</p> <p>Effective upon submittal and approval of retirement qualification documentation and with the first payroll deduction.</p>
<p style="text-align: center;"><b>OBRA Deferred Compensation Plans OVERVIEW</b></p> <p style="text-align: center;">(457b FICA Alternative Plans)</p> <p>Contributions in lieu of Social Security contributions.</p> <p style="text-align: center;"><i>See below a more detailed summary of the two plan options from which you may choose.</i></p>	<p><b>OBRA</b> 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.</p> <p><b>Employees have two plan choices:</b> ING 457b Fixed Distribution Plan &amp; Nationwide Deferred Compensation Fixed Account Plan</p> <p>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.</p> <p>457b Deferred Compensation plans can be cashed out or rolled over without the 10% early withdrawal penalty.</p>	<p><b>OBRA</b> deduction is a fixed contribution rate of 7.5% of gross pay. These contributions are known as “<b>OBRA Mandatory</b>”.</p>	<p>An OBRA Employee is defined as a public employee who is not eligible to participate in the employer’s qualified public retirement plan.</p>	<p>None. Contribution deductions <u>must</u> begin with first pay check.</p>

PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<p><b>Nationwide OBRA</b> Deferred Compensation Fixed Account (457b FICA Alternative Plans)</p> <p><b>Nationwide Life Insurance Co.</b> Customer Service 877-677-3678</p> <p><b>Judy Santosuosso</b> 617-840-9901 nrsforu.com</p>	<p><b>OBRA</b> mandatory fixed contribution plan (Section 457b) for Municipal/Government employees.</p> <p>Eligible employees are <u>required</u> 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.</p> <p>Employees are eligible for lump sum payout or rollover options upon separation from employment for a period of 12 months or more; conditions apply.</p> <p><i>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).</i></p> <p><b>Contact ING and obtain proper withdrawal/rollover forms 800-552-4225</b></p>	<p><b>OBRA</b> deduction is a fixed contribution rate of 7.5% of gross pay.</p> <p>See above overview for additional details.</p>	<p>Employees who are Seasonal, Temporary or Limited Part-time (less than 20-hours per week) who do <u>not</u> contribute into another City sponsored retirement plan (MTRS or City of Quincy), are required to contribute into an OBRA FICA alternative plan.</p>	<p>None. Contribution deductions <u>must</u> begin with first pay check.</p>
<p><b>VOYA OBRA</b> Fixed Annuity (457b FICA Alternative Plan)</p> <p><b>Voya Life Insurance and Annuity Co.</b> <a href="http://voya.com/">http://voya.com/</a> 800.584.6001 (Monday - Friday, 8 a.m. - 9 p.m. ET)</p>	<p><b>OBRA</b> mandatory fixed contribution plan (Section 457b) for Municipal/Government employees.</p> <p>Eligible employees are <u>required</u> to contribute 7.5% of gross pay. Annual interest rate of return is 3% adjusted monthly. Employees receive quarterly statements; fees may apply. Online statement access is available.</p> <p>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.</p> <p><i>Requests for payout or rollover options are made directly to VOYA and must be signed by the Plan Administrator (617-984-1611).</i></p>	<p>See above.</p>	<p>See above.</p>	<p>See above.</p>

# OTHER VOLUNTARY DEFERRED COMPENSATION PLAN OPTIONS

PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<p style="text-align: center;"><b>Voluntary Deferred Compensation (457b) Plans</b></p> <p><b>VOYA Contact:</b> Matt O'Brien 781-796-9862</p> <p><b>Nationwide Contact:</b> Judy Santosuosso 617-840-9901</p> <p><b>Empower Retirement Contact:</b> Jan Richardson 508-723-2504</p>	<p>Municipal employees are eligible to contribute into an optional deferred compensation plan. Contribution is voluntary, 100% employee contribution and is in addition to Retirement.</p> <p>Employees choose from approved vendor list:</p> <ul style="list-style-type: none"> <li>• VOYA</li> <li>• Nationwide</li> <li>• Empower Retirement</li> </ul>	<p>Employee pays 100% of plan and selects desired % of pre-tax deduction rate.</p>	<p>All employees of Quincy College are eligible for voluntary plan participation.</p>	<p>Upon enrollment and first payroll deduction.</p>
<p style="text-align: center;"><b>Voluntary Deferred Compensation (403b) Plans</b></p> <p><b>The Omni Group</b> 1.877.544.OMNI (6664) <a href="https://www.omni403b.com">https://www.omni403b.com</a></p>	<p>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.</p> <p>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.</p> <p><i>Forward all forms and inquiries to College's Office of Human Resources.</i></p>	<p>Same as above.</p>	<p>Same as above.</p>	<p>Same as above.</p>
<p style="text-align: center;"><b>Section 125 Flexible Spending Account Plans (FSA)</b></p> <p><b>Medical Reimbursement &amp; Dependent Care Reimbursement Accounts</b></p> <p><b>Cafeteria Plan Advisors Inc.</b> Karen Smith, Account Executive 781-848-9848 www.cpa125.com</p>	<p>FSA plans are pre-tax savings plans that allow you allocate money via a pre-tax payroll deduction for medical or dependant care expenses. Plan year starts July 1 and ends June 30<sup>th</sup> of any fiscal year. Minimum contributions apply.</p> <p>Eligible employee must re-enroll each and every fiscal year as there is no plan carry-over.</p> <p>Online services, medical debit card and forms-free submittal services available.</p> <ul style="list-style-type: none"> <li>• Medical FSA = \$2650.00 plan year contribution max</li> <li>• Dependent Care FSA = \$5000.00 plan year contribution max.</li> </ul> <p><i>Enrollment packets are available in the College's Office of Human Resources.</i></p>	<p>Employee pays 100% of plan and selects desired annual contribution amount.</p> <p>Selected amount will be set up as a regular pre-tax payroll deduction.</p>	<p>Employees working in a Regular position of at least 20 hours per week unless otherwise noted*</p> <p><i>*QEA half-time (.5) faculty members are considered eligible for purposes of this benefit.</i></p>	<p>Benefit eligible employees (new hires or newly eligible via position change or qualifying event) have 30 days from date of eligibility to enroll.</p> <p>Plan year will be from the date of hire and/or the date of eligibility through the end of the current fiscal year (June 30<sup>th</sup>).</p>



## PAID TIME OFF BENEFITS

PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<p style="text-align: center;"><b>Vacation Days</b></p> <p>Quincy College offers generous paid vacation to all benefit eligible employees.</p>	<p>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.</p> <p>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.</p> <p><i>Refer to college policy and current contracts* or appointment letter for accrual carry-over options and amounts.</i></p> <p><i>*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.</i></p>	<p>N/A</p>	<p>Active employees hired into a budgeted benefit eligible Regular position of 20 hours* per week or more.</p> <p>Eligibility for employees hired into grant funded positions is contingent upon the provisions of and continuation of the grant.</p>	<p>After one full calendar month of work; employees hired after the 15<sup>th</sup> day of the month will not count as the initial month of hire for accrual purposes.</p>
<p style="text-align: center;"><b>Personal Days</b></p> <p>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.</p> <p>No carry-over per annum of unused and accrued days is allowed.</p>	<p>Unless otherwise stated in an appointment letter or contract, active Regular employees in a budgeted benefit eligible position shall be allowed up to (3) three days of leave with pay for the purpose of transacting or attending to pressing personal, legal, business or family matters which require absence during a workday and which may not be completed otherwise. Eligible part-time employees shall receive personal time at a pro-rated amount.</p> <p>Personal time is granted at the beginning of each Fiscal Year. New employees hired after July 1 of the current fiscal year will be allotted personal time of a pro-rated amount after completion of one full calendar month of employment.</p>	<p>N/A</p>	<p>Same as above.</p> <p><i>*QEA Contract Faculty Members working half-time are considered eligible according to the current collective bargaining agreement.</i></p>	<p>Same as above.</p>

**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.

PLAN/BENEFIT	DESCRIPTION	COST	ELIGIBILITY	WAIT PERIOD(S)
<p><b>Sick Leave</b></p> <p>Quincy College offers eligible employees generous paid time off for absences resulting from illness or injury. Please review College policy and current contracts for details.</p>	<p>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.</p> <p>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.</p>	<p>N/A</p>	<p>Active employees hired into a budgeted benefit eligible Regular position of 20 hours* per week or more.</p> <p>Eligibility for employees hired into grant funded positions is contingent upon the provisions and continuation of the grant.</p> <p><i>* QEA Contract Faculty Members working half-time are considered eligible according to the current collective bargaining agreement.</i></p>	<p>After one full calendar month of work; employees hired after the 15<sup>th</sup> day of the month will not count as the initial month of hire for accrual purposes.</p>

## 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	

- \*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.*

# ADDITIONAL VOLUNTARY BENEFITS

## 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

All employees are eligible and encouraged to enroll in direct deposit.

- Employees may initially enroll in the Direct Deposit Program at any time via ADP employee self-service.
- Upon employee authorization, it may take up to 1-2 pay periods to initiate electronic direct deposit.
- Upon enrollment in employee self-service, a pre-notification process is necessary and typically takes 1-2 pay periods to complete.
- Direct deposit will take effect and the employee may elect to receive a paperless pay advice.
- The 1-2 pay period processing timeframe applies to any account changes or terminations after the initial enrollment in the Direct Deposit Program.
- The Direct Deposit system allows a deposit of total gross pay into any bank, including most Credit Unions.
- If you choose 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 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 2 weeks in advance of the date of closing, or change in account.
- Once enrolled, an employee may terminate enrollment at any time via employee self-service. A paper check will then be generated and mailed to the home address on file.
- As an employee self-service 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 details.*

# 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.

Please refer to current contracts and [Professional Development Guidelines](#) available in the Office of Human Resources for details regarding this benefit.

Visit the [QC Human Resources webpage](#) for details.

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.*