FULL-TIME EMPLOYEE BENEFITS

Position Type: Staff / Faculty

Health & Dental Insurance – The College's health and dental insurance is a fully-funded plan with Blue Cross Blue Shield. Coverage level choices are: employee only, employee & spouse, employee & child(ren), or family coverage.

CCC pays the entire premium of the medical and dental insurance regardless of the coverage level you elect. That's right, $0 comes out of your check!

If you elect the High Deductible plan, CCC will make the following contribution to your Health Savings Account (HSA)*:

Staff: $2,003 emp only, $4,206 emp + spouse, $3,706 emp + child(ren), or $5,649 family

Faculty: $2,109 emp only, $4,428 emp + spouse, $3,901 emp + child(ren), or $5,946 family

*Mid-year hires will have pro-rated contribution; the above are 2025 numbers.

Benefit	$650 PPO	$3,800 HDHP w/ HSA
Deductible • Individual • Family	 $650 $1,300 (Embedded*)	 $3,800 $7,600
Coinsurance	20%	10%
Out-of-pocket maximum • Individual • Family (Embedded*)	 $5,600 $11,200	 $5,350 $10,700
Office visits • Primary care • Specialist • Telehealth	 $35 Copay $55 Copay $10 Copay	 Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance ($67 for General Consultant visit)
Hospital services • Inpatient • Outpatient	 Deductible and Coinsurance Deductible and Coinsurance	 Deductible and Coinsurance Deductible and Coinsurance
Emergency services • Urgent care • Emergency room	 $55 Copay then Deductible and Coinsurance $85 Copay then Deductible and Coinsurance	 Deductible and Coinsurance Deductible and Coinsurance
Preventive services	Covered at 100%	Deductible and Coinsurance
Prescription drugs (per 30-day supply) • Generic • Preferred brand name • Non-preferred brand • Specialty in-network	 25% Coinsurance ($10 min / $40 max) 25% Coinsurance ($50 min / $100 max) 25% Coinsurance ($75 min / $150 max) 25% Coinsurance ($125 min / $250 max)	 Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Same as Retail
Mental health • Inpatient • Outpatient Office Visit • Telehealth Services • All Other Outpatient Items and Services (Consultations)	 Deductible and Coinsurance Plan Pays 100% Plan Pays 100% Deductible and Coinsurance	 Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance

*Embedded – If you have single coverage, you only need to satisfy the individual Deductible and Out-of-pocket Limit amounts. If you have family coverage, no one family member contributes more than the individual amount. Family members may combine their covered expenses to satisfy the required family Deductible and Out-of-pocket amounts.

Dental Benefits – NO cost regardless of coverage level

Payment for Services	In Network Provider	Out of Network
Deductible (the amount the covered person pays each calendar year for combined covered services before the coinsurance is payable)		
Individual / Family **Applies to B & C procedures**	$25 / $50	$50 / $100
Coinsurance Benefit (% covered person pays)		
Coverage A - Preventative & Diagnostic, Cleanings (2/year)	0% (plan pays 100%)	20%
Coverage B - Maintenance, Simple Restorative, Oral Surgery	0% (plan pays 100% after deductible)	20%
Coverage C - Complex Restorative, Periodontics & Endodontics	0% (plan pays 100% after deductible)	20%

Vision Insurance – CCC offers vision insurance through the VSP Choice Network.

Staff: CCC pays the entire premium for vision insurance; no cost regardless of coverage level.

Faculty: Participation in this plan is voluntary as the employee pays the full premium.

Flexible Spending Account / Health Savings Account – Administered through Omnify, powered by Union Bank. Participation in these plans is voluntary. Both accounts allow employees to tax-shelter dollars to pay for health, prescription, dental, and vision expenses. A dependent care account is also available.

Life Insurance – Policy is valued at two times the employee's annual salary, rounded to the next even $1,000. CCC paid.

Supplemental Life – Employees may purchase additional life insurance for themselves, their spouse, and their child(ren).

Long Term Disability (LTD) – This benefit may be applied for after an individual has been absent from work for 84 calendar days due to medical reasons. If approved, the LTD benefit is 60% of the employee's salary. CCC paid.

Retirement – This 403(b) program is provided through TIAA (Teachers Insurance & Annuity Association). Employees set aside a percentage of their gross earnings into their retirement account and the College also contributes to the account.

Staff: Required contribution of 6% pre-tax and College contributes 9% (match of 6% + extra 3%).

Faculty: Choice of 7, 8, 9, or 10% pre-tax with straight match from College.

Tuition Remission – This benefit is for all full-time employees, spouse, and dependents. The tuition is waived on most courses taken from Central Community College. Contact Financial Aid for more details.

Leaves (see Policy and Procedures / Faculty Negotiated Agreement for full details)

Staff:

- Vacation – 1.5 days on the 1st of every month
- Illness leave – unlimited
- Family Illness leave – 3 days per fiscal year
- Parental leave – 10 days for new child
- Bereavement leave
- Professional leave
- Holidays:
  New Years Day, Martin Luther King, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, all business days between Christmas and New Years

Faculty:

- Personal with Pay – 4 days per contract year
- Illness leave – unlimited
- Family Illness leave – 3 days per contract year
- Bereavement leave
- Professional leave