The college offers the following benefit package to all full-time employees.

**INSURANCE BENEFITS**

**Medical** – The College provides three plans to full-time employees, base plan, buy-up plan and a qualified high-deductible plan with health savings account. The base plan premium is paid by the college. Employees pay a small percentage of the premium for the buy-up plan. The employee may add spouse and/or children at an additional cost. With the qualified high-deductible plan (HSA) employees are given a specific amount to put into the HSA or toward spouse/dependant coverage. For more information about health insurance coverage, go to website www.ghp.com

**Vision** – The College pays the vision insurance premium for all full-time employees. The employee may add spouse and/or children at an additional cost. For more information about your vision insurance coverage, go to website www.vsp.com

**Dental** – The College pays the dental insurance premium for all full-time employees. The employee may add spouse and/or children at an additional cost. For more information about your dental coverage, go to website www.rsl.com/dental-vision

**Life Insurance** – All full-time employees are insured with a $50,000 life insurance policy. Additional life insurance can be purchased by employees.

**Disability Insurance** – The College will pay the premium for a salary continuance program. This plan assures full-time employees, who become disabled because of an injury or illness, a continuous income equal to no greater than 2/3 of the employee’s monthly salary less any other payments (retirement, social security, etc.). Maximum is $6,000 per month.

**Worker's Compensation** – The College participates in all provisions of the Worker’s Compensation Law for all college employees.

**TUITION WAIVER**

Regular, full-time and limited, full-time employees and members of the immediate family are encouraged to enroll in courses. The College also encourages regular, part-time employees, adjunct instructors and retirees to enroll in ECC courses.

Full-time employees and members of the immediate family may receive certain waivers of tuition and/or fees for classes taken at Central Methodist University and at Four Rivers Career Center. See Board Policies and Procedures 5.24 for further information.

A tuition waiver of ECC Continuing Education fitness classes is extended to regular, full-time and regular, part-time employees.

**TUITION REIMBURSEMENT**

Educational assistance benefits are provided to full-time employees. Courses must be taken at a regionally accredited college or university and must be applied toward a higher degree than the current highest degree of the employee. Exceptions may be made.

Degree related coursework will be reimbursed in accordance with Board Policy 5.24 up to an amount equal to 100% of the applicable undergraduate or graduate educational fee (tuition) at the University of Missouri-St. Louis. For further information on Tuition Reimbursement, see Board Policies and Procedures 5.24.
**VACATION/HOLIDAYS**

All Full-time Administrative/Professional Staff and Support Staff employees are eligible for three weeks (15 days or 120 hours, at the rate of 10 hours per month) paid vacation annually. After five years of continuous full-time employment with the College, the annual vacation time will be four weeks (20 days or 160 hours, at the rate of 13.33 hours per month). Maximum vacation accrual is nine weeks (45 days or 360 hours).

Regular, full-time employees receive paid holidays. Limited, full-time employees receive pay for holidays and floating holidays that occur during the assigned work period.

**RETIREMENT**

**Faculty/Administrative/Professional Staff** – Effective July 1, 2010, retirement is 14% contribution by the employee with matching contribution by the college into the Public School Retirement System (PSRS). Employees who are members of PSRS do not pay social security, only Medicare. The website for PSRS is [www.psrsmo.org](http://www.psrsmo.org).

**Support Staff** – Effective July 1, 2010, retirement is 6.63% employee contribution with matching contribution by the college into the Public Education Employee Retirement System (PEERS). The website for PEERS is [www.peersmo.org](http://www.peersmo.org).

**403b Plan** – Tax sheltered annuities are available to employees from the following companies: American Century, American Funds Service, The Equitable, Metlife, TIAA-CREF, and VALIC.

**457 Plan** - Employee Deferred Compensation plans are available through TIAA-CREF.

**SICK LEAVE/PERSONAL DAYS**

Full-time Administrative/Professional Staff and Support Staff employees will accumulate Sick Leave monthly, at the rate of 16 days, or 10.67 hours per month.

Full-time Faculty will accumulate Sick Leave monthly during the nine-month contract, at the rate of 16 days per year, or 14.22 hours per month, September through May.

Full-time Faculty, Administrative/Professional Staff and Support Staff employees will receive 5 days, or 40 hours, of Personal Leave per year on July 1 of each fiscal year.

Full-time Faculty, Administrative/Professional Staff and Support staff employees hired after July 1 of each fiscal year will receive prorated Personal Leave effective the first of the month following the date of hire as follows:

- July - September: 100% or 5 days/40 hours
- October – December: 75% or 3.75 days/30 hours
- January – March: 50% or 2.5 days/20 hours
- April – June: 25% or 1.25 days/10 hours

Personal Leave is to be used at the discretion of the employee, subject to supervisory approval.

Personal Leave that is unused as of June 30th of each fiscal year will be transferred to the employees Earned Sick Leave account if the employee has not already met the maximum sick leave accrual.

**ADDITIONAL BENEFITS**

**Cafeteria Plan (Tax Shelter Plan)** – The college provides the opportunity for full-time employees to participate in a benefit plan which allows the employee to tax shelter income by redirecting pre-tax income to pay eligible benefit items normally paid with after-tax dollars.

**Employee Credit Union** – The college provides the opportunity for full-time employees to participate in the Vantage Credit Union. Informational brochures are in the Human Resources Office.