

INSURANCE

Insurance is effective the first of the following month after the date of hire for most insurance plans or on January 1st following plan elections made during open enrollment held in the fall of each year. Full-time employees are eligible to participate in the following insurance programs.

MEDICAL

The College offers health insurance through Blue Cross Blue Shield of Florida. Full-time employees receive individual insurance coverage paid by the College in the plan of their choice. There are two Preferred Provider Organization (PPO) plans. Plan A is a traditional PPO called Blue Options. Plan D includes a Health Reimbursement Account (HRA) funded by the College (\$500 annually) for individual insurance coverage. Dependent health coverage is available for both PPO plans as a pre-tax deduction. The cost for 2008 for any number of dependents on Plan A is \$279. The cost for 2008 for any number of dependents on Plan D is \$170 (the HRA account with dependent coverage is funded with \$1,500 annually.)

Plan C is an alternate plan which includes hospital indemnity, dental, and vision care. Dependent health coverage is not available for Plan C.

DENTAL

Full-time employees have the option to purchase group dental insurance through the Ameritas Dental Plan as a pre-tax payroll deduction. The monthly cost for 2008 is:

Employee.....	\$33.32
Employee/Spouse.....	\$64.08
Employee/Children.....	\$69.60
Employee/Spouse & Children.....	\$100.36

VISION

Full-time employees have the option to purchase group vision insurance through the Vision Care Plan as a pre-tax payroll deduction. The monthly cost for 2008 is:

Employee.....	\$ 6.50
Employee/Family.....	\$18.60

AFLAC

Full-time employees have the option to purchase AFLAC (American Family Life Assurance Company) insurance coverage for employees and dependents through payroll deduction. Coverage options include cancer, intensive care, personal recovery plus, and life insurance coverage.

SHORT-TERM DISABILITY

Full-time employee may purchase short-term disability insurance through Continental Life Insurance Plan as a payroll deduction. Monthly premiums are based upon the employee's annual income and benefit option selected. Benefit period is for a maximum of 12 months.

An additional accident-only benefit rider is also available with the short-term disability plan for the employee and dependents if desired.

MEDICAL & DEPENDENT CARE REIMBURSEMENT PLAN

Under the provisions of the Internal Revenue Service Code, Section 125, medical and dental expenses that are not covered by insurance can be paid for with pre-taxed dollars through the Cafeteria II Flexible Spending Account (Medical Reimbursement Account).

Employees can also establish a Dependent Care Reimbursement plan for eligible dependents.

SECTION 125 PLAN

Under this plan, employees use pre-tax salary to pay for medical, dental, vision, cancer insurance, and Cafeteria II (medical and dependent care reimbursement accounts).

This is a tax program approved by the IRS that reduces the amount of FICA and withholding taxes you pay by allowing the insurance premiums paid to be non-taxable. Employees electing pre-tax insurance plans offered by the College must participate for the plan year beginning January 1st through December 31st of each year unless the employee experiences a qualifying event.

Qualifying events include: marriage, divorce, death of a spouse or child, birth or adoption of a child, and termination of employment of spouse.

LIFE

At no cost to the employee, the College provides term life and accidental death/dismemberment insurance to full-time employees in the amount of one times annual salary.

Full-time employees have the option to purchase up to three times annual salary (not to exceed \$500,000) through the Florida Combined Life Insurance Plan. However, coverage requested in excess of one times annual salary must meet medical eligibility requirements before it will be effective.

Supplemental life insurance enrollment options are available for full-time employees within 30 days of date of hire and during the annual open enrollment period.

FLORIDA RETIREMENT SYSTEM

Upon date of hire, full-time employees are enrolled into the Florida Retirement System (FRS). The FRS offers full-time employees a choice between two plans, the FRS Pension Plan or the FRS Investment Plan. The College makes the required contribution to the Florida Retirement System on behalf of the employee for either plan selected. Plan elections must be made by the end of the 5th month following date of hire.

FRS PENSION PLAN

Employees participating in the FRS Pension Plan are vested after earning six (6) years or more of creditable service. Retirement benefits are based on a combination of length of service and salary and will be calculated at the time of retirement. Provision is made for disability retirement and death benefits may be payable to beneficiaries. The Florida State Board of Administration is responsible for investing all monies in the Pension Plan Trust Fund. Participants of the FRS Pension Plan also qualify for the Deferred Retirement Option Program (DROP).

The DROP Program (Deferred Option Program) allows an employee to retire and begin accumulating retirement benefits without terminating employment for up to 60 (sixty) months from the date of reaching normal retirement. Normal retirement occurs when an employee reaches age 62, or when an employee completes 30 years of service regardless of age. Employees under the age of 57 with 30 or more years of service may defer the DROP date until reaching age 57.

FRS INVESTMENT PLAN

Employees participating in the FRS Investment Plan are vested after earning one year or more of service. Benefits are based on plan contributions and how well those contributions grow over time based on employee selected fund allocations. Benefit payment options include: one single payment, multiple payments over time, guaranteed monthly payments for life, or any combination.

SOCIAL SECURITY

As a member of the Florida Retirement System, you are automatically covered for Social Security and Medicare benefits and your Florida Retirement benefits will not be reduced by Social Security benefits you receive. Social Security and Medicare contributions are automatically deducted from your taxable gross salary at the rate of 7.65% and matched by the College. For information on Social Security or Medicare benefits and possible limitations on those benefits, call toll-free (800) 772-1213; or visit your local Social Security office; or, go online to www.ssa.gov.

LEAVE

ANNUAL LEAVE

Full-time 12-month employees accrue vacation leave at the rate of one day per month for up to five years of service.

Beginning with the month after five or more years of service, full-time 12-month employees are entitled to 15 days vacation per year accrued at 10 hours monthly.

Full-time employees with five or more years service at another Florida public community college are entitled to 15 days vacation per year accrued at 10 hours monthly.

On July 1st each year, full-time 12-month employees may retain a maximum of 15 days or 120 hours vacation leave earned but not used during the prior fiscal year. Upon termination of employment, the employee may be compensated up to 30 days or 240 hours for unused earned vacation.

SICK LEAVE

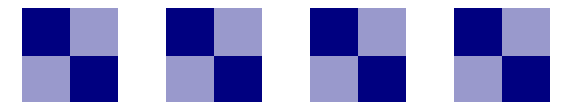
All full-time employees accrue one sick day (8 hours) per month. If an employee leaves the College, payout for sick leave follows guidelines outlined in the College Handbook.

PERSONAL LEAVE

Employees may use three days during each fiscal year for personal leave. Personal leave is charged to unused sick leave and does not accumulate from year to year.

HOLIDAYS

College holidays are published in the academic calendar. The College observes most national holidays and is closed during the winter, holiday-season break and spring break.



ADDITIONAL BENEFITS

DIRECT DEPOSIT

All full-time and part-time employees, (except students), are encouraged to participate in authorizing the deposit of their paycheck to their checking and/or savings account with the financial institution of their choice. Employees can elect multiple institutions for direct deposit.

Contact the Payroll Office at (386) 312-4122 to request the direct deposit form.

SCHOLARSHIPS

Full-time employees and eligible dependents are granted scholarship waivers for credit course registration fees only, provided employees have been employed at least four months.

Scholarships are limited to a total of six (6) hours per term in each of Terms I and II [twelve (12) hours total].

In Terms III and IV, scholarships for three (3) hours per term [six (6) hours total] are available to employees. Classes must be taken in the evening or on-line as long as course work is completed after hours for Terms III and IV.

Unused scholarship hours cannot be accumulated. See the College handbook for more details.

TAX SHELTER ANNUITY

Full-time employees may participate in a tax deferred annuity plan in which the employee contributes pre-tax earnings to an Internal Revenue Code (IRC) 403b plan. Contribution limits imposed by the Internal Revenue Service are subject to change each calendar year. The contribution limit for 2008 is \$16,000. Employees over the age of 50 may contribute a maximum of \$21,000 for 2008. Contact the Human Resources Office for more information.

SERVICE AWARDS

In 2005, the College implemented a Service Awards Program. The Program is designed to recognize full-time employees with at least five years of service with the College. Commemorative Lapel Pins are awarded in five-year increments (5, 10, 15, etc.) to employees each year as they celebrate these milestone anniversaries.

In addition, an additional gift is awarded in five-year increments to employees with 25 years or more (25, 30, 35, etc.).

WORKERS' COMPENSATION

Workers' Compensation is provided to cover an employee's medical and hospital expenses due to job related accidents or illness. After a defined waiting period, Worker's Compensation will pay up to 66 2/3% of average earnings up to a defined maximum per week for the remainder of the disability.

Employees needing immediate medical assistance should call 911 AND campus security (or provost if applicable), then follow procedures as listed below.

Report accidents/illnesses immediately to:

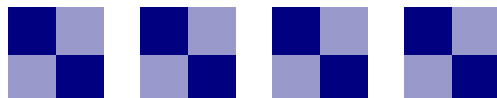
1. Your designated supervisor
2. Security officer or provost
3. The Human Resources Office

If you are seeking medical attention:

1. Complete a first report of injury. This form can be obtained from the Department of Safety and Security or from Human Resources.
2. Obtain a Medical Referral form from the Human Resources Office, and you will be referred to Worker's Compensation medical provider.
3. Advise supervisor and Human Resources of the outcome of your visit.
4. Send copies of doctor's notes to Human Resources and your supervisor.

COBRA COVERAGE

Upon termination of employment, employees may elect to continue medical, dental, and vision coverage for a maximum of 18 months. Premiums must be paid monthly to the College until coverage is terminated.



THE COLLEGE

St. Johns River Community College (SJRC) is a three-campus and one center institution that serves a large and diverse population. SJRC is an equal opportunity/affirmative action institution and does not discriminate on the basis of race, color, religion, sex, age, sexual orientation, national origin, veteran, marital or disability status.

St. Johns River Community College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools (1866 Southern Lane, Decatur, Georgia 30033-4097; Telephone number 404-679-4501) to award the Associate degree.

SJRC Human Resources

*5001 St. Johns Avenue
Palatka, Florida 32177-3897*

Benefits.....(386) 312-4074

Employment Records.....(386) 312-4073

Job Line.....(386) 312-4070

Fax Line.....(386) 312-4079

FOR MORE INFORMATION, PLEASE CONTACT:

Ginger Calkins Stokes, Director of Employee Benefits,

Assistant Risk Manager (386) 312-4074

E-mail: gingerstokes@sjrc.edu

-OR-

Delvia Mott, Human Resources Assistant (386) 312-4261

E-mail: delviamott@sjrc.edu

www.sjrc.edu



~REVISED October, 2007~

SUMMARY OF BENEFITS



St. Johns River Community College

Palatka Campus

*5001 St. Johns Avenue
Palatka, Florida 32177-3897
(386) 312-4200*

Orange Park Campus

*283 College Drive
Orange Park, Florida 32065-7560
(904) 276-6800*

St. Augustine Campus

*2990 College Drive
St. Augustine, Florida 32084-1197
(904) 808-7400*

Ponte Vedra Center

*5150 Palm Valley Road
Ponte Vedra, Beach, Florida 32082
(904) 280-1322*