

BENEFITS SUMMARY FOR PROSPECTIVE FULL-TIME EMPLOYEES

Greetings from Tyler Junior College! We are excited that you are considering employment at TJC and want to assist you in the decision-making process. This guide provides an overview of the many value-added benefits to which employees of TJC have access. Should you have further questions, feel free to contact Human Resources at 903.510.2419.

SALARIES

TJC is committed to providing salaries that meet or exceed the <u>minimum livable wage for Smith County</u> <u>Texas</u> based on the terms for a full-time, regular, 12-month contract. Salaries for FULL-TIME FACULTY positions are objectively based upon education and experience per the Tyler Junior College Faculty Salary Schedule.

BENEFITS

Employees of Tyler Junior College have a comprehensive health and retirement benefits package that is offered through the Employee Retirement System of Texas (ERS). *You can find out more information at Benefits at a Glance*.

The College covers health insurance premiums at 100% for full-time employees and 75% for an employee's eligible dependents. Additional optional coverages include: dental, vision, AD&D, life insurance, and long- and short-term disability. Other benefits include retirement under the Teacher Retirement System of Texas (TRS) or the Optional Retirement Program (ORP), an optional supplemental college-matching retirement program, accrued sick leave, vacation, paid holidays, and an employee tuition remission/dependent scholarship program (subject to policy regulations). *Health and leave benefits require a 60-day employment period*.

INSURANCE

<u>Health</u>

Medical

Two network-based health plans are available to employees and their eligible dependents. The employee's premium is fully funded by the College and State. Dependent premiums are funded 75% by the College and State and 25% by the employee.

For more information, click the following link: Current plan comparisons and premium rates.

Note: There is a 60-day waiting period. Insurance becomes effective the first of the month following 60 days of employment, provided insurance enrollment forms are submitted by established deadlines.

Dental

Two dental insurance plans are available to employees and their eligible dependents. Premiums are fully funded by the employee.

Vision

A vision plan is available to all employees and their eligible dependents. Premiums are fully funded by the employee.



Life

Basic Term Life Insurance

The State provides employees a term life insurance policy of \$5,000 with \$5,000 accidental death and dismemberment.

Optional Term Life Insurance

An optional plan available to TJC employees. Employees may purchase one to four times their annual salary in life insurance. The College funds the one year annual salary premium not to exceed \$120 annually.

Dependent Term Life Insurance

An optional term-life policy of \$5,000 with accidental death and dismemberment is available for all eligible dependents. Premiums are paid by the employee.

Voluntary Accidental Death & Dismemberment

An optional plan is available to provide additional financial support when an accidental death or injury of a certain type occurs. Premiums are paid by the employee.

Disability

Short-term Disability

An optional plan available to employees. Approved benefit pays 66% of insurance salary after 30-day elimination period. Premiums are paid by the employee.

Long-Term Disability

This benefit is made available by the State and is fully funded by the College. Approved benefit pays 60% of insurance salary after 180-day elimination period.

Other Plans

Several optional plans are available to employees and their eligible dependents through AFLAC and are not part of the ERS package. Information on these options is available in Human Resources or by contacting a local AFLAC representative.

- Accident Plan
- Cancer Plan
- Critical Care
- Hospital
- Intensive Care Plan

REIMBURSEMENT ACCOUNTS

Medical/Dental and/or Child/Dependent Care

TexFlex

An optional plan available to employees. Employees may have a pre-tax deduction to create a reimbursement account for medical/dental expenses or child/dependent care expenses.

(Min annual amount \$180/Max annual amount subject to change)

RETIREMENT

Retirement Information can be found at Retirement for Active Employees.





Primary Retirement

TRS / ORP

The Teacher Retirement System of Texas (TRS) is provided (and required) for all full-time employees. Fulltime faculty and eligible administrative employees *may elect* the Optional Retirement Program (ORP) as an alternative to TRS.

TJC Supplemental Retirement Plan

The College contributes 4% of a full-time employee's salary into an alternative retirement plan administered by TIAA-CREF since TJC does not participate in Social Security^{*}. Additionally, the College will match an employee's contribution of 1 – 3%. Some vesting requirements will apply.

Optional Tax-Sheltered / Tax-Deferred Plans

Tax-Sheltered 403(b) Plans

An optional plan available to employees. Employees may contribute up to the annual IRS maximum limitation in voluntary retirement savings to various approved vendors.

Tax -Deferred 457 Compensation Plan

An optional plan available to employees. Employees may contribute up to the annual IRS maximum limitation in this voluntary retirement savings plan.

*Statement Concerning Employment in a Job Not Covered by Social Security

Your earnings from this job are not covered under Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your spouse, or former spouse your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.

Windfall Elimination Provision

Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. For example, if you are age 62 in 2005, the maximum monthly reduction in your Social Security benefit as a result of this provision is \$313.50. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to Social Security Publication, "Windfall Elimination Provision."

Government Pension Offset Provision

Under the Government Pension Offset Provision, any Social Security spouse or widow(er) benefit to which you become entitled will be offset if you also receive a Federal, State or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension.

For example, if you get a monthly pension of \$600 based on earnings that are not covered under Social Security, two-thirds of that amount, \$400, is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a \$500 widow(er) benefit, you will receive \$100 per month from Social Security (\$500 - \$400=\$100). Even if your pension is high enough to totally offset your spouse or widow(er) Social Security benefit, you are still eligible for Medicare at age 65. For additional information, please refer to Social Security Publication, "Government Pension Offset."



For More Information

Social Security publications and additional information, including information about exceptions to each provision, are available at <u>www.socialsecurity.gov.</u> You may also call toll free 1-800-772-1213, or for the deaf or hard of hearing call the TTY number 1-800-325-0778, or contact your local Social Security office.

LEAVE

<u>Holidays</u> New Year's Day Martin Luther King, Jr. Day Good Friday Memorial Day Independence Day Labor Day Thanksgiving Day Christmas Eve Christmas Day



Reduced Operations Period

Reduced operations days are announced each summer in preparation for the publication of the academic year calendar. These periods typically include the following: Spring Break Thanksgiving Break Winter Break

Sick Leave

Employees accrue 8 hours per month per contract length with a maximum accrual of 90 days.

Vacation Leave (12-month eligible employees)

10 days for 1 - 7 years of service 12 days for 8 - 10 years of service 15 days for 11 - 15 years of service 20 days for 16+ years of service

TRAINING & EDUCATION

Professional Development

The TJC Center for Professional Growth and Organizational Development provides training throughout the year to employees without charge.

Employees who attend workshops, seminars, conferences and/or other professionally sponsored training designed to enhance one's current job skills may receive *professional development credit*, subject to supervisor and budget approval.

Employee Tuition Reimbursement and Scholarship Programs

Employees who wish to take continuing education or credit-bearing courses through TJC may request exemption or reimbursement for all or part of their tuition expense according to the determined guidelines and subject to the availability of funds. Employees who wish to enroll in credit-bearing courses in an approved degree program through UT Tyler and other regionally accredited institutions of higher





TJC

THE COLLEGE

Dependent Tuition Reimbursement and Scholarship Programs

This program allows for the exemption of tuition and fees for credit courses and approved non-credit courses at TJC for dependents of full- time employees meeting applicable guidelines and subject the availability of funds.

OTHER TJC BENEFITS

Discount Purchase Program

A free program is available to employees with access to discounts and special services by various companies.

TJC Event Attendance

Free admission to regular season College sporting events for employees and immediate family Free admission for two to most cultural arts events on campus

Fitness Facility Use

Employee and family use of the Ornelas Health and Physical Education Center Racquetball Indoor swimming pool Weight-lifting Cardiovascular equipment Indoor walking track

OUR COMMUNITY

The city of Tyler is the largest community in East Texas with a population of over 225,000. It offers cultural diversity, quality education, industry-leading health care, and the recreational opportunities of a large city but with the quality of life a small community has to offer.

There are many reasons to visit Tyler and even more to come and stay. Springtime in Tyler reveals vivid colors created by azaleas, dogwoods, and spring flowers and is celebrated during the annual Tyler Azalea and Spring Flowers Trails in March and April. After the azaleas peak, roses begin to reveal why Tyler is known as "The Rose Capital of America" and we celebrate once again the third weekend of October during the Texas Rose Festival.

Tyler offers a wide variety of educational opportunities. The Tyler Independent School District (TISD) serves the community. Additionally, private and parochial school systems offer complete pre-school to 12th grade programs. Tyler is also home to Tyler Junior College, Texas College, and the University of Texas at Tyler.

Tyler has an active fine and performing arts community which includes the East Texas Symphony Orchestra formed in 1936, a first class performing arts center on the campus of UT-Tyler (The Cowan Center), the Tyler Youth Orchestra which has served the community for more than 25 years, the Tyler Civic Theatre and the Tyler Children's School of Performing Arts. Located on the campus of Tyler Junior College, the Tyler Museum of Art contains three galleries featuring a growing permanent collection of 19th and 20th century art and photography as well as special exhibits on loan.

As the health care center for East Texas, Tyler is home to some of the most advanced medical care that includes multiple hospitals and a Level I trauma center. The medical community offers a wide range of



support services including nursing agencies, in-home health services, medical equipment providers, volunteer health organizations and support groups.

Tyler is surrounded in East Texas by 25 prime sporting lakes offering opportunities for fishing and boating. Golfers' choice of eight clubs in the immediate area provide a mix of private and public courses. The City of Tyler is home to 25 city parks, with playgrounds, athletic fields, walking and bicycle trails, as well as other amenities. SPORTyler, a local not-for-profit organization



promotes amateur sports and public recreational activities throughout the city. Finally, Tyler State Park's 985 acres of woods surround a beautiful spring-fed lake where you can boat, bike, swim, picnic, or camp.

RESOURCES

For more benefits information:

https://www.trs.texas.gov/Pages/active_member_benefit_information.aspx http://www.thecb.state.tx.us/index.cfm?objectid=08C6BE55-CC42-7676-C2D178FDFEC20EF6 https://www.ers.state.tx.us/Employees/New-Employee/Overview/ https://www.ers.state.tx.us/New-Employee/Insurance/ https://www.ers.state.tx.us/Customer_Support/FAQ/Insurance/ https://www.ers.state.tx.us/Customer-Support/Videos/ https://www.youtube.com/user/ERSofTexas http://www.tylertexas.com/about-us



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