

**LORAIN COUNTY COMMUNITY COLLEGE
BENEFITS SUMMARY**

Effective January 1, 2009

<p>MEDICAL INSURANCE (MED. MUT. OF OHIO)</p> <p>SuperMed Plus - Provides 90% coverage for medical claims. Employee per pay deductions: Single - \$30 Employee + 1 Dependent - \$60 Family - \$90</p> <p>SuperMed Basic - Provides 80% coverage for medical claims. Employee per pay deductions: Single - \$12.50 Employee + 1 Dependent - \$25 Family - \$37.50</p> <p>Coverage is available on the first day of employment.</p>	<p>BASIC LIFE / AD & D INSURANCE</p> <p>Benefit equals 1 x annual salary rounded to the next highest thousand, with \$25,000 minimum and \$50,000 maximum. No employee payroll deduction. Coverage is available the first day of employment.</p>
<p>PRESCRIPTION COVERAGE</p> <p>SuperMed Plus and Basic Plans Retail - Employee pays Rx deductible and then co-pay of 10% for generic or 20% for brand name. Mail Order - No deductible. Co-pay is \$20 for 90-day supply of generic and \$40 for brand name. Coverage is available on the first day of employment.</p>	<p>SUPPLEMENTAL LIFE INSURANCE</p> <p>Employees can apply for additional life insurance coverage in increments of 1, 2 or 3 x's their annual salary up to \$300,000 maximum. Payroll deduction based on age and amount of insurance purchased.</p>
<p>DENTAL INSURANCE (GUARDIAN DENTAL)</p> <p>Provides 100% coverage for preventive services; 80% for basic services; 60% for major services. Monthly employee payroll deduction: Single - \$4 Employee + 1 Dependent - \$7.50 Family - \$11.50 Coverage is available on the first day of employment.</p>	<p>DEPENDENT LIFE INSURANCE</p> <p>Life insurance coverage for spouse and/or dependent children available in amounts of \$2,500, \$5,000, or \$10,000.</p>
<p>VISION INSURANCE (VISION SERVICES PLAN)</p> <p>Exam Plus Discounts. Annual eye exam with \$10 co-pay. No employee payroll deduction. Exam and Materials. Limited coverage for glasses and contacts with \$25 copay. Monthly payroll ded: Single - \$14.94 Employee + 1 Dependent - \$22.70 Family - \$40.74 Coverage is available on the first day of employment.</p>	<p>GROUP LONG TERM DISABILITY</p> <p>Provides 60% of monthly base earnings, after employee has been off work sick for six months. Available to employees not yet vested in OPERS or STRS.</p>
<p>FLEXIBLE SPENDING ACCOUNTS (AFLAC)</p> <p>Health and/or Dependent Care reimbursement accounts available with pre-tax payroll deductions. Benefit is available on the first day of employment.</p>	<p>SICK LEAVE</p> <p>Full-time employees earn sick leave at a rate of 1.25 days per month for a total of 15 days per fiscal year. Unused sick leave automatically rolls over each year and can accrue up to 200 days.</p>
<p>EMPLOYEE ASSISTANCE PROGRAM</p> <p>Confidential counseling and referral services for personal problems. No employee payroll deduction. Benefit is available on the first day of employment.</p>	<p>VACATION</p> <p>FT (non-academic year faculty) employees begin earning vacation on a prorated basis on their first day of employment. Thereafter employees earn vacation time each July 1st at the following rates:</p> <ul style="list-style-type: none"> Support Staff <ul style="list-style-type: none"> 10 days after one full fiscal year 15 days after three full fiscal years 20 days after ten full fiscal years Administrative, Professional/Technical Staff and Fiscal Year Faculty <ul style="list-style-type: none"> 20 days after one full fiscal year Vice Presidents <ul style="list-style-type: none"> 25 days after one full fiscal year <p>New employees can take their vacation as it accrues during their first two years.</p>
<p>MISCELLANEOUS PAID LEAVE</p> <p>Bereavement - 2 to 3 days per occurrence Court - If required to serve as a juror or witness. Military - Paid leave up to 31 days per calendar year. Holidays - 11 days/yr. depending upon classification</p>	<p>PERSONAL LEAVE</p> <p>Employees on 12-month contracts - 4 days Employees on 10-month contracts - 3 days Employees on 9-month contracts - 2 days Available the first day of employment.</p>

<p>EDUCATIONAL LEAVE</p> <p>Sabbatical - Faculty, Admin. and Prof/Tech. staff can apply for sabbatical leave after 7th year of employment. Pay is dependent upon length of leave.</p> <p>Educational - Support Staff can apply for educational leave after 3rd year of employment and completion of 20 semester hours. Pay is dependent upon length of leave.</p>	<p>RETIREMENT</p> <p>Ohio Public Employees Retirement System (OPERS) - Retirement plan for non-faculty. Full retirement benefit with 30 years of service. Five years vesting. Employee contribution - 10% of salary College contribution - 14% of salary</p> <p>State Teachers Retirement System (STRS) - Retirement plan for faculty. Full retirement benefit with 30 years of service. Five years vesting. Employee contribution - 10% of salary College contribution - 14% of salary</p> <p>Alternative Retirement Plan (ARP) - Option available only to new FT employees. Five-year cliff vesting. Employee contribution - 10% of salary Employer contrib. - 13.23% or 10.5%</p> <p>Supplemental 403(b) and 457(b) retirement plans are also available.</p>
<p>TUITION</p> <p>Fee Waiver - Employees can take up to nine credit hours of LCCC courses per semester with tuition waived. Benefit is available first day of semester following FT date of hire.</p> <p>Tuition Reimbursement - Reimbursement for credit courses taken at other accredited educational institutions. Available to employees who have been employed for two consecutive semesters.</p>	<p>MISCELLANEOUS</p> <p>Computer Purchase Program Corporate credit card Savings bonds avail. thru payroll deduction Free employee parking Access to college fitness center</p>
<p>EXCHANGE PROGRAM</p> <p>Employees can exchange jobs with personnel in similar positions at other educational or governmental institutions or private businesses for up to one year. Available after 4th year of employment.</p>	
<p>CREDIT UNION</p> <p>Participation in the School Employees Lorain County Credit Union is available. Provides higher dividends, lower interest rates than most financial institutions.</p>	
<p>ASSISTANCE</p>	
<p>If you have any questions regarding your benefit coverage or claims, please contact Denise L. Wilson, Benefits Coordinator, at dwilson@lorainccc.edu or at ext. 7531. You may also contact your benefit providers directly using the phone numbers and web sites listed below:</p>	
<p>Medical Mutual of Ohio: 1-800-585-2583 Medical benefit and claim information www.medmutual.com</p>	<p>Ohio Public Employment Ret. System OPERS: 1-800-222-7377 www.opers.org</p>
<p>Guardian Dental Plan: 1-800-541-7846 Dental benefit and claim information www.guardianlife.com</p>	<p>State Teachers Retirement System STRS: 1-888-227-7877 www.strsoh.org</p>
<p>Medco Health: 1-800-417-1961 Retail and Mail Order prescription information www.medcohealth.com</p>	<p>Vision Services Plan: 1-800-877-7195 Vision benefit and claim information www.vsp.com</p>
<p>Employee Assistance Program: 1-800-222-8019 Counseling and referral services for personal problems</p>	<p>AFLAC: 440-246-6015 (David Campana) Flexible Spending Accounts david@cgigroupbenefits.com</p>