

Benefits Summary

Full-Time Non-Instructional Employees

This document is intended to serve as a summary only. Please refer to each of the benefit plan documents for complete benefit details.

CORE BENEFITS

MEDICAL INSURANCE

Who is Eligible and When	Benefits Offered	College Pays	Employee Pays
Benefit eligible full-time employees and eligible dependents*. Effective the 1 st of the month following the completion of your enrollment.	Aetna Standard HMO, Aetna High Deductible HMO, Florida Blue Standard PPO, and Florida Blue High Deductible PPO health insurance plans are available to new hires.	Up to \$50 of any health insurance plan, not to exceed the monthly premium amount.	Difference of all other levels of coverage Premiums Employee Only \$50.00/month Employee & Family \$180.00/month Dual Coverage \$30/month
*Eligible dependents are spouse; and children up to the age of 26 (additional proof and payment required for children age 26-30)			

DENTAL INSURANCE

Who is Eligible and When	Benefits Offered	College Pays	Employee Pays
Benefit eligible full-time employees and eligible dependents*. Effective the 1 st of the month following the completion of your enrollment.	Prepaid Dental Plans: CIGNA Dental, Sun Life Prepaid 225, Humana HD205 Standard PPO Dental Plans: Ameritas Standard PPO, MetLife Standard PPO, Humana Standard PPO Preventive PPO Dental Plans: Ameritas Preventive PPO, MetLife Preventive PPO, Humana Preventive. Indemnity with PPO Dental Plans: Ameritas Indemnity w/ PPO, Sun Life Indemnity PPO, MetLife Indemnity, Humana Indemnity Indemnity Dental Plan: Humana Schedule B	Up to \$14.93 of any dental insurance plan, not to exceed the monthly premium amount.	Difference of all other levels of coverage Premiums Please refer to the "2025 Dental Plan Monthly Premiums" Chart on the mybenefits.myflorida.com website.
*Eligible dependents are spouse; and children up to the age of 26 (additional proof and payment required for children age 26-30)			

BASIC LIFE INSURANCE

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available as of the 1 st day of employment.	1x base salary rounded to lowest \$100; max of \$400,000 - through the Hartford Additional \$25,000 Life Insurance Policy - through Securian	100% cost of basic life 1x coverage	0%

TUITION WAIVER – provided by MDC

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees and dependents. Eligible after six (6) months of continuous employment.	Staff can receive up to nine (9) credits for each major semester. Dependent(s) receive unlimited amounts of credits	100%	0% * Responsible for special fees (labs, books, etc.).

TUITION REIMBURSEMENT – provided by MDC

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Eligible after six (6) months of continuous employment.	Staff will be reimbursed up to eight (8) credits for each major semester at the rate of: Undergraduate \$205.57/credit Graduate \$455.64/credit All courses must be completed at a regionally accredited institution of higher education (public or private).	Based on approved per credit reimbursement and semester maximums	N/A

RETIREMENT – provided by Florida Retirement System (FRS)

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Pension (8 year vesting schedule)	Contribution percentage as required by the state legislature	3% of gross compensation
Effective date of hire.	Investment (1 year vesting schedule)		

SICK LEAVE

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Accrued monthly; maximum 12 days per year.	100%	0%
Effective date of hire.			

PERSONAL DAYS

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Maximum four (4) days per fiscal year which will be charged to accrued sick leave.	100%	0%
Effective date of hire.			

VACATION

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees and years of service.	Accrued monthly: 1-5 years of service..... 12 days per year 6-10 years of service 15 days per year 10+ years of service..... 18 days per year	100%	0%
Effective date of hire.			

FAMILY MEDICAL LEAVE ACT (FMLA) LEAVE

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	12 weeks of job protected leave provided under the law.	0%	0%
Effective after one (1) year of service in which the employee works at least 1,250 hours.			

VOLUNTARY BENEFITS

OPTIONAL LIFE INSURANCE – provided by Securian

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Purchase of additional 1x/2x/3x/4x/5x/6x/7x base salary coverage	N/A	100%
Available as of the 1st of the month following the completion of your enrollment or during Open Enrollment.	Maximum salary of \$1,000,000.		

DEPENDENT LIFE INSURANCE – provided by Securian

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible for dependents of eligible full-time employees.	Spouses may be enrolled in either a \$15,000 benefit or a \$20,000 benefit. Child(ren) benefits: \$10,000	N/A	Spouse coverage: \$5.18 or \$6.90 per month Child coverage: \$0.85 per month

HEALTH CARE FLEXIBLE SPENDING ACCOUNT – provided by Chard Snyder

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees.	Permits employees to pay for health or dental benefits with pre-tax dollars as listed in plan rules.	N/A	100%
Available as of the 1st of the month following the completion of your enrollment or during Open Enrollment.	Funds must be used by March 15 th of the following year.		

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT – provided by Chard Snyder

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available as of the 1st of the month following the completion of your enrollment or during Open Enrollment	Permits employees to pay for the care of children up to the age of 12, as well as family members who cannot physically or mentally care for themselves.	N/A	100%

TAX SHELTER ANNUITY (TSA) 403(b) PLAN

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Eligible 30 days after hire or enrollment available six (6) times a year (every other month).	Allows employees to defer up to \$23,500 of their salary. Employees age 50 and above may defer an additional \$7,500 per calendar year (total \$31,000) as allowed by IRS. List of College approved TSA providers is available.	N/A	100%

GROUP LEGAL INSURANCE – provided by ARAG

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available the 1 st of the month after 30 days of continuous employment or during open enrollment.	Legal services offered via email, telephone, one-on-one visits, fax for bankruptcy, divorce, real estate, and other services as described under plan rules.	N/A	Employee Only: \$16.30/month Family Plan: \$21.03/month

LONG TERM DISABILITY INSURANCE – provided by Assurant

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available the 1 st of the month after 30 days of continuous employment or during open enrollment.	Monthly income if unable to work due to a disabling condition and based on level of benefit selected for disability period	N/A	Based on level of benefit selected

VISION INSURANCE – provided by Humana

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available as of the 1st of the month following the completion of your enrollment or during Open Enrollment	Exam and Materials	N/A	Premiums Employee Only.....\$5.92/month Employee & Spouse..... \$11.68/month Employee & Children \$11.56/month Family..... \$18.16/month

OTHER SUPPLEMENTAL INSURANCES

Who is Eligible and When	Benefits You Receive	College Pays	Employee Pays
Benefit eligible full-time employees. Available as of the 1st of the month following the completion of your enrollment or during Open Enrollment	<ul style="list-style-type: none"> • Accident Insurance • Cancer Insurance • Disability Insurance (Short term) • Hospitalization Insurance • Hospital Intensive Care Insurance 	N/A	Based on level of benefit selected