



All regular full-time employees are eligible for a wide variety of insurance plans effective the first day of the month following the date of hire. Dependents may be added for an additional cost. Benefit Enrollment is done online and you will be sent instructions for completing.

### **HEALTH INSURANCE – BLUE CROSS BLUE SHIELD**

Employees may choose from the following FloridaBlue health insurance plans:

- **PPO Plan:** \$500 annual deductible; \$25 co-pay PCP, \$40 for specialist, \$25 for mental health counselor; 80-20 cost share with out-of-pocket max of \$5K in-network; \$15-45-65 pharmacy co-pays
- **Health Reimbursement Account Plan:** \$1K annual deductible; CYD + 20% co-pay PCP + specialist; once CYD, 80-20 cost share with out of pocket max of \$3K in-network; \$15-45-65 pharmacy co-pays
- **Opt Out Plan:** Employees not enrolling in College sponsored health coverage will automatically be enrolled in the individual dental and vision plan.

Website: [www.bcbsfl.com](http://www.bcbsfl.com)

### **DENTAL INSURANCE – AMERITAS DENTAL**

Employees may select from one of two dental plans

#### **Standard Plan**

- Annual benefit: \$1,250 per calendar year
- Diagnostic & Preventive (exams, cleanings) – 100% no copay
- Basic (fillings, tooth extractions) – 80% with a \$50 co-pay
- Periodontics (treatment of gum disease) – 80%
- Major (crowns, inlays, bridges, dentures) – 50%
- Out of network: 100% basic, 50% periodontics, 25% major

#### **Premium Plan**

- Annual benefit: \$1,500 per calendar year
- Same coverage for in and out of network providers
- Diagnostic & Preventive (exams, cleanings) – 100% no copay
- Basic (fillings, tooth extractions) – 80% with a \$50 co-pay
- Periodontics (treatment of gum disease) – 80%
- Major (crowns, inlays, bridges, dentures) – 50%

Website: [www.ameritasgroup.com](http://www.ameritasgroup.com)

### **VISION INSURANCE – VISION SERVICE PLAN**

Benefit Overview:

- Eye exam: every 12 months with a \$10 co-pay
- Prescription lenses: every 12 months with a \$10 co-pay
- Frames: every 24 months with a \$85 frame allowance
- Contact lenses in lieu of glasses: \$60 co-pay for combined eye exam; \$120 allowance for lenses

Website: [www.vsp.com](http://www.vsp.com)

### **LIFE INSURANCE/SUPPLEMENTAL LIFE INSURANCE – UNUM**

Employees are automatically given 1 times their annual salary in additional life insurance at no charge (to a max of \$200K).

- Additional Term Life/AD&D insurance coverage can be obtained at employee's cost for 1, 2, or 3 times annual salary, rounded to the next \$1,000, not to exceed \$500,000.
- The cost is \$.277 per \$1,000 of insurance.
- Dependent Coverage - \$.79 per month
  - Spouse: \$5,000
  - Child - 14 days – 6 mos: \$500
  - Child - 6 mos to 25 years: \$2,500

Website: [www.unum.com](http://www.unum.com)

### **SHORT TERM DISABILITY – UNUM**

Salary continuation insurance if out of work due to accident or illness. Does not require employee to exhaust sick leave before applying for benefit.

- Benefit: 60% of basic weekly earnings
- Max weekly benefit: \$1,000
- Min weekly benefit: \$25
- Waiting or Elimination Period: 7 days accident/7 days illness
- Max duration: 12 weeks
- Cost: dependent on age and salary

Website: [www.unum.com](http://www.unum.com)

### **LONG TERM DISABILITY – UNUM**

Salary continuation insurance if out of work for extended period of time due to accident or illness. Does not require employee to exhaust sick leave before applying for benefit.

- Benefit: 60% of basic monthly earnings
- Max monthly benefit: \$1,000
- Min monthly benefit: greater of \$100 or 10%
- Waiting or Elimination Period: 90 days
- Max duration: To age 65
- 3/12 pre-existing conditions limitation
- Worldwide emergency travel assistance included
- Cost: dependent on age and salary

Website: [www.unum.com](http://www.unum.com)

### **HEALTHCARE REIMBURSEMENT ACCOUNT – CUSTOM BENEFITS**

Benefit Overview:

- Employee decides annual pre-tax election amount up to \$2,550
- Money can be used for reimbursement of qualified medical expenses not covered by insurance
- Money must be used in the calendar year but up to \$500 can be rolled over into next year's account
- Flex benefit card option

Website: [www.myflexonline.com](http://www.myflexonline.com)

### **DEPENDENT CARE REIMBURSEMENT ACCOUNT – CUSTOM BENEFITS**

Benefit Overview:

- Employee decides annual pre-tax election amount up to \$5,000
- Money can be used for reimbursement of qualified dependent care expenses such as daycare and after school care
- Money must be used in the calendar year

Website: [www.myflexonline.com](http://www.myflexonline.com)



### **SUPPLEMENTAL BENEFITS PROGRAM**

All new employees are eligible to participate in LSSC's supplemental benefit program provided through the following vendors. You must enroll within 30 days from your date of hire and all are employee-paid. Premiums are payroll deducted.

**Custom Benefits Services** offers a wide variety of plans including: Health Care Reimbursement, Dependent Care Reimbursement, Cancer Plan, and Universal Life. If you have questions after receiving the information packet, please contact Tom Watson with Custom Benefits Services at (352) 369-9453 or (800) 809-8161.

**AFLAC** offers Personal Accident Indemnity Plan, Cancer Indemnity Plan, Hospital Protection, Specified Health Event Protection, Life Protector, and more. If you have questions after receiving the information packet, please contact Denise Fisher at AFLAC (407) 294-8988 or (407) 325-8722 (C).

## RETIREMENT PLANS

### FLORIDA RETIREMENT SERVICE (FRS)

All regular employees have 5 months from their date of hire to choose between the FRS Pension Plan or the FRS Investment Plan. You will receive an informational packet in the mail from FRS within 4-8 weeks from the date of your first paycheck. Please review this information carefully before making your choice. Included in the FRS packet is a time-sensitive form to complete and send back to FRS declaring the plan of your choice. Contributions are made by the College and the employee. Employees contribute 3% of their yearly retirement earnings which is deducted as a pre-tax deduction from their paycheck to the FRS plan of their choice. Vesting for FRS plans is as follows:

- Pension Plan - an employee is vested after completing eight (8) years of creditable service;
- Investment Plan - an employee is vested after completing one (1) year of creditable service.

For additional information regarding the FRS pension and investment plans, go to their website at [www.MyFRS.com](http://www.MyFRS.com).

### ADMINISTRATOR AND FACULTY ~ OPTIONAL RETIREMENT PROGRAM

Administrators (Directors, Deans, Vice Presidents and President) and Faculty (including Librarians) have the choice of participating in either FRS or an Optional Retirement Program. Contribution is made by the College and the employee. Employees contribute 3% of their yearly retirement earnings which is deducted as a pre-tax deduction from their paycheck to the FRS plan of their choice

**You have 30 days from date of hire to choose either regular Florida Retirement System (FRS) or an optional retirement plan (TIAA-CREF, VALIC, MetLife) for your retirement program.**

Below is a list of companies and contacts for Optional Retirement Plans. Please contact the company or representative that you are interested in doing business with. Completed applications must be submitted to the Payroll/Benefits Dept. to begin contributions to the plan of your choice.

Company	Contact Person	Address	Phone No.
TIAA-CREF	Howard Reiff	14005 Riveredge Dr Ste 320 Tampa, FL 33637	1-877-267-4510
VALIC	Peter Patterson	12001 Research Pkwy Ste 132 Orlando, FL 32826	352-223-5025 (cell) 407-482-8831
MetLife	Scott Williams	301 E Pine St Suite 810 Orlando FL 32801	(407) 310-5779

**403(B) TAX DEFERRED PLANS – VARIOUS PROVIDERS**

Employees may enroll in a 403(b) tax deferred plan at their expense at any time through payroll deduction with these approved companies.

<b>Company</b>	<b>Local Contact Person</b>	<b>Address</b>	<b>Phone No.</b>
AXA Advisors, LLC	Dan Bogeajis	3723 Lake Center Dr. Mt Dora, FL 32757	352-636-2006 (cell)
Edward Jones (Oppenheimer)	Jeff Sustarsic	8535 US Hwy 441 Leesburg, FL 34788	352-365-1500
MetLife	Scott Williams		(407) 310-5779
Morgan Stanley Wealth Management (Security Benefit Corp)	Fred Espro	6775 Crosswinds Drive St. Petersburg, FL 33710	727-302-6300 800-347-9584
TIAA-Cref	Howard Reiff	14005 Riveredge Dr Ste 320 Tampa, FL 33637	1-877-267-4510
VALIC	Peter Patterson	12001 Research Pkwy Orlando, FL 32826	352-223-5025 (cell) 407-482-8831
Vanguard			800-662-2739

Website: [www.tsacg.com](http://www.tsacg.com) Click on “Plan Sponsor Pages”, select Florida then Lake-Sumter State College

## OTHER BENEFITS

### SICK LEAVE POOL

LSSC has a voluntary sick leave pool to aid participating employees with sick leave during times of extended personal medical illness following depletion of an individual's own accrued sick leave due to extensive medical problems. Any full-time employee is eligible to join the pool after twelve months of employment with LSSC provided at least nine days has been accumulated (67.5 hours) in personal sick leave accrual. Open enrollment is held annually in April. Employees are notified regarding the open enrollment dates and enrollment procedure. Please read Administrative Procedure "Sick Leave Pool" PRO 5.08 and LSSC Board Rule "Sick Leave Pool" 5.14 for further explanation.

### EMPLOYEE ASSISTANCE PROGRAM

Employees can confidentially address and resolve their day-to-day personal and workplace challenges with our free Employee Assistance Program offered through Horizon Health. Up to 5 counseling sessions are provided at no charge to employees and their household members. EAP also offers short-term counseling on many life challenges including: difficulties in relationships; legal or financial concerns; alcohol and drug abuse; plus other concerns that may be causing their life to be disrupted. Check out their website at [www.mylifevalues.com](http://www.mylifevalues.com) for an overview of their services (Login ID and Password: **LSSC**). Phone 800-272-7252 for assistance.

### TUITION WAIVER

All regular full-time employees who successfully complete their 90-day probationary period with LSSC are eligible, as well as their spouse and dependent(s), for tuition fee waivers for two credit courses per term. The tuition waiver form is available on our intranet site. The number of students eligible for such scholarships may be limited by available funding. (*Auxiliary Enterprises Rule 6.08*)

All regular full-time employees who successfully complete their 90-day probationary period with LSSC are eligible for one fee waiver per term from Saint Leo University for a credit course. LSSC has a limited number of Saint Leo waivers so they are distributed on a first come first serve basis. Please contact Joyce Brautcheck in Human Resources for more information

### STAFF DEVELOPMENT

Employees who have successfully completed the 90-day college probationary period may apply for reimbursement from SPD funds for course tuition and workshop/seminar attendance/conference fees. Maximum benefits per individual per fiscal year for regular employees is \$1,500 and part-time employees \$500. An SPD brochure and application are located on the LSSC website. Please read *Staff and Program Development Rule 6.16* for more detailed information. Each department has a LSSC Rules Manual.



**Institutional Advancement/Foundation**

Employees who have successfully completed the 90-day college probationary period may apply for a \$100 book scholarship. Employees are also eligible to apply for semester scholarships. Please contact the Foundation for more information and applications: 365-3518.



## PAYROLL

Employees are paid once a month on the last working day of the month. We encourage you to use direct deposit to the financial institution of your choice (must be a federal ACH participant). Please submit a completed Direct Deposit form with an attached **voided check(s)** to the Payroll Dept. If not on direct deposit, employee paychecks will be mailed to the home address one day prior to pay day.

- ❖ **Payroll/Benefit Forms** - Departmental Leave Request form, Monthly Time Sheet and Monthly Leave Summary are all located on the HR web page, Forms and Information, under Payroll/Benefits or Forms on the LSSC directory.
  - **Professional (non-exempt) Employees** – Monthly timesheets must be completed, signed by your supervisor, and submitted to the Payroll/Benefits Dept. **no later than three days after payday.**
  - **Managerial, Administrator and Faculty (exempt) Employees** – When leave is taken, a Monthly Leave Summary must be completed and submitted the Payroll/Benefits Dept. **no later than three days after payday.**

## SICK LEAVE

Full time employees earn one day of sick leave with pay for each calendar month (i.e. 12-month employees 12 days, 9-month faculty 9 days, 11-month non-teaching faculty 11 days, 10-month non-teaching faculty 10 days). As part of the sick leave package, employees may use four days per fiscal year from their sick leave balance as Personal Leave. When Personal Leave is taken, both sick leave and Personal leave accruals will be reduced by the amount taken. *Please read Rule “Leaves of Absence 5.13” for further explanation.* A sample Leave Request is attached.

## VACATION LEAVE

All LSSC regular full-time employees employed on a twelve-month basis are entitled to accrue one day of vacation leave for each calendar month. Faculty members do not accrue vacation leave. Part-time employees in twelve-month positions that work 20 or more hours per week earn 4 hours for each calendar month. **All personnel must complete 90 days of service before becoming eligible to use accumulated Vacation Leave.** A sample Leave Request is enclosed.

Timesheets and Leave forms must be submitted to the Payroll/Benefits Department **no later than three days after payday.**

After five years of service, full-time regular employees employed on a twelve-month basis are entitled to accrue 1.25 days of vacation leave each calendar month and after ten years of service are entitled to accrue 1.5 days of vacation leave for each calendar month. *Please read LSSC Board Rule “Leaves of Absence 5.13” for further explanation.*

## ANSWERS TO FREQUENTLY ASKED QUESTIONS

- ❖ **Payroll Forms** - Departmental Leave Request form, Monthly Time Sheet and Monthly Leave Summary are all located on the HR webpage, Forms and Information, under Payroll.
  - **Professional (non-exempt) Employees** – Monthly timesheets are located on the intranet and must be completed, signed by your supervisor, and turned into Payroll/Benefits Dept. **no later than three days after payday.**
  - **Managerial, Administrator and Faculty (exempt) Employees** – When leave is taken, a Monthly Leave Summary must be completed and turned into the Payroll/Benefits Dept. **no later than three days after payday.**
- ❖ **Payroll Deductions** - The following must be submitted to the Payroll/Benefits Dept. **no later than the 20<sup>th</sup> day** of the month in which you want the deduction from your paycheck to begin or cease or direct deposition start/change or cease (exception: December – forms must be submitted by the 10<sup>th</sup> of the month):
  - Direct Deposit forms
  - 403B or 457B Enrollment forms
  - Termination of health and dental insurance coverage for dependent(s) and supplemental term life on yourself
- ❖ **Flexible/Dependent Care Spending Accounts** – Due to IRS pre-tax regulations, these cannot be canceled during the plan year.
- ❖ **Open Enrollment** - Open enrollment for insurance plans occurs in October and goes into effect January 1<sup>st</sup>.
- ❖ **Retirement ~ Pension Plan/Investment Plan** – If you are a faculty member and interested in the Optional Retirement Plan, you have 60 days to sign up. You are strongly urged to make a choice between the pension plan and the investment plan. The only right choice is an informed choice! For up-to-date personalized information and guidance, login: [www.MyFRS.com](http://www.MyFRS.com) and click on New Hire Roadmap or call the MyFRS Financial Guidance Line 1-866-44 MyFRS (1-866-446-9377).