



## EMPLOYEE BENEFITS SUMMARY

### GROUP MEDICAL AND LIFE INSURANCE



- The Office of Group Benefits (OGB) administers group *medical* and *life* insurance for state employees. You may review the medical plan options by visiting their website at <https://info.groupbenefits.org/>.  
The plan year is from January 1 to December 31 of each calendar year. A copy of the official schedule of monthly premium rates can be obtained from the Office of Human Resources or on OGB's website at: <https://info.groupbenefits.org/premium-rates/>.
- As a new employee there is a waiting period before coverage begins. New hire coverage begins the first of the month following the first full month of employment. (Ex: If your hire date is the 1<sup>st</sup> of the month of January, your coverage would begin on February 1<sup>st</sup>. If your hire date is between January 2<sup>nd</sup> and January 31<sup>st</sup>, your coverage would not begin until March 1<sup>st</sup>). **Should an employee fail to enroll in coverage within 30 days of hire, the employee may enroll during the open enrollment period during the month of October.**
- Premiums are *deducted a month in advance*, so premiums deducted in the month of January pay for coverage in the month of February.
- Premiums are deducted on a bi-weekly basis from 24 of your 26 annual pay checks.

### FLEXIBLE BENEFITS PREMIUM CONVERSION PLAN

- Employees enrolled in OGB health or life plans are automatically enrolled in the Flexible Benefits Premium Conversion Plan, which allows for eligible benefit premiums to be deducted on a pre-tax basis. More information on the OGB Flex plans can be found at: <https://info.groupbenefits.org/flexible-benefits/>.
- The plan also offers dependent care and health care spending accounts.

### SUPPLEMENTAL COVERAGE



- Supplemental plan information including rates for dental, vision, disability, term life, AD&D, hospital indemnity, critical illness, accident, and identify theft protection may be accessed by visiting the [2022 LCTCS Benefits Guide](#).
- Enroll here: <https://aflac.benselect.com/Enroll>.
  - You will need to login. If this is your first visit to the site, your PIN is the last four digits of your SSN plus the two-digit year of your birth. For example, if the last 4 digits your SSN are 1122 and you were born in 1968, your PIN would be 112268. You will be required to change your PIN when you first log in to the website. Note: Your Employee ID number is your Banner employee ID number. Please contact your Human Resources Office if you need assistance logging in.

## RETIREMENT PLANS



- The Teachers' Retirement System of Louisiana (TRSL) Plan is the retirement plan for unclassified staff and faculty positions at Delgado. Unclassified positions are those **not covered** by the Department of State Civil Service regulations. The standard retirement plan is a defined benefit plan that vests in 5 years.
- The Louisiana State Employees Retirement System (LASERS) is the retirement plan for classified positions at Delgado. Classified positions **are** those governed by the Department of State Civil Service regulations.
- Retirement plan participation is required by state law. The current TRSL and LASERS employee contribution rate is 8% of gross salary.
- You may access information via the TRSL website at <http://www.trsl.org/> and the LASERS website at [www.lasersonline.org](http://www.lasersonline.org).

## SOCIAL SECURITY

- Government employees in Louisiana *do not* contribute to Social Security. The monies that would normally be contributed to Social Security serve as your contribution to a retirement plan.
- Important information for Government employees regarding Social Security can be found here: <https://www.ssa.gov/benefits/retirement/planner/gpo-wep.html>.

## 403(B) AND 457 INVESTMENT OPTIONS

- The State of Louisiana has a 457 Deferred Compensation investment option in which you may elect to participate. This is strictly your contributions into your choice of investment options under the plan provided through Great West. There is no state/employer match. You may find out more about these plans by visiting <https://louisianadcpire.gwrs.com/>.
- You may elect to also contribute to a 403(b) plan. To view these plans, click here: <https://www.lctcs.edu/human-resources/benefits>.
- Again, no state match, strictly your contribution is toward investment options as provided by the vendor.

## DIRECT DEPOSIT/ CREDIT UNION MEMBERSHIP

- As a Louisiana and Community College System (LCTCS) institution, Delgado employees are required to participate in direct deposit of net pay unless certain conditions exist to exempt the employee from this requirement. See Delgado's [Direct Deposit policy](#).
- There are two credit unions that Delgado employees are eligible to join:
  - Louisiana Capitol Federal Credit Union <https://www.lacapfcu.org/>
  - Greater New Orleans (GNO) Federal Credit Union <https://www.gnofcu.com/>

## HOLIDAYS

- As an educational institution, the holidays declared by Delgado are not declared by the Governor of Louisiana. Delgado has 14 paid holidays a year. The approved holiday calendar can be found at: <https://www.dcc.edu/administration/policies/operational-guidelines/calendar.aspx>.

## LEAVE

- For unclassified, non-Civil Service employees, the College has formally adopted the Louisiana Community and Technical College System (LCTCS) Policy #6.003 Leave for Unclassified Employees as its official policy. Regulations regarding all forms of leave for unclassified faculty and staff (sick leave, annual leave, faculty leave, sabbatical leave, advanced degree leave, military leave, special/civil/emergency/other leave including bereavement/funeral leave, family medical (FMLA) leave, educational leave, administrative leave, compensatory leave, leave without pay, workmen's compensation leave, leave of absence without pay, etc.) are addressed in [LCTCS Policy #6.003](#).
- Leave for classified, Civil Service employees is governed by the Civil Service rules and regulations for the State of Louisiana. These rules can be accessed here <https://civilservice.louisiana.gov/CSRules/Chapter11.aspx>.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)



- HigherEd EAP is the division of the ESI Group that offers resources and solutions for help with your emotional and mental well-being. HigherEd EAP benefits also include opportunities to help you grow professionally, save money, improve your health, and enhance your personal life. Employees of Delgado are provided benefits offered by HigherEd EAP at no cost.
  - Visit <http://www.HigherEdEAP.com> for more information.
  - Employees may call 1-800-252-4555 24 hours a day, 7 days a week to reach a professional counselor.

## OTHER EMPLOYEE BENEFITS & SERVICES

### EMPLOYEE REFERRAL PROGRAM (Coming Soon)

- Delgado offers an Employee Referral Program to its full-time employees. Research has found that new employees who come to Delgado through employee referrals are excellent contributors, stay with Delgado longer, and are more cost-effective recruits. If you know someone who would be a good addition to the College, you could be awarded a \*prize if you refer a candidate who is hired.

## TUITION ASSISTANCE

- The Tuition Assistance Program is for eligible employees of Delgado Community College and their eligible spouses and children/dependents. To view the full policy and to access request forms, visit: <https://www.dcc.edu/administration/policies/forms/tuition-exemption-reduction.aspx>.

## FITNESS CENTER

- The Fitness and Wellness Center, located on Delgado's City Park Campus, is committed to providing Delgado students, faculty, and staff an opportunity to develop positive lifestyle habits and improve overall fitness and well-being. For membership information visit: <https://www.dcc.edu/student-services/fitness-center/default.aspx>

## **DISCOUNTED PRODUCTS & SERVICES**

- Delgado employees may take advantage of discounted products and services from the following:

### **AT&T**

- <https://www.att.com/offers/discount-program/appreciation>

### **Adobe Software Store**

- <https://www.adobe.com/creativecloud/buy/students.html?/Logon.aspx>

**For more information on Delgado Benefits, visit:**

<https://www.dcc.edu/administration/offices/human-resources/benefits.aspx>.