



Fringe Benefit Summary–Education Association Full-Time Fiscal Year 2026-2027

NOTE: The information included in this summary is intended to be a brief, general description of various programs and policies, and actual application may differ in some respects to individual circumstances. In such cases the approved Board policy, master agreement or administrative regulation shall prevail.

- I. **INSURANCE:** Group insurance coverage is available to full-time employees. All insurance programs are subject to the terms and conditions of the insurance company. The Summary of Benefits and Coverage (SBC) document(s) to illustrate your health plan benefits administered by Wellmark are located on MyWit under the Human Resources tab.
 - A. Health & Hospitalization
 1. If single coverage is elected, the cost to the employee is \$60.85 per month for Wellmark Blue Cross Blue Shield Educator Copay or \$48.99 for the High Deductible Health Plan. The College pays the remaining portion of the single premium.
 2. If family coverage is elected, the cost to the employee is \$523.18 per month for Wellmark Blue Cross Blue Shield Educator Copay or \$417.86 for the High Deductible Health Plan. The College pays the remaining portion of the family premium.
 3. Full-time employees that select the High Deductible Health Plan will be enrolled in a HealthEquity Health Savings Account (HSA). If single coverage is elected, the College will contribute \$125 per month. If family coverage is elected, the College will contribute \$250 per month. Employees may also choose to contribute to their Health Savings Account.
 - B. Dental Insurance – The College pays the premium for single (employee) coverage provided by Delta Dental Plan of Iowa. Dependent coverage is available if desired, at the employee’s expense, which is \$79.08 per month.
 - C. Vision Insurance – Vision insurance for employee and/or dependents is available, at the employee’s expense.
 - D. Long-Term Disability – The College pays the premium for coverage to replace 66 2/3% of pre-disability wages, after a 90 calendar-day waiting period, in the case of disability caused by illness or off-the-job injury.
 - E. Group Term Life Insurance – The College pays the premium for term life insurance coverage on the employee, which includes accidental death and dismemberment benefits, up to the following limit: A face amount policy of \$50,000 for full-time eligible employees.
 - F. Supplemental Life Insurance – Additional life insurance for employee and/or dependents is available, at the employee’s expense.
- II. **CAFETERIA BENEFITS PLAN** – Full-time employees may enroll in the WITCC Cafeteria Plan. This plan may allow eligible employees to choose from the following benefits.
 - A. Premium Conversion – Employee’s share of health and dental insurance premiums may be paid with pretax wages.
 - B. Unreimbursed Medical Expenses – Anticipated medical expenses that will not be paid by insurance may be planned for ahead of time. Pretax wages which are set aside through salary reduction may then be used to reimburse the employee when the expense is incurred.
 - C. Dependent Care Assistance – Expenses incurred to care for an employee’s dependents, so that the employee can go to work, may be reimbursed by pretax wages which are set aside through salary reduction.
- III. **RETIREMENT** – The following plans and options are currently in effect for employees to prepare for income continuation upon retirement.
 - A. Iowa law requires that eligible employees of WITCC participate in a retirement plan in addition to Social Security. Employees may choose one of two plans. Once that choice is made, it may not be changed. Both plans require the employee and the employer to make contributions. The amounts are the same for both plans: 6.29% for employee and 9.44% for employer.

1. Iowa Public Employees Retirement System (IPERS) – This is a state-run plan known as a “defined pension benefit plan.”
2. Teacher’s Insurance Annuity Association (TIAA) – This plan is operated by a private, nonprofit company, and is known as a “defined contribution plan.”

B. Annuities – Employees may authorize a reduction in wages for the purpose of paying premiums on a qualified annuity contract. There is no employer contribution.

IV. **ABSENCE PLANS** – Full-time employees are eligible for authorized paid absences. Timely and proper application for personal and leave benefits is required.

A. Paid Holidays

9/7/26	Labor Day
10/16/26	Fall Break
11/26/26	Thanksgiving
12/25/26	Winter Break
1/1/27	New Year’s
3/12/27	Spring Break

B. Paid Personal Leave – May be used in increments no smaller than one-half day. An employee who works two regular semesters shall be entitled to 2 days annually.

C. Paid Sick Leave – Up to 10 days the first year of employment, increasing by one day per year thereafter to a maximum of 15 days annually. Sick leave which is not used will accumulate to 110 days. Sick leave may be used for doctor/dentist appointments and may be used in increments no smaller than one-half hour.

D. Other Leaves – Benefits are described in the Employee Handbook.

1. Family Sick Leave for immediate family
2. Sick Leave Donations and Requests
3. Bereavement Leave
4. Jury Duty and Court Appearance Leave
5. Military Leave
6. Unpaid Leave

V. **OTHER BENEFITS**

A. Tuition waiver for eligible employees for credit and non-credit WITCC classes.

B. Tuition reimbursement for eligible employees for undergraduate and graduate classes.

C. Tuition reimbursement for spouses and eligible dependent children for credit WITCC classes.

VI. Educational Advancement: Upon receipt of an official college transcript in Human Resources, faculty (EA) employees will receive the following amounts added to their base wage at the start of their next contract year.

VC to BA	\$500
BA to BA +12	\$500
BA + 12 to BA + 24	\$500
BA + 24 to MA	\$865
MA to MA + 18	\$600
MA + 18 to MA + 30 or additional MA	\$600
MA + 30 to Doctorate	\$600