

Community Colleges of Spokane Employee Benefit Summary – 2005

PAYROLL

- Paydates - Closest working day to the 10th and 25th
- W-4 - Federal Withholding form is required
- Checks will be mailed to your home, unless you choose Direct Deposit

MEDICAL / DENTAL

GENERAL:

- Elimination of Dual Coverage for state employees through PEBB plans.
- Premiums: The amount of the premium varies by plan. Contributions will be deducted from each paycheck on a before-tax basis unless you tell us otherwise. Coverage may be waived.
- Plan Changes: Generally, employees may change their choice of medical/dental plan only during the OPEN ENROLLMENT PERIOD (usually November 1-30) for changes effective January of the following calendar year.
- Dependent Changes: Changes in dependent status must be provided within 31 days of eligibility.
- Effective date: The first of the month following eligibility (date of employment)

MEDICAL PLAN OPTIONS (See Medical & Dental booklet for comparison of plans):

- Uniform Medical
 - Deductible (\$200/person or \$600/family)
 - Co-insurance (PPO=90% NPPO=60%)
 - Does not require Primary Care Physician selection or referral.
 - No plan area limitations
- Managed Care Plans:
 - *Requires selection of primary care physician and referral.
 - Extended Network benefit plans*
 - Copayments (\$10)
 - Community Health Plan of WA
 - Group Health Cooperative of Puget Sound
 - Group Health Options, Inc.*

DENTAL PLAN OPTIONS (page 22-26):

- Uniform Dental (Washington Dental Service)
- Regence Blue Shield Dental (Willamette Dental Group)
- DeltaCare (Washington Dental Service)

Regence and Deltacare are managed care plans requiring selection of dentist contracted with that plan, within approved plan service area.

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LONG TERM DISABILITY

Basic Plan:

- Disability benefit is 60% of the first \$400 of predisability earnings; 90 day waiting period. There is no cost to the employee.

Optional Plan:

- Disability benefit is 60% of predisability earnings, reduced by any deductible income. Benefits begin after a selected waiting period (30, 60, 90 days etc.)
- The cost is a percentage of your monthly base pay.
- Evidence of insurability not required for coverage applied for within the first 31 days of eligibility.

LIFE INSURANCE

Basic Plan:

- \$25,000 term life insurance; additional \$5,000 will be paid in the event of an accidental death.
- The college pays the premiums.

Optional Plan:

- Premiums are paid by the Employee
- Employee Coverage:

Part C - Up to the maximum amount of annualized salary
Part D - Increments of \$1,000 up to maximum of \$350,000.
Amounts over \$50,000 require evidence of insurability
(Complete separate Evidence of Insurability form).

Part E - Accidental Death/Dismemberment; sold in increments of \$25,000 up to \$250,000 for employee only or with dependents.

- For Spouse:

Part B - Basic coverage \$2,500

Part B - Supplemental Coverage; limit is one-half of employee's combined coverage amounts in Parts C & D. Coverage in excess of \$25,000 requires evidence of insurability.

- For Dependents: Part B - Basic coverage \$2,500.

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RETIREMENT PLANS

STATE RETIREMENT PLANS:

- **Defined Benefit Plans - PERS / TRS**

Monthly retirement will be based on a specified formula.
The formula is:

$$2\% \times \text{Years of Service} \times \text{AFC}$$

Employee and Employer contributions are made
Vesting period is 5 years
Age & years of service requirements for retirement

TIAA/CREF:

- **Defined Contribution Plan - Retirement Benefit:** Monthly retirement will be based on age and the value of the employee's annuity accumulation.
- **Contributions - Participation is mandatory upon date of eligibility. You may participate immediately with a contribution of:**

5% (Under age 35)
7.5% (Age 35 thru 49)
10% (Age 50 and over)

College. Employee contributions are fully matched by the

Contributions may be made before-tax.
Vesting is immediate

SUPPLEMENTAL RETIREMENT OPTIONS (Available to employees who are eligible for a basic retirement plan):

- **Tax Deferred Annuities - Contributions may be made on a before-tax basis.**

Through TIAA/CREF

Through private retirement and investment companies

- **Deferred Compensation - Through the State of Washington's Committee for Deferred Compensation**