CHESAPEAKE
COLLEGE

# Employee Benefits Guide

*July 1, 2026 — June 30, 2027*

# WHAT'S INSIDE

# BENEFITS OVERVIEW

**Chesapeake College takes pride in providing a comprehensive employee benefits program, and we recognize the important role employee benefits play as a critical component of your overall compensation. We strive to maintain a benefits program that is competitive within our industry.**

## *Who Is Eligible For Benefits?*

All full-time budgeted employees who work a minimum of 30 hours per week and budgeted part-time employees working a minimum of 17.5 hours a week are eligible for benefits. For new hires, benefits are effective on the first of the month following date of hire. After one year of employment, all employees working in budgeted positions of at least 17.5 hours or more per week are automatically enrolled in short-term and long-term disability.

In addition to enrolling yourself, you may also enroll any eligible dependents. Eligible dependents are defined below:

- **Spouse**: a person to whom you are legally married by ceremony
- **Child(ren)**: Your biological, adopted, or legal dependents up to age 26 regardless of student, financial, and marital status; coverage for a dependent child will terminate at the end of the month in which the child turns age 26

## *Change-in-Status Events*

The benefits plan year runs July 1 through June 30. Unless you have a qualified change-in-status event that impacts your eligibility and the change is allowed under the terms of the insurance contract or plan document, you cannot make changes to the benefits you elect until the next Open Enrollment period. Some examples of qualified change-in-status events are highlighted below:

- Marriage or divorce
- Birth, adoption, or death
- Change in employment, or employment status for you, your spouse, or your dependent child
- Change in coverage under another employer plan, such as a change made during your spouse's Open Enrollment

**Benefit changes must be consistent with your qualified change-in-status event. Changes must be submitted to Human Resources within 30 days of the event; documentation supporting the change will be required.**

### Don't understand what a qualified change-in-status event is?

Scan the QR code or visit [www.brainshark.com/hilbgroup/ChangeInStatusEvents](www.brainshark.com/hilbgroup/ChangeInStatusEvents) to watch a short video.

# EMPLOYEE RESOURCES

| Plan | Phone Number and Website/Email |
|---|---|
| **Hilb Benefits Hotline** | 1-877-716-6618<br>Email: memberadvocacy@hilbgroup.com |
| **Medical**<br>CareFirst Administrators (CFA)<br><br>24/7 Nurse Hotline | 1-877-889-2478<br>portal.cfablue.com<br><br>1-800-535-9700 |
| **Prescription**<br>CVS/CareMark<br>PrudentRx | 1-800-386-7951<br>www.caremark.com/mailservice<br>1-800-578-4403 |
| **Dental**<br>United Concordia | 1-800-332-0366<br>www.unitedconcordia.com |
| **Vision**<br>EyeMed | 1-866-800-5457<br>www.eyemed.com |
| **Flexible Spending Accounts**<br>isolved Benefit Services | 1-866-370-3040<br>www.isolvedbenefitservices.com |
| **Life and Disability Insurance**<br>The Hartford | 1-860-547-5000<br>www.thehartford.com |
| **Employee Assistance Program**<br>The Hartford - Ability Assist<br>Counseling Services | 1-800-964-3577<br>www.guidanceresources.com<br>Company Code: HLF902<br>Company Name: ABILI |

### *Hilb Benefits Hotline*

The Benefits Hotline features a team of Client Advocates who can help you and your eligible family members with your benefit needs such as the below:

- Eligibility
- Benefits
- ID cards, enrollment, and status questions
- Open Enrollment
- Enrollment support for new hires
- Life events
- Work-status change
- COBRA
- Claims issues

The Benefits Hotline is available Monday–Thursday: 8:30 a.m. to 5 p.m. ET
Friday: 8:30 a.m. to 4 p.m. ET.

Please provide your Member ID (this can be found on your ID card) and date of birth when submitting an email and/or have that information handy when calling the Benefits Hotline. You may be required to complete a HIPAA Authorization Form.

# YOUR BENEFIT CHOICES

Chesapeake College provides a wide variety of benefits. Some are provided automatically at no cost to you. Other benefits are available if you choose them. Check the guide to see which benefits you need to make a successful program designed just for you.

| Benefit | Who Pays for Cost |
|---|---|
| **Medical and Rx Coverage**<br>Carefirst Administrators/CVS Caremark<br>Networks are BlueChoice Advantage and Retail 90/PrudentRx | College and You |
| **Dental Coverage**<br>United Concordia | College and You |
| **Vision Coverage**<br>EyeMed | You |
| **Basic Life and Accidental Death & Dismemberment**<br>The Hartford | College |
| **Short-Term Disability**<br>Chesapeake College | College |
| **Long-Term Disability**<br>The Hartford | College |
| **Supplemental Life and Accidental Death & Dismemberment**<br>The Hartford | You |
| **Employee Assistance Program**<br>The Hartford | College |
| **Flexible Spending Accounts**<br>isolved Benefit Services | You |

## *Eligible Dependents*

The subscriber's legal spouse or an unmarried child of the subscriber or the subscriber's spouse. The term child includes any of the following:

- A natural child
- A stepchild
- A legally adopted child
- A child placed for adoption
- A Dependent includes any dependent child under 26 years of age.

## *Making Careful Choices*

As you make your benefit elections, please keep in mind that these elections and the related payroll deductions generally cannot be changed until the next open enrollment, unless you experience a qualified life event. If you experience a qualified life event, Human Resources must receive notification within 30 days of the event. Qualified life events include:

- Change in legal marital status
- Loss of outside coverage
- Birth or adoption of a child
- Termination of employment for you, your spouse, or dependent child (under age 26)
- Your dependent ceases to qualify as a dependent as defined in the benefit plan eligibility rules

# BENEFIT RATES

## *Medical Rates*

Chesapeake College offers its employees the opportunity to participate in the EPO plan through **CareFirst Administrators (CFA)**.

For Plan Year July 1, 2026 to June 30, 2027, the College will offer each employee the opportunity to select a medical/dental combination or elect to opt out of coverage and receive $2,000 in taxable income. The $2,000 waiver is divided over 24 pay periods at a rate of $83.33 or $41.66 for Part-timers.

If you are hired after July 1, the amount is pro-rated based on your start date. These benefits are available for full-time employees working 30.0 hours per week. Employees in budgeted, part-time positions working 17.5 hours per week will receive 50% of the full-time allowance for benefits.

<table>
<tr><th>Chesapeake College EPO Plan</th><th>24 Pay Contribution Rates</th><th>18 Pay Contribution Rates</th><th>Part-Time 24 pays Contribution Rates</th></tr>
<tr><td>Employee w/ annual income under $40,000</td><td>$26.62</td><td>$35.49</td><td rowspan="2">$307.06</td></tr>
<tr><td>Employee w/ annual income over $40,000</td><td>$53.24</td><td>$70.61</td></tr>
<tr><td>Employee + Child(ren)</td><td>$150.25</td><td>$199.27</td><td>$421.94</td></tr>
<tr><td>Employee + Spouse</td><td>$308.80</td><td>$409.55</td><td>$609.20</td></tr>
<tr><td>Family</td><td>$409.95</td><td>$543.72</td><td>$694.32</td></tr>
</table>

## *Dental Rates*

| Rates | (24 pays) | (18 pays) | Dental without Medical Coverage (24 pays) | Dental without Medical Coverage (18 pays) |
|---|---|---|---|---|
| Individual | $1.45 | $1.93 | $17.97 | $23.95 |
| Double | $5.46 | $7.28 | $32.14 | $42.85 |
| Family | $10.00 | $13.33 | $51.30 | $68.40 |

## *Vision Rates*

| Rates | (24 pays) | (18 pays) | Part-Time |
|---|---|---|---|
| Individual | $2.80 | $3.73 | $2.80 |
| Double | $5.32 | $7.09 | $5.32 |
| Family | $7.80 | $10.40 | $7.80 |

## *PrudentRx*

Chesapeake College offers the PrudentRx Copay program to help you manage the cost of specialty medications by applying financial co-pay assistance from drug manufacturers. By enrolling in the voluntary PrudentRx program, your out-of-pocket costs for covered medications would be $0. For more information on the program and what happens if you do not enroll **click here**.

# MEDICAL AND PRESCRIPTION OVERVIEW

The health benefits available to you represent a significant component of your compensation package, and they provide important protection to keep you and your family in good health. Chesapeake College offers medical coverage and prescription drug coverage through **CareFirst Administrators**.

### *24-Hour Nurse Advice Line*

When your doctor is not available, call the First Help Nurse Advice Line 24/7 at 1-800-535-9700 to speak with a registered nurse about your health questions and treatment options.

### *Telemedicine through MDLive*

When your primary care provider (PCP) isn't available, you can connect with a doctor any time day or night through your smartphone, tablet, or computer. The cost for a Virtual Visit is typically the same as an office visit and is subject to the medical plan deductible. MDLive is intended for the treatment of common, uncomplicated, non-emergency health concerns.

**Behavioral health visits are also offered as part of the MDLive telemedicine program!**

To visit a doctor online, download the MDLive app from your app store or visit **www.mdlive.com/asm**. Click on any of the MDLive links to be taken to the platform landing page and register using your email address and password.

### portal.cfablue.com

- See who and what is covered under your health plan
- Review the status of all your claims
- View and order ID cards
- Access customized health and wellness information
- Find a doctor
- Check the status of your deductible and out-of-pocket maximum

### *www.caremark.com*

- Research drug costs using the Drug Pricing tool"

### *Mandatory Generic Drugs*

Generic drugs provide savings for members and for group plans, and generally have the same efficacy as brand drugs. The College will continue to have a Mandatory Generic prescription program. If you fill a prescription for a brand drug when a generic is available, you will pay the brand copay plus a product penalty (the difference in cost between the brand and generic drug cost), even if the physician writes dispense as written on the prescription.

If you fill a prescription for a brand drug when a generic is available AND your physician can show a valid medical reason that you must take the brand drug, you will only be responsible for paying the brand copay. If you fill a prescription for a brand drug and there is no generic available, you will only be responsible for paying the brand copay.

# MEDICAL AND PRESCRIPTION PLAN HIGHLIGHTS

You have one medical plan option administered by **CareFirst Administrators**. The option includes prescription drug coverage. To locate a participating, in-network provider, visit **portal.cfablue.com**.

| Plan Features | Chesapeake College EPO Plan<br>In-Network ONLY - YOU PAY |
|---|---|
| **Annual Deductible**<br>Amount you must pay before the plan will begin to pay for certain services | $500 individual / $1,000 family |
| **Annual Out-of-Pocket Maximum**<br>Maximum amount you pay per year for covered expenses | $5,000 individual / $10,000 family |
| **PREVENTIVE SERVICES** | |
| Preventative Services | No charge |
| **OFFICE VISITS, LABS, AND TESTING** | |
| PCP/Specialist Office Visits | $20 copay / $40 copay |
| Diagnostic Test (X-ray & Labs) | 10% after deductible |
| Imaging (MRA/MRS, MRI, PET, CAT scans) | 10% after deductible |
| Physical Therapy | $30 copay per visit (maximum 60 visits/plan year) |
| **HOSPITAL** | |
| Inpatient/Outpatient | 10% after deductible |
| **URGENT AND EMERGENCY CARE** | |
| Urgent Care Facility | $50 copay |
| Hospital Emergency Room<br>*Copay waived if admittted* | $150 copay for facility / 10% for professional |
| **MENTAL HEALTH/SUBSTANCE ABUSE** | |
| Office Visits | $20 copay per visit, deductible does not apply<br>10% coinsurance* for other outpatient services<br>$20/visit Telemedicine (Designated Provider) |
| Inpatient Services | 10% after deductible |
| **PRESCRIPTION DRUGS** | |
| Prescription Deductible | N/A |
| Out-of-Pocket Maximum | $1,500 individual / $3,000 family |
| Retail Pharmacy, up to 34-day supply<br>Generic / Preferred / Non-Preferred<br>Self-Administered Injectable<br>Specialty Drugs Excluded from PrudentRx | $10 / $35 / $75<br>50% Coinsurance up to $150<br>50% up to $150 |
| Mail Order, 90-day supply<br>Generic/Preferred/Non-Preferred | 2x retail copay |

*This chart is intended for comparison purposes only. If there are any discrepancies, the official plan documents will govern.*
*Pre-certification is required for certain services.*
**Members enrolled in PrudentRx pay $0 for eligible specialty medications. If you choose not to participate in PrudentRx, you will pay 30% of the cost of your eligible medication each fill; your costs will not go toward the out-of-pocket maximum unless it is an essential health benefit. If your specialty medication is not eligible for PrudentRx, you will pay 50% up to $150 per fill and will be applied to the out-of-pocket max.*

# DENTAL PLAN HIGHLIGHTS

Chesapeake College offers dental coverage through **United Concordia**. You can visit any licensed dentist, but your costs are usually lowest with an in-network dentist. The in-network dentists accept reduced fees for covered services; out-of-network dentists may balance bill you the difference between their usual fee and what the plan pays.

The features of your dental plan are highlighted in the table below. Please refer to your plan description for full details.

| Plan Features | In-Network | Out-of-Network* |
|---|---|---|
| **Network** | Elite Plus | Non-PPO |
| **Annual Deductible**<br>Amount you must pay per year before the plan begins to pay benefits | $25 individual<br>$75 family | $25 individual<br>$75 family |
| **Annual Benefit Maximum**<br>Maximum amount the plan will pay per year | Plan pays $1,200 per person per year | Plan pays $1,000 per person per year |
| **Preventive and Diagnostic Services** | No charge—no deductible | Covered 100%*—no deductible |
| **Basic Services** | Deductible, then 20% | Deductible, then 20%* |
| **Major Services** | Deductible, then 50% | Deductible, then 50%* |
| **Orthodontia Services**<br>Children up to age 26<br>$1,200 lifetime maximum per person | 50%, no deductible | 50%*, no deductible |

*Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern.*

**Reimbursement is based on the maximum contract allowances and not necessarily each dentist's submitted fees.*

### *Prevention first!*

Make sure you take advantage of your preventive dental visits. Preventive care services are not subject to the deductible and the plan covers 100% of the cost if you visit an in-network provider!

### *Need to locate a participating, in-network provider?*

To locate a participating provider, visit **www.unitedconcordia.com**, and select "Find a Dentist" under the bar menu at the top right of the page. Search for a dentist in the "Elite Plus" network. You can also call 1-800-332-0366.

### *UCCI Member Education Portal*

Visit **https://www.unitedconcordia.com/benefits/clients-corner/Chesapeake-College-Client-Corner-Dental-Benefits**

# VISION PLAN HIGHLIGHTS

Your vision coverage provides a full range of vision care services provided through **EyeMed**. You may receive care from any provider you choose, but your benefits are greater when you see a participating provider in the INSIGHT network. If you choose to receive services from an out-of-network provider, you will be required to pay that provider at the time of service and submit a claim form to EyeMed for reimbursement.

| Plan Features | In-Network | Out-of-Network* |
|---|---|---|
| **Vision Exam**<br>*Once every plan year* | $10 copay<br>$0 copay at Plus Providers | Up to $40 |
| **Eyeglass Frames**<br>*Once every other plan year* | $100 plan allowance; 20% off balance | Up to $70 |
| **Eyeglass Lenses**<br>*Once every plan year* | | |
| Single vision | $10 copay | Up to $30 |
| Lined bifocal | $10 copay | Up to $50 |
| Lined trifocal | $10 copay | Up to $70 |
| Lenticular | $10 copay | Up to $70 |
| **Contact Lenses**<br>*Once every plan year in lieu of eyeglasses* | | |
| Fitting/exam | Up to $40; contact lens fitting and two follow-up visits | N/A |
| Contact lenses | 15% off balance over $110 allowance | Up to $77 |

*This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern. Limitations and exclusions may apply.*

## *Did you know your eyes can tell an eye care provider a lot about you?*

Vision insurance can make routine eye care more affordable, especially if you are among the majority of people who wear prescription eyeglasses or contact lenses.

In addition to getting a vision screening, a routine eye exam can help detect signs of serious health conditions like diabetes and high cholesterol. This is important, since you won't always notice the symptoms yourself and since some of these diseases cause early and irreversible damage.

## *Need to locate a participating, in-network provider?*

To locate a participating provider, visit www.eyemed.com, click "Find an eye doctor" at the top of the page and choose the INSIGHT network, or call 1-844-873-7853.

# FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts (FSA) allow you to reduce your taxable income by setting aside pre-tax dollars from each paycheck to pay for eligible out-of-pocket health care and dependent care expenses for you and your family.

There are two types of FSAs: Health Care FSAs and Dependent Care FSAs. You can elect to participate in one or both of these accounts. The FSAs are administered by **isolved Benefit Services**.

## *Health Care FSA*

Health Care FSAs help you stretch your budget for health care expenses for you and your dependents by allowing you to pay for these expenses using tax-free dollars. You may set aside up to **$3,400** annually, which is deducted out of your pay throughout the year on a pre-tax basis. Funds can be used to pay for qualified health expenses such as deductibles, medical and prescription copays, dental expenses, and vision expenses. You can use the FSA for expenses for yourself, your spouse, and your dependent children—even if they are not covered under your medical or dental plan!

Your annual contribution amount is credited to your account and is available to you at the beginning of the plan year. As you incur expenses, simply use your debit card to pay for your expenses or submit a claim to be reimbursed.

You may use your Health Care FSA to pay for over-the-counter (OTC) medications at a pharmacy, supermarket, or other retail store without a prescription. Insulin, prescription medicines, and some OTC supplies—such as bandages, crutches, blood sugar test kits, contact lens solution, and menstrual products—are also eligible for reimbursement.

For a full list of eligible expenses, visit: **https://tpa.fsastore.com/fsa-eligibility-list**.

## *Do I need to enroll each year?*

In order to participate in the FSA, **you must enroll each plan year**. Your annual contribution stays in effect during the entire plan year. The only time you can change your election is during Open Enrollment or if you experience a qualified change-in-status event that impacts your eligibility and the change is allowed under the terms of the insurance contract or plan document.

## *Will I lose my money if I don't use it in a year?*

Any remaining funds lower than $660 as of June 30, 2026 can be rolled over to the FY27 plan. The rollover amount for FY27 will be $680. Any amount left in your Dependent Care FSA at the end of the plan year will be forfeited. You will have 90 days after the end of the plan year to submit claims incurred during that plan year.

**Starting this year** if your account balance is under $50 and you do not re-enroll in the FSA for the next plan year, then you are not eligible for the carry over and must spend down your account or forfeit.

### *Dependent Care FSA*

The Dependent Care FSA allows you to pay for eligible dependent care expenses with tax-free dollars. You may set aside up to **$7,500** annually in pre-tax dollars, or $3,750 if you are married and file taxes separately from your spouse.

Contributing to a Dependent Care FSA allows you to pay dependent care expenses so that you and your spouse can work, look for work, or attend school full-time. Eligible expenses include daycare (center or individual daycare), before/after school care, summer day camp, and elder care.

Eligible expenses are listed below:

- Care for your dependent child who is under the age of 13 that you can claim as a dependent for tax purposes
- Care for your dependent child who resides with you and who is physically or mentally incapable of caring for him/herself
- Care for your spouse or parent who is physically or mentally incapable of caring for him/herself

When submitting a claim, you can only be reimbursed up to the amount you have contributed to date, less any previous reimbursements. You may only receive reimbursements for services already incurred. An expense is incurred when a service is received, not when a bill is paid. Even though your service provider may require payment at the beginning of the service period, you cannot request reimbursement until after the service is provided.

### *$3,400 Health Care FSA Pre-Tax Savings Example*

| | Without FSA | With FSA |
|---|---|---|
| Gross Pay | $50,000 | $50,000 |
| FSA Contribution | $0 | -$3,400 |
| Taxable Income | $50,000 | $46,600 |
| Taxes* | -$12,500 | -$11,675 |
| Take Home Pay after Taxes | $37,500 | $34,925 |
| Eligible Expenses | -$3,400 | -$3,400 |
| Available Income before reimbursement | $34,100 | $31,525 |
| Tax-Free Reimbursement from FSA | $0 | $3,400 |
| Net Income | $34,100 | $34,925 |

### *That's a potential savings of $825.00 for the year!*

**Taxes are based on the participant having a combined federal, state, and social security tax rate of 25%. Example is for illustrative purposes only. Actual dollar amounts and savings may vary.*

### *Manage your FSA online or on-the-go!*

- Download the mobile app
- Click **HERE** to sign into your FSA cccount
- Call: 1-866-370-3040

# LIFE AND AD&D INSURANCE

Life insurance helps protect your family from financial risk and sudden loss of income in the event of your death. Accidental death and dismemberment (AD&D) insurance provides an additional benefit if you lose your life, sight, hearing, speech, or limbs in an accident. Coverage is provided through **The Hartford**. Basic and voluntary life begin to reduce at age 65 to 65% of the original benefit, then 40% at 70, and 20% at 75. Voluntary life rates are available on the Benelogic portal.

## *Basic Life and AD&D Insurance*

Chesapeake College provides you with basic life insurance in the amount of two times your annual salary, rounded to the next higher $1,000, to a maximum benefit of $250,000. If you die as a result of an accident, your beneficiary will receive an additional benefit equal to the basic life insurance. For other covered losses, the amount of the benefit is a percentage of the AD&D insurance coverage amount. Evidence of good health is not required.

## *Voluntary Life*

You may also purchase additional coverage for yourself, your spouse, or your dependent children (up to age 26). Participation is voluntary, and **you pay 100% of the premiums**.

### Employee Life

- Purchase coverage in $10,000 increments up to a maximum benefit of $300,000 (not to exceed five times annual salary)
- Evidence of insurability required if you enroll after initial eligibility or if you elect a benefit greater than $300,000 (guarantee issue amount)
- Benefits begin to reduce when you reach age 65

### Spouse Life

- Purchase coverage in $10,000 increments up to a maximum benefit of $100,000 (not to exceed employee life insurance amount)
- Evidence of insurability required if you enroll after initial eligibility or if you elect a benefit greater than $50,000 (guarantee issue amount)
- Benefits begin to reduce when spouse reaches age 65

### Dependent Life

- $5,000 or $10,000 benefit
- Evidence of insurability is not required
- Employee must be enrolled in Life and AD&D Insurance to elect Dependent coverage

## *Evidence of Insurability (EOI)*

The provider requires you to show that you are in good health before they will agree to provide certain levels of coverage. This is called Evidence of Insurability (EOI).

- If you are enrolling for the first time after your initial eligibility period, any amount elected will be subject to EOI.
- EOI is required for any amount over the guarantee issue amount—$300,000 for employee, $50,000 for spouse.

Coverage that requires EOI will not be in effect until you receive approval from The provider. The EOI form is available on the Benelogic website under "Resources."

# DISABILITY INSURANCE

## *Short-Term Disability (STD)*

To protect your income in the event of a short-term disability, Chesapeake College provides STD coverage at **no cost to you** after one year of employment.

- The benefit is 60% of your weekly base salary (income you are receiving at the time of disability), up to a maximum benefit of $1,500 per week.
- Benefits begin on the first day after an employee has exhausted their earned sick, comp and vacation leave. If an employee has no earned leave, benefits will begin after the third consecutive day of absence. Benefits continue for up to 90 days.

## *Long-Term Disability (LTD)*

To protect your income in the event of a long-term disability, Chesapeake College provides LTD coverage through **The Hartford** at **no cost to you**.

- The benefit is 67% of your monthly earnings, up to a maximum benefit of $5,000 per month.
- Benefits begin after you have been disabled for 90 days and will continue as long as you meet The Hartford's definition of disability until Social Security Normal Retirement Age.
- Pre-existing condition limitations apply.

### Pre-existing condition limitations may apply

Long-term disability payments are not payable for a disability caused by a pre-existing condition, which is an injury or illness for which you have consulted a doctor or received treatment during the 12 months prior to the effective date of coverage. A condition will no longer be considered pre-existing after you have been enrolled in the long-term disability plan for at least 12 consecutive months.

***STD and LTD benefits may be reduced by other sources of income such as Social Security retirement, other disability benefits, Railroad Retirement benefits, Pension benefits, or Workers' Compensation.***

# ADDITIONAL BENEFITS - THE HARTFORD

## *Employee Assistance Program (EAP)*

Everyone experiences stress and challenges in life from time to time. Whether your concerns are big or small, the Employee Assistance Program (EAP) can help. You and your family members have access to confidential and professional counseling **at no cost to you**. Licensed counselors are available 24 hours a day, seven days a week, 365 days a year to help you handle stress, grief, loss, and other personal issues. The EAP is offered through **Ability Assist Counseling Services with HealthChampion Health Care Navigation**.

Employees and their dependents receive unlimited telephonic consultations and up to three face-to-face counseling sessions per issue per year. Some of the issues the EAP can help with are below:

- Crisis
- Family and parenting issues
- Stress and anxiety
- Emotional well-being
- Marital and relationship concerns
- Substance abuse
- Grief and loss
- Communication issues
- Anger management
- Coworker conflict

To take advantage of the EAP services, call Ability Assist and HealthChampion to speak with a Care Coordinator today at **1-800-964-3577**, or visit **www.guidanceresources.com**.
Company Code: HLF902
Company Name: ABILI

## *Funeral Planning*

Services offering a suite of online tools to help guide you through key decisions. It allows you pre-planning and entails a step-by-step checklist, an expert care team, will preparation and burial arrangements.

Register online at: **join.empathy.com/hartfordcare**. Once registered, access services by calling **229-544-2332**.

## *Bereavement*

Bereavement services provide emotional, psychological, and practical support to individuals and families coping with the loss of a loved one. These services aim to help people process grief, adjust to loss, and find healthy ways to move forward while honoring their loved one's memory.

Visit **empathy.com/partner/hartford**
Register online at: **join.empathy.com/hartfordcare**.
Via Digital App, use Access Code: **EMP-HART**
Contact: **hartford@empathy.com**
For questions, call: **270-681-1364**

## *Will Prep*

Whether you have a few assets or many, help protect your family's future by creating a will. The online preparation services are backed by online support from licensed attorneys. Follow the instructions to create a will that's customized and legally binding.

Register online at: **join.empathy.com/hartfordcare**. Once registered, access services by calling **229-544-2332**.

## *Travel Assistance with Identity Theft Support Services*

Available when traveling more than 100 miles from home and for 90 days or less. Services include but are not limited to:

- Medical assistance
- Emergency transports
- Pre-trip information

Identity Theft Support Services provides 24/7/365 assistance including education on how to prevent theft and guidance on what to do if a theft occurs. In the event of a life threatening emergency, contact the local authorities first. Then contact Travel Assist at **800-243-6180** in the U.S. or Canada or **202-828-5885** outside the U.S.

# OPTIONAL BENEFITS

## *State Employees Credit Union (SECU)*

Interest rates on savings are usually higher than that which is available at local banks. Rates for loans are usually lower. The fee to join is $10.00, which goes into your savings account. For more information call 1-800-TRY-SECU or visit **www.secumd.org**.

- Savings Accounts
- Checking Accounts (interest bearing)
- Mortgages
- Automobile Loans
- Home Improvement Loans
- Family Member Savings Accounts
- Financial Planning Servies
- Personal Loans
- VISA
- IRA's
- Custodial Accounts

## *Retirement*

Chesapeake College participates in the Maryland State Pension System. It is mandatory for all employees to participate in the system unless:

- Your position is classified as faculty, administrator, and/or professional staff. These positions must also require a bachelor's degree or higher. Individuals who hold these positions may choose to participate in either the Maryland State Pension System or the Optional Retirement Plan (ORP).
- Your position is with maintenance or facilities. The college has a separate plan (Chesapeake College Retirement Plan) for these employees.
- Prior enrollment in the Maryland State Retirement System will dictate which plan you are eligible to participate in.

### Chesapeake College Retirement

- Defined contribution plan
- Immediate vesting with one of two carriers: TIAA or Fidelity
- The College contributes 7.25% of your base salary to your account
- Participation begins the first of the month following your date of hire

### Optional Retirement Plan

- Defined contribution plan
- Immediate vesting with one of two carriers: TIAA or Fidelity
- The state contributes 7.25% of your base salary to your account
- Participation begins the first of the month following your date of hire

### Maryland State Pension System

- Defined Benefit Plan
- Vested After 10 years of service
- Mandatory 7 percent employee contribution

### 403(B) Plan

The Chesapeake College 403(B) Retirement Savings Plan gives you an easy way to save for your future through payroll deductions. These deductions are done on a pre pre-tax basis and reduce your taxable income. Tax laws govern enrollment and administration of the plans. The calendar year 2026 annual limit is $24,500. Catch-up contributions can be made by employees 50+. Ages 50-59 and 64+ can make an additional $8,000 contribution; ages 60-63 can contribute an additional $11,250. Your funds are immediately vested. We have two carriers, TIAA and Fidelity. You can enroll at any time. Please see the Benefit Coordinator for enrollment information.

### 403b Roth Plan

Chesapeake College is currently offering a 403b Roth to our plan with TIAA.  Unlike a traditional pretax 403(b), the Roth 403(b) allows you to contribute after-tax dollars and then withdraw tax-free dollars from your account when you retire. Because Roth contributions are under the same IRS limits as pretax contributions to your plan, each dollar of a Roth contribution reduces the amount that can be contributed pretax (and vice versa).

### 457(B) Deferred Compensation Plans

A 457(B) plan allows employees additional tax tax-free retirement savings options over and above the 403(B) plan the college currently offers. The 457(B) plan is totally separate from the 403(B) Plan, however, if you participate in both plans you can essentially double your pretax contribution. This plan is available through TIAA or Fidelity. Calendar year 2026 annual limits are $24,500 for under age 50 and $8,000 for age 50+. Your funds are immediately vested. We have two carriers, TIAA and Fidelity. You can enroll at any time. Please see the Benefit Coordinator for enrollment information.

## *Tuition Waiver (on campus)*

Full-time or part-time employees in budgeted positions, their spouses and their dependent children who have not reached their 23rd birthday by the semester in which they are registering are eligible, upon the approval of the supervisor and Vice President for waiver of tuition for any program or course of study offered by Chesapeake College. Part-time employee waivers are provided at 50 percent off the cost of tuition. Employees are required, however, to pay for all course fees, lab fees, and CES, FTW and AYC courses. Fees for Continuing Education classes will be covered if they are deemed job related by the employee's supervisor or represent as opportunity for career development. An eligible dependent is an employee's spouse, or one who is claimed as a dependent by the employee for federal/state income tax reporting purposes at the day of registration. Employees hired and reporting for work after the start of the semester and their dependent children and spouses will become eligible for tuition waiver effective the first registration after employment. A Spouse/ Dependent may take a maximum of 18 credits per semester. (No more than 36 Credits per fiscal year.)

## *Tuition Reimbursement*

Tuition Reimbursement is to assist all eligible College employees pursuing additional studies beyond the Associate Arts degree, certification preparation classes or pursuing courses or programs not offered by Chesapeake College. Eligible study is any course or training program offered either for credit or noncredit. An acceptable education institution is a public or private secondary, vocational, trade, or business school; or a public or private college, university, professional school, technical institution, or professional institute, the educational institution should be accredited or recognized by an agency, governing body, or professional association. Education expenses are the costs for tuition.

The employee will be reimbursed at the lesser amount of the actual tuition or the University of Maryland tuition rate. Applications for reimbursement must be submitted on a tuition reimbursement form. The request must be received and approved by the immediate supervisor and appropriate vice president **in advance of registration**.

Upon completion of approved study for which an employee paid the approved educational tuition expenses, reimbursement may be requested by submitting to the Human Resources Office a tuition receipt showing a zero balance with confirmation that the employee paid for the requested reimbursement amount out of pocket along with evidence of satisfactory completion of the approved study.

## *Telework*

Teleworking allows employees to work at home for all or part of their workweek. Teleworking is available on a case-by-case basis. Teleworking may be appropriate for some positions but not for others. Teleworking can be informal, such as working from home on a short-term or limited duration basis, or a formal, set schedule of working away from the office. Either an employee or a supervisor can suggest teleworking as a possible work arrangement after 6 months of employment. All telework agreements must be approved by the supervisor, and the divisional Vice President, and will be reviewed by IT.

## *Flex Time*

Flextime work schedules may be requested by an employee to meet individual employee needs. Flextime is subject to supervisory approval to ensure that the proposed schedule will not adversely affect College operations. The supervisor must also ensure that flextime schedules will provide ample employee coverage during normal business hours.

Flextime is an approved fixed work schedule that differs from the core business hours of the department which the employee works. This may include working a four-day work week (flex day schedule). Every flextime schedule will allow at least a half hour for lunch. Non-exempt employees will still be subject to all requirements of the Fair Labor Standards Act.

Because circumstances change, flextime schedules should be reviewed periodically to ensure that they do not conflict with the needs of the department and are subject to change by the supervisor. Agreements on flex day hours must be documented annually at the beginning of each fiscal year with signatures by both the employee and the supervisor and a copy of the agreement should be filed in the employee's human resources file in Human Resources.

For additional information on Tuition waiver and reimbursement, please refer to the Faculty Staff Manual.

# ANNUAL LEAVE

| Annual Leave Hours: 12 Month Full-Time Staff (Grades S1-S10 & T1-T5) | | | |
|---|---|---|---|
| **Years of Service** | **Annual Leave Hours** | **Per Pay Period Accrual Rate** | **Maximum Carryover Amounts Allowed through June 30** |
| 1—5 | 70.08 hours | 2.92 hours | 105.12 hours |
| 6—10 | 105.12 hours | 4.38 hours | 157.68 hours |
| 11—15 | 122.64 hours | 5.11 hours | 183.96 hours |
| 16+ | 140.16 hours | 5.84 hours | 210.24 hours |

| Annual Leave Hours: Administrators, Deans, 12 Month Faculty (Grades T10-T15) | | | |
|---|---|---|---|
| **Years of Service** | **Annual Leave Hours** | **Per Pay Period Accrual Rate** | **Maximum Carryover Amounts Allowed through June 30** |
| 1+ | 140.16 hours | 5.84 hours | 210.24 hours |

| Annual Leave Hours: 12 Month Full-Time Staff (Grades S11-D4 & T6-T9) | | | |
|---|---|---|---|
| **Years of Service** | **Annual Leave Hours** | **Per Pay Period Accrual Rate** | **Maximum Carryover Amounts Allowed through June 30** |
| 1—5 | 105.12 hours | 4.38 hours | 157.68 hours |
| 6—10 | 122.64 hours | 5.11 hours | 183.96 hours |
| 11+ | 140.16 hours | 5.84 hours | 210.24 hours |

| Annual Leave Hours: Public Safety Officers (Grades S1-S11) | | | |
|---|---|---|---|
| **Years of Service** | **Annual Leave Hours** | **Per Pay Period Accrual Rate** | **Maximum Carryover Amounts Allowed through June 30** |
| 1—5 | 80.16 hours | 3.34 hours | 120.24 hours |
| 6—10 | 120.14 hours | 5.01 hours | 180.21 hours |
| 11—15 | 140.16 hours | 5.84 hours | 210.24 hours |
| 16+ | 160.08 hours | 6.67 hours | 240.12 hours |

| Annual Leave Hours: Public Safety Officers (Grades S12) | | | |
|---|---|---|---|
| **Years of Service** | **Annual Leave Hours** | **Per Pay Period Accrual Rate** | **Maximum Carryover Amounts Allowed through June 30** |
| 1—5 | 120.14 hours | 5.01 hours | 180.21 hours |
| 6—10 | 140.16 hours | 5.84 hours | 210.24 hours |
| 11+ | 160.08 hours | 6.67 hours | 240.12 hours |

| Annual Leave Hours: Part-Time Staff (Grades S1-S10) | | | |
|---|---|---|---|
| **Years of Service** | **Annual Leave Hours** | **Per Pay Period Accrual Rate** | **Maximum Carryover Amounts Allowed through June 30** |
| 1—5 | 35.04 hours | 1.46 hours | 52.56 hours |
| 6—10 | 52.56 hours | 2.19 hours | 78.84 hours |
| 11—15 | 61.44 hours | 2.56 hours | 92.16 hours |
| 16+ | 70.08 hours | 2.92 hours | 105.12 hours |

| Annual Leave Hours: Part-Time 12 Month Staff (Grades S11-Director IV) | | | |
|---|---|---|---|
| **Years of Service** | **Annual Leave Hours** | **Per Pay Period Accrual Rate** | **Maximum Carryover Amounts Allowed through June 30** |
| 1—5 | 52.56 hours | 2.19 hours | 78.84 hours |
| 6—10 | 61.44 hours | 2.56 hours | 92.16 hours |
| 11+ | 70.08 hours | 2.92 hours | 105.12 hours |

*Please note that changes in accruals will occur in the anniversary month of your hire date.*

## *Sick Leave*

**Twelve-Month Administrators, Faculty, Exempt and Non-exempt employees** are entitled to sick leave of 84 hours per year. Sick leave hours are earned at the rate of 3.5 hours each pay period.

**Ten-Month Faculty, Exempt and Non-exempt employees** are entitled to sick leave of 70 hours per year. Sick leave hours are earned at the rate of 3.5 hours per pay period over 18 pay periods.

### Accumulation of Sick Leave

Beginning with the first year of employment, any earned but unused sick leave hours may be accumulated; and service credit will be granted at retirement for unused sick leave for those employees participating in the Teacher's Retirement System.

### Personal Leave

Twelve-month employees may use a maximum of 35 hours of sick leave for special purposes during any one fiscal year as Personal Leave. Ten-month employees may use a maximum of 28 hours of sick leave as personal leave during any one fiscal year. Requests for use of personal leave must be approved by the immediate supervisor in advance, if possible, no later than 1 hour after the employee reports to work. These personal leave days may be used for the following special purposes:

- Transaction of urgent personal business
- Observance of special religious holiday
- Hazardous weather conditions
- In addition to the purposes stated above, Teaching Faculty may elect to use their personal leave for any purpose provided the appropriate academic division chair has determined the leave will not interfere with the academic program.

## *The Maryland Flexible Leave Act*

Effective October 1, 2008. Provides employees who are primarily employed in the State of Maryland with the ability to use earned leave with pay provided under an employer's employment policy for the illness of the employee's immediate family– children, spouses, and parents.

- A "child" is an adopted, biological, or foster child, a stepchild, or legal ward who is: (1) under the age of 18, or (2) over 18 ad incapable of self-care due to a mental or physical disability.
- A "parent" is an adoptive, biological, or foster parent, a stepparent, a legal guardian, or a person fulfilling a parenting role ("standing in loco parentis")

Employees may designate and use earned sick, vacation and compensatory time for the illness of immediate family members.

## *FMLA*

The Family and Medical Leave Act (FMLA) provides an entitlement of up to 12 weeks of job-protected, unpaid leave during any 12-month period to eligible, covered employees for the following reasons: 1) birth and care of the eligible employee's child, or placement for adoption or foster care of a child with the employee; 2)care of an immediate family member (spouse, child, parent) who has a serious health condition; or 3) care of the employee's own serious health condition. It also requires that employee's group health benefits be maintained during the leave. The FMLA is administered by the Employment Standards Administration's Wage and Hour Division within the U.S. Department of Labor. The college requires that employees who are out for more than five days complete FMLA paperwork so FMLA eligibility can be determined. Please contact Human Resources for the documentation.

# PAID HOLIDAYS

### *Paid Holidays*

- New Year's Holiday
- Martin Luther King's Birthday
- Monday and Tuesday of Spring Break (March 15 & 16, 2027). Faculty are off the whole week.
- Memorial Day
- Juneteenth will be observed on June 18, 2026
- July 4th will be observed on July 2, 2026
- Labor Day
- Wednesday Through Friday of Thanksgiving Week
- Winter Break (December 19, 2026 - January 3, 2027)

Additional holidays may be granted at the discretion of the Board of Trustees upon recommendation by the President.

### *Matching Time Wellness*

The college offers a Wellness Program to all employees and includes counseling, goal setting, as well as structured and free activities. Free time activities include the use of special facilities or equipment (i.e., fitness trail, tennis courts, or weight room), jogging or walking.

The college provides up to three hours of Wellness time each week for full-time employees enrolled in the "Matching Time" Wellness Program. Of the amount of normal working hours time the employee uses in the Wellness Program each week, employees must make up (or "pay back") only half of the work time spent on wellness. This "pay back" time may be accomplished in several different ways.

Example: I use one and a half hours of College time in wellness each week; therefore, I owe the College 45 minutes. My schedule, approved by my supervisor, allows me to work 45 minutes later than my normal work hours one day this week.

# ENROLLMENT

### *How to Enroll*

- Log in to "My Campus"
- Under Employee Menu click on Benelogic
- You will be routed to the Benelogic portal and automatically signed in to your benefit home screen
- From this screen you will click "Go" to begin the enrollment process
- You will be asked to review your personal and dependent information before you enroll
- If waiving medical coverage, proof of other coverage is required.  You can upload the applicable documentation using the File Cabinet link under the "Tools" tab
- Access Benelogic anytime to review your benefit, process life events, or review important benefit information under "Resources"

***Summaries of Benefits and Coverage (SBC's) are posted to Benelogic under "Resources"***

This communication highlights some of the benefit plans available. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the official plan documents will always govern. Chesapeake College reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.