



Benefits Overview for Full-Time Employees

Medical Insurance

- All employees must be covered by a health insurance plan.
- Total Health Care HMO – 100% of coverage paid by the College for employee ONLY. Spouse and/or children paid by the employee through bi-monthly payroll deduction.
- Blue Care Network HMO – Portion of coverage paid by the College, remainder (including spouse/dependents) paid by employee through bi-monthly payroll deduction

Dental Insurance

- Delta Dental – 100% paid by employee through bi-monthly payroll deduction.

Vision Insurance

- EyeMed – 100% paid by employee through bi-monthly payroll deduction.

Life and Disability Insurance

- Rochester College provides employees with life insurance, accidental death & dismemberment insurance, as well as both short term and long term disability insurance.
- Voluntary life insurance is offered to all eligible employees at a bi-monthly premium and may be purchased for self, spouse and dependent children.

Retirement

- Rochester College offers a 403 (b) retirement plan for all eligible employees to defer income for long-term savings and retirement.

Flexible Spending Account - Health Reimbursement (Section 125)

- Employees who anticipate substantial medical bills not covered by insurance (e.g., dental, optometry, co-pay amounts, over the counter medications) may elect to cover such costs with pre-tax dollars.
- Under IRS Code Section 125 (§ 125), an employer may set up an *account* to which employees contribute a fixed sum by payroll deduction to be used for payment of uncovered medical bills. The maximum allowable amount for 2018 is \$2,650.
- The employee pays no income tax or FICA on the sum designated to the Section 125 plan.
- Up to \$500 in unused health care FSA dollars can be carried over to the following year. IRS regulations stipulate, however, that any amount over \$500 will be forfeited.
- The established amount will be deducted each pay period and ***cannot be changed*** until the end of the calendar year except under very limited conditions.

Flexible Spending Account - Dependent Care Reimbursement

- Employees who anticipate substantial dependent care expenses may elect to cover such costs with pre-tax dollars.
- The employee may contribute a fixed sum by payroll deduction to be used for payment of day care services for dependent children under age 13, the care for other qualifying dependents unable to take care of themselves, as well as expenses paid for live-in help to care for a qualifying individual.
- The maximum allowable amount for 2018 is \$5,000, and the employee pays no income tax or FICA on the sum.
- The established amount will be deducted each pay period and ***cannot be changed*** until the end of the calendar year except under very limited conditions.

Pay

- Paychecks are issued semi-monthly on the 15th and last day of each month. If these days fall on a weekend or a holiday, pay is disbursed the workday prior to the payday.
- Direct deposit into a checking or savings account is required.

Vacation

- Full-time employees are eligible for 2 weeks vacation following 90 days of employment. After fulfilling 2 years, employees receive 3 weeks vacation, and those employed by the College 10+ years will receive 4 weeks vacation.
- In addition, employees will receive approximately one week of paid vacation between the Christmas and New Year holidays.
- ½ of the annual allotment of hours may be carried over each year if not used.

Sick Leave

- Paid sick leave starts immediately upon employment and will accrue 96 hours each year to a maximum accrued amount of 192 hours.

Personal Time

- Sixteen (16) hours will be authorized for the purpose of personal business at the beginning of each fiscal year on June 1.

Paid Holidays

- New Year's Eve and New Year's Day, Martin Luther King Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day following, Christmas Eve and Christmas Day. Additional days during Christmas/New Year's week, as approved by the President.

Tuition Assistance for Rochester College Courses (tuition only)

- Employees, their spouses and children may receive a tuition discount for courses taken at Rochester College.
- Employees and their spouse qualify for 50% tuition discount upon employment; 75% after one year; 100% after two years.
- Dependent children (up to age 25) qualify for 50% tuition discount after one year of employment. Discount increases 5% per year of employment to a maximum benefit of 80%.

Other Benefits

- Rock Financial – Employees are eligible for participation in the Rock Financial Home Loan Benefit Program.
- Verizon Wireless – Employees are eligible to receive discounts on equipment and monthly access rates through Verizon Wireless.
- AT&T – Employees are eligible to receive a discount on a personal AT&T Wireless plan. The employee must be the primary account holder in order to be eligible for the discount. www.att.com/governmentemployees
- Sprint Wireless – Employees are eligible to receive discounts on equipment and monthly access rates through Sprint Wireless.
- College Store – Employees are eligible for a 20% discount for items purchased in the college store.

(Note: This is intended to provide new and prospective employees with an overview of benefits. It is not all inclusive. Employees should read the Policy Manual for a complete explanation of Rochester College benefits and policies)