

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

## **INSURANCE BENEFITS**

**Medical** - The College provides health insurance to full-time employees. Employees may enroll in the base plan or the qualified high-deductible plan with health savings account. The premium is paid by the college for full-time employees. 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 use toward spouse/dependent coverage.

**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.

**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.

**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.

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

## **TUITION WAIVER**

Regular, full-time and part-time employees including grant positions and limited-term faculty are eligible for the tuition waiver for East Central College courses. This benefit is also available to adjunct instructors, retirees and immediate family members of full-time employees.

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 on the East Central College campus in Union, MO. The following tuition waiver applies to ECC employees:

Undergraduate courses - 100% Tuition waiver for ECC employee, spouse and child dependent.

Graduate courses – 100% tuition waiver for ECC employee, 50% for spouse and no waiver for child dependent. The tuition waiver also includes graduate program courses for ECC full-time employees and spouses.

## **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 or a recognized post-secondary certificate or non-degree credential.

Degree related coursework will be reimbursed in accordance with Board Policy up to an amount equal to 100% of the applicable undergraduate or graduate educational fee (tuition) at the University of Missouri-St. Louis. Employee tuition reimbursement covers tuition only and does not apply toward any special fees or book/supply costs.

### 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 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.

## 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 - May: 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 30<sup>th</sup> 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.

#### RETIREMENT

**Faculty/Administrative/ Professional Staff** – Effective July 1, 2015, retirement is 14.5% 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 <a href="https://www.psrsmo.org">www.psrsmo.org</a>

**Support Staff** – Effective July 1, 2015, retirement is 6.86% employee contribution with matching contribution by the college into the Public Education Employee Retirement System (PEERS). The website for PEERS is <a href="https://www.peersmo.org">www.peersmo.org</a>

**403b & 457b Plan** – Tax sheltered annuities are available to employees from the following companies: American Funds Service, AXA Equitable, Metropolitan Life, TIAA-CREF, and VALIC.

# **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.