



**Monthly Employee Health/Vision/Dental Insurance Premiums
July 1, 2017 – June 30, 2018**

Rate Category	United Healthcare -HRA
Employee Only (College Contribution \$521.00 + Ded Funding)	\$ 0.00
Employee & Spouse	\$ 568.00
Employee & Child(ren)	\$ 406.00
Employee & Family	\$ 933.00

Rate Category	United Healthcare – HSAPlan 4 3,000/6,000
Employee Only (College Contribution \$580.00)	\$ 0.00*
Employee & Spouse	\$ 431.00*
Employee & Child(ren)	\$ 308.00*
Employee & Family	\$ 707.00*

*\$185.00 to Employee’s Health Savings Account (HSA)

Rate Category	United Healthcare – HAS Plan 7 4,000/8,000
Employee Only (College Contribution \$564.00)	\$ 0.00*
Employee & Spouse	\$ 414.00*
Employee & Child(ren)	\$ 296.00*
Employee & Family	\$ 679.00*

*\$185.00 to Employee’s Health Savings Account (HSA)

Rate Category	United Healthcare – HSA Plan 8 5,000/10,000
Employee Only (College Contribution \$549.00)	\$ 0.00*
Employee & Spouse	\$ 397.00*
Employee & Child(ren)	\$ 284.00*
Employee & Family	\$ 652.00*

*\$185.00 to Employee’s Health Savings Account (HSA)

Rate Category	Guardian Vision Plan (VSP)
Employee Only (College Contribution \$8.23)	\$ 0.00
Employee & Spouse	\$ 6.92
Employee & Child(ren)	\$ 7.66
Employee & Family	\$15.55

Rate Category	Voluntary Dental Rates	Guardian Dental Insurance
Employee Only		\$35.47
Employee & Spouse		\$74.45
Employee & Child(ren)		\$93.32
Employee & Family		\$136.80

Leave Accrual

- All full-time employees earn 16 hours of personal leave per fiscal year (July 1). Unused hours at fiscal year-end (June 30) convert to Sick Leave.
- 12-month faculty & staff earn: • 8 hours of vacation leave per month • 8 hours of sick leave per month
- 9-month/10-month/11-month faculty & staff earn: • 8 hours of sick leave for each contracted month of employment.
 - Vacation Leave balance maximum is 192 hours.
 - Sick Leave has no balance maximum. Remaining hours transfer to MOSERS upon retirement/resignation/termination.

Retirement/Long-term Disability/Life Insurance (MOSERS)

- Retirement – Prior service under MOSERS
 - Vested Requirement- 5 years of state service
 - Contribution- STC contributes 100% of MOSERS rate
- Retirement – No prior service under MOSERS
 - Vested Requirement- 10 years of state service
 - Contribution- STC contributes 100% of MOSERS rate
 - Employee contributes 4% of gross pay
- Long-term Disability
 - Types- total and partial
 - Waiting period- The later of 90 days or exhaustion of sick leave
 - Contribution- STC contributes 100% of MOSERS rate
- Life Insurance
 - Type- term life insurance
 - Coverage Amount- one times annual salary
 - Contribution- STC contributes 100% of MOSERS rate

Tuition Waiver

- When authorized and pre-approved, tuition will be waived for the following
 - Full-time employees and their spouses
 - Children of full-time employees
 - Retired full-time employees, their spouses and children
 - Spouses and children of full-time employees who become deceased while employed
- Employees who are requested by Administration to take course(s) offered by STC shall have incidental fees waived and textbooks furnished.