

# Benefits

The benefits information presented on this page is a summary of College provided benefits. This information is subject to change and is subject to the provisions of any legislative mandates and College policy changes. For more detailed information about Tacoma Community College (TCC) benefits, please do not hesitate to contact the College benefits coordinator at (253) 566-5024.

TCC offers a comprehensive benefits package which include medical, dental, life insurance, and long-term disability insurance through the Public Employee Benefits Board (PEBB), along with retirement benefits through TIAA and the Department of Retirement System

## Eligibility

Full-time faculty, classified staff, administrators and professional staff are eligible for benefits. Hourly employees and part-time faculty may be eligible for benefits if, and when, they meet specific criteria and are notified by TCC Human Resources.

## Effective Date of Coverage

Coverage begins the first day of the month following the date of hire, or date of achieving eligibility status. If the date of hire is the first working day of the month, coverage begins immediately.

## Health Insurance

### Medical Plans

Eligible employees have several medical plan options to select from. Employees pay a monthly premium through payroll deduction.

Premium Rates Effective January 1, 2023

PEBB Medical Plans	Employee	Employee & Spouse or Domestic Partner	Employee & Children	Full Family
Kaiser Permanente WA - Classic	\$167	\$344	\$292	\$469
Kaiser Permanente WA - CDHP	\$25	\$60	\$44	\$79
Kaiser Permanente WA- Value	\$94	\$198	\$165	\$269
Kaiser Permanente WA- SoundChoice	\$46	\$102	\$81	\$137
UMP-Classic	\$135	\$280	\$236	\$381
UMP-Select	\$59	\$128	\$103	\$172
UMP Plus - PSHVN	\$97	\$204	\$170	\$277
UMP Plus - UWMACN	\$97	\$204	\$170	\$277
UMP-CDHP	\$29	\$68	\$51	\$90

## Resources:

[PEBB Website](#)

## [Medical Plan information](#)

## [PEBB Medical Plan Comparison](#)

### **Dental Plans**

Employees choose from three dental plans. TCC covers the full dental premium for employees and enrolled dependents.

### **Resource:**

## [Dental Plan Comparison](#)

### **Vision**

Covered under medical plan chosen.

### **Waiving Medical Coverage**

If you have other employer-based medical insurance, Medicare or TRICARE, you have the option to waive PEBB medical coverage. Dental is mandatory for all eligible employees and cannot be waived, unless enrolled in dental coverage as a dependent under a SEBB (School District Employee Benefits Board) plan.

### **Flexible Spending Arrangement (FSA) & Dependent Care Assistance Program (DCAP) & Limited Purpose FSA**

FSA & DCAP accounts allow employees to set aside pre-taxed dollars to cover out-of-pocket health care and/or childcare expenses.

Members of WFSE (HE CCC) and WPEA, will be eligible to receive a \$250 FSA card if employed as of November 1 with an annual full-time equivalent salary of less than \$50,004, and is enrolled in a non-CDHP medical plan as of January 1 of the plan year that FSA funds are made available. This card is issued by PEBB in the following January and does not count against the annual FSA limit, if enrolled in an FSA with Navia.

The Limited Purpose FSA is eligible for employees who are enrolled in a consumer-directed health plan (CDHP) that has a Health Savings Account. The Limited Purpose FSA is only for dental and vision expenses.

### **Resource:**

## [Navia Benefit Solutions](#)

### **Life Insurance**

Benefits eligible employees, lawful spouse or same-sex domestic partner, dependent children under 26 years of age are eligible to enroll in life insurance. Coverage is effective first of the month following the date of employment for basic coverage; for optional coverage, amounts become effective the first of the month following approval date.

**Basic Coverage:** \$35,000 Basic Term Life & \$5,000 Accidental Death & Dismemberment (AD&D) This is employer-provided at no cost to the employee.

**Supplemental Life Insurance Coverage(s):** Any supplemental term life insurance and AD&D coverage for employee, lawful spouse, qualified same-sex domestic partner, and family is available at additional cost to the employee.

**Resource:**

[MetLife Life Insurance](#)

### **Long Term Disability (LTD)**

**Basic LTD:** Provides 60% of the first \$400 pre-disability earnings, reduced by any deductible income at no cost to the employee.

**Supplemental LTD:** Supplemental LTD coverage to replace at 60% or 50% of full pre-disability earnings is available at an additional cost to the employee.

**Resource:**

[PEBB Long-Term Disability Insurance](#)

### **PAID LEAVE**

Classified staff, Administrators, and Professional staff are eligible for paid vacation, sick leave, and personal leave, along with paid federal holidays. Monthly vacation entitlement amounts can vary from 9.33 to 16.67 hours per month depending on the employment type and length of state service. Monthly sick leave entitlement is 8.00 hours per month based on 100% FTE position and will be prorated accordingly if less than 100% FTE. Annual personal leave entitlement varies depending on employee type. Full-time classified, administrators, and professional staff are paid for all federal holidays.

Full-time faculty receive 84.00 hours of paid sick leave per academic year along with 28.00 hours of personal leave. Full-time faculty are paid on an annual contract and do not receive pay for federal holidays.

Part-time faculty receive sick leave each quarter using a formula based on the total FTE% from the cumulative teaching contracts issued to them that quarter. They would receive 7.00 hours of personal leave if they are issued a multi-quarter appointment at the start of the academic year. Part-time faculty do not receive pay for federal holidays.

Part-time hourly and student employees receive 1 hour of sick leave for every 40 hours worked in a month (and fractions, thereof). Up to 40 hours of sick leave can carry over from one calendar year to the next. If a part-time hourly or student employee is hired into a full-time position, the sick leave hours earned in the part-time position do not carry over to the full-time position. Part-time hourly and student employees are not paid for federal holidays.

Monthly entitlements are given at the beginning of the following month.

All employees in salaried positions may take up to five days of paid bereavement time off for the death of a family member. This is separate from the sick leave or vacation leave.

### **RETIREMENT**

Retirement participation is mandatory for retirement benefit eligible TCC employees. Employees are offered a choice between two retirement plans and that choice is generally irrevocable while employed at TCC.

## **Classified Employees and (retirement eligible) Part-Time hourly:**

Classified employees and eligible part-time hourly employees must choose between the Public Employees Retirement Systems (PERS) Plan 2 or Plan 3. More information about these plans can be found at this link: [Department of Retirement Systems Plans](#)

## **Faculty:**

Faculty can choose to enroll in the State Board Retirement Plan (SBRP) with the plan administrator being TIAA or the Teachers Retirement System (TRS) Plan 2 or Plan 3 administered by the Department of Retirement System (DRS). Prior history in any of these plans may limit current plan choice. Click [here](#) to compare TRS Plan 2, TRS Plan 3, and SBRP.

**SBRP -TIAA** – This is a Defined Contribution Plan. The employee contributes a mandatory defined amount and the state matches the employee’s contributions. Contribution rates are based on age.

**TRS Plan 2** – A 401(a) defined benefit plan. TCC and employee contribute a percentage of salary to fund the plan. Your monthly benefit at retirement will be based on your earned service credit and compensation.

**TRS Plan 3** – A 401(a) hybrid plan with Defined Benefit and Defined Contribution components. The defined contribution portion of the plan is funded through mandatory employee contributions. The employee may choose between six contribution options. TCC contributes to Defined Benefit part.

## **Administrative/Exempt Employees**

Administrators and Exempt employees may choose to participate in the State Board Retirement Plan (SBRP), administered by TIAA, or the Public Employees Retirement System (PERS) Plan 2 or Plan 3, administered by the Department of Retirement Systems (DRS). Prior history in a Washington State Retirement Plan may limit plan choice. Click [here](#) to compare PERS Plan 2, PERS Plan 3, and SBRP.

**SBRP/TIAA** – This is a 401(a) Defined Contribution Plan. The employee contributes a mandatory defined amount and the state matches the employee’s contributions. Contribution rates are based on age.

**PERS Plan 2** – A 401(a) defined benefit plan. TCC and employee contribute a percentage of salary to fund the plan. Your monthly benefit at retirement will be based on your earned service credit and compensation.

**PERS Plan 3** – A 401(a) hybrid plan with Defined Benefit and Defined Contribution components. The defined contribution portion of the plan is funded through mandatory employee contributions. The employee may choose between six contribution options. TCC contributes to Defined Benefit part.

PERS Rates Effective July 1, 2022.

TRS Rates Effective September 1, 2022.

Share Type	PERS Plan I	PERS Plan II	PERS Plan III Defined Benefit & Defined Contribution Components
Employee Share	6.00% of gross salary	6.36% of gross salary	Six rate options from 5% to 15% of gross salary
Employer Share	10.39% of gross salary	10.39% of gross salary	10.39% of gross salary

  

Share Type	TRS Plan 1	TRS Plan 2	TRS Plan 3, Defined Benefit & Defined Contribution Components
Employee Share	6.00% of gross salary	8.05% of gross salary	Six rate options from 5% to 15% of gross salary
Employer Share	14.69% of gross salary	14.69% of gross salary	14.69% of gross salary

**State Board Retirement Plan (SBRP) - Contributions Rates:**

Contributions are based on your age:

Your Age	Your Contribution	Employer Contribution	Total SBRP Contribution
Under 35	5%	5%	10%
35-49	7.5%	7.5%	15%
50+	10%	10%	20%

**Supplemental Retirement Savings:**

**State Board Voluntary Investment Program (SBVIP):**

SBVIP is a voluntary, optional, unmatched retirement savings plan, operating under Section 403(b) of the Internal Revenue Code (IRC), administered by TIAA. SBVIP participants may contribute on a pre-tax and/or after-tax (Roth) basis, up to the annual IRS limit and can start and stop their contributions at any time during employment. Contact Human Resources to start/stop contributions.

**Deferred Compensation Program (DCP):**

Tax-deferred savings plan administered by the Department of Retirement Systems. [New Full-time employees are automatically enrolled](#) in DCP 3 months after hire at a contribution rate of 3%. Employees are sent a notification letter within approximately 30 days of hire. This notice includes information about auto-enrollment and the necessary steps to take if one chooses to opt-out or make changes to their DCP enrollment. Contributions can be changed at any time during employment. Following the initial auto-enrollment possibility, employees would contact DRS to setup contributions and can contribute on a pre-tax basis up to the annual IRS limit.

### **Tuition Waiver**

Administrative, Classified, Full-time Faculty, and Part-Time faculty employed for more than 50% FTE are eligible to register for space-available classes, up to 10 credits per quarter, with the State Employee Tuition Waiver program. Class registration and any applicable class fee will still apply. Click here for the [Tuition Waiver form](#).

### **Liberty Mutual**

PEBB members may receive a discount of up to 12% off Liberty Mutual's auto insurance rates and up to 5% off of Liberty Mutual's home insurance rates.

Contact Liberty Mutual at 1-800-706-5525 and mention that you are a State of Washington PEBB Member (client #8246) or visit a local Liberty Mutual office and let them know you are State of Washington PEBB Member (client #8246) for a quote.

### **Collective Bargaining Agreements:**

WFSE Higher Education Community College Coalition: [WFSE \(HE CCC\) CBA](#)

WPEA Higher Education: [WPEA CBA](#)

WFSE Represented Exempt Bargaining Unit: [WFSE-Exempt CBA](#)

TCC Faculty Negotiated Agreement: [TCC Faculty Negotiated Agreement](#)