



POLK STATE COLLEGE

Employee Benefits Summary

January 2019

The information provided herein is a summary for full-time employees and should not be construed as part of any provider contract. Possession of this summary does not imply coverage, nor does it guarantee benefits. Benefits are subject to change. If there are discrepancies, College Rules and Procedures and legal plan documents will govern.

BENEFITS

Welcome to Polk State College! At Polk State, we realize that our success in providing higher education services to the citizens of Polk County and the state of Florida is dependent upon the hiring and retaining of the best faculty and staff. One aspect of that understanding is our comprehensive employee benefit program. The information contained here is a basic summary of benefits offered by Polk State to its employees. We also encourage you to visit the HR site in PIE for additional information.

PAID HOLIDAYS & PAID NON-DUTY DAYS (Refer to Polk State Procedure 6038)

Paid holidays and paid non-duty days are offered to all full-time personnel. (For faculty, paid holidays are non-contractual days and therefore, are not included in their paid days.) Refer to the official College Calendar.

Martin Luther King Day

Memorial Day

Labor Day

Christmas Holidays (*based on the Colleges' Winter Break*)

Spring Break (*5 days, per college calendar*)

Independence Day

Thanksgiving Holidays (3 days)

For the number of days in the current year, refer to the official College Calendar.

VACATION (ANNUAL LEAVE)

Full-time Employees, *other than faculty**, earn one (1) day per month for the first five years of employment. After five years, they earn 1¼ days per month (15 days per year). After ten years, they earn 1½ days per month (18 days per year). Employees can take earned vacation after six months of employment. A maximum of 44 days earned vacation may be accrued as of December 31 of each year. (*Faculty do not earn vacation due to the fact they are contractual and paid by the number of days worked.)

SICK LEAVE

Full-time employees including faculty earn one (1) day per month. Sick leave may be used as soon as it is earned. Unused leave can accumulate from year to year.

PERSONAL LEAVE

Employees may take up to four (4) days (32 hours) off per year for personal reasons during each fiscal year. These days are subtracted from your accumulated sick leave balance.

TERMINAL LEAVE PAY

Retiring or terminating employees who give proper notice will be paid for up to 30 days of their accrued vacation time.

Full-time Faculty, Career, Professional/Technical employees who retire from the College may be eligible for sick leave pay out based on their hire date and number of years of service. For specific guidelines, see [Rule 3.24](#).

SICK LEAVE POOL (Refer to Polk State Procedure 6080)

Full time employees who have worked at the College for one year and have at least six (6) days of accrued sick leave may join the sick leave pool. Membership in the pool can provide up to 65 days of extra sick leave to participants that run out of other types of paid leave while they are unable to work due to serious medical problems. Enrollment is held twice a year during the months of April and October.

FAMILY AND MEDICAL LEAVE (FMLA)

The Family and Medical Leave Act (FMLA) of 1993 provides an entitlement of up to 12 weeks of job-protected, unpaid leave during a 12 month period to employees who have worked for the college for at least one year and have worked at least 1,250 hours during the previous 12 months. As a benefit to employees, the College provides an additional 4 weeks of FMLA leave for a total of 16 weeks (640 hours) in order to extend the period of job-protection. Eligible employees may take FMLA leave for birth of a child, adoption, care of an immediate family member's serious health condition or the employee's own serious health condition. For complete details and specific guidelines, contact HR.

SOCIAL SECURITY AND MEDICARE

Social Security provides eligible workers with retirement and disability benefits. The College pays, on the employee's behalf, a matching amount equal to the employee's Social Security and Medicare tax of 7.65% for annual earnings less than \$132,900. This annual earnings threshold usually changes on an annual basis.

RETIREMENT – Florida Retirement System (FRS)

The FRS is an employee and employer contributory retirement plan. The rules surrounding FRS including the contribution rates are determined by the Florida Legislature and are reviewed yearly. One of the requirements of the State is that all full time and part time regular employees must participate in the FRS. Additional information regarding FRS can be viewed at

<http://www.myfrs.com>

Effective July 1, 2011, employees began contributing 3% of their gross monthly salary on a pre-tax basis. The employer also contributes an amount equal to the gross monthly salary multiplied by the corresponding employer rate (please see contribution rates). Employee contributions are vested immediately, and the employer contributions have a vesting period. The vesting period may vary depending on what plan you enroll in and when you enrolled.

The FRS offers two types of retirement plans to its members- pension plan and investment plan.

FRS Pension Plan - A defined benefit plan designed for long term service employees. Vesting requirements vary depending on when you enrolled in the plan. Investments are directed by the State and it is not portable if you should leave FRS employment. At retirement, the pension plan pays a guaranteed lifetime monthly benefit based on a formula using age at retirement, years of FRS service and Average Final Compensation.

FRS Investment Plan – A defined contribution plan designed for a more mobile workforce. It carries a one-year vesting requirement, contributions are self-directed, and funds are portable if you should leave FRS employment. Employees must elect to take the investment plan within the first five months of the date of hire.

RETIREMENT -CCORP- (Community College Optional Retirement Plan)

The CCORP is a defined contribution plan in which both eligible employees and employers contribute. Administrators and faculty are eligible to participate in the CCORP. Eligible employees must enroll within 90 days from the date of their appointment or they will automatically be enrolled in the Florida Retirement System (FRS) Pension Plan.

CCORP enrollment is complete when a contract has been issued by a CCORP provider company and when the proper State of Florida enrollment forms have been submitted to the Division of Retirement. Participants must withdraw from the FRS to participate in the CCORP.

Participants who enroll in the CCORP are immediately vested in both the employee and employer contributions. Contributions are self-directed, and funds are portable should you separate from the College.

TAX SHELTERED ANNUITIES - 403(b) and 457(b) Accounts

Employees may elect to participate in either the College's voluntary 403(b) or 457 (b) tax-deferred retirement savings program. The College does not provide matching funds for these accounts. The voluntary retirement plans are administered by Mid America. The following companies' offer investment plans:

| | | |
|---------------|----------------------------------|----------------------------------|
| 403(b) | VALIC | Fidelity |
| | Vanguard | Allen and Company |
| | CPS Investment Advisors (ASPIRE) | ReliaStar Life Insurance Company |

VOYA
Franklin Templeton

Life Insurance Company of the Southwest
TIAA

457(b) VALIC

VOYA

For more information, contact Human Resources.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Employees may set up payroll deductions to fund Flexible Spending Accounts on pre-tax basis to cover up to \$2,700 for out of pocket medical expenses and up to \$5,000 for dependent care. This plan is administered by Wage Works.

LIFE INSURANCE

The College provides term life insurance coverage at no cost to the employee equal to the employee's basic annual salary rounded to nearest thousand times two, up to a maximum of \$200,000.00. Employees also have the option of purchasing up to three times annual salary as voluntary Supplemental Life insurance (maybe subject to Evidence of Insurability). Dependant Life Insurance is also available on a voluntary basis with three plan options.

LONG TERM DISABILITY

For full-time regular employees, LTD coverage, through UNUM, is provided at no cost to the employee. Employees are eligible for coverage on the first of the month following hire date. Once eligible, a qualifying disability of longer than 90 days duration is paid at 66 2/3 % of base salary until recovery or age 65. This plan also provides coverage for rehabilitation costs, if necessary.

SHORT TERM DISABILITY

Short term disability (STD) coverage, through UNUM), is an optional disability plan paid for by the employee. Employees are eligible for coverage on the first of the month following hire date. Any elections after your first 31 days of employment may need evidence of insurability. Once eligible, a qualifying disability is covered up to 12 weeks after a 7-day waiting period. The benefit is paid at 60 % of base salary.

HEALTH INSURANCE PLANS:

New employees are covered on the 1st of the month following hire date. Coverage ends the last day of the month of which you terminate employment. Changes in coverage may be made during Open Enrollment each year, which is routinely held the last two weeks in October. Employees may also make changes to their health plans within 30 days of a qualifying event (marriage, divorce, birth, adoption, death, loss of coverage, etc.)

Domestic partners and domestic partner dependent children are eligible for employee benefits contingent

upon meeting all eligibility requirements including the completion of an Affidavit of Domestic Partnership.

MEDICAL INSURANCE

Medical insurance coverage is provided for full time employees through Florida Blue (Blue Cross Blue Shield of Florida). We offer PPO, HMO, and Blue Medicare plan options. Coverage for the employee's dependants can be purchased at the employee's expense and is payroll deducted.

DENTAL INSURANCE

Dental insurance coverage is provided through Delta Dental and is paid by the college. Coverage for the employee's dependants can be purchased at the employee's expense and is payroll deducted.

VISION INSURANCE

Vision insurance coverage is available through VSP (Vision Service Plan) as a voluntary benefit. Coverage for the employee and their dependants can be purchased and is payroll deducted.

VOLUNTARY INSURANCE THROUGH OUTSIDE VENDORS

The College will offer a variety of insurance products through several outside vendors to those employees interested in supplementary health or financial products. Be sure to ask your HR Representative for the current list of vendors that partner with the college to offer additional voluntary products to employees.

WORKERS COMPENSATION INSURANCE

The College provides an insurance program to cover the medical expenses of an employee's job-related illness or injuries. This insurance also protects against lost wages while the employee is off work due to a covered illness or injury. As defined by state law, such an illness or injury is administered under a Managed Care Arrangement program. Workers Compensation claims are managed by our third-party administrator, Gallagher Bassett. To be assured of maximum coverage, work-related accidents must be reported immediately to your supervisor and a Workers' Compensation Accident Report must be submitted to the Human Resources Office within three working days following the incident.

EMPLOYEE ASSISTANCE PLAN (EAP)

Confidential employee assistance is provided for full time employees through New Directions. Our EAP offers many resources and services for employees and their family members 24 hours a day, 7 days a week. Telephone and web access support is available for personal issues, legal or financial counseling, parenting, childcare, eldercare and other work or life issues. The website is <http://www.ndbh.com/>. Select “Individuals and Families” and enter the code “PSC”. **The confidential toll-free number is 800-624-5544.**

EMPLOYEE EDUCATION FUND (Refer to Polk State Procedure 6059)

Employee and Dependent(s) (IRS Qualified) tuition fee waivers are available for credit courses offered by Polk State College (and eligible dependents). Tuition & lab fees, as found in the College’s official Class Schedule, are covered. The employee will be charged for courses not successfully completed with a grade C or better.

STAFF & PROGRAM DEVELOPMENT (SPD) (Refer to Polk State Procedure 6035)

SPD funds are available for conferences, workshops, formal college level courses, etc. for development in the employee's area of responsibility. Employee requests for SPD funds are evaluated individually.

COLLEGE SPONSORED ACTIVITIES AND LIBRARY

Many College activities are free to the employee, such as ball games, movies, plays, exercise classes, etc. Books, pictures, and sculptures are available for checkout in the library. Your Polk State identification card is required.

DISCOUNTS

College staff members are eligible for discounts on the purchase of goods or services from several area businesses. Cell phones, food, rental cars, Home and Auto Insurance are examples. The HR intranet site includes the Employee Discounts Listing or you can ask an HR representative for the information.

CREDIT UNION

Employees may join MIDFLORIDA Credit Union and enjoy financial services and loans at excellent rates. Offices are located throughout Polk and Highlands County - just stop by a location and sign up!

DIRECT DEPOSIT

We encourage employees to take advantage of the direct depositing option for their employee paychecks. Employees can directly deposit payroll funds in up to six different bank accounts. Any changes must be received in HR prior to the 10th of the month. For those employees not selecting direct deposit, paychecks are mailed to the home on pay day each month.

EQUAL OPPORTUNITY

Polk State College is an equal access/equal opportunity institution committed to excellence through diversity in education and employment. The College complies with all state and federal laws granting rights to students, employees, and applicants for employment or admission to the College.

Polk State College does not discriminate based on race, color, national origin, ethnicity, sex, age, religion, sexual orientation, marital status, veteran status, genetic information, disability, or pregnancy in its programs, activities, or employment. The following person has been designated to handle inquiries regarding the non-discrimination policies:

Valparisa Baker, Director, Office of Equity, Diversity and Inclusion (Title IX Coordinator), 999 Avenue H NE, Winter Haven, FL 33881-4299, Office: WAD 227, 863.292.3602 Ext. 5378, vbaker@polk.edu.

NOTIFICATIONS

Newborn & Mothers' Laws & Notices

Under Federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g. your physician, nurse, midwife or physician's assistant) after consultation with the mother, discharge the mother or newborn earlier. Plans and issuers may not select the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorably to the mother or newborn than any earlier portion of the stay. In addition, a plan or issuer may not require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers of facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification.

Women's Health & Cancer Rights Act

On October 21, 1988, the Women's Health and Cancer Rights Act became effective. This law requires group health plans that provide coverage for mastectomies to also cover reconstructive

surgery and prostheses following mastectomies. As the Act requires, we have included this notification to inform you about the law's provisions. The law mandates that a plan participant receiving benefits for a medically necessary mastectomy who elects breast reconstruction after the mastectomy, will also receive coverage for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical mastectomy, including lymph edemas. This coverage will be provided in consultation with the attending physician and the patient and will be subject to the same annual deductibles and coinsurance provisions that apply for the mastectomy.

Children's Health Insurance Program Reauthorization Act

The Children's Health Insurance Program Reauthorization Act was recently signed into law. If your child loses Medicaid coverage, you have 60 days from the date of loss of coverage to enroll your child in Polk State Health Plan.

Health Insurance Portability & Accountability Act of 1996 (HIPAA)

The Health Insurance Portability and Accountability Act (HIPAA) was signed into law in 1996. Effective dates were April 14, 2003 for privacy compliance, and October 16, 2003 for the electronic transactions and code sets compliance.

HIPAA has multiple initiatives that affect employers, employees and other covered entities. There are numerous requirements for training of employees, patient privacy, recordkeeping, filing certain documents, etc. The Office for Civil Rights provides oversight. To access the Polk State Privacy Policy Statement, go to the HR intranet, then Forms. To stay current on legal rights and requirements, see <http://www.hhs.gov/ocr/hipaa>.



SUMMARY OF EMPLOYEE BENEFITS ACKNOWLEDGEMENT

I have received and will review this copy of the Polk State College Summary of Employee Benefits.

I understand that this summary is provided for general purposes only. Legal Plan Documents and College Rules and Procedures will govern any discrepancies that may arise. If I have questions, I understand I need to ask an HR representative for additional information or explanations.

I further understand that benefits benefit plan designs, options and rates are subject to change.

Employee Name (printed)

Employee Signature

Date