



ADDITIONAL BENEFITS

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives qualified beneficiaries (defined as employee, spouse and/or dependents) who lose their health benefits the option to elect to continue their health insurance, dental insurance, vision insurance and flexible spending account(s) for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between employers, death, divorce, and other life events. COBRA coverage begins on the date health care coverage would otherwise have been lost by reason of a qualifying event and may continue for a maximum of 18 months. Certain qualifying events, such as divorce or legal separation of an employee, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

Qualified beneficiaries that elect Cobra will be required to pay the entire premium plus a two percent administration fee each month to maintain coverage.

Sick Leave

All full-time employees earn eight hours of sick leave per month. Employees also have the option to use 32 hours per calendar year as personal leave. Employees may carry over unused sick leave into the next calendar year.

Sick Leave Pool

Full-time employees are eligible to enroll in the sick leave pool after they have been employed for one year and have a sick leave balance of at least 72 hours. The open enrollment period occurs during the months of October and November to be effective January 1 of the following year. To enroll, an employee voluntarily contributes 16 hours of sick leave to the pool.

If the employee has a *catastrophic emergency/life threatening illness or injury* and has depleted all of his or her own sick leave, they may apply for additional hours from the pool. The decision to grant hours is made by the Sick Leave Pool Committee. The application form to include the physician's report may be found on the HR Web site (<http://www.fccj.edu/campuses/mccs/HumanResources/forms.html>).

Worker's Compensation

All employees are covered by Workers' Compensation. Workers' Compensation provides partial wage continuation and pays the cost of medical treatment health care cost (if applicable) if an employee has been injured while on the job.



ADDITIONAL BENEFITS (cont.)

Family Medical Leave Act (FMLA)

The Family and Medical Leave Act (FMLA) of 1993 provides an entitlement of up to 12 weeks (480 hours) of job-protected, unpaid leave during a 12-month period to employees who have worked for the College for at least one year and have worked at least 1,250 hours during the previous 12-month period. Eligible employees may take FMLA leave for the following reasons: 1) birth and care of the eligible employee's child, or placement for adoption or foster care of a child with the employee; 2) care of an immediate family member (spouse, child, parent) who has a serious health condition; or 3) care of the employee's own serious health condition.

Employees may now also take: 1) up to 12 weeks of leave for certain qualifying exigencies arising out of a covered military member's active duty status, or notification of an impending call or order to active duty status in support of a contingency operation, and 2) up to 26 weeks of leave in a single 12-month period to care for a covered service member recovering from a serious injury or illness incurred in the line of duty on active duty.

While on FMLA leave, an employee's group health benefits will be maintained during the leave; however, the employee will be responsible for the payment of any premiums due for life insurance, long-term disability insurance, long-term care insurance, Flexible Spending Account(s) and any dependent coverage they may have to maintain these benefits while on leave and in a non-pay status.

All requests for leave must be made, if practical, at least 30 days prior to the date the requested leave is to begin. All requests for leave must be accompanied by the applicable certification to your need for leave. Refer to **Family and Medical Leave** on the HR web page for a description of each form required. (<http://www.fccj.edu/campuses/mccs/HumanResources/forms.html>).

Long Term Care (LTC) Insurance

Employees have the option of purchasing Long Term Care (LTC) insurance through Unum. LTC is the assistance received when someone needs help with two or more Activities of Daily Living—such as dressing, bathing, going to the bathroom, eating or moving about—or when someone suffers a severe cognitive impairment. This care could be provided in the home, in an assisted living or residential care facility, or in a skilled nursing facility such as a nursing home.

Elimination Period – The plan's elimination period of 90 consecutive days is the amount of time that the participant must wait before benefits become payable.

Guarantee Issue Coverage – Newly hired employees will have 30 days from the date of benefits eligibility to sign up for Guarantee Issue coverage (no medical underwriting required). Employees who enroll after the Guarantee Issue enrollment period will be required to fill out a medical questionnaire and be subject to medical underwriting.

LTC benefits are available to immediate and extended family members. Contact Human Resources for enrollment materials.



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ADDITIONAL BENEFITS (cont.)

Annual Leave - Full-Time Employees

Career employees earn vacation time as follows.

First five years	12 days per year
Six to 10 years	15 days per year
10 years and over	18 days per year

Career employees may carry over annual leave into the next calendar year with a cap of 44 days (352 hours).

Administrative and Professional employees earn vacation time as follows:

First five years	16 days per year
Six to 10 years	19 days per year
10 years and over	22 days per year

Administrative and Professional employees may carry over annual leave into the next calendar year with a cap of 44 days (352 hours).

Senior Management employees earn vacation time as follows:

First five years	20 days per year
Six to 10 years	22 days per year
10 years and over	24 days per year

Senior Management employees may carry over annual leave into the next calendar year with a cap of 60 days (480 hours).

Holidays

The official College holidays are:

New Year's Day	Independence Day
Martin Luther King, Jr. Day	Labor Day
President's Day	Veterans Day
Good Friday	Thanksgiving Day
Memorial Day	Christmas Day

You must be in an active pay status the day before and the day after an official College holiday to receive pay for that holiday. Employees who begin or terminate work during a pay period when the College is officially closed (i.e., December 16-30) will be paid for the days worked should their employment not encompass the entire pay period.

Tuition Reimbursement

The College will waive or reimburse tuition and matriculation fees for courses taken at the College for employees and their dependents. Undergraduate and graduate courses taken at accredited institutions other than the College are reimbursable up to \$2,500 per fiscal year for the employee only.