

**SUMMARY OF BENEFITS
REGULAR FULL-TIME EMPLOYEES
PASCO-HERNANDO COMMUNITY COLLEGE**

<u>BENEFIT</u>	<u>WHO PAYS</u>	<u>WHEN YOU ARE ELIGIBLE</u>	<u>WHAT YOU RECEIVE</u>
*PPO Group Health <u>Blue Options 3562 Plan</u>	PHCC & you	The first day of the following month after date of employment. (Election must be within 30 days of employment.)	Group medical and hospitalization protection. BlueOptions PPO allows choice of a health care provider with an increased benefit level for NetworkBlue (PPO) providers. Lifetime maximum is unlimited. Coverage is subject to a \$500 year deductible per insured, with a family aggregate deductible of \$1,500. After deductible, benefits are paid at 80%, if a NetworkBlue provider is used, or at 70% of scheduled allowance, if a Non-PPC Provider is used. NetworkBlue provider office visit co-pay is \$25, or \$40 for specialist co-payment. \$15 Prescription Drug co-pay for generic, \$45 Prescription Drug co-pay for preferred name brand and \$65 Prescription Drug co-pay for non-preferred name brand. If a Brand Name Prescription drug is purchased when a Generic is available and the Physician has not indicated that a Brand Name is Medically Necessary, you will be required to pay the difference between the cost of the Brand name and the Generic. Mail order prescription drug service for a 90 day supply: \$30 co-pay for generic, \$90 co-pay preferred name-brand, \$130 co-pay for non-preferred name brand. The maximum out-of-pocket expense for allowable charges per calendar year is \$5,000 for one person or \$10,000 for family aggregate. Co-pays and deductible is considered part of the out-of-pocket maximum (except Rx). Hospital Facility Co-pay is tiered. Employee premium is paid 100% by PHCC. Dependent premium (\$480.00 per month) is paid 100% by employee and normally through payroll deductions.
*HMO Health Maintenance Organization <u>Blue Care Plan 10</u>	PHCC & you	The first day of the following month after date of employment. (Election must be within 30 days of employment.)	BlueCare HMO benefits include preventive health care. Members must use HMO Provider network. Care <u>must</u> be provided by a participating BlueCare provider. This plan has an unlimited lifetime maximum. No deductibles. 100% of claim paid after co-pay. Employee premium is paid 100% by PHCC. Dependent premium (\$793.00 per month) is paid 100% by you and normally through payroll deductions. \$25 physician co-pay. \$40 Specialist co-pay. \$150 per day (max. 5 days) hospital admission co-pay. \$50 emergency room co-pay. \$15 Prescription Drug co-pay for generic, \$45 Prescription Drug co-pay for preferred name-brand and \$65 Prescription Drug co-pay for non-preferred name brand. If a Brand Name Prescription drug is purchased when a Generic is available and the Physician has not indicated that a Brand Name is Medically Necessary, you will be required to pay the difference between the cost of the Brand name and the Generic. Mail order prescription drug service for a 90 day supply: \$30 co-pay for generic, \$90 co-pay preferred name-brand, \$130 co-pay for non-preferred name brand. Dependent premium (\$862.00 per month) is paid 100% by employee and normally through payroll deductions.
*DV Dental, Vision Employee Only Option	PHCC	The first day of the following month after date of employment. (Election must be within 30 days of employment.)	This option is designed as an alternative for employees with other adequate health insurance. The program includes employee only coverage for Dental, and Vision. The Dental will be through MetLife. <u>Dental</u> - deductible \$50 per calendar year deductible applies to Type II and III services. Maximum benefits \$1,000 calendar year. Preventive Services, no deductible (Type I). Preventive services provided at 100% of the schedule of allowances. These services include: oral examinations, cleaning and fluoride treatments (services provided once during a 6 month period.) Basic Services (Type II) include x-rays and diagnostic services, periodontics (gum treatment), endodontics (root canals), oral surgery and restorative services (fillings), are covered at 80% of the schedule of allowances. Major Services (Type III) include crowns, bridges, full dentures, partial dentures and periodontal surgery and are covered at 50% of the schedule of allowances. Request a pretreatment estimate to get an estimate of your out-of-pocket cost. <u>Vision</u> – In-Network co-payment for eye examination is \$10, <u>Frames</u> - Retail allowance \$85 per pair, <u>Cosmetic/Elective Contact Lenses</u> – allowance \$120 per pair in lieu of all other eyewear benefits, <u>Medically Necessary Contact Lenses</u> – allowance \$250 per pair, prior authorization is required by SafeGuard

**Employee may be enrolled in only one plan.*

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*HRA Group Health Blue Options High Deductible <u>3359 Plan</u> and Health Reimburse- ment Account	PHCC & You	The first day of the following month after date of employment. (Election must be within 30 days of employment.)	Group medical and hospitalization protection. BlueOptions PPO allows choice of a health care provider with an increased benefit level for NetworkBlue (PPO) providers. Lifetime maximum is unlimited. Coverage is subject to a \$1,000 per year deductible per insured, with a family aggregate deductible of \$3,000. There is a Health Reimbursement Account set up to help cover the deductibles; \$500 for employee only coverage, \$1,500 for employee and dependents coverage. After deductible, benefits are paid at 80%, if a NetworkBlue provider is used, or at 70%, of schedule if an out-of-network provider is used. Rx Benefit - \$15 Prescription Drug co-pay for generic, \$45 Prescription Drug co-pay for preferred name brand and \$65 Prescription Drug co-pay for non-preferred name brand. If a Brand Name Prescription drug is purchased when a Generic is available and the Physician has not indicated that a Brand Name is Medically Necessary, you will be required to pay the difference between the cost of the Brand name and the Generic. Mail order prescription drug service for a 90 day supply: \$30 co-pay for generic, \$90 co-pay preferred name-brand, \$130 co-pay for non-preferred name brand. The maximum out-of-pocket expense for allowable charges per calendar year is \$3,000 for one person or \$9,000 for family aggregate. Deductible is considered in out-of-pocket maximum (except Rx). Employee premium is paid 100% by PHCC. Dependent premium (\$341.00 per month) is paid 100% by employee and normally through payroll deductions. Unused HRA is rolled over to the following year.
DEP Dependent Only <u>Blue</u> <u>Options</u> <u>Plan 3361</u>	You	The first day of the following month after date of employment. (Election must be within 30 days of employment.)	New Dependent only Group medical and hospitalization protection. BlueOptions PPO allows choice of a health care provider with an increased benefit level for NetworkBlue (PPO) providers. Lifetime maximum is unlimited. Coverage is subject to a \$5000 year deductible per insured. After deductible, benefits are paid at 70%, if a NetworkBlue provider is used, or at 50% of scheduled allowance, if a Non-PPC Provider is used. NetworkBlue provider office visit co-pay is \$20, or 30% of the allowed amount after CYD for a specialist. \$15 Prescription Drug co-pay for generic, \$45 Prescription Drug co-pay for preferred name brand and \$65 Prescription Drug co-pay for non-preferred name brand. If a Brand Name Prescription drug is purchased when a Generic is available and the Physician has not indicated that a Brand Name is Medically Necessary, you will be required to pay the difference between the cost of the Brand name and the Generic. Mail order prescription drug service for a 90 day supply: \$30 co-pay for generic, \$90 co-pay preferred name-brand, \$130 co-pay for non-preferred name brand. The maximum out-of-pocket expense for allowable charges per calendar year is \$10,000 per person. Co-pays and deductible is considered part of the out-of-pocket maximum (except Rx). Hospital Facility Co-pay is tiered. Dependent premium (\$385.00 per month) is paid 100% by employee and normally through payroll deductions.
<i>*Employee may be enrolled in only one plan.</i>			
Life	PHCC	The first day of the following month after date of employment.	The College will provide a Term Life Insurance policy equal to the employee's annual salary rounded to the next thousand with an Accidental Death and Dismemberment (AD&D) rider. Term Life insurance coverage is not available for dependents.
Supplemental Life & AD&D	You	The first day of the following month after date of employment.	Employees have the option of purchasing, at their expense, supplemental life insurance and supplemental AD&D in increments of one, two, or three times their annual salary not to exceed \$500,000. A benefit amount in excess of one times the annual salary is subject to evidence of insurability. If you choose to purchase supplemental life insurance, you MUST also purchase supplemental AD&D for the same amount. The monthly premium for this coverage is 25 cents per thousand for the life insurance (rounded to the nearest thousand) and 2.7 cents per thousand for the AD&D insurance, for a total of 27.7 cents per thousand. New employees have 30 days from their date of hire to choose to purchase one times the amount PHCC provides of supplemental insurance without evidence of insurability. If after 30 days an employee chooses to purchase supplemental insurance or increase the amount being purchased, an evidence of insurability will be required. Florida Combined Life Insurance Company reserves the right to refuse coverage at that time.

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Florida Retirement	PHCC & You	As soon as employed.	As of July 1, 2011, PHCC contributes an amount equal to 4.91 % of your gross pay into the FRS monthly. The employee contribution rate is 3.00% of your gross pay on a pre-tax basis. You have a CHOICE between the FRS Pension Plan or the FRS Investment Plan. You will receive a CHOICE package from the Florida Retirement System during your second month of employment that will explain the differences in the Plans. The retirement plan you choose will be credited with the employee and PHCC's contribution from your first day of employment. As of July 1, 2011, you are considered **vested in the FRS Pension Plan after working eight (8) years with an FRS employer. Members enrolled prior to this date are considered vested after working six (6) years with an FRS employer. You are considered ***vested in the FRS Investment plan after working one (1) year with an FRS employer.
<p>**As of July 1, 2011, vesting or vested benefit under the <u>FRS Pension Plan</u> is the right you earn upon completion of 8 or more years of creditable service to receive a monthly retirement benefit whether you continue in your employment or you terminate. As long as your contributions remain on deposit with the FRS, you may later return to service and increase your years of creditable service or you may not elect to return to service and receive a benefit to begin at your normal or early retirement age. Under the FRS, you do not earn a vested right in PHCC's contributions made on your behalf. You earn a right only to the monthly benefit PHCC's contributions help to finance.</p> <p>***Vesting or vested benefit under the <u>FRS Investment Plan</u> is the right you earn to the monies contributed by PHCC after one year of service.</p>			
Optional Retirement Program (ORP)	PHCC & You	As soon as option is chosen. Election must be within first 90 days of employment.	Participation in the ORP is limited to full-time employees who are otherwise eligible for membership in the FRS System and: 1) Employed in a full-time position classified in the state accounting manual for colleges as Instructional, Executive Management, or Instructional Management if the college determines that recruiting to fill a vacancy in the position is to be conducted in the national or regional market and the duties and responsibilities of the position include either (a) the formulation, interpretation, or implementation of policies; or (b) the performance of functions which frequently involve the support of the mission of the college; or 2) Employed in a position not included in the Senior Management Service Class of the FRS. A newly hired employee who is in an ORP eligible position has ninety (90) days from the date he/she is hired to elect to join the ORP. Otherwise, the employee will remain in the FRS system. See the Optional Retirement Plan Overview Brochure for further information. The employee contribution rate is 3.00%. The college will contribute 7.43% to an authorized Optional Retirement Plan Company and 0.49% to FRS. Total contribution rate is 10.92%. If you are eligible to join the Optional Retirement Plan, you will be notified at employment.
Social Security & Medicare	PHCC & You	As soon as employed.	Financial assistance at retirement, in case of total disability, or for your minor children upon your death. You contribute 7.65% of your taxable pay, and PHCC matches that amount.
Unemployment Compensation	PHCC	Determined by the Bureau of UC	Financial assistance when you are unemployed, if eligible.
Worker's Compensation	PHCC	As soon as employed.	An employee who sustains a job-connected illness or injury that is compensable under the Workers' Compensation Law shall be granted Illness-In-the-Line of Duty Leave for a period of 96 hours (12 working days). If the illness or injury disables you for more than 12 working days, workers' compensation provides payment to you for two-thirds of your lost wages.
Holidays Apx. 23	PHCC	As soon as employed.	Regular salary for the scheduled holidays (New Year's Day, Martin Luther King, Jr. Day, Memorial Day, July 4 th , Labor Day, Veterans Day, Thanksgiving Day and the day after, Winter Break and five Spring Break days.) See on-line College Catalog for dates.

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Vacation	PHCC	As soon as leave is accrued.	Regular non-instructional employees earn Vacation Leave. This type of leave is earned on a pro-rata basis, i.e., if one works 40 hours per week, one earns 8 hours per month; 30 hours/week earns 6 hours/month; 28 hours per week earns 5.5 hours /month; 20 hours/ week earns 4 hours/month. After 5 years of service, full-time employees earn 10 hours/month; 12 hours/month are earned after ten years of service. Vacation Leave balance cannot exceed 352 hours on any December 31. Terminating employees may be paid for up to 240 hours (or 30 days) for accrued Vacation Leave with their final paychecks. Vacation Leave cannot be taken in amounts of less than 15 minute increments. An employee must be in pay status for the major fraction of the month to be eligible to earn vacation leave for that month.
Sick Leave	PHCC	As soon as leave is accrued.	Full-time employees earn sick leave at the rate of 8 hours for each calendar month worked, accumulates from year to year, and may be transferred within the Florida educational system and some State agencies. 32 hours per year may be used for personal reasons. Personal Leave is charged to accrued Sick Leave and does not accumulate. Sick leave cannot be taken in amounts of less than 15 minute increments. An employee must be in pay status for the major fraction of the month to be eligible to earn sick leave for that month.
Tax-Sheltered Annuity	You	As soon as employed.	Payroll deduction. You choose from the available companies and apply to that company then submit a deduction form to HR. 403b ' Companies: 403b ASP, AIG/VALIC, Fidelity Investments, ING, Lincoln Investments, MetLife, and TIAA-CREF. 457 Companies: Suncoast Schools Federal Credit Union and AIG/VALIC. See http://www.tsacg.com/
Credit Union	You	As soon as employed.	Eligible employees may join the Suncoast Schools Federal Credit Union. Payroll deductions are deposited into your account. ATM, Visa, loans, savings and checking accounts, IRA's, CD's, and other services are available.
Tuition Reimbursement	PHCC	As soon as employed.	A full-time employee or regular part-time employees, who are on at least a half-time basis may be eligible for tuition reimbursement for College courses completed successfully. Courses cannot be audited. For associate-level courses: Reimbursement for credit courses at the associate-degree level is limited to the actual tuition cost or to a maximum of \$1,137.60 per fiscal year (July 1-June 30 2011-2012), whichever is less. For bachelor's-level (junior and senior level) credit courses: Reimbursement for credit courses at the bachelor's degree level is limited to the actual tuition cost or to a maximum of \$1,719.54 per fiscal year (July 1-June 30 2011-2012), whichever is less. Bachelor's-level courses are defined as courses at the 3000 level or higher. For graduate-level courses: Reimbursement for credit courses is limited to the amount of the in-state tuition rate of six (6) graduate hours at the Tampa campus of the University of South Florida (USF) (2011-2012 - \$2,398.56). The established graduate-level rate used is the one in effect for the fall term in a fiscal year for 6 graduate hours. Graduate hours are defined as those courses at the 5000 level or higher. For graduate courses at accredited institutions with higher tuition rates, the College will reimburse the maximum allowable amount for between two and five hours of graduate coursework. For a combination of credit courses at different levels: Within a term or a fiscal year, employees who register for courses at different levels, are reimbursed up to the amount of the average of the two levels. Normally , courses cannot be taken during the employee's scheduled working hours. There is no reimbursement for application or other special fees, including laboratory or health fees. Continued eligibility for tuition reimbursement is contingent upon successful completion of the course(s). Documentation of successful completion of all courses for which reimbursement has been authorized must be provided at the end of every term to the Office of the Vice President for continued eligibility. Documentation is demonstrated with either <i>legible</i> copies of grade reports or transcripts. Those faculty and administrators who wish to use the course(s) for recertification may wish to complete FORM BPE-32, REQUEST FOR ADVANCED APPROVAL OF CREDIT/NON-CREDIT ACTIVITY TO BE USED FOR RECERTIFICATION , before enrolling in the course(s). Information about recertification is contained in Internal Management Memorandum (IMM) #2-7.

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Hodges University (HU)	N/A	As soon as employed	PHCC employee's have the opportunity to earn a bachelor's or master's degree locally through a partnership with Hodges University (HU). A baccalaureate degree program in management is offered at the New Port Richey Campus, Brooksville Campus, and the Dade City Campus. Programs include: Bachelor of Science in Management; Bachelor of Science in Criminal Justice; Master of Science in Management. An MBA program is offered at the New Port Richey Campus. Online programs are also offered to earn a bachelor's degree in Interdisciplinary Studies or a master's degree in Public Administration. Employees are eligible for a 30% tuition discount. For information regarding tuition reimbursement, please contact the Assistant Dean of Instructional Services, Michelle Balon, at extension 3213. For information regarding HU, please contact the HU representative, Leslie Santiago, at 727-816-3721.
Library Privileges	N/A	As soon as employed.	All PHCC employees may check out up to 20 books at campus libraries. Books must be returned or renewed within a three week period. A wide range of books, as well as many periodicals, are available. (Periodicals may not be removed from the library.)
College Store Purchases	You	As soon as employed.	The College Store allows a 10% discount on all textbooks for PHCC employees enrolled in a course. The 10% discount applies only to employees in regular positions at the College. A 15% discount is offered on all other products except computer software and snack items. Computer software is sold at educational prices and has discounts built in. Discounts are not allowed on sale merchandise.
Association of Florida Colleges Membership (AFC)	You	As soon as employed.	The Association of Florida Colleges (AFC) is a state-wide organization that represents specific concerns of the Florida College System. It was started in 1949 by individuals dedicated to promoting the growth and advancement of the community college system. Your yearly dues help AFC provide the monetary support to allow AFC to monitor state legislation to determine the impact on colleges and their employees. Your dues also help pay for lobbyists who provide information to legislators so that they can make better decisions about the Florida College System. Other benefits include social events and attendance at educational workshops. Annual membership dues are as follows: employees with salaries under \$30,000 a year pay \$35; employees with salaries over \$30,000 pay \$40. Membership dues may be paid via payroll deduction for regular faculty and staff. A AFC campus representative should be contacting you soon.
Discount Cards	N/A	As soon as employed.	Discount cards available for some Florida attractions.
Direct Deposit	N/A	As soon as employed.	Transfers your NET PAY to the financial institution (bank) that you designate on a Direct Deposit Request (BPE-55). Your NET PAY can go either to a checking account or a savings account, but not to both. The Direct Deposit Request form requires that you attach a voided check. Bank routing numbers and bank account numbers from your voided check will be entered into our computer system to activate the direct deposit process. DIRECT DEPOSIT IS MANDATORY FOR ALL REGULAR EMPLOYEES.

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Bank of America	N/A	As soon as employed	Through PHCC's banking agreement with Bank of America , the bank will make available its Bank of America at Work employee financial service benefits. If you choose to deposit your payroll check, by Direct Deposit, into a Bank of America checking account, Bank of America will provide the following benefits: • Free or discounted pricing on checking • Free Online Banking and Bill Pay • Preferred rates on Loans • Discounted rates on mortgages • and more. Contact a local Bank of America for more information.
Wells Fargo Bank	N/A	As soon as employed	If you choose to open a checking account at Wells Fargo Bank , the bank will make available its Wells Fargo at Work program, which includes the following benefits: • Discounted rates for several financial services • Free Online Banking and Bill Pay • Discounted rates on mortgages • and more. Contact a local Wells Fargo Bank for more information.
BB&T	N/A	As soon as employed	Open a BB&T@ Work checking account with direct deposit, and you will receive an exclusive bundle of premium discounts and savings on BB&T products and services-offered to you through PHCC. Contact a local BB&T for more information.
Section 125 Cafeteria Plan Benefit	You	The first day of the following month after date of employment	As it implies, a cafeteria plan provides eligible employees with a "menu" of taxable and nontaxable benefit options in accordance with Section 125 of the IRS Code. The following benefits are incorporated in the College's Section 125 cafeteria benefits plan: Medical Reimbursement, Dependent Care Reimbursement Plan, Short-Term Disability Insurance (Income Protection), Long-Term Disability, Universal Life, Cancer Insurance and Hospital Indemnity Insurance. The plan also allows employees to convert their premium contributions for health benefits from an after-tax expense to a pre-tax expense that may possibly increase net pay.
Medical Reimbursement And Take Care Debit Card	You	The first day of the following month after date of employment	This is one of the nontaxable benefit options in accordance with Section 125 of the IRS Code. This benefit increases spendable income if you spend more than \$400 per year in out-of-pocket expenses for medical costs. This plan can save you tax dollars. A Flex Benefits Card is available to access your flexible benefit account. Use your flex benefit card to pay for qualified plan expenses instead of waiting to get reimbursed for your medical expenses.
Dependent Care	You	The first day of the following month after date of employment	This is another nontaxable benefit option in accordance with Section 125 of the IRS Code. This benefit is for employees who have children under 13 years old or adult dependents in day care. The cost for day care may be deducted from your paycheck on a before tax basis, saving tax dollars.
Pre-tax Dependent Insurance Premiums	You	The first day of the following month after date of employment	In accordance with Section 125 of the IRS Code, employees paying for dependent medical insurance coverage may pre-tax the insurance premium, possibly saving the employee tax dollars and increasing net pay.
Cancer Protection Insurance	You	The first day of the following month after date of employment	The College offers PHCC employees the opportunity to purchase from American Heritage Life Insurance Company cancer protection insurance. An employee can cover the entire family for as little as \$6.22 per paycheck. The premium can be pre-taxed and offers 22 different benefits. All benefits are paid directly to the employee.
Short Term Disability Insurance	You	The first day of the following month after date of employment	The College offers PHCC employees the opportunity to purchase from Continental American Insurance Company short term disability insurance. It covers an employee for accident and sickness, 24 hours a day. It offers benefits of up to \$2,000 per month. The premium for this product can also be pre-taxed.

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HI Plus Hospital Indemnity Insurance Benefit	You	The first day of the following month after date of employment	The College offers PHCC employees the opportunity to purchase from Continental American Insurance Company a supplemental insurance plan for themselves and their dependents that pays a benefit for: physician office visits, inpatient and outpatient hospital, emergency room, and accidents. Benefit is paid directly to the employee. Premium may be pre-taxed.
Universal Life Insurance	You	The first day of the following month after date of employment	Insures employee, spouse, and/or children. Policy builds cash value. Premiums begin for as little as \$6.50 per paycheck. This premium cannot be pre-taxed.
Long-Term Disability	You	The first day of the following month after date of employment	The College offers PHCC employees the opportunity to purchase from One America Life Insurance Company short-term or long-term disability insurance. Premiums are deducted from the employee's paycheck. The STD plan provides 50% of your income for either 11 or 24 weeks after a 15-day elimination period. The LTD provides income protection after the employee has been disabled for 90 days or 180 days depending on the plan you select. You may elect benefits that pay a maximum duration of either five years or to Social Security Normal Retirement Age. This premium cannot be pre-taxed.
Long-Term Care	You	The first day of the following month after date of employment	The College offers PHCC employees the opportunity to purchase from Bankers Life & Casualty Company a Long term care insurance (LTC) that provides coverage to help protect a participant and his/her family from the high cost of prolonged health care. A 20% discount is offered for couples when an employee signs up for a LTC policy, his/her family members, e.g. spouse, children 18 years and older, and parents, are eligible to purchase a LTC policy. Domestic partners are also allowed to purchase this coverage. The policy is portable. This premium cannot be pre-taxed.
Dental Insurance	You	The first day of the following month after the 30 th day of employment	The College offers PHCC employees the opportunity to purchase from Ameritas , a dental plan for themselves and their dependents through payroll deduction. This is a PPO Plan. Use of a PPO Dentist will almost always lower your out of pocket costs. The premium may be pre-taxed.
Vision Plan	You	The first day of the following month after date of employment	The College offers PHCC employees the opportunity to purchase from Advantica EyeCare insurance company a vision plan. You may select from two plans the Select Plus 100 Plan or the Select Plus 150 Plan. Consider the importance of your vision. Premium may be pre-taxed.
Group Term Life Insurance Plan	You	The first day of the month after six months of employment	The College offers PHCC employees the opportunity to purchase from Liberty National, a Group Term Life Insurance, which is in addition to the College's term life insurance policy paid by the College for its employees. This term life insurance is portable with no increase in premium or decrease in value by paying Liberty National directly. Accidental death coverage is available. This term life insurance coverage is available for dependents.

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Dental Cleaning & X-rays at PHCC Dental Clinic	You	Immediately	Employee pays \$20.00 for dental cleaning and x-rays at PHCC Dental Clinic. Call the Dental Clinic at extension 3281 for further details and to make an appointment.
Employee Assistance Program (EAP)	PHCC	The first day of the following month after date of employment	Corporate Care Works (CCW) provides short term counseling services – up to six sessions per person, per problem, per fiscal year. This service is completely confidential and is available to our employees and their dependents. CCW provides an emergency 24-hour crisis line in additions to an on-line information service website which includes: health articles, videos, health assessments & tools, legal – state specific legal forms and articles, financial – articles to assist with budgeting, auto financing, investing, savings, personal growth and much more.

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