



Benefits Summary

Medical/Dental/Pharmacy/Vision Insurance Coverage

MEDICAL

- \$300 deductible for individual
- \$600 deductible for family
- Bi-weekly payroll deductions: \$0 – Employee only, \$61.15 Employee and Spouse coverage, \$73.20 Employee and Children Coverage, \$97.06 Employee and Family Coverage

DENTAL

- 100% coverage for preventative treatment of usual and customary costs
- 2 cleanings and 2 exams per calendar year
- x-rays(including bitewing; complete series or panoramic once per 36 consecutive months)
- \$50 deductible per calendar year on routine & major dental treatment
- \$150 family deductible
- 80% coverage routine treatment (root canal & fillings)
- 50% coverage major dental treatment (crowns & bridges)
- 50% coverage orthodontic (braces) Annual Max
- Orthodontics max of *\$1,500/person per year
- Calendar year dental max of *\$2,000/person

VISION

- 0% co-pay allowed one eye exam per calendar year
- One routine vision exam per year
- Lenses will be covered once per year with a *\$200 benefit for glasses or contacts. Frames will continue to be covered every 2 years with *\$300 benefits.

PHARMACY

- Three tiered pharmacy plan
- Generic - \$0 co-pay
- Preferred - \$20 co-pay
- Non-preferred - \$40 co-pay

Paid Time Off

- TCC employee get a total of 12 paid holidays per year
- Personal Time Off:
 - 1st year of employment = 15 days per year (accrual rate of 0.057695 per regular hour)
 - 1 year and beyond = 30 days per year (accrual rate of 0.11539 per regular working hour)
 - Up to 350 hours can be rolled over each year
- Bereavement leave is available and offered at varying levels.
- TCC also offered other benefits such as Family Medical Leave as required by federal and state law.

Additional Coverage

Employer Paid Short-Term Disability Coverage

Short-term disability provides income protection at the rate of 66.67% of weekly earnings up to \$500 per week for up to 26 weeks for a covered disability. This benefit is paid 100% by TCC for employees.

Employer Paid Long-Term Disability Coverage

Long-term disability provides income protection at the rate of 60% of monthly earnings up to \$15,000 per month payable for the period during which you continue to meet the definition of a disability up to the Social Security Normal Retirement Age. This benefit is paid 100% by TCC for employees.

Employer Paid Life and AD&D Insurance

Life Insurance and Accidental Death and Dismemberment coverage through MetLife is paid 100% by TCC for the employee. The benefit is 2.5 times annual salary rounded up to the nearest thousand to a maximum of \$200,000. The benefit doubles if the death is an accident.

Voluntary Supplemental Term Life and AD&D Insurance-Accident/Critical Illness/Whole Life

- **Voluntary Term Life Insurance** - In addition to the benefit above, additional life insurance coverage is available on a voluntary basis for employee, spouse and children. Employees can elect up to 5 times their salary in increments of \$10,000 not to exceed \$500,000. This benefit offers new hires a guarantee issue of \$180,000 in coverage for the employee and \$25,000 for the spouse without evidence of insurability. Very competitive rates are offered to allow employees to increase their coverage and to cover dependents.
- **Voluntary Group Accident Insurance** - may be purchased for you and your family. It provides specific dollar coverage for off-job injuries.
- **Voluntary Group Critical Illness Insurance** - is also available for you and your family that also pays specific dollar benefits for cancer and a number of other diagnosed diseases or conditions.
- **Whole Life** - Issue age premium. Coverage for you and your family well into retirement. Payable up to the age 120, with the option to be paid up at age 70.

Profit Sharing Plan

- TCC contributes 7% of your salary into a profit sharing plan administered by Transamerica.
- Note: The IRS contribution annual limit is \$280,000 in 2020 (IRS section 401(a) (17))
- **Vesting Schedule:** 0-2 years=0%; 2-3 years=30%; 3-4 years=60%; 4+ years= 100%.

403(b)/Roth Voluntary Retirement Plan Options

Employees can make voluntary pre-tax or post tax contributions to a 403(b) or Roth retirement account with Transamerica. Employee contributions are always 100% vested.

Employee Assistance Program

EAP provides confidential help with family, work, money, health and life, whenever you need it. Lifeworks offers fast, free confidential help, 24/7.

Educational Assistance

TCC offers tuition reimbursement (upon approval) for full-time employees with one year of service.