

# SUMMARY OF EMPLOYEE BENEFITS – Fulltime Employees

HACC recognizes that excellence in the performance of the college requires excellence in the performance of its people. HACC offers competitive pay and benefits programs designed to attract and retain people who share this commitment to excellence.

For its benefits eligible employees, HACC provides a comprehensive package of benefit choices at an affordable cost for both the employee and the college. The programs described in this summary are designed to maintain good health, to promote work/life balance, to provide for retirement, to help meet the cost of illness and accident, and to help provide financial security for employees. HACC pays the entire cost for some benefits, others require employee cost-sharing, and some are paid entirely by the employee. To the extent possible, certain benefits are provided on a pre-tax basis.

**MEDICAL & RX** - HACC provides a choice between two HealthAmerica medical plans: a Premium PPO plan and a Core PPO Plan. PPO plans allow you to treat with any medical provider of your choice. The main differences between the two plans are the deductible amounts and the annual out-of-pocket maximums. Medical coverage can be elected for the employee, any eligible dependents up to age 26 and domestic partners.

The prescription plan is administered by Medco/Express Scripts and provides both retail and mail-order benefits.

HACC uses a salary tiered cost share formula to determine the employee and employer cost share for the medical/Rx coverage. A cash opt-out stipend is available for those who have alternate non-HACC medical/Rx coverage available.

**DENTAL & VISION** - HACC provides both a dental PPO and a vision PPO plan to employees at no cost. Coverage can be elected for the employee, any eligible dependents up to age 26 and domestic partners.

**HACC PLAN & FLEXIBLE SPENDING ACCOUNTS** - HACC provides a Flexible Spending Account program that enables employees to set aside money, on a pre-tax basis, to pay for certain eligible health and dependent care expenses.

In addition to any voluntary contributions, HACC provides basic funding into the healthcare flexible spending account for each eligible full-time employee, following 1-yr of employment. These funds are provided to help offset medical expenses not covered by the insurance plans. The maximum annual amount is currently \$500.

**RETIREMENT** - HACC enables eligible employees to select from three different basic retirement plan options. Newly hired employees must select one of these plans upon hire. This choice is irrevocable for the duration of HACC employment. HACC will contribute to the chosen option based on the current guidelines for that program.

The three available plan options are: the Public School Employees Retirement System (PSERS), the State Employees Retirement System (SERS) or a 403b by either TIAA-CREF or Fidelity. There are also two supplemental retirement account options, into which an eligible employee can defer additional income.



**PAID TIME OFF** - HACC provides paid vacation, personal and sick leave to eligible employees. Paid leave time accrues, based on employment classification, work schedule and years of employment.

Other types, of paid time off, include:

- Holidays
- Bereavement Leave
- Jury Duty
- Military Leave
- Emergency Sick Leave
- Sabbatical
- 4-day summer schedule

**EMPLOYEE ASSISTANCE PROGRAM -**

HACC provides an Employee Assistance Program (EAP) for its employees and family members.

The EAP provides confidential, psychological counseling, work-life balance, and educational wellness programs. Full and part-time employees and their household members are eligible to use the EAP.

**LIFE /ACCIDENTAL DEATH &**

**DISMEMBERMENT INSURANCE** - a basic benefit amount of \$50,000 in life insurance and \$50,000 AD&D is paid by HACC for each eligible employee. Elections may be made for voluntary employee, spouse and dependent coverage

**LONG-TERM DISABILITY INSURANCE -**

HACC provides a 100% employer paid, long-term disability program. This coverage provides financial stability for eligible employees when, during a long-term serious health condition, they are unable to work. The LTD policy pays up to 60% of base salary, plus an additional 10% into a TIAA-CREF supplemental retirement plan once an employee's claim is approved.

**EMPLOYEE DISCOUNT PROGRAM -**

HACC makes available to its employees the Youdecide.com employee discount and payroll deduction purchase program. Youdecide.com provides a "one-stop shopping" location for HACC employees to access discounts on a wide variety of products and services.

**EDUCATIONAL AID** - HACC provides assistance to their employees and eligible dependents through two educational aid programs:

**Tuition Aid** - provides tuition assistance for HACC courses for HACC employees and their eligible dependents.

**Employee Aid** - employees may request financial assistance for study and other professional development activities related to their current or a potential future HACC position at other educational institutions.

These programs have specific eligibility guidelines based on employment status and length of service.

**CREDIT UNION MEMBERSHIP -**

employment at HACC enables membership in either the PSECU or Member's 1<sup>st</sup> Federal Credit Unions.

*The information contained in this document is intended to be informational only. It is not intended to provide full details of each benefit program, only a high level summary. It is also not intended to replace the employee handbook or plan documents nor to be construed as a guarantee of continued employment nor does it constitute the terms of an employment contract. Employment with the Harrisburg Area Community College is on an at-will-basis. This means the employment relationship may be terminated at any time by either the employee or the college for any reason not expressly prohibited by law. The college may, at any time, amend, modify, suspend, or terminate any benefit program. The college may also reduce the company's contribution, or increase the employee's contribution, toward the cost of any benefit programs.*

