



Full-time Employee Benefits 2011

Zane State College is committed to equal opportunity for all and does not discriminate in admission or access to, or treatment or employment in, its programs or activities on the basis of race, sex, sexual orientation, color, national origin, ancestry, religion, age, marital status, disability, or veteran status.

**Welcome and thank you for applying
for a position with Zane State College.**

Our Mission at Zane State College

Every learner puts knowledge to work
through experience-based learning provided
with a personal touch.

Our Vision at Zane State College

Empowering people ~ Enriching lives ~ Advancing the region

Code of Conduct at Zane State College

We are committed to high standards
of personal and professional
behavior and accountability.

We pledge that each employee will be
treated with respect, dignity, and fairness.

We hold high expectations that in every
interaction with the public and
each other, each employee will
exhibit a courteous, conscientious,
and businesslike manner.

Zane State College Core Values

Personal Touch – Respect, responsiveness, and responsibility in all professional relationships, specifically, employee to student, employee to employee, and employee to community. College employees acknowledge their obligation to model and teach the three R's to influence student development of behaviors that will lead to academic, professional, and personal success.

Learner Centered – We value learners as active participants in events and activities leading to the accumulation of knowledge, skills, and values in settings in and beyond the classroom. We are dedicated to careful design, evaluation, and improvement of programs, courses, and learning environments to enhance learner achievement. We recognize that every employee contributes to helping students learn and develop.

Collaboration – We strive to build synergistic relationships with our students, our community, business and industry, and other institutions.

Innovation – We believe forward thinking and informed risk-taking creates opportunities for success.

Zane State College Core Practices

- ❑ Be a dynamic, responsive, and progressive organization that continually assesses and improves its academic programs.
- ❑ Provide and continually expand experiential learning opportunities for students.
- ❑ Integrate general education and technical skills in the learning experience, resulting in persons wholly prepared for the workplace and the world.
- ❑ Inspire learners to assume social responsibilities, engage in service learning, and be life-long learners.
- ❑ Focus on accessible and diverse learning opportunities.
- ❑ Foster the ethical and meaningful use of technology.
- ❑ Establish, maintain, and expand partnerships and strategic alliances with community-based organizations, educational institutions, business, industry, labor, and government agencies.
- ❑ Maintain and obtain, where appropriate, institutional and/or programmatic accreditation.
- ❑ Provide comprehensive educational services necessary for learners' successful educational experiences.
- ❑ Prepare learners for employment throughout the educational experience.
- ❑ Ensure skills sets training meet employment needs for workers and regional employers.
- ❑ Make relevant volunteer contributions to economic development, community service, and professional organizations.
- ❑ Promote choices for learners who wish to continue their education beyond Zane State College.

Health Care Benefits

Medical Coverage

Zane State College has selected Anthem to provide employees with medical insurance and prescription drug coverage. Zane State College will offer employees three medical plan options, “silver”, “gold”, and a high deductible plan with a Health Savings Account (HSA). The “gold” plan offers our employees comprehensive medical insurance coverage with no deductible, 90%/10% co-insurance, and \$15 office co-pays. The “silver” plan also offers rich benefit coverage with a \$250 individual/\$500 family deductible, 80%/20% co-insurance, and \$20 office co-pays. In addition, we are also offering a third option, which is the HSA. The HSA features a \$2,000 individual/\$4,000 family deductible. The out of pocket with deductible maximum is \$3000 individual/\$6,000 family deductible. Preventive care is covered 100% under this plan (not subject to the deductible). The HSA has the added benefit of allowing you to pay for qualified medical expenses on a tax-free basis.

2011 Medical Plans	Anthem “Gold”		Anthem “Silver”		Anthem “HSA”	
	College Share	Employee Share	College Share	Employee Share	College Share	Employee Share
Single	\$542.76	\$98.50	\$517.97	\$71.23	477.88	-0-
Family	\$1671.72	\$303.37	\$1595.33	\$219.40	1471.86	-0-
Employee/Spouse	\$1188.65	\$215.71	\$1134.35	\$156.00	1046.55	-0-
Employee/Child(ren)	\$911.84	\$165.48	\$870.18	\$119.67	802.83	-0-

The silver and gold plans also provide employees with a prescription drug card program. Prescription medications are categorized within three tiers. Each tier is assigned a co-payment, which is an amount you pay when you visit the pharmacy or order your prescriptions through the mail order program.

When enrolled with the HSA, the healthcare deductible must be met before the tier system can be utilized for prescription drugs.

Open enrollment for changes in health coverage, other than a qualifying event, occurs in December of each year. Representatives from the insurance carriers are available at this time to discuss insurance issues. Renewal of all health and welfare benefits coverage begins January 1 of each year. For new hires, coverage begins the first of the month following the date of hire.

Medical Insurance Waiver

For employees who have other medical coverage available and who do not wish to participate in one of the medical plans offered on the previous page, the College will provide a benefit of \$2,000 per plan year to the employee. A contract for two payments will be issued over the fiscal year. **New hires** will be eligible for this benefit **after six months** from the date of hire if declining coverage, and will be paid at a **prorated amount from the date of hire up to the next open enrollment period**. No retirement will be taken out of this contract amount, however, taxes will be deducted. This only applies if an individual opts out of **medical insurance coverage only**.

Dental Insurance

Our dental coverage is currently through Dental Care Plus (DCP). You can go to any licensed dentist, but you could increase your benefits and lower your out-of-pocket costs by going to a DCP contracted dentist. For a provider listing, please access the website at www.dentalcareplus.com. The College pays 100 percent of the premium for single or family coverage. As with our health insurance, coverage begins on the first of the month following the date of hire.

Vision Insurance

Our vision coverage is through Vision Service Plan (VSP) network of physicians. You must obtain services from a participating provider to gain the highest benefit from this plan. For a provider listing, please access the website at www.vsp.com. The College pays 100 percent of the premium for single or family coverage. As with our health and dental insurance, coverage begins on the first of the month following the date of hire.

Flexible Spending Accounts

The College provides employees with the opportunity to participate in two flexible spending plan options, (1) unreimbursed medical accounts and (2) dependent child care accounts. Zane State College contracts with Custom Design Benefits as our third party administrator for the FSAs. These benefits are 100 percent employee funded through payroll deductions; however, the College pays for the administrative fees. Please see summary plan document for details, guidelines, and restrictions.

Group Life Insurance/Accidental Death and Dismemberment

The College provides and pays 100 percent of the life insurance premium for a benefit in the amount of two times the annual salary for full-time employees or a minimum of \$50,000 (which ever is greater). The College discontinues payment when an employee terminates employment with the College. However, the policy is portable and the employee may continue to self-pay for the policy.

Voluntary Life Insurance

Employees also have the opportunity to elect voluntary life insurance on themselves, their spouse, and/or dependent children through this plan; however, the voluntary insurance is 100 percent paid by the employee.

Long-term Disability

The College provides and pays 100 percent of the long-term disability insurance premium for full-time employee. This policy is coordinated with the state retirement systems. The benefit is a standard 60 percent of your annual salary at the time of the disability.

Short-term Disability

Short-term disability insurance is available to all full-time employees. This benefit is 100 percent employee paid through payroll deduction on a pre-tax basis.

Additional Healthcare Benefits

Zane State College has contracted with various insurance providers' including American Family Life Assurance Company (AFLAC) to offer our employees optional health care benefits. These programs are 100 percent employee paid through payroll deduction on a pre-tax basis. They include, but are not limited to, cancer insurance, heart disease insurance, and short-term disability.

Retirement Programs

Ohio public institutions **Do Not Participate** in the federal Social Security system, other than contributions to Medicare. While employed with the College, your retirement contributions must be invested with one of the state retirement systems: State Teachers Retirement System of Ohio (STRS – OH) for faculty, School Employees Retirement System of Ohio (SERS – OH) for staff, or the Alternative Retirement Plan (ARP), an alternative to SERS/STRS for eligible faculty and staff.

State Teachers Retirement Systems (STRS)

Members of the STRS currently contribute 10 percent of their annual salaries and the College Board of Trustees contributes 14 percent. An approved tax-deferred program (employee pick-up) became effective July 1, 1984, for all employees. There are no deductions for social security. Effective April 1, 1986, all new employees at the College contribute 1.45 percent of their gross salary to Medicare.

STRS is a defined benefits plan. Retirement benefits, if vested, include optional retirement age, disability retirement income, survivor benefits, optional retirement plans, healthcare plans, withdrawal privileges, opportunity to purchase additional increments, and ability to coordinate with other state retirement programs.

School Employees Retirement System (SERS)

Members of the SERS currently contribute 10 percent of their annual salaries and the College Board of Trustees contributes 14 percent. An approved tax-deferred program (employee pick-up) became effective July 1, 1984, for all employees. There are no deductions for social security. Effective April 1, 1986, all new employees at the College contribute 1.45 percent of their gross salary to Medicare.

SERS is a defined benefit plan. Retirement benefits, if vested, include optional retirement age, disability retirement income, survivor benefits, optional retirement plans, healthcare plans, withdrawal privileges, opportunity to purchase additional increments, and ability to coordinate with other state retirement programs.

Alternative Retirement Program (ARP)

Eligible faculty and unclassified administrative and professional staff hired on or after February 5, 1999, may elect an ARP. Eligible classified staff hired on or after August 1, 2005, may elect an ARP. Eligible employees may enroll within 120 days of initial employment or transfer from an ineligible to an eligible appointment. Eligible employees must choose an Ohio Department of Insurance Board Certified ARP vendor. Once enrollment is established with a system, the initial election is irrevocable.

STRS defined employees contribute 10 percent to the ARP. The College contributes 10.5 percent to the ARP employee account and 3.5 percent (mandated by law) to STRS.

SERS defined administrative, professional, and classified staff employees (hired prior to August 1, 2005) contribute 10 percent to the ARP. The College contributes 14 percent to the ARP.

SERS defined administrative, professional, and classified staff employees (hired after August 1, 2005) contribute 10 percent to the ARP. The College contributes 8 percent to the ARP employee account and 6 percent (mandated by law) to SERS.

The ARP is a defined contribution plan. No additional benefits are available upon retirement with these programs.

Employee Leave Program(s)

Holidays Eleven days per year available to annual employees working 30 hours or more per week. The following is a list of the dates:

1. New Year's Day (January 1)
2. Martin Luther King, Jr. Day (3rd Monday in January)
3. Memorial Day (last Monday in May)
4. 4th of July
5. Labor Day (1st Monday in September)
6. Veterans Day (November 11)
7. Thanksgiving Day (4th Thursday in November)
8. Day after Thanksgiving (4th Friday in November)
9. Christmas Eve (December 24) (Floating Holiday – Columbus Day)
10. Christmas Day (December 25)
11. New Year's Eve (December 31) (Floating Holiday – President's Day)

Vacation - Depending on position classification and length of service with the institution, a full-time employee may accumulate 10, 15, or 20 days per year. Maximum accumulation is 30 days for administrative, professional, and support staff.

Sick Leave - All full-time employees receive 15 days per year (unlimited accumulation). Transfer of sick leave must be from an agency within the State (maximum 120 days); 25 percent of accumulated sick leave payable upon qualified retirement (maximum 30 days with ten years of service with Zane State College). Days are prorated for part-time annual employees working 20 to 39 hours per week.

Personal Days - Three days per year: One day given by the College at the date of hire and two days given if sick leave balance equals 120 hours or more. Days are prorated for part-time annual employees working 20 to 39 hours per week.

Community Service Leave - Zane State College full-time faculty and non-faculty employees are encouraged to participate in approved community service activities. This policy will benefit employees and the College by enhancing the personal growth of the employee, fostering the development of relationships with individuals in local organizations, and by spreading good will throughout our communities.

Employee Leave Donation - Allows employees to voluntarily provide assistance to their co-workers who are in critical need of leave due to the serious illness of the employee or immediate family member. Employees are able to donate up to 15 days of sick or vacation leave within a fiscal year.

Family Medical Leave Act - Provides for employees up to 12 weeks of leave within a calendar year in accordance with the Zane State College Family Medical Leave policy and Federal Family Medical Leave Act.

Flexible Schedule Benefit - The College supports the philosophy of employees participating in flexible scheduling as long as the schedule has been preapproved by the immediate supervisor and the office/department has adequate coverage and remains effective during normal hours of operation. Flexible scheduling is up to the discretion of the supervisor and based upon the needs of the College and is subject to change based on their needs.

Wellness Benefits

College-Sponsored Wellness Program

The purpose of the Wellness Team is to provide the framework for a College-sponsored wellness initiative through education, information, training, and also through selective programs coordinated by our Sports and Fitness Management Technology students. The wellness initiative is designed to provide employees with programs that will change employee behavior toward a culture of wellness. Since lifestyle choices are the biggest contributors to America's health status, a wellness initiative can provide a positive, ongoing influence on our employees and wellness will eventually become a state of mind.

Anthem – Employees who choose an Anthem medical plan will have additional wellness benefits through Anthem's website. This link provides employees health information and resources and decision support tools.

Employee Assistance Services

Unum - Unum's voluntary term life and disability plan designs also include the added value of various employee-specific services that can help employees every day — whether or not claims are filed. The services are available with our Unum contract. These employee services include:

- Work-life balance employee assistance program in the form of 24-hour toll-free access to professional advice, referrals and counseling. The assistance can help keep employees at work and productive, while allowing them to deal with challenges such as parenting, child care, elder care, addiction and recovery, legal issues, education and more. This service is included with UnumProvident's LTD plans and available with group term life plans.
- Worldwide emergency travel assistance services, providing immediate support for employees and their families who experience medical or personal emergencies while traveling more than 100 miles from home. This service is available with UnumProvident's LTD and group term life plans.
- Survivor financial counseling services, at no additional cost, provides comprehensive, objective and customized financial planning to terminally ill employees or covered spouses, or their survivors. This service is standardly available on group term life plans.

Local Fitness/Wellness Facilities – Zane State College offers FREE memberships and/or discounts to two local fitness/wellness facilities for employees and students:

- ❑ Muskingum Family Y – Zane State College employees and students are able to utilize the Y’s facilities **FREE** of charge. Individuals are able to use the pool, participate in group exercise classes, etc. Fees may apply for certain activities. The Y also operates the Zane State College Wellness Center in Littick Hall, which is FREE to all employees.
- ❑ The Fieldhouse Sports & Wellness Center - Zane State College employees and students are able to receive a discounted membership.

□ Tuition Fee Waiver Policies

Waiver for Full-Time Employees

Full-time employees working at least 30 hours per week may enroll in up to eight credit hours each academic quarter without payment of tuition at Zane State College.

Waiver for Part-Time Annual Employees

Part-time annual employees working at least 20 hours per week may enroll in up to four credit hours per academic quarter without payment of tuition at Zane State College.

Waiver for Adjunct Faculty

Fee waiver eligibility for adjunct faculty is outlined in the Adjunct Faculty Handbook.

Waiver for Dependents

Spouse and/or dependent children of a full-time employee may enroll as a student part-time or full-time each academic quarter at Zane State College without payment of tuition.

Reciprocity

An agreement exists between Zane State College and Ohio University - Zanesville whereby full-time and part-time annual employees of Zane State College may take one course per academic quarter at Ohio University - Zanesville with a fee waiver. Fee waiver includes most undergraduate level courses and a discount on most graduate level courses. This arrangement does not include waivers for dependents.

Professional Development

Opportunities exist for continuing professional development, formal coursework certificates, etc. upon approval of the appropriate supervisor and available funds. This policy is outlined in the Zane State College Employee Handbook.

Additional Teaching Compensation

Opportunities exist in several course areas for added compensation for teaching part-time and teaching courses beyond a regular course load on a quarterly basis or for part-time teaching during the summer quarter. Where such opportunities exist, instructors are compensated on a standard contact hour basis.

Ohio Tuition Trust Program/College Advantage

Since 1989, the Ohio Tuition Trust Authority, a state agency, has offered an affordable way to help Ohio families save for a college education through the Guaranteed Savings Fund. The Tuition Trust now offers additional market-based college savings options along with the original guaranteed option to form the College Advantage 529 Savings Plan. For more details please visit their website at www.collegeadvantage.com.

College Advantage is offered and administered by the Ohio Tuition Trust Authority. The variable investment options of College Advantage are managed by Putnam Investment Management, LLC, and distributed by Putnam Retail Management. Putnam Investment is one of the largest mutual fund companies in the country.

Ohio Public Employees Deferred Compensation

This benefit is available to full- and part-time annual employees. The Ohio Public Employees Deferred Compensation Program is a supplemental retirement benefit plan regulated by Section 457 of the IRS. The program contracts with Nationwide Retirement Solutions to provide enrollment, education and customer service. All investment options offered through the program are professionally managed by external managers. The investment options are selected and monitored by the Board and their investment consultant. The program does not pay commissions, or use investments which charge front or back-end loads, and there are no surrender fees. The benefit is 100 percent employee paid through payroll deduction.

Annuity Plans

Full-time and part-time (20 hours per week or more) annual employees may enroll and contribute, through payroll deduction, in a 403b tax-deferred annuity plan for a variety of investment objectives:

Below is a list of vendors that have established accounts with Zane State College employees. If you currently have an account with a vendor not identified in the list, Zane State College will establish an account for you.

- A. American Funds
- B. Ameriprise Financial
- C. ING
- D. Prudential
- E. TIAA-CREF

Ohio University Credit Union

The Ohio University Credit Union is a member-owned institution offering a broad range of products and services that support its members' financial well-being and success. Zane State College employees, full and part-time, are eligible to participate. OUCU products and services include, but are not limited to:

Deposit Products

Checking and savings accounts, share certificates, individual retirement accounts, (IRA's), student services, senior associates' club, miscellaneous fee schedule

Loan Products

Auto loans, mortgage loans, home equity line of credit, second mortgage loans, land loans, computer loans, credit cards, other loans, overdraft protection.

Convenience Services

STAR/MAC ATM card, visa check and cash card, CATS line internet banking, CATS line 24-hour account access by phone, direct deposit, payroll deduction, automatic transfers, and electronic statement service

Other Services

Financial planning, AD&D insurance, notary public, signature guarantee, wire transfer, visa traveler's cheques, foreign currency, legal services, discount tickets to Ohio amusement parks

Sam's Club Discounted Membership

We are pleased to announce our partnership with Sam's Club to bring you the benefits of membership through their Group Membership Program. By purchasing a Group Membership, we are offering you, our valued employees, a way to save on personal items for yourselves and your families. Already a Sam's Club Member? Our Group Membership enables us to purchase 12 additional months that can be added to your existing membership term!

A Sam's Club Group Advantage Membership entitles you to many benefits, including the following:

- Access to great savings at more than 570 Sam's Club locations throughout the country
- A complimentary card for your spouse or other household member over 18 years of age (membership cards are non-transferable)
- Samsclub.com-warehouse savings at your fingertips. Shop at home, at work or on the road, with 24-hour access to suit your busy schedule

Sam's Club offers more than just warehouse savings on quality name-brand merchandise. As a member, you are also entitled to a number of highly beneficial services for yourself, your family and your home.

Bob Sumnerel Tire/Service Discounts

The "Sumnerel Super Saver Plan" is an employee discount program designed for Zane State College employees sponsored by Bob Sumnerel Tire and Service. Employees can save five percent on tires and ten percent on parts and labor at all Bob Sumnerel Tire and Service locations in Ohio, Kentucky, and Indiana. This benefit is FREE FREE FREE! There is no registration charge and no yearly membership charges. Employees will be issued ID cards that can be utilized at all Bob Sumnerel Tire and Service locations.

Great Clips Discount Program

Great Clips will provide Zane State College employees and students discounts on hair cuts. Great Clips is located at 3293 Maple Avenue in Zanesville, Ohio. Phone number is 740-588-9900.

PNC “Works Perks” Program

As a valued Zane State College employee, you are entitled to join “Works Perks”, a bank-at-work benefits program that rewards you with preferred pricing on a variety of banking and investment solutions. Simply set up direct deposit of your pay to the PNC “Works Perks” checking account of your choice. Then, you’re entitled to all these perks and more: (Even if you already have an existing PNC Bank checking account, you are eligible for a “Works Perks” account.)

- Free checks (select styles) and discounted premium checks
- Free switch service – PNC will transfer or set up your direct deposit, automatic payments and more
- Free on-line banking and on-line bill payment – with on-screen statements and check images
- Free PNC Bank Visa CheckCard
- Select savings – with no minimum balance and no monthly fee
- Health Savings Account – monthly fee waived
- Credit card savings
- Savings on loans and lines of credit
- Mortgage loan perks
- Special CD offers
- Discounted fees on non-personalized PNC Bank Visa gifts cards
- Investment guidance and discounted services from licensed professionals

Work Environment

Employees of Zane State College enjoy a scenic campus and well-maintained facilities. Most offices are private or semi-private. Parking is convenient and free! Employees receive discounts at the Campus Bookstore, which also offers many other services. A complete food service can be found in our Campus Center.

Support Services

The support services include, but are not limited to, the following:

- Information Technology Services
- Academic Computer Lab
- Campus Library
- Duplicating/U.S. Mail Center

New Hires

All employees are required to fill out new-hire packets that include the following:

1. W-4 (federal tax form)
2. State of Ohio tax form
3. Municipal Income tax form
4. Retirement form
5. State of Ohio New Hire form
6. Employment Eligibility form
7. Declaration of Material Assistance (DMA) form
8. Harassment Policy acknowledgement form
9. Ohio Ethics Law and Related Statutes acknowledgement form
10. New Employee Orientation Program checklist

All new employees must provide **official** transcripts corresponding with the educational information identified on the employment application prior to date of hire.

New Employee Orientation Program

The process of orienting new employees to Zane State College is designed to fully integrate that person into the College's history, strategic positioning, and culture, while also preparing them to successfully function in the job and department into which they were hired. This includes integration and alignment with other team members, knowledge about the expectations of the job, knowledge of system navigation (surface, resources, and technical), policies and procedures (system and departmental), and knowledge regarding the details of the job description and the varied roles that accompany those performance expectations.

An individual completing orientation will have received the information and team integration needed to carry out the tasks and interactions required in their job, including those tasks that require interface with other departments or individuals.

All new employees are required to participate in the orientation program as it is an integral part of the new hire probationary period.

Direct Deposit

Zane State College payroll is bi-monthly (5th and 20th of each month). Part-time employee timesheets are due the 10th and 25th of each month prior to each pay period. All employees are paid through our direct deposit program. You may deposit your pay in up to three different banking institutions, as well as the OUCU. Direct deposit elections must encompass 100% of your pay. Zane State College has an ATM location in the Campus Center for your convenience.

COBRA

Effective April 7, 1986, employees and/or their dependents have the right to continue any or all group health benefits at their own expense if the employee's coverage is discontinued due to an event referenced under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

Unemployment Compensation

If individual qualifies.

Worker's Compensation

If individual qualifies and is injured at work.

(Updated January 2008)