

Benefit Highlights

MEDICAL COVERAGE

Highmark Performance Blue Flex PPO (www.highmarkbcbs.com) 877-258-3123

Medical/Hospitalization		Enhanced Network	Standard Network	Out of Network
Deductible (Individual/Family)		None/None	\$1,200/\$2,400	\$2,000/\$4,000
Out-of-Pocket Maximums (Individual/Family)		None/None	\$4,000/\$8,000	\$8,000/\$16,000
Plan Pays		100%	80% after deductible	50% after deductible
Copays	Retail Clinic/Urgent Care	\$5/\$10	\$40	50% after deductible
	Primary Care Office Visits	\$0	\$20	50% after deductible
	Specialist Office Visits	\$10	\$50	50% after deductible
	Telemedicine Services	\$0	\$20	Not Covered
	Emergency Room Services	-----\$100 (waived if admitted)-----		

Highmark Performance Blue Flex EPO (www.highmarkbcbs.com) 877-258-3123

Medical/Hospitalization		Enhanced Network	Standard Network
Deductible (Individual/Family)		None/None	\$500/\$1,000
Out-of-Pocket Maximums (Individual/Family)		None/None	\$1,600/\$3,200
Plan Pays		100%	80% after deductible
Copays	Retail Clinic/Urgent Care	\$5/\$10	\$40
	Primary Care Office Visits	\$0	\$20
	Specialist Office Visits	\$10	\$50
	Telemedicine Services	\$0	\$20
	Emergency Room Services	---\$100 (waived if admitted)---	

PRESCRIPTION DRUG COVERAGE

Optum Rx (welcome.optumrx.com/acshic)

Optum: 1-855-798-0776
 Optum Mail Order: 1-800-356-3477
 Optum Specialty: 1-855-427-4682

	34 Days Retail Pharmacy (Mandatory Generic)	90 Days Home Delivery* (Mandatory Generic)	Specialist Medications Home Delivery Only** 30 Days Max Security
Generic Drugs	You Pay \$8	You Pay \$12	You Pay \$8
Brand-Name Preferred Drugs	You Pay \$35	You Pay \$50	You Pay \$35
Brand-Name Non-Preferred Drugs	You Pay \$60	You Pay \$90	You Pay \$60

DENTAL COVERAGE **United Concordia (www.ucci.com)** **866-604-8512**

- Unlimited maximum, \$0 deductible, \$1,500 Lifetime Maximum per member for Orthodontic.
- Diagnostic/preventive and basic services are covered at 100%
- Periodontics, Oral Surgery, Inlays, Onlays, and Crowns are covered at 80%
- Prosthetics and Orthodontics are covered at 50%. Orthodontics are limited to dependent children under 19.

VISION COVERAGE **Davis Vision (www.davisvision.com)** **800-999-5431**

- 19 and older
 - Eye examination and Eyeglass/Contact lenses covered once every 12 months, no copay if in-network.
 - Eyeglass frames covered every 24 months.
- 18 and younger
 - Eye examination covered once every 12 months, no copay if in-network.
 - Eyeglass/contact lenses + eyeglass frames covered every 12 months.

All coverages above are available to employee, current spouse and eligible dependents up to age 26.

HEALTH PLAN- END OF COVERAGE

Existing coverage continues until the end of the month of when:

- Employee separates employment, such as, retirement, resignation, discharge, or furlough (except for 10 month employees- see section below)
- An employee goes on a long-term unpaid absence: (except fmla, or military leave without pay with benefits);
- An employee has had one full year of being on disability or workers compensation.
- A dependent spouse is divorced from the employee.
- A dependent child reaches age 26.

10 month employees

For 10 month employees who completed an entire semester and earned a full accrual, coverage will continue during the month(s) of accrual payment.

Example:

10 month faculty ends employment after fall semester, coverage will be provided through February (January is a regular pay and February is one earned accrual month).

If ending employment after spring semester, coverage will be provided through August (June is a regular pay, and July/August is two earned accrual months).

Ending employment prior to the end of the full semester, coverage will continue until the end of the month in which employment was separated. Partial accruals earned will be paid out in following pay period.

Deceased Employee or End of employment after Disability/Worker's Compensation

If an employee passes away while employed with CCAC, his/her coverage will end that day. Any dependents on the coverage will end at the end of that month. Dependents on the plan will have the option to sign up for COBRA and CCAC will cover the full premium cost for three months.

Existing coverage for employees who do not return to employment after one full year of disability or worker's compensation will continue until the end of the month in which employment was separated. The employee will have an option to sign up for COBRA. CCAC covers the premium cost, not to exceed one year from when long-term disability commenced or after the month in which an injury occurred for worker's compensation.

ADDITIONAL BENEFITS OVERVIEW

FLEX SPENDING ACCOUNTS:

Health and/or Dependent Care - The ability to set aside dollars in a spending account through payroll deduction on a pre-tax basis to be used for medical expenses not covered by insurance plans or expenses related to dependent care for custodial or child care. Dependent is defined as anyone being claimed on IRS returns.

GROUP LIFE / ACCIDENTAL DEATH & DISMEMBERMENT / DEPENDENT INSURANCE:

Coverage is equal to two (2) times annual salary with maximum of \$100,000 for AFT employees, \$75,000 for SEIU employees. Administrators and Admin Asst/Excluded have a cap of \$300,000. \$20,000 for regular part-time. Dependent coverage for spouse is \$5,000 and \$1,000 for each eligible child to age 19 or 25 if a full-time student. Premiums are paid by College.

SHORT-TERM DISABILITY:

SEIU and Admin Asst – Excluded

Employee covers first 8 days (6 work days) with PTO, bonus, sick or personal time.

9th through 31st day – 67% base pay

2nd month – 100% base pay

3rd month – 60% base pay

AFT

Collegial coverage for first 8 days.

9th through 31st day – 67% base pay

2nd month – 100% base pay

3rd month – 100% base pay

Administrators

Employee covers first 8 days (6 work days) with sick, vacation or personal time.

9th through 90th day – 100% base pay

LONG-TERM DISABILITY:

Employees become eligible for long-term disability insurance after one (1) year of service. Long-term disability benefits take effect on the 91st day of disability for all eligible employees if approved by the carrier. If disability is approved, the LTD plan pays 60% of gross annual base salary to a maximum of \$10,000 per month and the College maintains 100% of medical benefits for one (1) year. 403b contributions are supplemented by insurance carrier. Premiums are paid by College thus making this benefit taxable to employees on receipt.

EMPLOYEE ASSISTANCE PROGRAM

EAP services offered to all college employees through Lytle EAP Partners to provide employees and family members with free and confidential help in dealing with personal problems. This benefit provides short-term counseling for you and your family members. The EAP can help with most any kind of problem that affects your personal well-being and your ability to perform your job. Call your employee and family assistance program at 1-800-327-7272. Also, visit their website for more information- www.lytleeap.com. The access code for the EAP is “ACSHIC”.

ED LOGICS (available to employees with medical coverage through College):

Gaming platform on wellness provided through ACSHIC. acshic.edlogics.com

TELADOC (available to employees with medical coverage through College):

Grants access to board-certified doctors and pediatricians 24/7/365. Ability to treat flu, allergies, sinus

infections, rash, sore throats and more all without having to leave work or home. Provided through ACSHIC. www.teladoc.com/enter or 1800-Teladoc (835-2362).

TELADOC MEDICAL EXPERTS [previously Advance Medical] (available to employees with medical coverage through College):

Provides no cost second opinions to confirm diagnosis and/or treatment plan- provided through ACSHIC. Teladoc.com/MedicalExperts or 855-380-7828.

EXPERIAN (available to employees with medical coverage through College):

Highmark offers ACSHIC subscribers who have medical coverage, identity protection services through AllClear ID at no cost. Service includes credit monitoring and identity repair. 1-866-584-9479 or www.experianidworks.com/highmark.

LIVONGO (available to employees with medical coverage through College):

Diabetes program that makes living with diabetes easier by providing a connected meter, unlimited strips and coaching at no cost to eligible employees and family members on the medical plan through ACSHIC. join.livongo.com/ACSHIC/now or 800-945-4355 and mention registration code ACSHIC.

RETIREMENT- DEFINED CONTRIBUTION OR DEFINED BENEFIT PROGRAM OVERVIEW

Available to eligible employees in which it is mandatory and a condition of employment to participate in a retirement plan.

403b Defined contribution plan.

Three vendors are available to invest:

- TIAA - www.tiaa.org
- Fidelity Investments - www.fidelity.org

The following conditions apply to TIAA and Fidelity Investments:

- Immediate vesting.
- Employee contributions can be combined between TIAA or Fidelity Investments.
- Required employee contribution is 5% of base salary for Administrators and AFT employees.
- The college match is 5% on first \$6,000 of base salary and 10% on balance of base salary per calendar year.
- For SEIU employees, a 1% or 5% contribution option is available. If 1% contribution is selected, the college matches 1%. If the 5% contribution is selected, the college match is 5% on first \$6000 of base salary and 10% on balance of base salary per calendar year.
- All employees contributing 5% match to TIAA and/or Fidelity Investments require contributions be tax-deferred.

Public School Employees' Retirement System- Defined Benefit Plan

- New participants begin with class TG hybrid plan at 6.25% of gross salary to defined benefit and 2.75% to defined contribution. Defined contribution includes a 2.25% employer match.
- By enrolling, will receive an enrollment packet from PSERS and may elect to change to an TH hybrid plan.

- o 5.25% of gross salary to defined benefit and 3.0% to defined contribution. Defined contribution includes a 2% employer match. Note: has a lower class service multiplier.
- 10 year vesting period for defined benefit; 3 eligibility point vesting threshold for defined contribution.
- Employees' contribution is tax deferred; final average salary for defined benefit based on highest 5 years.
- Defined Contribution Plan Vendor: Voya- 1-833-432-6627.
- CCAC's defined contribution plan is far more generous than PSERS DC only offering. The SERS voluntary elective deferral option is unavailable for CCAC employees. Please refer to the 403b Retirement Plan section for a defined contribution only option and elective deferrals provided through CCAC.
- With a "shared risk/shared gain" provision, Class T-E, Class T-F, Class T-G, and Class T-H members benefit when investments are doing well and share some of the risk when investments underperform. Your Defined Benefit (DB) contribution rate may increase or decrease by 0.50% or 0.75% within the specified range once every three years. If however, it is determined that PSERS is fully funded at the time of the comparison, your member contribution rate will revert to the base employee contribution rate for your membership class.

State Employees' Retirement System- Defined Benefit Plan

- New participants begin with class A5 hybrid plan at 5% of gross salary to defined benefit and 3.25% to defined contribution. Defined contribution includes a 2.25% employer match.
- By enrolling, will receive an enrollment packet from SERS and may elect to change to an A6 hybrid plan.
 - o 4% of gross salary to defined benefit and 3.5% to defined contribution. Defined contribution includes a 2% employer match. Note: has a lower class service multiplier
- 10 year vesting period for defined benefit; 3 year vesting period for defined contribution
- Employees' contribution is tax deferred; final average salary for defined benefit based on highest 5 years.
- Defined Contribution Plan Vendor: Empower- 1-800-633-5461
- You and your employer make mandatory contributions to your pension each pay day. The amounts are set by law in the State Employees' Retirement Code and are generally fixed with the exception of a shared-risk/shared-gain provision on your contribution. If SERS investments fail to achieve the assumed rate of return over a number of years; or conversely, if SERS investments outperform the assumed rate of return over a number of years, your contribution rate could change by a specified amount.

RETIREMENT- 403b/457b ELECTIVE DEFERRALS OVERVIEW (Plan changes effective November 1, 2019)

All employees (except students regularly attending classes offered by CCAC) may participate in tax-deferred or Roth 403b or tax-deferred 457b elective deferral contributions toward retirement subject to a minimum of \$200 contributed per year. There are IRS limits on how much total can be contributed in a calendar year.

The plan allows participants to take distribution from 403b elective deferral accounts upon the attainment of age 59.5 or later while in-service without tax penalty. Taking distribution prior to attaining age 59.5 may be subject to an additional 10% tax penalty, but can only be done upon separation of employment. Loans are allowed from the 403b elective deferral account, certain restrictions apply. Effective 11/1/19, distribution on account of hardship or disability are allowed.

Effective 11/1/19, a Roth contribution option is available for 403b elective deferrals. With the addition of this new Roth feature, there is another choice on how to save for retirement. Roth contributions and withdrawals are taxed differently from tax deferral plan options.

With a Roth feature, one can designate all or a portion of future deferral contributions as “Roth contributions.” Roth contributions are made on an after-tax basis and are included in current taxable income. Earnings on Roth contributions are tax free if they are part of a “qualified distribution.” A qualified distribution is one that is taken at least five tax years from the year of a person’s first Roth contribution and after attaining age 59½ or if becoming disabled or deceased.

In contrast, traditional contributions are made on a pretax basis and are not included in current taxable income. The pretax contributions and any earnings will be subject to income taxes when withdrawn. You may contribute to both the pretax and Roth option so long as you do not exceed the total IRS contribution limit for that year.

457b funds cannot be distributed until separation of employment (unless the account qualifies for a small balance in-service distribution as defined in 5.2 of the 457b basic plan document or upon the attainment of age 70 ½), but upon your separation of employment you can take a distribution prior to age 59 ½ generally with no early withdraw tax penalty (special rules apply for rollovers). Loans are not allowed from the 457b plan. Distribution from an unforeseen emergency is not allowed.

If you have any questions about the tax consequences of the distribution you are taking from your plan, please consult your attorney or tax advisor before the distribution is made.

For more details, see the Universal Availability Notice available on the portal under the benefits section on the human resources page.

UNION DUES - Subject to change

AFT and SEIU employees have the option to become a union member.

For AFT full-time members and AFT adjunct faculty member, the dues are 1% of base salary plus pass thru dues of \$6.30/monthly.

For SEIU members the dues are 1.39% of gross salary.

VALUE ADDED BENEFITS

Wireless discounts:



- Verizon offers an 18% discount on wireless service, and Sprint also offers an additional 25% discount on accessories
- T-Mobile offers 33% discount off their individual liable plans/family plans and 50% off for active/reserve Military. www.t-mobile.com/amplified

Educational benefits:



- Tuition Benefits
 - Tuition Reimbursement:
 - Administrators/Excluded Staff- Regular benefited full-time and part-time employees, after completing twelve (12) consecutive months of service with the College, are eligible for initial tuition reimbursement of \$3,000/year. See employee manual for more details.
 - AFT full-time- After completing two semesters of service with the College, are eligible for tuition reimbursement of up to \$8,000/academic year. AFT part-time are entitled to one-half the allotment of \$4,000/academic year. See AFT contract for more details.
 - SEIU- Regular full-time and part-time SEIU employees, after completing 270 days of service with the College, are eligible for initial tuition reimbursement of \$1,000/year for full-time; \$500/year for regular part-time. See SEIU contract for more details.
 - Tuition Waiver:
 - Administrators/Excluded Staff- After completing six consecutive months of service with the College, are eligible for reimbursement of tuition, for each employee, spouse, and his/her IRS defined dependents. See employee manual for more details.
 - AFT full-time- After completing two semesters of service with the College, are eligible for reimbursement of tuition, for each employee, spouse, and his/her IRS defined dependents. See AFT contract for more details.
 - SEIU- Regular and grant full-time and part-time SEIU employees, after completing 120 days of service with the College, are eligible for tuition waiver, for each employee, spouse, and his/her IRS defined dependents. See SEIU contract for more details.
 - More details and forms are available on the portal under the benefits section on the human resources page.
- The CCAC bookstores offer a 10% discount to faculty, staff, and administrators on non-sale items. An employee has to show their employee ID badge.

Student loan forgiveness:

CCAC is a qualified employer for the Public Service Loan Forgiveness Program. Certain eligibility conditions apply.

- For information on how to receive student loan forgiveness please follow the links:
http://www.aessuccess.org/manage/loan_forgiveness_discharge/index.shtml
- Federal Student Aid: An office of the U.S. department of Education
<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation>

Entertainment (discounts/rates subject to change or be discontinued):

- Kennywood/Sandcastle - The Kennywood Ride All Day passes are available to students, staff and faculty at the Student Accounts window for \$28.50 each. The SandCastle tickets are also available for \$24.00 each to students, staff and faculty. There is no limit on the number of tickets you can purchase. Method of payment is cash or check only.
- Carnegie Science Center – tickets are \$9.50 each (a \$10.45 savings on “lots of fun” Adult ticket). The price includes SportsWorks, exhibits, planetarium, submarine, & demonstrations. Omnimax is additional \$8.95 at the door, Laser Nights is an additional \$8 at the door. Children under age 3 are free.
- Phipps Conservatory & Botanical Gardens – tickets are \$5.50 each (a \$9.50 savings). Children under 2 years of age are free. Includes current exhibits and events.
- National Aviary – Pittsburgh – tickets are \$9.00 each (a \$5 savings on the adult ticket). Persons with active military ID and children under 2 years of age are free. Theater shows additional \$5.00
- Carnegie Museums of Art & Natural History - \$6.00 each combo ticket (a \$13.95 savings on an adult ticket) Same-day access to both museums. Children under age 3 are free.

CCAC Employee Perks and Rewards:

- College provides a portal hub with access to a discount marketplace with many brands, companies, and events that offer discounts to services and products.

Health and Wellness:



- CCAC employee 10% membership discount at any time. At one of 13 Pittsburgh locations. Proof of employment (CCAC ID badge, or paystub) is required to receive the discount.
- Highmark: Take advantage of discounts like Fitness your way, and other health related discounts www.blue365deals.com
 - Only \$29 per month and a low \$29 enrollment fee, with a 3-month commitment
 - Get up to 30% off on more than 40,000 experienced health and well-being specialists including, massage therapists, personal trainers, nutrition counselors, yoga and pilates instructors and more*
 - Save on vitamins, exercise equipment, aromatherapy, organic products, and unique gifts*
- CCAC – Community education employee fitness pass \$39 – Access to all fitness classes for that semester <https://shopcommunityed.ccac.edu/>

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