



Employee Benefits Guide

July 1, 2026–June 30, 2027



Scan the QR code with your smartphone to view a short presentation about your benefits or visit www.brainshark.com/hilbgroup/CCC



WELCOME

Carroll Community College is proud to offer a comprehensive and competitive benefits package to its employees.

Dear Colleagues:

Please take the time to carefully review the benefits mentioned in this brochure. The College pays the amounts below:

- 93% of the premium for the Silver medical plan
- 80% of the premium for the Gold medical plan
- 67% of the premium for dental insurance
- 90% of the premium for the vision insurance

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ELIGIBILITY AND ENROLLMENT

You and your dependents are eligible to participate in the benefits described in this Benefits Guide.

Who is eligible for benefits?

Employees

Benefits in this guide are available to benefit-eligible employees working at least 30 hours per week.

If you are a new hire, your benefits become effective on the first of the month following date of hire. If hired on first of the month, benefits start that day.

Dependents

In addition to enrolling yourself, you may also enroll any eligible dependents under the medical/prescription, dental, vision, and voluntary life plans. Eligible dependents are defined below.

- **Spouse:** a person to whom you are legally married by ceremony.
- **Dependent Children:** your biological, adopted, or legal dependents up to age 26 regardless of student, financial, and marital status. Dependent coverage terminates at the end of the calendar year (or on the day they attain age 26 for life insurance coverage) in which the dependent ceases to meet the definition of an eligible dependent.

Making Changes

The benefits plan year runs July 1 through June 30. You will not be able to make changes to your elections during the plan year unless 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. If you do not experience a qualified change-in-status event, the elections you make will remain in effect through June 30, 2027.

Qualified change-in-status events are changes in the below:

- Legal marital status, including marriage, death of a spouse, divorce, and annulment
- Number of covered dependents due to birth, death, adoption, granting of legal custodianship, or reaching maximum age for coverage
- Employment for you, your spouse, or your dependent, including commencement of or return from leave of absence, or change in employment status
- Eligibility for other coverage, or loss thereof, due to your spouse's Open Enrollment period, or a loss or gain of benefit eligibility

You must notify the Human Resources Department within 30 days of the change-in-status event in order to make a change to your benefit elections. Documentation supporting the change will be required.

How to enroll

With our online benefits system, selecting your benefits is fast, easy, and convenient.

In this portal you can

- Enroll in your benefits
- View important benefit information
- View current and prior benefit decisions
- Manage your benefits

Before You Enroll

- Familiarize yourself with your options by reading the benefits described in this guide
- Have the information below handy:
 - Social Security Numbers for you and your eligible dependents
 - Dates of Birth for you and your eligible dependents
 - Information on any other medical coverage that you or your dependents have

Follow These Steps to Enroll

- Go to <https://carrollcc.benelogic.com>
- Enter your Username and password (these will be the same as your log in information for your work computer)
- Follow the on-screen instructions to enroll in your benefits
- When you have finished making your elections, click the "Submit" button to save your elections



Please sign in using your Carroll account

username@carrollcc.edu	
Password	

Sign in

BENEFIT COSTS AND RESOURCES



Payroll Deductions

Benefit	Based on 22 Pays				Based on 26 Pays			
	Employee	Employee + Child	Employee + Spouse	Family	Employee	Employee + Child	Employee + Spouse	Family
Gold	\$128.89	\$244.89	\$270.66	\$386.66	\$109.06	\$207.23	\$229.05	\$327.20
Silver	\$41.48	\$78.77	\$87.11	\$124.44	\$35.10	\$66.65	\$73.70	\$105.28
Dental PPO	\$10.09	\$11.88	\$17.21	\$23.65	\$8.54	\$10.05	\$14.57	\$20.03
Vision	\$0.36	\$0.54	\$0.72	\$0.94	\$0.30	\$0.46	\$0.61	\$0.80

Resources

Coverage	Contact	Phone Number	Website/Email
Medical	Cigna	1-800-Cigna24 (1-800-244-6224)	www.cigna.com
Dental	Cigna	1-800-Cigna24 (1-800-244-6224)	www.cigna.com
Vision	Cigna	1-800-Cigna24 (1-800-244-6224)	www.cigna.com
Flexible Spending Account (FSA)	Optum Financial	1-800-243-5543	www.optum.com/financial
Life & Disability	New York Life	1-800-225-5695	www.newyorklife.com
Permanent Life - Long Term Care	TransAmerica	1-888-763-7474	www.transamericabenefits.com
Employee Assistance and Work/Life Program	Cigna	1-877-622-4327	www.mycigna.com
Rapid Paycard	Payroll	410-386-8465 or 410-386-8033	
Pet Insurance	Pets Best	1-888-984-8700	www.petsbest.com/CARROLLCC
Legal / ID	Legal Resources	1-800-728-5768	www.legalresources.com
Benefits Hotline	Hilb Group	1-877-716-6618	carrollcc@hilbgroup.com

Questions?

Our benefit consultant, Hilb Group, provides a **Benefits Hotline** to help with managing questions and issues with your benefits plan. You can also obtain information by contacting our benefit providers directly.

Representatives are available Monday through Thursday from 8:30 a.m. to 5 p.m. ET and Friday from 8:30 a.m. to 4 p.m. ET. Please provide your Member ID 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.

Toll-free phone: 1-877-716-6618

Email: carrollcc@hilbgroup.com

MEDICAL

Important protection to keep you and your family in good health.



Carroll Community College cares about your health and well-being. 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.

Carroll Community College is pleased to offer two choices of medical plans: **Gold** and **Silver** administered through **Cigna**. Both plans allow you to seek care from any provider you choose, but you will receive the greatest benefit when you visit an in-network provider in the **Open Access Plus network**. If you choose to see an out-of-network provider, you may be subject to higher out-of-pocket expenses and balance billing by that provider.

Preventive Care Covered at 100%

Prevention is the best medicine, and Cigna offers a wide range of preventive services to help you and your family lead healthy, productive lives. These services include annual routine examinations, well-child care visits, immunizations, routine OB/GYN visits, mammograms, PAP tests, prostate screenings, birth control, and other services as required by the Affordable Care Act. These preventive services are covered in full when you visit a participating, in-network provider.

Where you receive care matters!

Knowing where to go when you need medical care is key to getting the best treatment with the lowest out-of-pocket costs.

Your Doctor Knows Best

- Your personal physician best understands your health
- Having a personal physician can result in overall better care

But what if you get sick or injured when your doctor's office is closed?

Cigna Members: 24/7 Medical Advice

- Nurse Line: get advice on a diagnosis or where to receive care.
- Cigna Virtual Care: use virtual doctor visits for common, uncomplicated, non-emergency health issues.

Urgent Care Centers

- Urgent care centers are usually open after normal business hours, including evenings and weekends
- Many urgent care centers offer on-site diagnostic tests
- In most situations, you'll find that you save time and money by going to urgent care instead of the Emergency Room

Emergency Room (ER)

- This is the best place for treating severe and life-threatening conditions
- Emergency Rooms provide the most expensive type of care

Need to Locate a Participating Provider?

Visit www.cigna.com (or www.mycigna.com if you're already enrolled). Click on "Find a Doctor, Dentist or Facility" and then "Employer or school." Enter your zip code and select "**Open Access Plus, OA plus, Choice Fund OA Plus.**"

Summary of Benefits and Coverage

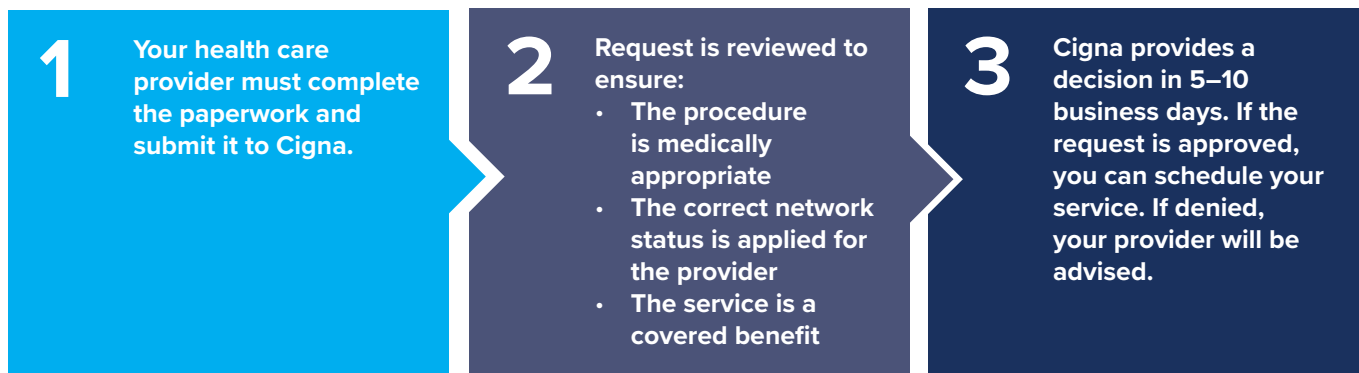
Choosing a health coverage option is an important decision. To help you make an informed choice, a Summary of Benefits and Coverage (SBC), which summarizes important information in a standard format, is available for review. The SBC is located on the Carroll Community College enrollment website at carrollcc.benelogic.com under "resources." A paper copy is also available, free of charge, by contacting Human Resources.

NOTE: The information provided herein regarding various care options is meant to be helpful when you are seeking care and is not intended as medical advice. Only a medical provider can offer medical advice. The choice of provider or place to seek medical treatment belongs entirely to you.

Cigna Prior Authorization

Prior authorization means getting approval before getting care. Your health care provider is responsible for the prior authorization process, unless you decide to use an out-of-network provider, then you assume responsibility. All inpatient hospital admissions require prior authorization. Outpatient services, such as musculoskeletal/pain management (e.g., spinal and epidural injections), medical oncology, private duty nursing, and others will require approval.

The approval process will look like this:



Some examples of prior authorization include the below:

Inpatient Services

All inpatient admissions and non-obstetric observation stays such as:

- Acute hospitals, skilled nursing facilities, rehabilitation facilities, long-term acute care facilities, hospice care, and transfers between inpatient facilities
- Experimental and investigational procedures
- Cosmetic procedures
- Maternity stays longer than 48 hours (vaginal delivery) or 96 hours (Cesarean section)
- Inpatient mental health/substance use disorder in an acute or residential facility (it's the facility's responsibility to obtain precertification)

Outpatient Services

- Certain outpatient surgical procedures
 - Injectable drugs (other than self-injectibles)
 - Durable medical equipment (insulin pumps, specialty wheelchairs, etc.)
 - Home health care/home infusion therapy
 - Dialysis (to direct to a participating facility)
 - External prosthetic appliances
 - Speech therapy
 - Cosmetic or reconstructive procedures
 - Infertility treatment
 - Sleep management
 - Transplants
 - Radiation therapy
 - Musculoskeletal services (major joint surgery and pain management services)
 - Mental health/substance use disorder intensive outpatient programs
 - Mental health/substance use disorder partial hospitalization programs
 - Applied Behavioral Analysis
 - Transcranial Magnetic Stimulation
- Other:
- Unlisted outpatient procedures
 - Experimental and investigational procedures

CIGNA RESOURCES

Get the most out of your medical plan with value-added resources from Cigna



Cigna Mobile app

The myCigna mobile app gives you an easy way to organize and access your important health information—anytime, anywhere. Download the free app and gain instant access to multiple services.

Choose a Primary Care Provider

Your Primary Care Provider (PCP) is your personal health advocate who coordinates all of your medical care. That includes things like routine physicals, immunizations, medical advice and specialist referrals. He or she knows you and your medical history and that can be very valuable.

You and each covered family member can select your own PCP. You can choose from providers practicing in:

- Internal medicine
- Family medicine
- General practice
- Pediatrics

It's a good idea to meet your PCP before you're sick or injured. They can learn more about you and set up your medical history without waiting for an urgent care situation. If you're due for your annual physical, that's a good first meeting with your PCP. Many in-network preventive care services are covered at 100%.

To select your PCP, start at myCigna.com and click on "Find Care & Costs." Cigna's directory lets you research providers in your area. You can find information about office locations and special services, such as languages spoken. If you have questions or need help, call the number on your ID card.

Answering the Call for Better Health

Why is Cigna calling me?

Carroll Community College offers Cigna programs to help you get healthy and live well. A health coach from Cigna may call you to talk about managing chronic conditions, making healthy choices or filling a prescription. If you aren't able to answer the call right away, feel free to call when you have time. Someone is always available to answer any immediate questions you have about your health. Every phone call is private and confidential.

Do I have to wait for you to call me?

You can call Cigna any time, day or night, by dialing the number on the back of your ID card. Cigna is available 24/7 to serve you, but coaching calls are only available during working hours. If you call late at night or early in the morning, a representative will help you schedule a call during a time your health advocate is available. You can be connected to a health advocate who will work with you to create a personalized plan to quit smoking, maintain a healthier weight, or manage your stress.

Cigna One Guide

We understand how confusing and overwhelming it can be to review your health plan options. We want to help by providing the resources you need to make a decision with confidence. That's why Cigna One GuideSM is available to you now.

Call a Cigna One Guide representative during pre-enrollment to get personalized, useful guidance.

- Easily understand the basics of health coverage
- Identify the types of health plans available to you that best meet the needs of you and your family
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers on any other questions you may have about the plans or provider networks available to you

Don't wait until the last minute. Call **1-800-Cigna24 (800-244-6224)** to speak with a One Guide representative today.

After enrollment, the support continues. Your One Guide representative will be there to guide you through the complexities and unclear jargon of the health care system, and help you avoid costly missteps. The goal is a simpler health care journey for you and your family. Call today or access the Cigna One Guide support tool by downloading the myCigna App.

MORE CIGNA RESOURCES



Evernorth Care Solutions

With behavioral/mental health virtual care, you get the care and attention you'd expect from an in-office visit, wherever and whenever is most convenient for you. Here's how it works:

- Talk privately with a licensed counselor or psychiatrist via video or phone
- Have a prescription sent directly to your local pharmacy, if appropriate
- Pay the same out-of-pocket cost as an in-office behavioral/mental health visit

You can also receive care through Cigna's network of behavioral health providers. Evernorth Care Solutions provides access to virtual counseling through its own network of providers.

To schedule an appointment online, go to [myCigna.com](https://www.myCigna.com), or call MDLIVE directly at **1-888-726-3171**.

24/7 Medical Advice

Cigna Virtual Care

Your health plan through Cigna includes access to medical and behavioral/mental health virtual care. With Cigna Virtual Care, you can get the care you need—including most prescriptions—for a wide range of minor conditions. Visit www.myCigna.com and log in to get started.

You can connect with a board-certified doctor when, where, and how it works best for you—via video or phone—without having to leave home or work. **MDLIVE** televisits can be a cost-effective alternative to a convenience care clinic or urgent care center, and cost less than going to the emergency room. **There is no cost to you when using Cigna Telehealth through MDLIVE.**

Whether it's late at night and your doctor or therapist isn't available, or you just don't have the time or energy to leave the house, you can:

- Access care from anywhere via video or phone
- Get medical virtual care 24/7/365—even on weekends and holidays
- Schedule a behavioral/mental health virtual care appointment online in minutes
- Connect with quality board-certified doctors and pediatricians, as well as licensed counselors and psychiatrists
- Have a prescription sent directly to your local pharmacy, if appropriate

You have options

- **MDLIVE:** medical and behavioral/mental health virtual care: **1-888-726-3171**
- **Evernorth Care Solutions** also provides access to video-based counseling through Cigna's network of providers. To find a provider:
- Visit [myCigna.com](https://www.myCigna.com), go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type"
- Call the number on the back of your Cigna ID card 24/7

Nurse Line

The 24-Hour Health Information Line (HIL) assists individuals in understanding the right level of treatment at the right time **at no cost to you**. Trained nurses are available 24 hours a day, seven days a week, 365 days a year to provide health and medical information and direction to the most appropriate resource.

To speak with a nurse, call **1-866-494-2111**.

Employee Assistance Program

We all face challenges from time to time. Whether your needs are big or small, your Life Assistance and Work/Life Support Program through **Cigna** is there for you. It can help you and your family find solutions and restore your peace of mind.

Help is just a phone call away whenever you need it—at **no extra cost to you**. An advocate can help you assess your needs and develop a solution. He or she can also direct you to community resources and online tools.

Up to five counseling sessions are available to you and your household members. Call or go online, search the provider directory and request an authorization. Some of the issues the EAP can help with are listed below:

Home Life Referrals

Get assistance with referrals to community resources and services.

- **Child Care:** We'll help you find a place, program or person that's right for your family
- **Senior Care:** Learn about solutions related to caring for an aging loved one
- **Pet Care:** From veterinarians to dog walkers, we'll help you ensure your pets are well taken care of

Financial and Legal Assistance

- **Financial Services Referral:** Free 30-minute financial consultations by phone per topic and 25% off tax preparation software
- **Identity Theft:** Get a free 60-minute expert consultation by phone for prevention or if you are victimized
- **Legal Consulting:** Get a free 30-minute consultation with a network attorney and 25% off select fees

Start Hearing Hearing Aid Benefits

Cigna Healthy Rewards® has teamed up with Start Hearing to offer you quality hearing health care. Start Hearing offers hearing aids from the top brands, with an average savings of 62% off retail.

Start your journey to better hearing today. Call **1-888-791-0106** or visit www.starhearing.com for more information.

Diabetes Prevention Program

Cigna members have access to The Cigna Diabetes Prevention Program in collaboration with Omada—a CDC-recognized digital lifestyle and behavior change program focused on reducing the risk of diabetes through healthy weight loss. The Diabetes program gives eligible members access to online enrollment and tech support, professional health coaches, social support groups, interactive online training lessons on healthy eating, physical activity, sleep and stress, as well as a digital enabled scale.

Visit go.omadahealth.com/omadaforcigna and complete the survey to learn if you meet the necessary risk factors to qualify.

Charges for eligible members are processed as a claim, with no out of pocket cost to the employee.



Support for your mind and body

EAP National Wellness Seminars:

Take part in monthly seminars year-round on topics that apply to real-life concerns. Watch live or on demand from a computer, smartphone or tablet at: Cigna.com/EAPWebCasts.

Behavioral Awareness Series: We offer free monthly behavioral health awareness seminars on autism, eating disorders, substance use and children's behavioral health issues. For more information, visit:

<https://www.cigna.com/knowledge-center/>.

Suicide Awareness and Prevention:

Find crisis resources and information at Cigna.com/SuicidePrevention.

Call anytime for questions or support.

1-877-622-4327

myCigna.com

Employer ID: carrollcc (for initial registration) TTY/TDD users call 711

Cigna Medical and Prescription ID Cards

Enrolled employees can access their digital ID card by logging on to myCigna.com or the myCigna app, under "ID Cards". Physical ID cards can still be requested via myCigna.com.

MEDICAL PLAN HIGHLIGHTS

The chart below highlights your costs and copays for some of the features of your medical plan options. Remember, if you choose to seek care from an out-of-network provider, you may be subject to higher out-of-pocket expenses and balance billing by that provider. You are not required to select a Primary Care Physician (PCP) or obtain a referral for specialist care under either plan. For full plan details, please refer to your Cigna plan summaries.

Plan Features	Gold Plan		Silver Plan	
	In-Network YOU PAY	Out-of-Network YOU PAY ¹	In-Network YOU PAY	Out-of-Network YOU PAY ¹
Annual (Plan Year) Deductible Amount you must pay per plan year before the plan begins to pay benefits for certain services	Individual: \$500 Family: \$1,000	Individual: \$1,000 Family: \$2,000	Individual: \$750 Family: \$1,500	Individual: \$1,000 Family: \$2,000
Annual Out-of-Pocket Maximum Maximum amount you pay toward covered medical and prescription expenses per plan year (includes deductible, coinsurance, and copays)	Individual: \$6,850 Family: \$13,700		Individual: \$6,850 Family: \$13,700	
Preventive Care Services				
Preventive Care	No charge	Not covered	No charge	Not covered
Immunizations	No charge	Not covered	No charge	Not covered
Mammogram, PAP, and PSA Tests	No charge	Deductible, then 20% ¹	No charge	Deductible, then 30% ¹
Office Visits, Labs, and Testing				
Cigna Telehealth	No charge	N/A	No charge	N/A
Office Visits for Illness	PCP: \$20 copay Specialist: \$30 copay	Deductible, then 20% ¹	\$20 copay	Deductible, then 30% ¹
X-ray and Lab Tests ²	Deductible, then no charge	Deductible, then 20% ¹	Deductible, then 10%	Deductible, then 30% ¹
Outpatient Therapy, Acupuncture, and Chiropractic Services* (30-days maximum)	PCP: \$20 copay Specialist: \$30 copay	Deductible, then 20% ¹	\$20 copay	Deductible, then 30% ¹
Urgent Care, Emergency Care, and Hospitalization				
Urgent Care Center	Deductible, then \$50 copay	Deductible, then 20% ¹	Deductible, then \$50 copay	Deductible, then 30% ¹
Hospital Emergency Room (copay waived if admitted)	In-network deductible, then \$100 copay		In-network deductible, then \$100 copay	
Inpatient Facility Services	Deductible, then no charge	Deductible, then 20% ¹	Deductible, then 10%	Deductible, then 30% ¹
Outpatient Facility Services	Deductible, then no charge	Deductible, then 20% ¹	Deductible, then 10%	Deductible, then 30% ¹
Other Benefits				
Hearing Aids <ul style="list-style-type: none"> • Use Start Hearing in-network provider³ • Maximum of 2 devices per 36 months (\$4,000 max applies to adults 19+) • Includes testing and fitting 	Deductible, then no charge	Deductible, then 20% ¹	Deductible, then 10%	Deductible, then 30% ¹

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern.

Please note: some services may require pre-certification in order to be covered.

***May be subject to Medical Necessity Review.**

¹Out-of-network services are subject to a contract year deductible and Maximum Reimbursable Charge limitations. An out-of-network provider may bill you the difference between their normal charge and the Maximum Reimbursable Charge.

²To be considered in-network under the Cigna plans, lab tests must be received at either Labcorp or Quest Diagnostics.

³Call Start Hearing at 1-888-791-0106 and a Patient Care Advocate will assist you in finding a hearing specialist near you.

PRESCRIPTION DRUGS

When you enroll in one of the medical plans, you will automatically receive prescription drug coverage.

The chart below highlights your costs and copays for covered prescription drugs under the different tiers. For full plan details, please refer to your Cigna plan summaries.

Prescription Drug Coverage	Gold Plan YOU PAY	Silver Plan YOU PAY
Prescription Deductible	None	None
Prescription Out-of-Pocket Maximum	Combined with medical out-of-pocket maximum	Combined with medical out-of-pocket maximum
Retail 33-Day Supply		
Generic	\$10 copay	\$10 copay
Preferred Brand	\$25 copay	\$25 copay
Non-Preferred Brand	\$45 copay	\$45 copay
90-Day Supply—90 Now Network Pharmacy or Cigna Home Delivery		
Generic	\$20 copay	\$20 copay
Preferred Brand	\$50 copay	\$50 copay
Non-Preferred Brand	\$90 copay	\$90 copay
Specialty Drugs 34-Day Supply		
Retail or Home Delivery	50% up to \$75 maximum	50% up to \$75 maximum

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern. Plans will not cover out-of-network pharmacy benefits. Some drugs may require pre-certification in order to be covered.

- **Prior Authorization**
 - Certain medications will require approval for coverage. This review process helps make sure you're receiving coverage for the right medication, at the right cost and for the right situation.
- **Quantity Limitations**
 - Certain medications will have a limit to how much you can fill per prescription. Quantity limits help make sure you're receiving coverage for the right amount of medication for the right length of time.
- **Step Therapy**
 - Certain medications will require you to try one or more lower-cost medications first before the higher cost medication will be covered. A medical necessity review is available for approval of a higher-cost drug.

Filling your maintenance medications is easy with Cigna 90 Now!

With Cigna 90 Now, you can choose to fill your medication in a 30 or 90-day supply.

If you choose to fill a 30-day prescription, it can be filled at any network retail pharmacy or through Cigna Home Delivery.

If you choose to fill a 90-day prescription, it must be filled at a network 90 Now pharmacy or through Cigna Home Delivery to be covered by the plan.

For more information about your pharmacy network, visit www.cigna.com/Rx90network.

PRESCRIPTION DRUGS CONTINUED

Express Scripts Pharmacy

Express Scripts Pharmacy, one of the country's largest home delivery pharmacies, is now a Cigna company. Your pharmacists will need to use the BIN, PCN, and Rx Group number on your ID card to access your benefits and process your claim.

Express Scripts Pharmacy is Cigna's home delivery pharmacy. MyCigna.com and the myCigna app will link you to the Express Scripts website for home delivery support. There are two easy ways to place a new order:

1. **Electronically:** For fastest service, ask your doctor's office to send your prescription electronically to Express Scripts Home Delivery, NCPDP 2623735.
2. **By fax:** Have your doctor's office call **1-888-327-9791** to get a fax order form.

For current prescriptions—it's easy to move them to Express Scripts Pharmacy. Just call **1-800-835-3784** and have your doctor's contact information and prescription medication name(s) and dosage(s) ready. Express Scripts Pharmacy will do the rest.

Cigna Specialty Pharmacy Services

Specialty medications are used to treat rare and complex conditions like cancer, multiple sclerosis and rheumatoid arthritis. Employees filling specialty medications will need to fill their prescription using Exclusive Specialty Home Delivery at Cigna Specialty Pharmacy. The use of the dedicated specialty pharmacy helps provide faster time to therapy, earlier opportunity for engagement and no disruption on the second fill—all supporting an overall better customer experience.

Did you know that preventive medications are covered at no cost?

The Patient Protection and Affordable Care Act (PPACA) requires that certain categories of drugs and other products be included in preventive care services coverage. Check your plan materials or visit www.myCigna.com for more information.

SaveOnSP

Specialty medications can cost a lot of money. That's why your plan offers a program called SaveOnSP, which can help lower your out-of-pocket costs to \$0. **If you are taking a specialty prescription through Cigna's Home Delivery program through Accredo you may be eligible to participate in this program. Please keep an eye out for letters mailed to your home, or calls made to you from SaveOnSP, as this means that you are taking a prescription that is part of this program.** A typical SaveOnSP enrollment call lasts 5–15 minutes. SaveOnSP maximizes copay assistance from drug manufacturers for certain specialty medications by reducing your out-of-pocket cost share to \$0. If you receive a letter and/or call from SaveOnSP and don't enroll in the program you will pay a much higher copay for your medication. The average cost of specialty medications is \$2,750, though the amount varies based on the type of medication you are prescribed.

Conditions supported by SaveOnSP include, but are not limited to:

- Hepatitis C
- Multiple Sclerosis
- Psoriasis
- Inflammatory Bowel Disease
- Rheumatoid Arthritis
- Oncology
- Cystic Fibrosis

Out-of-Pocket Adjuster Program

Many people use manufacturer coupons (also called "copay assistance") to help lower the amount of money they pay out-of-pocket for their medications. It's important to know how your plan applies these coupons so you don't have any surprises if you use them when you fill your prescription through Accredo, a Cigna specialty pharmacy. Only the amount you pay out of your own pocket applies to your deductible and out-of-pocket maximum. Keep in mind that using a manufacturer coupon can help you spend less on your prescription. However, it may take you longer to meet your plan's deductible and/or out-of-pocket maximum.

DENTAL PLAN HIGHLIGHTS

Your dental health is an important part of your overall health.



Plan Features	Cigna Dental PPO	
	In-Network YOU PAY	Out-of-Network YOU PAY*
Annual Deductible (Based on plan year) Waived for preventive and ortho.	Individual: \$50 Family: \$125	Individual: \$50 Family: \$125
Progressive Maximum Benefit Progressive Benefit Year 2: Increase contingent upon receiving Preventive Services in Plan Year 1. Progressive Benefit Year 3: Increase contingent upon receiving Preventive Services in Plan Years 1 and 2. Progressive Benefit Year 4: Increase contingent upon receiving Preventive Services in Plan Years 1, 2, and 3.		
Annual Benefit Maximum (Based on plan year)	Year 1: \$2,000 Year 2: \$2,100 Year 3: \$2,200 Year 4: \$2,300	Year 1: \$2,000 Year 2: \$2,100 Year 3: \$2,200 Year 4: \$2,300
Preventive Services Oral evaluations, routine cleanings, x-rays, fluoride application, sealants, space maintainers, emergency care to relieve pain	No charge, no deductible	No charge*, no deductible
Basic Restorative Services Fillings, endodontics, periodontics, oral surgery, anesthesia, repairs of bridges/crowns/inlays/dentures, denture relines/rebases/adjustments	Deductible, then 10%	Deductible, then 10%*
Major Restorative Services Inlays, onlays, prosthesis over implant, crowns, bridges, dentures	Deductible, then 40%	Deductible, then 40%*
Orthodontia Dependent children to age 19 \$2,000 lifetime maximum	50%, no deductible	50%*, no deductible

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern.

Need to locate a participating provider?

Visit www.cigna.com. Click on "Find a Doctor" and then "Employer or school." Then, enter your address and choose "General Dentist" under "Doctor by Type."

Cigna Dental ID Cards

Enrolled employees can access their digital ID card by logging on to myCigna.com or the myCigna app, under "ID Cards". Physical ID cards can still be requested via myCigna.com.

Under the **Cigna** dental plan, you have the freedom to see any dentist; Cigna PPO providers are considered in-network. If you choose to receive care from an out-of-network (non-participating) dentist, you may be subject to higher out-of-pocket costs and balance billing. The chart highlights your costs for certain service under the plan. For full plan details, please refer to your Cigna plan summary.

Prevention first!

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

Progressive Maximum

With the progressive maximum benefit feature, you can increase your annual maximum benefit by \$100 each year (for up to four years) by receiving your routine preventive services! If you receive preventive services in plan year one, your maximum benefit of \$2,000 will increase by \$100 for plan year two. If you continue to receive preventive services each year, your maximum benefit will increase by another \$100 each year until plan year four, when you reach the maximum benefit amount of \$2,300. **It is your responsibility to keep track of your annual benefit maximums, to avoid additional incurred expenses.**

*Out-of-Network reimbursement is based on the Usual, Customary, & Reasonable (UCR) rate. UCR pays a percentage of the usual, customary, & reasonable rate in your geographic region. You may be balance billed by out-of-network providers for the difference between the UCR and their actual charge. Customers generally pay less out of pocket with UCR as shown in the example below.

Maximum Allowable Charge (MAC) Example		Usual, Customary, and Reasonable (UCR) Example	
Dentist Charge:	\$509	Dentist Charge:	\$509
Coinsurance:	50%	Coinsurance:	50%
Max Allowable Charge:	\$200	Max Allowable Charge:	\$500
Amount Covered	\$100 coinsurance x MAC	Amount Covered	\$250 coinsurance x UCR
Member OOP	\$409 dentist charge - amount covered	Member OOP	\$259 dentist charge - amount covered

VISION PLAN HIGHLIGHTS

A full range of vision care services through Cigna.

Vision care benefits are available through **Cigna** through the EyeMed network. Your vision plan offers a national network consisting of optometrists, ophthalmologists, and opticians. If you choose to use an out-of-network provider, you will be required to pay that provider at the time of service and submit a claim for reimbursement. The chart highlights your costs and copays in-network, as well as the out-of-network reimbursements that you would get back from the plan.

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

In addition to eye disease, 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 some of these diseases cause early and irreversible damage.

Healthy Rewards®—Vision Network Savings Program

When you see a Cigna Vision Network Eye Care Professional, you can save 20% (or more) on additional frames and/or lenses, including lens options, with a valid prescription. This savings does not apply to contact lens materials. See your Cigna Vision Network Eye Care Professional for details.

Plan Features	Cigna EyeMed Vision	
	In-Network	Out-of-Network Reimbursement
Eye Exams (Once every 12 months*)	No charge	Up to \$45
Lenses (Once every 12 months*)		
Single Vision	No charge	Up to \$40
Lined Bifocal	No charge	Up to \$65
Lined Trifocal	No charge	Up to \$75
Progressive	No charge	Up to \$75
Lenticular	No charge	Up to \$100
Frames (Once every 24 months*)		
Retail Allowance	Up to \$160	Up to \$78
Contacts In lieu of frames and lenses (Once every 12 months*)		
Elective	Up to \$160	Up to \$115
Therapeutic	No charge	Up to \$250

This chart is intended for comparison purposes only. If there are any discrepancies, the plan document will govern.

*Your Frequency Period begins on the first of your plan renewal month (plan year basis)



Need to locate a participating provider?

You can find an in-network provider by visiting www.cigna.com and using the provider locator. Search for a new provider by using the following steps:

cigna.com > Find a doctor > Employer or School > Additional Directories > Cigna Vision Directory (Serviced by EyeMed)

Cigna Vision ID Cards

Enrolled employees can access their digital ID card by logging on to myCigna.com or the myCigna app, under "ID Cards". Physical ID cards can still be requested via myCigna.com.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Set aside pre-tax dollars to pay for eligible health care and dependent care expenses.

The image shows two wooden blocks with the letters 'S' and 'A' on them, placed on a surface with a blue and orange striped pattern. In the background, there are glasses and some papers.

Flexible Spending Accounts (FSAs) 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 FSA and Dependent Care FSA. You can elect one or both of these accounts. The FSAs are administered by **Optum Financial**.

All employees who participate in a Flexible Spending Account will receive an Optum Financial Debit Card as a way to pay up front for qualified expenses. You may also pay up front for expenses and get reimbursed at www.optum.com/financial. Remember to keep your receipts, as you may need to verify your debit card purchases for the IRS.

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 in pre-tax dollars, which is deducted from your pay throughout the year. 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 (regardless of whether or not they are enrolled in your medical plan).

Your annual contribution amount is deposited into 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 at www.optum.com/financial.

Please note that health insurance premiums paid for by an employer plan or for other health insurance coverage are not eligible for reimbursement.

Carryover Provision

When you choose how much to contribute to an FSA, be sure to estimate your expenses carefully. The Health Care FSA has a \$680 carryover feature meaning that any amount of \$680 or less remaining in your account at the end of the plan year will roll over into the new plan year. Any remaining funds over \$680 in a Health Care FSA (and any amount of remaining funds in a 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 year.**

To see examples of items that are generally eligible under FSAs, visit www.irs.gov and look under Publication 502.

Do I need to enroll in the FSA each year?

In order to participate in the FSA, **you must enroll each year.** Your annual contribution stays in effect during the entire plan year (July 1 through June 30). The only time you can change your election is during Open Enrollment or if you experience a qualified change-in-status event.

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

Any remaining funds over \$680 in a Health Care FSA and any amount left in your Dependent Care FSA at the end of the plan year will be forfeited.

Eligible Expenses

For a listing of eligible expenses, please review the FSA Eligible Expense Guide available online at fsastore.com. Or visit www.amazon.com, to view eligible FSA items.

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 such as daycare (center or individual daycare), before and after school care, day camp, and elder care.

Eligible expenses include those listed below:

- Care for your dependent child who is under the age of 13 whom 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

If the situation is educational in nature (e.g. kindergarten), whether full day or half day, public or private, state mandated or voluntary, the expense cannot be reimbursed under the Dependent Care FSA.

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. Your dependent care provider must be an individual that you do not claim as a dependent on your tax return.

If you participate in a Dependent Care FSA, you cannot apply the same expenses for a dependent care tax credit when you file your income taxes. Consult your tax advisor for more details on current tax law.

Contact Optum Financial

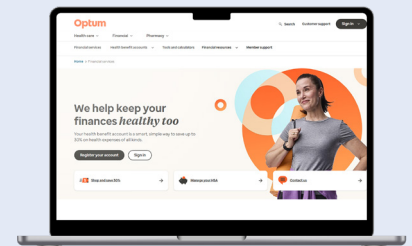
For questions regarding your Flexible Spending Accounts or to submit a claim, you may contact Optum Financial by calling or visiting their website.

Phone:

1-877-292-4040

Website:

www.optum.com/financial



\$7,500 Dependent Care FSA pre-tax savings example

	Without FSA	With FSA
Gross Pay	\$50,000	\$50,000
FSA Contribution	\$0	- \$7,500
Taxable Income	\$50,000	\$42,500
Taxes*	- \$12,500	- \$10,625
Take Home Pay after Taxes	\$37,500	\$31,875
Eligible Expenses	- \$7,500	- \$7,500
Available Income before reimbursement	\$30,000	\$24,375
Tax-Free Reimbursement from FSA	\$0	\$7,500
Net Income	\$30,000	\$31,875

That's a potential savings of \$1,875 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 tax savings will vary.*



PERMANENT LIFE — LONG TERM CARE

Permanent Life – Long Term Care

You have the opportunity to enroll in a Permanent Life product through **TransAmerica**. Permanent Life can help safeguard your family members' futures with benefits that can assist with your final expenses and care for your dependents, such as living expenses or college tuition. This insurance includes a benefit for Chronic Condition in the event you need Long Term Care. Long Term Care benefits are needed if you have an unexpected loss of two Activities of Daily Living (ADLs) – eating, bathing, dressing, toileting, transferring and continence.

Universal Life Benefit

Employee

- Employees age 18 to 80 are eligible
- Available in increments of \$5,000 from \$10,000 to \$500,000. Election amount cannot exceed 5 times the employee's annual salary
- Evidence of insurability required if you elect a benefit greater than \$100,000 when first eligible or any amount after your initial eligibility period
- If you and your spouse are both employed by the College, you may only enroll in Employee coverage.

Spouse

- Spouses age 18 to 65 are eligible
- Available in increments of \$5,000 from \$10,000 to \$100,000. Coverage for employee must be elected in order to elect spouse coverage
- Evidence of insurability required if you elect a benefit greater than \$20,000 when first eligible or any amount after your initial eligibility period

Child(ren)

- Children age 15 days to age 26 are eligible
- Flat benefit of \$10,000 if employee coverage is elected
- Evidence of insurability not required

Permanent Life elections automatically include Long Term Care elections at double the chosen volume for life. The Chronic Condition/Extension (Long Term Care) benefit is 4% of the Permanent Life amount, paid each month for up to 50 months.

RETIREMENT BENEFITS

The College offers a variety of retirement plans based on the category of the employees' position. **Completion of enrollment in each retirement plan is mandatory before or on the date of hire.**

Faculty, Administrators and certain Professional/Technical positions

Employees that meet the following MHEC requirements can choose between the Maryland State Retirement and Pension System (MSRPS), or one of two Optional Retirement Programs (ORP's): TIAA-CREF or Fidelity.

The following criteria constitute the minimal elements to be used in determining a position to be a professional position:

1. This position requires that the incumbent possess an earned baccalaureate or higher degree.
2. The position requires services no less than half the working hours required of similar positions at the agency, that is, the position is at least half time.
3. The position requires use of skills that are predominantly mental or intellectual rather than physical or manual.
4. The position is not considered by the agency to be a clerical position.
5. The position is not funded by federal or special funds or from auxiliary enterprise operations.

Support Staff Positions

Support staff employees are required to enroll as members of the Maryland State Teacher's Pension System (MSRPS) according to state regulations.

Maintenance, Environmental Services, and Security Positions

As a condition of employment, all Maintenance, Security and Environmental Services staff members are required to join the Delayed Vested Plan. The Delayed Vested Plan is provided through TIAA/CREF. The College will contribute 5% of the annual base salary into the annuity program that is selected. Vesting occurs after four years of employment.

Maryland State Retirement "Teacher's" Pension System (MSRPS)

The Maryland State Retirement "Teacher's" Pension System is a defined benefit plan that guarantees a particular benefit at retirement, based on a formula that considers service and salary. This program requires a 7% contribution on the employee's part. The State contribution to the MSRPS is determined annually by the State Pension Systems' actuary. Vesting occurs after ten years of employment for any employee who started after July 1, 2011. Legislation requires that employees enroll in MSRPS if they had a previous membership with an employing institution that participated in the MSRPS.

For more information, click on the link to sra.maryland.gov/. Visit sra.maryland.gov to access the Teacher's Pension System Benefits Handbook.

Optional Retirement System (ORP)

Employees who elect one of the Optional Retirement Plans do not make any contributions. The College will contribute 7.25% of the annual base salary into the annuity program that is selected. Benefits are vested immediately under the Optional Retirement Plans. Limitations may apply for enrollment in the Optional Retirement Plan (ORP) based off of previous membership with a participating ORP institution. Please contact HR directly for more information. Click [HERE](#) to access the ORP Handbook.

Additional Retirement Options Available

All College employees are eligible to participate in our supplemental retirement annuity plans. The College offers 403(b) and 457(b) plans to allow employees to save for retirement by making pre-tax contributions for retirement savings through payroll deduction. Additionally, each vendor holds on-campus counseling meetings periodically through-out the year to counsel employees one-on-one regarding their retirement investments.

Employees can pick-up 403(b) or 457(b) enrollment kits and a salary reduction form from the HR office for the following plans anytime throughout the year:

- **Fidelity Investments 403(b)**
- **TIAA-Cref 403(b), 457(b)**



PET INSURANCE

Pets Best



Pets Best—Pet Insurance

Carroll Community College now provides pet health insurance as a voluntary benefit! Pets Best pet insurance helps provide peace of mind to pet parents by reimbursing them for their pet's eligible veterinary bills. Get flexible accident, illness, and routine care coverage customized to your pet and your budget.

Learn more about our pet insurance benefit and enroll by visiting www.petsbest.com/CARROLLCC or by calling the Customer Care team at 888-984-8700.

Referral/discount code: **CARROLLCC**



LEGAL / ID COVERAGE

Legal Resources



Legal / ID Coverage

You may elect legal/ID coverage through **Legal Resources**. This is an employee-paid benefit. Legal Resources' model facilitates direct and regular in-person access to an attorney anywhere in the country. Members enjoy 100% attorney fee coverage for a broad range of legal services, with no waiting periods, annual usage limitations, deductibles, case numbers, or co-payments. Additionally, member services representatives, comprised entirely of certified paralegals, work directly with you to understand your legal matters and connect them with the right attorney for their needs.

Examples of covered legal matters:

- Family law matters
- Will & estate matters
- Elder law matters
- Real estate & tenant/landlord matters
- Consumer protection matters
- Traffic matters
- Civil action & defense matters
- Documents preparation & review
- And much more!

The rate is \$19 per month and includes coverage for employee, spouse, and qualified dependents with unlimited use of all services.

Visit www.legalresources.com or call 1-800-728-5768 for more information.

Fees may be incurred for complex cases such as immigration, tax matters, small business, bankruptcy and felonies, for example.



ADDITIONAL BENEFITS

Carroll Community College has a lot to offer.

Leave Package

Vacation

The College provides vacation to help employees achieve work-life balance. Eligible employees may earn up to two weeks of paid vacation dependent on employment class. Specific details of our vacation policy for support, and professional staff can be found in our employee handbook or by contacting the Human Resource Office.

Personal Leave

Each fiscal year a maximum of **four** days is allowed for personal leave for full-time employees. Unused personal leave is credited to accumulated sick leave at the end of the fiscal year.

Holidays and Recess Time

The College recognizes a Winter Recess period for both students and employees that is 14 calendar days (or 10 workdays) in length. Similarly, a Spring Recess period is recognized which is seven calendar days (or five workdays) in length. These recess periods are announced following the approval of the Board of Trustees of the annual Operating Calendar for the College. Employees are paid during these periods without using their individual leave benefits.

The College recognizes the following holidays in the operating calendar:

- Martin Luther King's Birthday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Day Before Thanksgiving, Thanksgiving Day and Friday following
- Christmas Eve (normally part of Winter recess)
- Christmas Day (normally part of Winter recess)
- New Year's Eve (normally part of Winter recess)
- New Year's Day (normally part of Winter recess)

Sick and Safe Leave

The College provides accrued sick and safe leave to full time and part time employees in compliance with state law. Eligible employees earn and may use sick leave for personal illness or disability. Safe leave may be used for absence of work due to domestic violence, sexual assaults, or stalking committed against the employee or employee's family member. Specific information related to safe leave can be found in the Employee Handbook.

Sick Leave Bank

Employees are eligible to join the Sick Leave Bank if they are benefit-eligible and have enough sick leave accrued to make the required donation for membership. Employees may join the Sick Leave Bank during Open Enrollment each year. Membership requires an initial contribution to the bank of three days (22.5 hours) of sick leave. In subsequent years, the required donation to continue membership is one day (7.5 hours) of sick leave. This may be waived depending on Leave Bank Balance.



ADDITIONAL BENEFITS CONTINUED



Bereavement Leave

We have taken into consideration the personal needs that arise from the death of an immediate family member. You will be allowed leave up to five consecutive workdays with full pay.

Jury Duty and Witness Leave

Carroll Community College encourages all employees to perform their civic duty and participate when summoned to jury duty or when they receive a subpoena to appear as a witness in a judicial proceeding.

Additional Benefits & Services

Library & Fitness Center Privileges

All employees may use Carroll's library services and Fitness Center. Employees may borrow materials from the library with their Carroll Community College photo ID (preferred) or use a government issued photo ID. Employees and spouse should present photo ID when using the Fitness Center. The Fitness Center will need approval from the Human Resource office prior to using the Fitness Center. New benefit eligible employees will be issued a photo ID from Human Resources upon hire.

Bookstore Services

Employees are eligible for a 10% discount on textbooks, and a 20% discount on clothing and other non-book items in the Bookstore. This discount will not apply to purchases under one dollar, magazines, and special sale items.

Café

Our Café' offers a wide variety of food choices at convenient hours for Faculty and Staff to eat. You may choose from grab-n-go options, salad bar, hot entrée, grill or deli items during main business hours which vary by season.

Time Off to Vote

Carroll Community College encourages all employees to vote. It is the policy of Carroll Community College to comply with all state election law requirements with respect to providing employees, where necessary, with time off to vote.

Volunteer Policy

Carroll Community College encourages employees to build community through experiences that meet individual aspirations and collective needs. Full-time benefits eligible employees will be given paid leave (VTO) to participate in approved community engagement activities. More information and criteria may be found in the Employee Handbook.

Summer Kids @ Carroll Employee Discount Program

Dependent children ages six--15 years of benefit-eligible employees are eligible for discounted spaces on select Summer Kids@Carroll + Teen College camps. Information on eligible camps are provided each year by Continuing Education and Training.

Post-Retirement Insurance

Employees who retire from the College with at least ten years of continuous service may continue their participation in some benefit programs with a college subsidy based on years of service. Retirement limitations apply based on age, years of service, and retirement plan.

More information and criteria may be found in the Employee Handbook, Section 4.3.2 Post-Retirement Insurance.

Wellness Program

A wellness program is offered to employees to foster wellness in our lives. Exercise and education classes are offered at no cost to employee at varying times throughout the year. A waiver form is required for participation in exercise programs.

The College offers a wide variety of wellness activities, and exercise classes in collaboration with our health insurance vendor. This allows employees to take advantage of a variety of wellness education topics, health assessments, and flu vaccine clinics.

First Financial Federal Credit Union (FFFCU)

- Employees and family members may join FFFCU at any time.
- In addition to free savings and checking accounts, a variety of loans are available.

To enroll, visit join.firstfinancial.org

Rapid Paycard

We are providing you with a great benefit, the Rapid PayCard® Visa® Payroll Card. You can automatically deposit your pay or a portion of your pay onto a debit card so you have instant access to your cash the same morning of your payday! It's easy and more secure than carrying cash.

What is the Rapid PayCard?

Rapid PayCard is a payroll debit card, which means you can only spend the money you have on your card. The Rapid PayCard does not require a credit check. It can be used at ATMs, retail stores, gas stations, and grocery stores worldwide and wherever Visa debit cards are accepted.

Have your pay or a portion of your pay automatically deposited to your Rapid PayCard. For more information contact Payroll at **410-386-8465** or **410-386-8033**.

Tuition Waivers/Reimbursement

- Benefit-eligible employees who enroll in a Carroll Community College credit or non-credit class are exempt from payment of tuition.
- Tuition reimbursement for employees' spouses and their dependent children under age 22 are also entitled to reimbursement for credit courses taken at Carroll.
- Tuition reimbursement at other institutions is available for employees provided that the employee has been employed by the College at least one year at the start of the semester of study. Undergraduate study is reimbursed at a rate of up to \$2,200 per fiscal year, and graduate study is reimbursed at a rate of up to \$4,386 per fiscal year. Coursework must be job-related to be eligible for the reimbursement. An employee must satisfactorily complete the course(s) with a minimum grade of C for undergraduate study; or, for graduate study, must complete the course with a minimum grade of B to be eligible for reimbursement.



INSURANCE | BENEFITS | HR SOLUTIONS

This guide provides a summary of the benefits available. Carroll Community College reserves the right to modify, amend, suspend or terminate any plan at any time, and for any reason without prior notification. The plans described in this guide are governed by insurance contracts and plan documents, which are available for examination upon request. Should there be a discrepancy between this guide and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts or plan documents will govern.