

# Full-Time Employee Benefits Summary (Professional)



Welcome to Jefferson Community College, all full-time employees have an array of benefits to choose from. Please contact Human Resources at 315-786-2407 if you have any questions.

## **Medical and Vision Insurance**

Medical and vision insurance is available at time of hire or during open enrollment, June 1-June 30 of each year with a July 1 start date.

**Administrator:** Jefferson Lewis Healthcare Plan  
**Insurance Carrier:** UMR

## **Dental Insurance**

Dental insurance is available at time of hire or during open enrollment, November 1-November 30 of each year with a January 1 start date.

**Administrator:** Benefits Services Group  
**Insurance Carrier:** Ameritas/Business Council

## **Mandatory Retirement**

Full-time employees have the option to choose between NYSLRS, NYSTRS, or ORP. It is mandatory for all full-time employees to choose one. The amount deducted each pay is a percentage based on your salary. The College also contributes a percentage on your behalf.

## **Other Retirement Options**

There are many options to choose to save for retirement. You can start this process at any time during your employment at the College. The options are as follows: SUNY Voluntary Savings 403(b) Plan Traditional (pre-tax deductions), NYS Deferred Compensation 457 Plan Traditional (pre-tax deductions), and Roth Savings options (after-tax deductions) for both 403(b) and 457 Plans.

## **Other**

Employees may also have Collective Bargaining Agreement benefits, contact Human Resources for details.

## **Long Term Disability**

Long term disability is available at time of hire and is paid by the College on your behalf.

**Administrator:** Benefits Services Group  
**Insurance Carrier:** Guardian

## **Optional Long Term Disability**

Optional LTD is a buy-up of the above plan, and is available at time of hire or during open enrollment, June 1-June 30 with a July 1 start date. The cost is based upon your age and salary, and will be deducted from your pay bi-weekly.

**Administrator:** Benefits Services Group  
**Insurance Carrier:** Guardian

## **Life Insurance**

Life insurance is only available for full-time employees. It is available at time of hire and is paid by the College on your behalf.

**Administrator:** Benefits Services Group  
**Insurance Carrier:** Guardian

## **Optional Life Insurance**

Optional Life Insurance is available at time of hire or during open enrollment, June 1-June 30 with a July 1 start date. The cost is based upon your age and amount you purchase, and will be deducted from your pay bi-weekly.

**Administrator:** Benefits Services Group  
**Insurance Carrier:** Guardian

## **Flexible Spending Account (FSA)**

FSA is available during open enrollment only, November 1-November 30 of each year with a January 1 start date.

**Administrator:** Benefits Services Group

## **Dependent Care Account (DC)**

DC is available during open enrollment only, November 1-November 30 of each year with a January 1 start date.

**Administrator:** Benefits Services Group