



**Office of Human Resources
Summary of Benefits**

Montgomery College offers a comprehensive benefits package to its employees. This summary provides an overview showcasing the range of benefits offered to employees. If you have any specific questions about benefits at Montgomery College, please e-mail paula.hadzima@montgomerycollege.edu.

Benefits	Who Pays	When Eligible	What You Receive
1. Group Insurance Package a. Health Insurance b. Life Insurance c. AD&D d. Dental Insurance e. LTD	College pays 75% of the cost of each plan for full-time employees. College contribution for employees who work less than full time will be prorated according to the % of time worked.	1 st of month following date of employment (except for LTD which commences after 6 months of consecutive employment and 1 year of disability)	a. Group hospital, surgical, medical and major medical protection through various plan options and HMO's. b. 2 x annual salary; \$100,000 max. c. 2 x annual salary, payable in addition to life insurance, \$100,000 max. d. Choice of PPO plan or dental HMO-type plan. e. 60% of regular pay until age 65 or retirement.
2. Section 125 Reimbursement Plans for Dependent Care & Medical Expenses	You	1 st of month following date of employment for medical expenses, transportation and dependent care	You may elect to pay for uncovered medical expenses and dependent care expenses with pretax income.
3. Sick Leave	The College	Upon employment	One day per month
4. Disability Leave	The College	After 6 months of consecutive employment	Depending on years of service, a varying % of the employee's salary will be continued for a period not to exceed 1 year from disability.
5. Vacation/Annual Leave (for staff employees)	The College	Upon employment	15 days per year during first 3 years, 20 days per year during 4 th through 15 th year; 26 days per year after completion of 15 years of service.
6. Personal Leave	The College	Upon employment	3 days per year
7. Special Leave (for staff employees) a. Bereavement b. Court/Military Reserve Training Leave	The College	Upon employment	a. Up to 5 days leave at full pay when a death occurs. b. Leave at full pay.
8. Sabbatical & Professional Development Leave	The College	Upon employment	(Faculty - Sabbatical) One academic year at half pay or one semester at full pay. (Staff – Professional Development Leave) Up to 3 months (or one semester) at full pay.
9. Professional Development and Technology Classes	The College	Upon employment	Variety of classes offered including leadership, management and supervision; communication; diversity; performance management; personal and career development; MS Office software, Web development, and MyMC.
10. Holidays	The College	Upon employment	Based upon College calendar (normally 14 days for Staff and Administrators)

Benefits	Who Pays	When Eligible	What You Receive
11. Retirement (Job assignment will determine plan eligibility) a. Maryland State Pension System, or b. Maryland State Optional Retirement Plan	You and/or the College or State of Maryland	Upon employment; pursuant to State law, participation is a condition of employment.	a. 7% employee contribution. Retirement income will be dependent upon the years of service, final average salary and the Social Security Integration Level at time of retirement. b. College contributes 7.25% of salary. Retirement income will be dependent upon the age of the individual and the total amount of accumulated annuity funds in his/her account at the time of retirement.
12. Tax Sheltered Annuities	You	Upon employment	Choice of several different plans.
13. Optional Life Insurance	You	1 st of month following date of employment	Ability to purchase an additional 1x, 2x or 3x your salary up to \$300,000 in supplemental life insurance.
14. Spouse Life Insurance	You	1 st of month following date of employment	Ability to purchase \$25,000 in life insurance benefit for your spouse.
15. Dependent Life Insurance	You	1 st of month following date of employment	Ability to purchase \$5,000 in life insurance benefit for each dependent.
16. Group Legal Benefit	You	1 st of month following date of employment	Through Legal Resources, employees can get advice, consultation and courtroom representation for commonly used legal services.
17. Group Vision Plan	You	1 st of month following date of employment	Provides for annual eye exam, and the ability to purchase lenses, frames and contact lenses every 24 months.
18. Social Security	You and the College	Upon employment	Retirement benefit at age 65 or higher depending on date of birth. Make take reduced benefits at age 62. Life income for total, permanent disability, lump sum payment on death. Monthly income for qualified survivors. Medical benefits for those 65 or over.
19. Worker's compensation	The College	Upon employment	Compensation for on-the-job injury or death. Provides medical expense coverage for on-the-job injury.
20. Educational Assistance Program (EAP)	The College	After 6 months of consecutive employment	Financial assistance for job-related study to upgrade skills or prepare for a higher level position; allowance established annually, including books and materials. Additional dollars may be available if pursuing a degree depending on bargaining unit.
21. Tuition Waiver a. Employees b. Dependent/Spouse	The College	Upon employment	a. Tuition waived for regular, full-time employees taking credit courses at Montgomery College outside of working hours. b. Tuition waived for eligible dependents/spouse.
22. Credit Union	You	Upon employment	This cooperative organization is available for checking, savings, loans, etc.
23. Parking	You -\$96	Upon employment	Faculty/Staff Parking Permit
24. Faculty/Staff Assistance Program	The College	Upon employment	4 free counseling sessions for you and/or a family member.
26. Wellness Healthier Lifestyle Programs	You - \$40 Per Semester, per activity	Upon Employment	Variety of programs offered including yoga, aerobics, weight lifting and weight management.
27. Wellness Program	Can be reimbursed with EAP funds after 6 months of employment	Upon employment	Up to 1 ½ hrs per week leave to participate in a College-sponsored wellness activity.