

**Full-Time Faculty Employee Benefits Information**

We hope you find the below information useful!

The benefit information presented below is a summary of College provided benefits for full-time faculty who work for TCC for 50% or more of full-time. This information is subject to change and subject to the provisions of any legislative mandates, College policy changes and the terms of any applicable collective bargaining agreement. For more detailed information about Tacoma Community College benefits and to receive more information, please do not hesitate to contact Leanne Foster at lfoster@tacomacc.edu or please feel free to telephone Leanne at 253.566.5079 (work) or 253.566.370.8504 (cell).

**Health Insurance**

The College health benefits are negotiated through the State of Washington Health Care Authority. Eligible employees can choose from a variety of health plans including a State preferred provider plan (Uniform Medical Plan), managed care plans offered through Group Health and Consumer Driven High Deductible plans that are accompanied by a Health Savings Account. Full-time faculty who are expected to work at least half-time per month for more than six months, can apply for health insurance coverage on the first day of employment. Coverage begins on the first day of the following month or if you start work on the first working day of the month, coverage begins that day. Full and complete information about the offered plans are available from the [State of Washington Public Employee Benefits for New Employees](http://www.hca.wa.gov/pebb/pages/new_employee.aspx)

**Vision Insurance**

Vision Insurance is included with all employee health insurance plans. Optical service frequency and hardware (glasses, contact lenses) vary per type of plan selected. Employees do not pay a separate premium for vision coverage. Vision coverage is included with the employee health insurance premium.

**Dental Insurance**

Benefit eligible full-time faculty have a choice of dental plans. Options include a State of Washington preferred provider dental plan and two managed care plans. The coverage options vary based on plan selection. Currently, employees do not pay a premium for dental insurance.

**Medical Flexible Spending Accounts (FSA)**

Full-time faculty who are permanent may participate in the Medical Flexible Spending Account plan, more commonly referred to as the FSA. The College offers an optional flexible spending account for out-of-pocket medical expenses. This is a calendar year plan whereby employees can set aside pretax dollars to pay for out-of-pocket medical expenses. This is a “use it or lose it” IRC governed plan. Employees can set aside between $240 and $2,400 per calendar year. Medical expense reimbursements can be requested for the employee, their spouse, and their IRS dependents. Eligible Employees can begin participation the first day of the month following employment.

**Life Insurance**

The College provides $25,000 in basic life insurance from any cause and $5,000 basic Accidental Death and Dismemberment (AD&D) insurance at no cost to the eligible employee. Employees can enroll in additional low cost optional life insurance benefits for themselves, their spouse, and dependents. Currently, employees can apply for an additional amount equal to $750,000 upon retirement; employees can apply for conversion of their term life insurance into a whole life policy or to opt into a portability of life insurance option. Information about life insurance for new employees is available on the above website.

**Long Term Disability Insurance**

The College provides a basic long term disability plan at no cost to the employee. This plan pays a benefit between $50 and $240 per month 90 days after disability certification or the period of accumulated sick leave, whatever is longer. Employees can also participate in an optional long-term disability plan that provides 60% of the first $10,000 of monthly predisability earnings, reduced by any deductible income, plus amounts paid into the higher education retirement accounts. This is an after-tax benefit; therefore, any benefits received from this plan are tax free.

**Retirement**

Full-time faculty generally have a choice between two different retirement plans. New employees can generally choose to participate in the defined benefit/defined contribution State of Washington Public Employees Retirement Plan (TRS) Plan 3. For more information about TRS Plan 3, please visit the Department of Retirement [Department of Retirement Systems website for New Employees](http://www.drs.wa.gov/retirement-planning/newmember.htm) New full-time faculty can also generally participate in the State Bard Retirement Plan (SBRP). Employees who were prior TRS plan participants may be limited in retirement plan choice. The SBRP is a defined contribution age based plan that has a dollar-per-dollar College match. Information about the SBRP can be found at: [Washington State Board for Community and Technical Colleges Retirement Plan Information](http://www1.tiaa-cref.org/tcm/sbctc/)

**Supplemental Voluntary Retirement Opportunities**

The College offers the opportunity to participate in supplemental retirement plans in addition to the regular retirement plan. An employee can voluntarily participate in a 403(b) plan and set aside a portion of their income in a tax deferred plan. Information about this plan can be found at [State Board for Community and Technical Colleges](http://www1.tiaa-cref.org/tcm/sbctc/) website dedicated to information about supplemental options available to all classified employees.

**Deferred Compensation Plan**

Classified employees of the College can participate in the State’s deferred compensation plan. This 457 plan allows an employee to set aside additional pre tax earnings for retirement savings. Employees can participate in the supplemental 403(b) retirement plans in addition to participation in the State plan. [State of Washington Deferred Compensation](https://washington.gwrs.com/login.do) website offers information about this benefit.

**Dependent Care Assistance Program**

Classified employees can set aside pretax dollars to pay for out-of-pocket dependent care expenses. This plan provides a simple, efficient and cost-effective opportunity for savings. Employees may be able to save hundreds in dollars in taxes annually if they have children under the age of 13 or elderly parents who require care assistance. Employees can sign up to participate upon hire or during the open enrollment period offered each year.

**Guaranteed Education Tuition (GET) Plan**

The Washington Guaranteed Education Tuition Program, or GET, is a qualified tuition program under Section 529 of the Internal Revenue Code. GET offers Washington families a safe, affordable and easy way to save for college. Since GET began in 1998, Washington families have opened more than 44,000 accounts valued at over $436 million.

**Sick Leave**

Full-time faculty observe sick leave in accordance with applicable bargaining agreements and the State of Washington rules and regulations. Generally, a full-time faculty member will receive 12 upfront days of sick leave when hired and thereafter will receive 4 days upfront at the start of each Fall, Winter and Spring quarter. For more information on leave specifics, please contact Human Resources.

**Other Leaves**

Full-time faculty participate in other leave benefits such as personal leave, military leave, family and medical leave, civil duty leave, professional leave, shared leave and other leaves referenced within College policy and any applicable collective bargaining agreement.

**Tuition Waivers – Washington State Higher Educational Institutions**

Full time faculty can participate in the State of Washington tuition waiver program. Half time or more exempt administrative and professional staff employees can enroll on a space available basis in classes at any public higher educational institution and pay only a nominal fee. Individuals can work on their Associates Degree, Bachelors, Masters and Doctoral programs at a waived tuition. This is an excellent opportunity!

**Tacoma Campus Onsite Fitness Facility**

Full time faculty enjoy free access to the campus state-of-the-art fitness facility during non-class times. For more information about the fitness facility, please contact rmummert@tacomacc.edu