

WSCC HUMAN RESOURCES DEPARTMENT

Professional Staff & Faculty Benefit Summary - 2026 Benefit Summary for New Hires

- Direct Deposit: paid monthly (if hired after the 15th day of the month, pay will begin the following month)
- Employee Assistance Program through Optum/Here4TN
- Holidays/Administrative Closings (14 paid days)
- Leave
 - Sick Leave: 7.5 hours (1 day) per month
 - Annual Leave: 15.0 hours (2 days) per month
 - Bereavement Leave- Immediate Family Member (37.5 hours- 5 days for parent or stepparent per occurrence) (22.5 hours- 3 days for sibling, grandparent, grandchild, foster parent, or parent-in-law per occurrence) (75 hours- 10 days for spouse, child, or stepchild)
 - FMLA (Family Medical Leave Act)
- Health Insurance (Employee pays 20%; State pays 80%)
 - Blue Cross Blue Shield – Network S
 - Blue Cross Blue Shield – Network P
 - Cigna – LocalPlus or Open Access Plus (OAP)
 - Each vendor will offer your choice of
 - Premier PPO
 - Standard PPO
 - Consumer-driven Health Plan (CDHP)/Health Savings Account (HSA)
 - CVS/Caremark pharmacy benefit
 - Coverage is effective the first day of the month following one full calendar month of employment
 - Not eligible for continuation of insurance upon retirement
- Workers Compensation Program
- Basic Term Life Insurance – Minnesota Life/Securian
- Voluntary Insurance (at employee’s cost)
 - Short Term Disability Insurance Plan – MetLife
 - Long Term Disability Insurance Plan – Reliance Standard Life
 - Dental Insurance – Metlife Preferred and Cigna Prepaid Plan
 - Voluntary Group Term Life Insurance – Minnesota Life/Securian
 - Voluntary AD&D – Minnesota Life/Securian
 - Vision Plan – EyeMed
- Flexible Benefits Plan – TASC
 - Health and dental insurance premium taken on a pre-tax basis

- Health Care Flexible Spending Account (FSA)
- Dependent Day Care Flexible Spending Account
- Limited Purpose Flexible Spending Account (for those enrolled in an HSA)
- Health Savings Account (HSA)
- Retirement Plans – Information regarding TCRS and ORP retirement benefits can be accessed online at <https://treasury.tn.gov/Retirement/Retire-Ready-Tennessee/for-Higher-Education-Employees> . Employees are required to select a retirement plan during their orientation session/first workday.
 - Tennessee Consolidated Retirement System (TCRS) Hybrid Plan (partial defined benefit plan/ partial defined contribution plan)
 - Vesting is immediate on employee contributions; however, the portion of employer contributions that goes into the defined benefit plan (4%) is vested after 5 years of service.
 - Employer contribution rate of 8.93%
 - Employee contribution rate
 - Mandatory 5%
 - Optional auto-enrolled additional 2% through a 401(k) Plan
 - Accumulated sick leave is applied toward retirement (20 days = 1 month of retirement credit)
 - Optional Retirement Program (ORP)
 - Plans: Voya, TIAA/CREF
 - Vesting is immediate on both employer and employee contributions
 - Employer contribution rate of 9%
 - Employee contribution rate
 - Mandatory 5%
 - Optional Auto-enrolled additional 2% through a 401(k) Plan
- Deferred Compensation Program (Tax Deferred Annuities)
 - 401(k) / 401(k) Roth – \$50 monthly state match
 - 457
 - 403(b)
- Fee Waiver for TBR/UT System Employees Program
 - Full-time regular employees of the TBR and UT systems are eligible to enroll in one credit course per term at any state of Tennessee public postsecondary institution (TBR or UT), with fees waived for the employee.
 - Part-time regular and part-time temporary employees of community colleges and TN Colleges of Applied Technology (TCATs) are eligible to enroll in one credit course per term at the college in which they work, with fees waived for the employee.
 - The waiver is limited to one class, not to exceed four credits or 120 clock hours. It may apply to partial payment of classes of more than 4 credit hours or 120 clock hours.
 - The enrollment is limited to available space, with the intent that tuition-paying students shall not be denied enrollment by a student using a fee waiver.
 - If applicable, the fee waiver should be used before other forms of educational assistance that the institution may offer.

- Eligibility
 - All full-time employees (faculty, administrators, and support staff) of an institution are eligible to participate.
 - Part-time regular and part-time temporary employees of community colleges and TN Colleges of Applied Technology (TCATs) are eligible to enroll in one credit course per term at the college in which they work, with fees waived for the employee.
 - The employment status of an employee on the published first day of classes for each term determines eligibility for participation in this program.
- Spouse/Dependent Discount (50% tuition waiver)
- Longevity – \$100 for each year of employment, beginning with 3 years of service
- State ID Card – possible discounts for travel, state park facilities, cell phone monthly premiums, etc.
- Library Privileges
- Health & Wellness – Fitness Center
- Informational Websites
 - Walters State Community College (WSCC): <http://ws.edu/>
 - WSCC Policy & Procedures: <http://catalog.ws.edu/index.php?catoid=14>
 - Tennessee Board of Regents (TBR): <http://www.tbr.edu/>
 - Benefits Administration: <https://www.tn.gov/finance/section/fa-benefits>
 - ParTNeers for Health: <http://www.partnersforhealthtn.gov/>
 - Optum/Here4TN: www.Here4TN.com or 1-855-437-3486
 - Minnesota Life/Securian: www.LifeBenefits.com/StateofTN
 - TASC: Flexible Spending: <https://www.tasconline.com/>
 - Reliance Standard (Long Term Disability): <https://www.tn.gov/finance/section/fa-benefits>
 - Empower Retirement Services: <https://www.gwrs.com/login.do>

****Special Incentives for the 2026 calendar year*****

- 100% of Life Insurance premiums are covered by the state
- 50% of Dental plan premiums are covered by the state (regardless of plan selected)
- State is paying for Long Term Disability for Tier 3