



BENEFITS SUMMARY

Full-Time Administrators



WOR-WIC
COMMUNITY COLLEGE

Join the Wor-Wic Team and Make a Difference

It's Rewarding!

If you like to be challenged and help people realize their dreams, you will love working at Wor-Wic. We offer a strong sense of community and collaboration. Faculty, administrators and staff all contribute to the success of our students and our community through innovation and excellence. Due to our small size, employees are able to participate in activities and contribute to the mission in a way they might never experience at a larger organization.

It's Balanced!

We care about our employees. Our official workweek for full-time employees is 37.5 hours, and we offer alternative work schedules when possible. Plus, we offer a great benefits package with 17 official holidays, substantial personal and sick leave, short and long-term disability, and employer paid life insurance. Medical insurance employee contributions start as low as \$65 per month with 100 percent coverage after copays.

It's Important!

Our employees contribute to local economic growth, the education of people who might otherwise not be able to afford college and the professional development of working professionals in our community. They build new programs, stimulate interest in education, create new opportunities and support businesses and families in Wicomico, Worcester and Somerset counties.





Health Care Benefits

This summary is solely intended to provide an overview of benefits offered by the college. In the case of a discrepancy, the information in the plan documents and the policy manual supersedes any description listed here.

Medical Insurance

Full-time employees can elect to purchase subsidized medical coverage for themselves and their dependents effective the first of the month following the employee's date of hire.

Dental Insurance

Full-time employees can elect to purchase subsidized dental insurance for themselves and their dependents effective the first of the month following the employee's date of hire.

Vision Insurance

Full-time employees can elect to purchase voluntary vision insurance at their own expense for themselves and their dependents effective the first of the month following the employee's date of hire.

Waiver Benefit

Eligible employees who waive Wor-Wic's medical insurance can choose one of the following as a waiver benefit:

- Stipend of \$1,000 per plan year (typically \$38.47 per pay) that is deposited into a pre-taxed Flexible Spending Account (Medical or Dependent Care) PLUS \$1,000 college match into the flex account.
--OR--
- Stipend of \$800 per plan year (typically \$30.77 per pay). This stipend is taxed as additional income.

Flexible Spending Accounts

Full-time employees can obtain a medical reimbursement account and/or a dependent care assistance account effective the first of the month following the employee's date of hire. Employees do not need to enroll in the college's medical or dental plan to be eligible for flexible spending accounts.

Retiree Medical and Dental Insurance

Full-time employees with 15 years of continuous full-time service at the college who meet the eligibility requirements for an early or normal service retirement of the State Retirement and Pension System (SRPS) of Maryland and have medical and/or dental coverage in effect immediately prior to the time of retirement, are eligible to remain enrolled in medical and dental insurance at their own expense. The college subsidizes the employee portion of medical insurance based on years of experience and age requirements.

Income / Survivor Protection Plans

- **Life Insurance (Employer Paid and Voluntary Option)**

Full-time employees receive life insurance equal to one-and-one-half times the employee's annual salary, with a maximum benefit of \$250,000, at no cost to the employee. Full-time employees can purchase additional life insurance at their own expense for themselves and their dependents at any time during their employment, pending approval from the provider.

- **Supplemental Insurance (Voluntary)**

Full-time employees can purchase one or more of the supplemental insurance products offered by the college at their own expense for themselves and their dependents. Supplemental insurance provides an additional level of financial protection in the event of a serious accident or illness.

- **Worker's Compensation (Employer Paid)**

All employees are covered by worker's compensation insurance when they are involved in a work-related accident. Worker's compensation insurance covers medical care, rehabilitation and lost wages for employees or, in the case of a work-related death, death benefits for the employee's dependents, according to the specific terms of the insurance policy.

- **Short-Term Disability Insurance (Employer Paid)**

Full-time employees who have been employed by the college for at least one year are eligible for short-term disability coverage for non-occupational injuries or illnesses. Coverage begins after a 15-work day elimination period and all leave is exhausted and ends 90 calendar days from the date of the injury or illness. Short-term disability benefits equal 60 percent of the employee's monthly salary, with a maximum benefit of \$10,000 per month.

- **Long-Term Disability Insurance (Employer Paid)**

Full-time employees receive long-term disability coverage for non-occupational injuries or illnesses, with coverage beginning after an employee has used all accumulated sick leave or has been disabled for 90 calendar days, whichever occurs later. Long-term disability benefits equal two-thirds of the employee's monthly salary, with a maximum benefit of \$10,000 per month.

Retirement

- **State Retirement and Pension System of Maryland (SRPS)**

Full-time administrators can enroll in the SRPS or the Maryland Optional Retirement Program (ORP) subject to approval by the Maryland Higher Education Commission. Seven percent of the employee's salary is deducted as a retirement contribution from each paycheck of all employees enrolled in the SRPS. Employees who enroll in the ORP receive a contribution from the state equal to 7.25% of their salary.

- **Supplemental Retirement Accounts**

All employees who normally work 20 hours or more per week can make tax-deferred supplemental retirement contributions to any of the supplemental retirement funds offered by the college.

Tuition Plans

- **Tuition Waiver**

Full-time employees and their family members are eligible for tuition waivers for credit and continuing education courses offered by the college. In the implementation of this policy, a family member is defined as the employee's spouse or unmarried child 25 years of age or younger.

- **Tuition Reimbursement for Undergraduate & Graduate Studies**

Full-time employees who have been employed by the college for at least six months are eligible for tuition reimbursement for satisfactory completion of undergraduate and graduate course work beyond the associate degree at regionally-accredited colleges and universities. Course work must be related to improving the employee's effectiveness within his or her current position, or an employee can request to take course work related to another position of increased responsibility at the college, subject to supervisory approval up through the president.

An employee is eligible for tuition reimbursement for up to nine credit hours per fiscal year. An employee who leaves the college must repay the full amount of all reimbursements received within the two years preceding the termination date. The maximum reimbursement provided is equal to the current in-state tuition rate per credit hour at the University of Maryland College Park, reduced by the amount received from funding sources such as veterans' benefits, financial aid, grants and scholarships.



Paid Leave Plans

- **Annual Leave**

Annual leave is earned on a prorated basis each pay period. Full-time administrators earn annual leave at a rate of 20 days per year.

- **Sick Leave**

Sick leave is earned on a prorated basis each pay period. Full-time administrators earn sick leave at a rate of 15 days per year

Newly hired employees who have been members of the Maryland State Retirement System at their last place of employment can transfer their accumulated sick leave to Wor-Wic if the time lapse between their previous employment and the college is less than four months and if a letter certifying the number of accumulated sick leave days is forwarded from the personnel office of the previous employer to the college within 60 days after the employee's starting date of employment. Sick leave transferred from other agencies has no cash value at the termination of employment at Wor-Wic.

Employees can use a maximum of 64 hours of accumulated sick leave per year for sick and safe leave. An employee is eligible to begin using sick and safe leave 107 calendar days after his or her hire date. If an employee is rehired by the college within 37 weeks of the employee's separation date, a maximum of 64 hours of unpaid and unused sick leave will be reinstated.

- **Personal Leave**

Full-time employees earn personal leave at a rate of four days, or 30 hours, per year, prorated according to the employee's first day of employment.

- **Paid Holidays**

Full-time employees receive paid holidays. The college's 17 official college holidays include Martin Luther King Jr. Day, Good Friday, Memorial Day, Juneteenth, Independence Day, Labor Day, the Wednesday before Thanksgiving Day, Thanksgiving Day, The day after Thanksgiving and eight working days as a winter recess, which begins on or before Dec. 24 and includes Jan. 2 when Jan. 1 falls on a Sunday. Employees should consult the official calendar listing of holidays in the college catalog.

*Sometimes
you need to focus on
You*



Paid Leave Plans

- **Bereavement Leave**

Full-time employees are entitled to four work days of bereavement leave to attend the funeral and/or attend to the affairs of the deceased in the event of the death of an immediate family member. In the implementation of this policy, an immediate family member is defined as a spouse, child, parent, parent-in-law, son- or daughter-in-law, brother, sister, grandparent, grandchild or any other relative living in the employee's household. One day of bereavement leave is granted to attend the funeral and/or attend to the affairs of the deceased in the event of the death of a relative not defined as an immediate family member.

- **Military Leave**

Full-time employees who are in the uniformed services can take accrued annual or personal leave, or leave without pay, to serve in the uniformed services.

- **Court Duty**

A full-time employee who is called to serve on a jury or is subpoenaed as a court witness to testify in a proceeding to which the employee or a related party is not personally involved is granted special leave with pay for the period that he or she is required to be in court, plus any necessary time for travel.

Other Benefits

- **Credit Union**

All full-time employees and their immediate family members can participate in the State Employees Credit Union (SECU). The SECU's definition of immediate family member, which includes the employee's parents, spouse, natural, step, adopted and foster children, grandparents, grandchildren, brothers, sisters, brothers-in-law, sisters-in-law, parents-in-law, sons-in-law, daughters-in-law, aunts and uncles, and nieces and nephews, is used in the implementation of this policy.



- **Identity Theft Protection**

Full-time employees can purchase identity theft services for themselves, their spouse and up to eight children under age 26. IDShield coverage includes 24/7 access to investigators, credit score tracking, continuous daily credit monitoring with notification services and identity restoration.

- **Employee Assistance Program**

The employee assistance program is offered through Business Health Services (BHS). All employees and their household members can access free, confidential assistance to help with family, personal or professional problems. Services are available 24 hours per day, seven days per week, by calling (800) 327-2251.

