



HIGHLIGHTS OF NCCC BENEFIT PLANS

- *Medical/Hospital** Individual choice between participation in either Kaiser, Health Net HMO or Health Net PPO. Each of these are prepaid health care systems and are effective first of the month following date of employment.
- *Dental** Provides scheduled payments for various types of treatment in the plan; there is a one-time \$25.00 in network and \$50.00 out of network annual deductible for basic and major services. Effective at the first of the month following completion of six months continuous employment and completion of the required enrollment forms.
- *Vision Care Plan** Provides scheduled payments for various types of services in the VSP plan; there is a \$20.00 exam and \$20.00 materials co-pay. Effective at the first of the month following completion of six months continuous employment and completion of the required enrollment forms.
- *Life Insurance/AD&D** Life insurance - an amount equal to two times annual salary, rounded to the nearest thousand, with a minimum of \$20,000 and a maximum of \$300,000, plus \$10,000. Accidental Death & Dismemberment (AD&D) - an amount equal to two times annual salary, rounded to the nearest thousand, with a minimum of \$20,000 and a maximum of \$300,000, plus \$10,000. AD&D has stipulated benefits for specific losses due to accident. Both are effective the first of the month following date of employment.
- *Voluntary Life Insurance** Additional life insurance is available to purchase at an amount equal to five times annual salary up to \$300,000, in increments of \$10,000.
- *Long Term Disability** Payments within a prescribed formula after 90 days of continuous disability, as determined by insurance carrier. Benefit payment of 2/3 monthly salary; paid on maximum of first \$9,000 of salary per month. Coverage effective first of the month following date of employment.
- All costs of coverage for employee health (Kaiser, Health Net HMO and PPO), dental, vision, life and long term disability insurance is paid in full by the organization for regular full-time and part-time employees. All medical, dental and vision plans have a minimal shared cost for dependent coverage.**
- Benefit eligible part-time employees pay a larger portion of the shared cost for dependent coverage(s). Dependent coverage includes; spouse, domestic partner and/or eligible dependent(s).**
- *Retirement** TIAA/CREF is the carrier of the organization's Defined Contribution Plan. The organization contributes 7.5% of base compensation to the plan. Enrollment is effective the first of the month following completion of six months continuous employment and submission of the required enrollment form.
- All employees may voluntarily contribute additional funds to a separate Tax Deferred Annuity Plan, also managed by TIAA/CREF. Participation may begin on the first of the month following employment, or any time thereafter, and upon submission of the required enrollment forms.
- *Flexible Spending Accounts (FSA)** Employees may participate on a voluntary basis. Reduces taxable income by using pre-tax dollars to pay for unreimbursed health care expenses, employee-paid portion of dependent care expenses. Eligible to participate after completion of six months of continuous employment and at the beginning of each plan year thereafter, upon submission of required enrollment form.

HIGHLIGHTS OF NCCC BENEFIT PLANS (continued)

Time-Off Provisions for Full-Time Employees (* prorated for regular part-time employees)

Vacation: Exempt (Professional & Managerial) 21 days (8 hours/day - 168 hours) per year

Non-Exempt (paid hourly) 16 days (8 hours/day - 128 hours) per year,
first two years of employment

21 days (8 hours/day - 168 hours) per year,
beginning the third year of employment

Vacation accrual begins on the date of hire and is accrued each month.

Maximum accruals:

32 days or 256 hours for non-exempt employees with less than 2 years employment

42 days or 336 hours for non-exempt employees with 3 or more years employment

42 days or 336 hours for exempt employees

Sick Leave: Accrued at rate of 1 day per month (8 hours) - 12 days (96 hours) per year.
Maximum accrual - 84 days (672 hours).
Available only for absence due to illness or injury; may require medical certification.

Holidays: 9 per year, days are designated each year.

Bereavement: Up to 3 days for death in immediate family

**** Part-time: regular employees who work an official schedule of at least 20 hours per week.***