

## Benefit FAQ

### **How long do I have to make my election for healthcare?**

- Elections need to be made within 30 days from your hire date. All forms must be completed and turned in to the Human Resource office within 30 days from your hire date.

### **What happens if I go to an out-of-network health-care provider?**

- Our insurance carrier covers many health care providers in our geographic area. However, if you choose to go to an out-of-network provider for services, the service received will be paid at the out-of-network co-insurance rate versus the in-network co-insurance rate. Therefore, the member will be responsible for all applicable out-of-pocket expenses.

### **Why is Co-Insurance?**

- Co-Insurance is the percentage of your care for which the medical plan pays. For example, if your co-insurance is 100%, then the plan pays 100% after any deductible and co-pays. If it is 80% co-insurance, the plan pays 80% after deductible and co-pays and the remaining 20% would be the member's responsibility.

### **Does SSCC offer a Flexible Spending Account (FSA)?**

- Yes! A FSA is an account the member sets up through payroll deduction that allows the member to pay for out-of-pocket health care expenses (including dependent care) with pre-tax dollars. This is a great option if you frequently need healthcare-related items that are not typically covered by your primary health insurance (for example, contact lens solution, over-the-counter medications, medically necessary supplements, first aid equipment, and more). You can even be reimbursed for your co-insurance payments as described above. You will be able to check the full list of benefits on the insurance carrier's web site once you are enrolled.

### **What amount of basic life insurance, if any, does SSCC provide?**

- All full-time employees shall receive \$50,000 in term life insurance, except for employees over the age of 65 based on the standard coverage offered by insurance companies to be paid in full by the college.

### **How can I find out more details about these and other benefits available to me?**

- The SSCC Human Resources web site is a valuable resource for most of your employment questions. If you have further questions, you can always send an email to [humanresources@sscc.edu](mailto:humanresources@sscc.edu) or contact Hylant, the College's Insurance Agent at (513) 354-1646.