

Welcome to Montgomery College!

New Faculty Orientation
Tuesday, January 9 &
Thursday, January 11
8:30am - 5:00pm

Facilitators:

John Hamman

Dean of Mathematics and Statistics

Tom Cantu

Instructional Designer

Office of E-Learning, Innovation and Teaching Excellence (ELITE)



Outcomes

At the conclusion of this orientation participants will be able to:

- Identify two or three MC colleagues to whom they can turn for information and support
- Access essential resources for students and faculty
- Describe MC's culture of radical inclusion and student success

Morning Agenda Tues. Jan. 9

8:30 - 9:00	Breakfast
9:00 - 9:30	Dr. Sanjay Rai, Senior VP for Academic Affairs
9:30 - 10:00	Introductions and Outcomes – John and Tom
10:00 - 10:30	Montgomery College by the Numbers
10:30 - 11:00	Professional Development
11:10 - 11:30	Syllabus & Faculty Handbook
11:35 - 11:55	Information Technology
12:00 - 12:20	Title IX & ADA
12:20 – 1:30	Lunch

Afternoon Agenda Tues.

1:30 - 2:00 Welcome from Dr. Pollard, President

2:15 - 2:30 Break

2:30 - 4:30 Benefits & Retirement

4:30 – 5:00 Wrap-up & Discussion

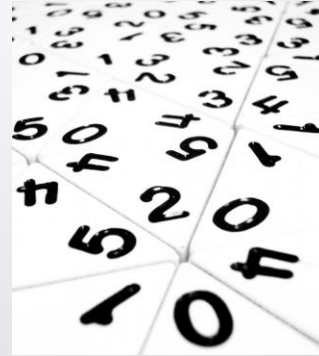
Please stop by HR prior to 5:30pm today to obtain your photo ID. HRSTM is located on the first floor of the Mannakee (MK) Building, 900 Hungerford Drive, Rockville.

MC FACULTY

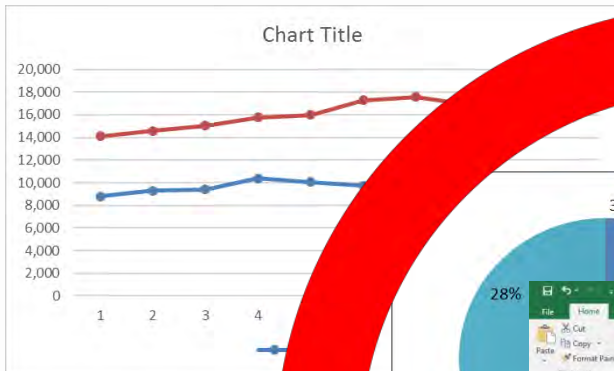
New Faculty Orientation



Student Success



“By the Numbers”



Student Success Score Card

Montgomery College

Date: completed April 2018

Attainment of Credit-Level "Milestones" By New Students

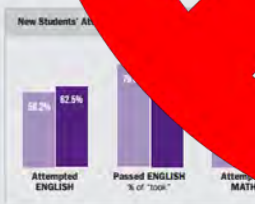
For students starting in Fall Year - Year 1 Milestones = 34 credits - Year 2 = 48 credits
For students starting in Fall Year - Year 1 Milestones = 22 credits - Year 2 = 24 credits

GENDER	% Attain		% Attain		% Attain		% Attain	
	Year 1 Milestone	Year 2 Milestone	Year 1 Milestone	Year 2 Milestone	Year 1 Milestone	Year 2 Milestone	Year 1 Milestone	Year 2 Milestone
Female	44.9%	10.8%	53.4%	17.0%	39.0%	15.4%	43.5%	14.6%
Male	51.8%	16.0%	35.4%	13.2%	51.8%	16.0%	35.4%	13.2%

ETHNICITY / RACE	% Attain		% Attain		% Attain		% Attain	
	Year 1 Milestone	Year 2 Milestone	Year 1 Milestone	Year 2 Milestone	Year 1 Milestone	Year 2 Milestone	Year 1 Milestone	Year 2 Milestone
Am. Indian/Al. Native	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%
Asian	58.0%	23.3%	58.0%	23.3%	58.0%	23.3%	58.0%	23.3%
Black/African Am.	35.9%	11.9%	35.9%	11.9%	35.9%	11.9%	35.9%	11.9%
Hispanic/Latino	61.1%	27.8%	61.1%	27.8%	61.1%	27.8%	61.1%	27.8%
White	40.0%	10.0%	40.0%	10.0%	40.0%	10.0%	40.0%	10.0%

Student Success Score Card

ARRIVAL



MONTGOMERY
COLLEGE

A LOT HAS CHANGED



AND CHANGING FAST!

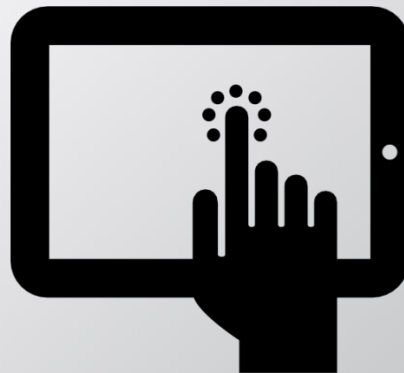
In FY16:

- **6%**

Percentage of students who took courses entirely online

- **24%**

Percentage of students who took at least one online course



PART-TIME IS THE NEW NORM

- **65%**

MC Students are
Part-time (Fall 2017)

- **10%**

Growth in Number of Part-time
Students Since 2007

PART TIME MAKES IT HARDER



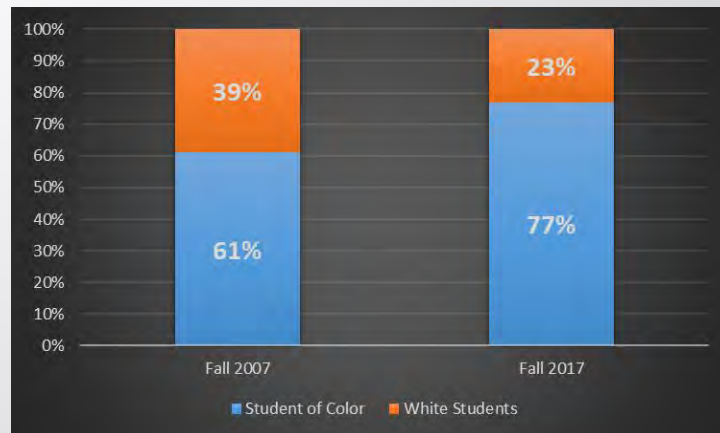
ONLY 7.8%

of **part time students**, nationally,
complete an associate's degree within
4 years of high school graduation.

DIVERSITY IS INCREASING

- **16%** Increase in total percent of Students of Color and Foreign Students since 2007

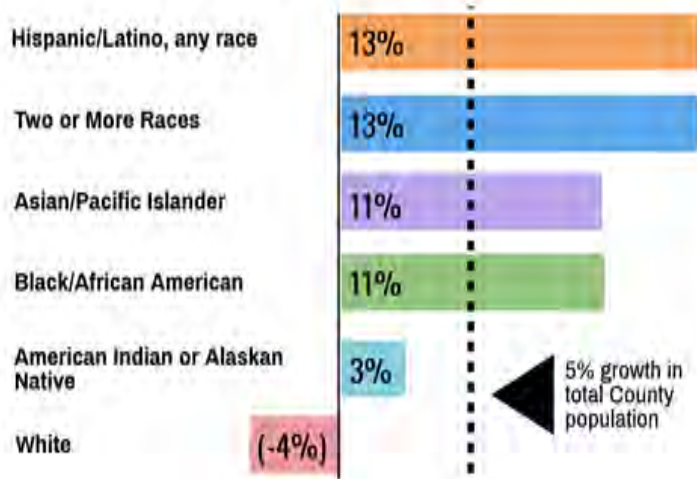
- **77%** Current percentage of Students of Color and Foreign Students at MC



And in the County Too!

County Diversity Growing Fast

Estimated Change in Population Size 2017 - 2027



By 2027: **7 out of 10**

County residents between the age of 15 and 24 will be Hispanic, Black, or Asian.



MORE STUDENTS NEEDING ACCOMMODATIONS

Fall 2005

Fall 2016

919  1,556

69%

Increase in the Number of Students
with Documented Disabilities Under
the ADA

NEW TO IT ALL

Spring 2008

Spring 2016

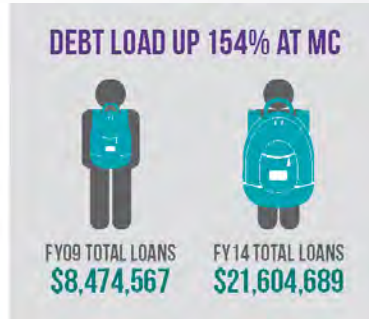
17%  24%

Percent of Credit Students who are
First Generation College Students

NEED IS INCREASING

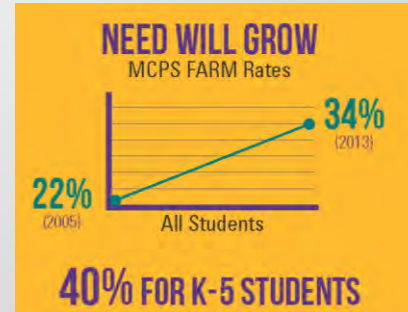
- 100%

Increase in % of Students Receiving
Financial Aid since FY2006



- 100%

Increase in % of Students
Receiving Pell Grant since FY2006



READINESS A FACTOR

Fall 2006

Fall 2017

39%  54%

Percent of Credit Students with
Developmental Needs

OUR STUDENTS NOW

- Increasingly Part-Time
 - More external demands (work, family, etc.)
- More diverse than ever
 - Increase in financial need
 - More 1st Generation
- College Readiness?

It's About Social Justice

62%

Percentage of County residents age 25+ with a college degree by 2027

Hispanics/Latinos and Blacks/African Americans are projected to lag behind other ethnic groups in educational attainment, making access to college and student success an imperative.

Hispanic/Latino, any race

30%

American Indian or Alaskan Native

42%

Black/African American

53%

Two or More Races

64%

Asian/Pacific Islander

71%

White

75%

90%

The percentage of the top 50 occupations that employers had the most difficulty filling in 2016 that required some form of postsecondary education.

78%

The percentage of all new jobs between 2017 and 2027 that will require some form of postsecondary education.

STUDENT SUCCESS SCORECARD



ARRIVAL

- How do students perform within the first critical period of college?



PROGRESSION

- How well do students progress through their academic pursuits?

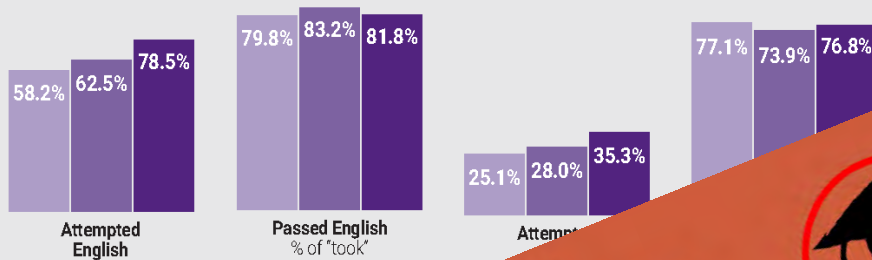


COMPLETION

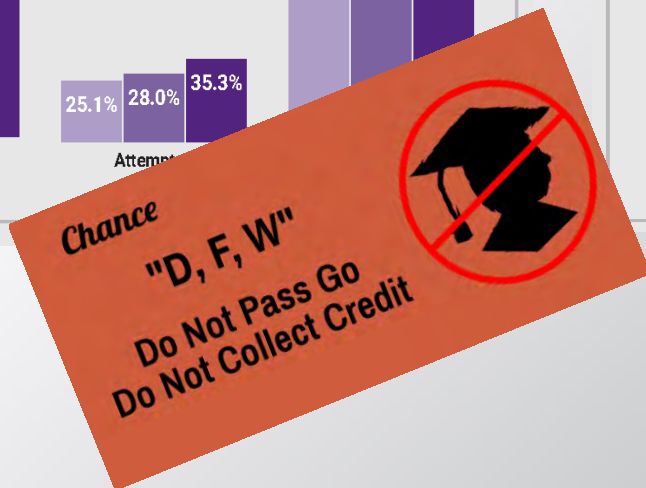
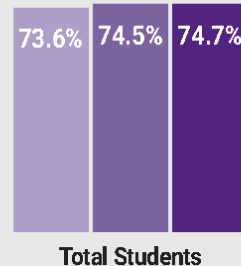
- Do students “complete”?

GATEWAY AND COURSE SUCCESS IS CRITICAL

New Students' Attempts and Completion of "Gateway Courses" in First Year 2013/14/15



Course Pass Rates 2013/14/15



D, F, W Initiative

- **1%** Reduction in the D, F, W rate between FY16 and FY17

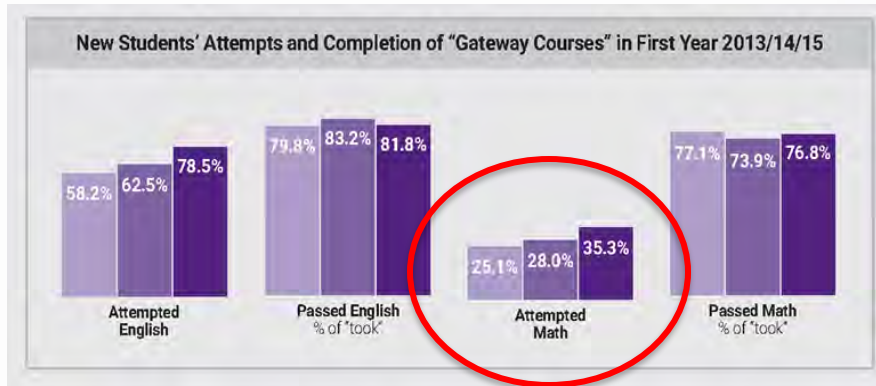
= 1,395

Students who do not have to repeat a class!

10.2%

Average DFW Rate for
courses taken by all
graduates FY17

MATH IS SCARY – BUT LESS SO!



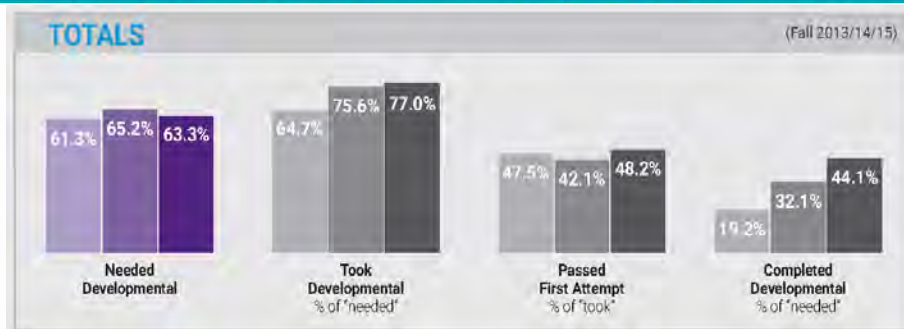
8.7

Avg. terms to complete first MATH gateway course.

New Students' Attempts and Completion of "Gateway Courses" in First Year					
		Attempted English Percent	Passed English % of "took"	Attempted Math Percent	Passed Math % of "took"
GENDER	Female	79.7%	84.7%	34.6%	81.0%
	Male	77.4%	79.0%	36.0%	73.0%
ETHNICITY/RACE	American Indian/Alaska Native	58.3%	57.1%	16.7%	100.0%
	Asian	84.8%	89.3%	51.2%	79.5%
	Black/African American	68.8%	78.5%	28.9%	75.7%
	Hawaiian/Pacific Islander	72.7%	100.0%	18.2%	50.0%
	Hispanic	79.7%	78.8%	26.5%	72.3%
	International	86.1%	89.0%	49.0%	80.7%
	Multi-Race	85.0%	82.3%	37.9%	69.0%
	White	81.7%	81.7%	41.8%	80.0%
AGE GROUP	19 or Younger	80.3%	81.5%	37.3%	75.8%
	20–24	72.3%	81.2%	24.6%	84.7%
	25 or Older	67.2%	85.7%	27.9%	82.2%

MATH GETTING LESS SCARY

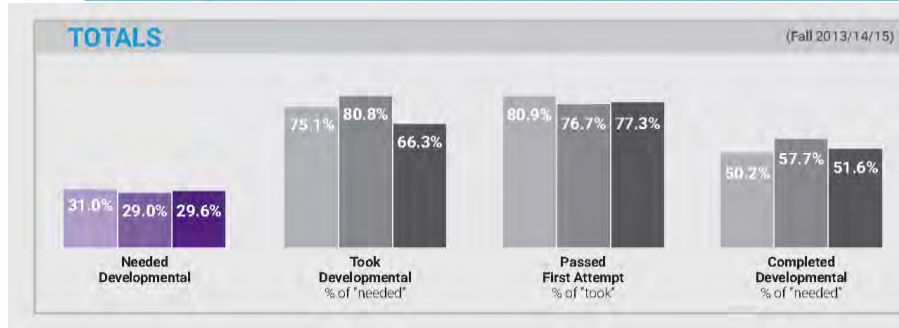
New Students' Need For DEVELOPMENTAL MATHEMATICS Coursework and Attempted/Completion in First Year



		Needed Developmental Percent	Took Developmental % of "needed"	Passed First Attempt % of "took"	Completed Developmental % of "took"
GENDER	Female	63.7%	76.3%	48.0%	43.9%
	Male	62.2%	77.7%	48.3%	44.3%
ETHNICITY/RACE	American Indian/Alaska Native	84.6%	72.7%	37.5%	36.4%
	Asian	45.3%	89.3%	61.9%	63.5%
	Black/African American	66.0%	70.9%	40.1%	34.6%
	Hawaiian/Pacific Islander	66.7%	20.0%	100.0%	30.0%
	Hispanic	78.3%	75.7%	42.5%	39.3%
	International	36.3%	88.0%	66.3%	63.5%
	Multi-Race	72.4%	83.9%	48.5%	52.5%
	White	60.2%	78.5%	57.0%	52.0%
AGE GROUP	19 or Younger	70.7%	79.7%	48.9%	46.0%
	20-24	49.5%	64.8%	42.6%	34.2%
	25 or Older	35.3%	65.1%	46.5%	37.8%

ENGLISH IS MIXED

New Students' Need For DEVELOPMENTAL ENGLISH Coursework and Attempted/Completion in First Year



5.1

Avg. terms to complete first ENGL gateway course.

		Needed Developmental Percent	Took Developmental % of "needed"	Passed First Attempt % of "took"	Completed Developmental % of "took"
GENDER	Female	28.3%	61.5%	80.0%	51.6%
	Male	30.8%	64.8%	74.3%	51.6%
ETHNICITY/RACE	American Indian/Alaska Native	46.2%	66.7%	100.0%	66.7%
	Asian	21.9%	50.0%	83.1%	44.1%
	Black/African American	36.4%	64.6%	72.2%	49.2%
	Hawaiian/Pacific Islander	33.3%	60.0%	100.0%	60.0%
	Hispanic	40.1%	67.0%	79.1%	56.4%
	International	9.6%	43.1%	86.4%	37.3%
	Multi-Race	27.0%	63.6%	85.7%	59.1%
	White	20.6%	62.9%	77.7%	50.6%
AGE GROUP	19 or Younger	33.4%	64.8%	77.9%	53.4%
	20-24	23.6%	57.9%	70.2%	42.8%
	25 or Older	15.3%	53.4%	80.0%	43.7%

GETTING OVER THE HURDLE



Developmental
English



- 77.3% pass 1st attempt
- 51.6% complete

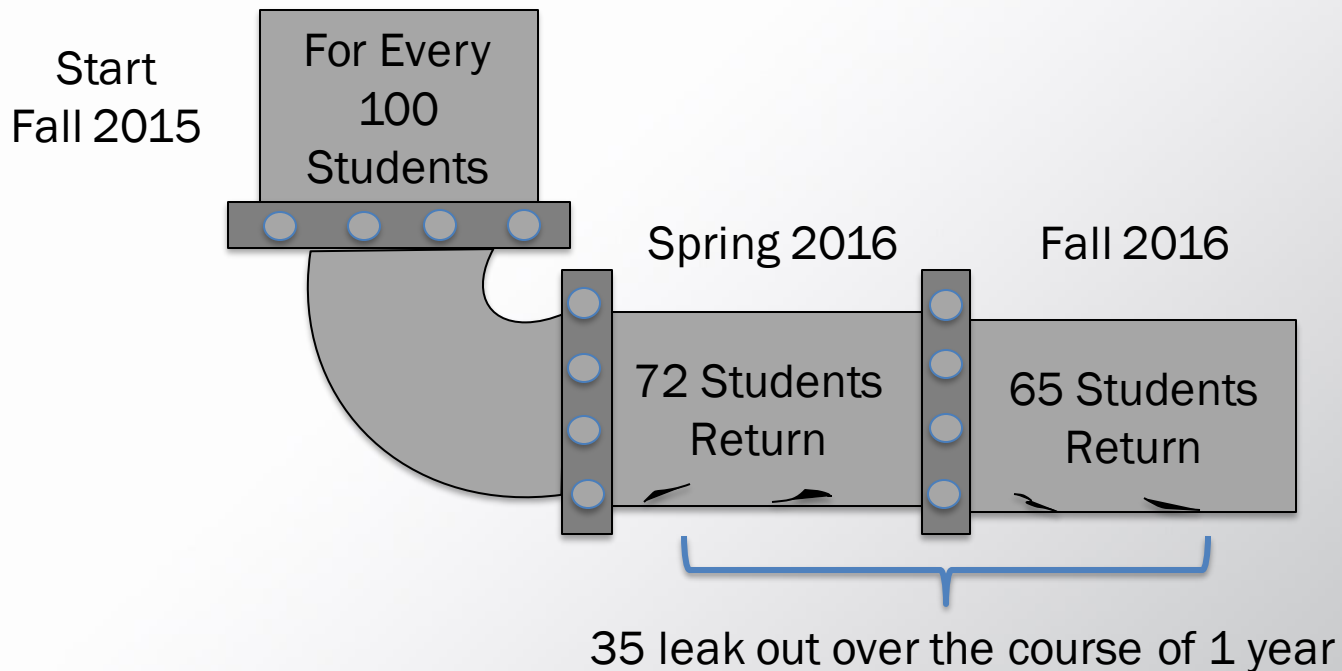


Developmental
Math

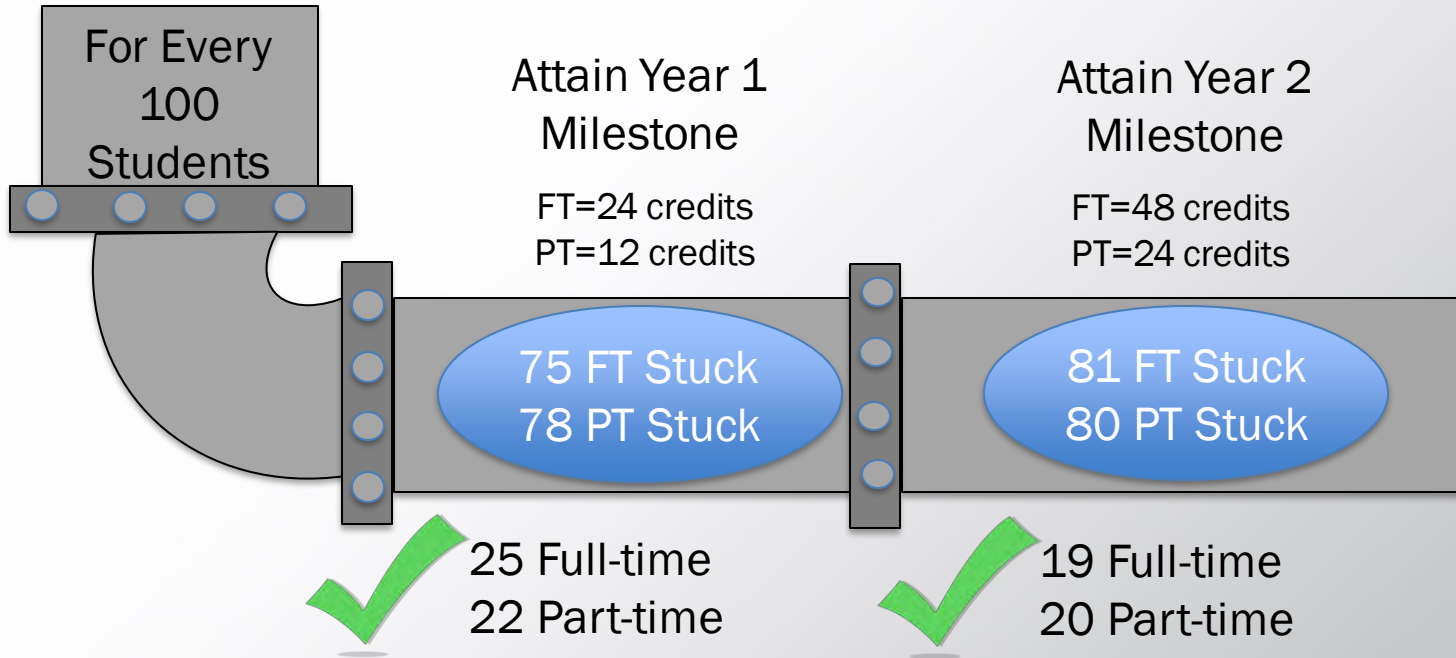


- 48.2% pass 1st attempt
- 44.1% complete

STOPPING THE LEAK



UNCLOGGING THE PIPES



THE LONG ROAD TO COMPLETE

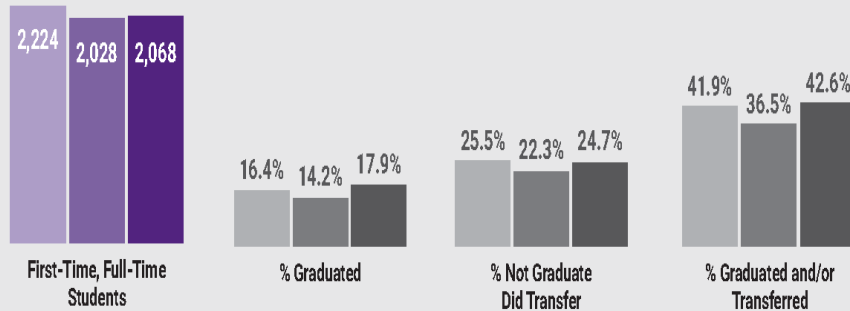
FY16 Graduates—Time and Credits to Award

GRADUATES		ASSOCIATE DEGREE		CERTIFICATE		
Total	Number	Average Years	Average Credits	Number	Average Years	Average Credits
2,718	2,522	4.4	67	196	5.1	46.5
Decrease of 116	Decrease of 78	Decrease of .1	Decrease of 1.6	Decrease of 16	Decrease of .7	Decrease of 3.6



THE BIG “WHAT IF?”

Graduation and Transfer Rates of New, Full-Time, Award-Seeking Students
Three Years After Entry for Fall 2010, Fall 2011, and Fall 2012



If all degree programs had:

- 2 more graduates
- 2 more transfers

Graduation Rate:

17.9% → 24.5%

Transfer Rate:

24.7% → 31.3%

Impact on Overall

Graduation/Transfer Rate: 42.6% → 55.8%

Part-Time Faculty Engagement is Critical!

- 47.3% - Bill Hours
- 48.1% - Enrollment
- 47.2% - Sections



General Education
Courses taught by
Part-Time Faculty this
semester

Fall 2017

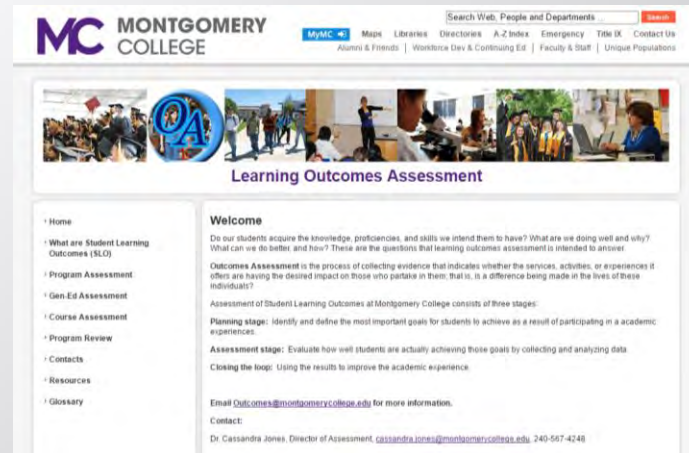
So...where can I get some data for my work?

- The Basics for Your Courses:
 - Blackboard
 - Banner
- Simple analytics
 - Attendance, grades, missed assignment notifications

So...where can I get some data for my work?

- Course/Program Specific:

- [Learning Outcomes Assessment](#)
- [College Area Review Website](#)



So...where can I get some data for my work?

- **Broad Student and College Data:**
 - OIRA Website
(<http://cms.montgomerycollege.edu/research/>)
 - Includes PAR, CCSSE, IPEDs, Tool Kit, and much, much more!

So...where can I get some data for my work?

- **Advanced Analytics:**
 - [Qlikview](#) (need to request access)
 - Pulls data directly from Banner
 - Real-time student, enrollment, capacity data with dashboards
 - STEEP LEARNING CURVE!!! Not for the squeamish – training is critical and limited!



Kevin L. Long

kevin.long@montgomerycollege.edu



Welcome to E-Learning, Innovation and Teaching Excellence (ELITE)

New Faculty Orientation Spring 2018
Carolien Annink, Ph.D.



ELITE Mission Statement

- *The E-Learning, Innovation, and Teaching Excellence (ELITE) team is committed to providing excellence and leadership to the diverse MC community in the areas of **instructional professional development, learning technology support** and college-wide academic initiatives.*
- *We hold ourselves accountable to seek and provide practical, innovative solutions to enhance the learning experience of faculty, staff and students.*





Your Instructional Professional Development

- What are your experiences with instructional professional development?
- Which area(s) of your teaching would you like to develop further?





How ELITE can help you:

- ELITE encourages use of sound pedagogical techniques
- By working with individual faculty and faculty groups





ELITE Programs and Services

- Workshops – Spring 2018 Professional Day, all three campuses & semester-round
- One-on-One consultation
- “I have an idea for a workshop!”
- Conferences, Professional Day conference, Fall 2018
- Other academic initiatives at MC
- Academy for Teaching Transformation
- Blackboard



ELITE Faculty Associates

*

Rockville campus

Vedham Karpakakunjaram & Susan Blumen

*

Germantown campus

Bryant Davis & Kathy Andrews-Williams

*

Takoma Park/Silver Spring campus

Diego Hernandez & Geetha Kada

*



Academy for Teaching Transformation

- Best-practices and innovations
- 4 required series/topics, 2 elective series/topics
- Cohort
- Two hour workshops,
1 each in Feb, March, April
- Each series rotates the 3 campuses
- Some series offered online





Academy for Teaching Transformation

Faculty in
very first semester:

**New Faculty Cohort with
Tom and John**





Your professional development...

- Questions?
- Comments?

Info:

<http://cms.montgomerycollege.edu/elite>

ELITE phone: 240-567-2000



NEW FACULTY ORIENTATION

Shinta H. Hernandez

Interim Department Chair

Department of Sociology, Anthropology, and Criminal Justice
Rockville and Takoma Park/Silver Spring

January 9, 2018

OVERVIEW

- ◉ Every Department operates differently, but each Department Chair has an obligation to ensure alignment with College mission and priorities to achieve equity and to improve outcomes for all students
- ◉ Dean → Department Chair → Coordinator → Full-Time Faculty/Part-Time Faculty/Staff

FACULTY WORKLOAD

- ◉ Full-time instructional faculty
 - Minimum of 15 ESH per semester or 30 ESH per AY
 - Winter and summer teaching are optional
 - 5 office hours per week
- ◉ Full-time counseling faculty
 - 40 hours per week
- ◉ Overloads must be approved by management

FACULTY RESPONSIBILITIES

- ◉ Full-time instructional faculty
 - Teaching, advising, mentoring of students
 - Development/implementation of new curriculum, new pedagogy, and other student success strategies
 - Service to the College or County, department, and/or committee
 - Professional development opportunities (ELITE, conferences, etc.)

FACULTY RESPONSIBILITIES

- ◉ Full-time counseling faculty
 - Teach student development courses (STSU)
 - Provide developmentally appropriate educational, career, social, and personal counseling
 - Provide academic advising, transfer planning, and career assessment
 - Collaborate with instructional faculty to provide holistic advising

WHAT TO DO IF...

◉ you can't teach class?

- Tell your Department Chair, who will likely get a substitute instructor or offer a different arrangement
- Cancelling class should be the last resort

WHAT TO DO IF...

◉ you're having a student issue?

- Try to handle the situation first by:
 - Understanding the reasons for the issue
 - Referring the student to College resources
 - Disability Support Services
 - Counseling & Advising
 - Writing, Reading, and Language Center
 - Others
- If the situation is intense or cannot be easily resolved, contact your Department Chair

WHAT TO DO IF...

- ◉ you have a student who misses class(es)?
 - State on your syllabus and announce in class that attendance is mandatory at MC
 - Seek out that student to find out what is going on before making the final decision to drop the student
 - Inform your students of the withdrawal and refund dates (from MyMC)

WHAT TO DO IF...

- ◉ you have a student trying to register for your class after the first class has met?
 - **Per MC's On-Time Registration Policy**, only the Department Chair or Dean can approve late registration
 - There are a few exceptions for late registration, such as class cancellation, College error, or medical emergency

MANAGING THE CLASSROOM

- ◉ Review the Student Code of Conduct
- ◉ Be cognizant of textbook expenses (OERs)
- ◉ Print out your class roster (from MyMC)
- ◉ Familiarize yourself with your Blackboard course sites
- ◉ Follow the syllabus template and email syllabi to Department Chair, Coordinator, and Administrative Aide
- ◉ Set aside 5 office hours per week
- ◉ ** Be involved in additional ways that help your own students, as well as the rest of the MC student population

**

RESOURCES

- ◉ Faculty Handbook

- <http://info.montgomerycollege.edu/faculty/resources/handbook/>

- ◉ Course Catalog

- <http://catalog.montgomerycollege.edu/>

- ◉ Syllabus Template

- <http://info.montgomerycollege.edu/faculty/resources/handbook/montgomery-college-syllabus-template.html>

OIT

Office of Information Technology

Christopher Cusic
IT Campus Manager - Germantown
January 9, 2018

IT Service Desk

Your central point of contact for IT help, service and support

- by phone call: 240-567-7222
- Email: itservicedesk@montgomerycollege.edu
- Live Chat: [IT Service Desk](#)

IT Campus Management Services



TAKOMA PARK/SILVER SPRING
IT Campus Manager: Youssef Halli
Phone: 240-567-3958
Office Location: ST-318



GERMANTOWN
IT Campus Manager: Chris Cusic
Phone: 240-567-7861
Office Location: HS-016



ROCKVILLE
IT Campus Manager: Younis Forsyth
Phone: 240-567-1788
Office Location: SC-163

How to...

- Logging Into a Smart Instructor Workstation (SIWS)
- Accessing MyMC
 - <http://www.montgomerycollege.edu/>
- Office 365
 - Outlook (email)

Questions?



MONTGOMERY COLLEGE

New Faculty Orientation Overview of ADA and Title IX Compliance

Christopher Moy
Director of ADA and Title IX Compliance
Mannakee Building, Suite 315 G
Christopher.moy@montgomeryCollege.edu,
240-567-5412

Notice of Non-Discrimination

- Montgomery College prohibits discrimination against any person on the basis of age, color, citizenship status, current or former military status, disability, gender, gender identity and expression, genetic information, national origin, marital status, race, religion, sex, or sexual orientation. The College is committed to providing an environment in which all persons are provided the opportunity for employment and/or participation in academic programs, and other College activities free from any form of harassment as prohibited by federal regulations and state laws, including sexual misconduct.

Title IX

20 U.S.C.

No person in the United States shall, on the basis of sex. . .

- be excluded from participation in,**
- be denied the benefits of, or**
- be subjected to discrimination**
- under any education program or activity receiving Federal financial assistance.**

Additionally, defines Sexual Violence as part as Sexual Harassment.

When does Title IX apply?

Subject Matter

- All unwelcome sex-based and gender-based conduct
- All unwelcome conduct of a sexual nature, sexual violence
- All sex discrimination
- All gender discrimination
 - Including gender identity discrimination and
 - Sexual orientation discrimination that implicates gender
- Pregnant and parenting student discrimination

College Responsibilities Under Title IX

- **When an individual files a complaint or when any Responsible Employee of the community learns of possible sexual misconduct (known or should have known), the school must immediately:**
 - Investigate,
 - take appropriate steps to end the misconduct,
 - address the effects of the misconduct, and
 - prevent the harassment from recurring.
 - Institutional and criminal process are expected to remain separate

Montgomery College Policy

- **Sexual Misconduct, 31001CP**
 - It is the policy of Montgomery College to establish and maintain a community in which everyone who works or participates in college programs and activities can do so in an atmosphere free from all forms of sexual misconduct.
 - Sexual misconduct will not be tolerated and the College will consider a violation of this policy to be a significant act of misconduct that will result in discipline.
 - Retaliation

Students with Disabilities Section 504 and Title II of the ADA

- **Both laws provide that a qualified individual with a disability may not be:**
 - **Excluded from participation**
 - **Denied benefits**
 - **Otherwise be subjected to discrimination**

Basic 504/II Principles

- College may not discriminate on the basis of disability.
- College must make academic adjustments/accommodations necessary to ensure requirements do not discriminate.
- College must ensure students with disabilities are not discriminated against due to absence of auxiliary aids for students with impaired sensory, manual, or speaking skills.

Afternoon Agenda Tues. 8-15

1:30 - 2:15 Student Resources

2:15 - 2:30 Break

2:30 - 4:30 Benefits & Retirement

4:30 – 5:00 Wrap-up & Discussion

Please stop by HR prior to 5:30pm today to obtain your photo ID. HRSTM is located on the first floor of the Mannakee (MK) Building, 900 Hungerford Drive, Rockville.

7. Dr. Pollard

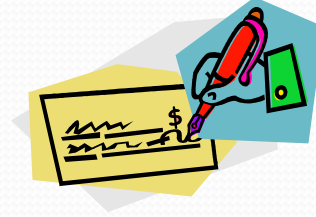
Health & Other Insurance Benefits

- Lynda von Bargaen & Lori Stegman, Human Resources & Strategic Talent Management
 - Suzanne Redding
Interim Benefits Manager, HRSTM
-

Benefits Topics

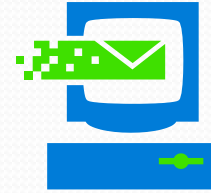
1. Payroll and Leave
2. Insurance Options: Health, Dental and Vision
3. Life Insurances
4. Long Term Disability
5. Group Legal Plan
6. Flexible Spending Plans
7. Termination of coverage—COBRA
8. Educational Assistance Plan
9. Tuition Waiver
10. Open Enrollment

Payroll



- Pay: first check, then automatic deposit
 - 20 paychecks
- Deferred Pay Program (26 paychecks/year)
 - One-year/PTF hires not eligible
 - Insurance deductions remain over 20 pays
 - Only available each fall semester
 - *Option:* Educational Systems Federal Credit Union
- Can opt out at end of year

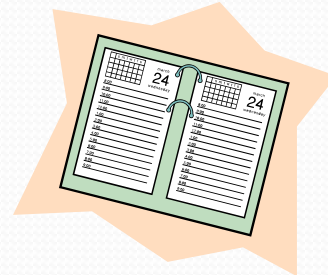
Payroll



- View paycheck information on Tuesday of pay week.
- Electronic W-2 Option
 - Sign-up through MyMC
 - Fast, convenient, confidential, eco-friendly.
 - Saves the College time and money. *Once you enroll, you stay enrolled until YOU choose to withdraw your approval or you leave MC.*
 - Payroll notifies by email when the W-2 is available.
 - Sign on to MyMC and print a copy (not necessary if you e-file).

Leave

- Personal Leave – FTF 24 hrs.
- Sick Leave – FTF 80 hrs.
 - Advance of sick leave
- Disability Leave/Workers' Compensation
- PTF – PTO is for one session of each course taught



Insurance Basics

- 3 health plans, 2 dental plans, 1 vision plan
- 30 calendar days to make decisions
- Effective first of month after enrolling in Workday (single sign-on through My MC)
 - February 1 coverage enrollment due Jan 31
 - March 1 coverage enrollment due Feb 8
 - Must submit marriage certificate for spousal- and/or birth certificate for dependent-coverage
- Children covered up to age 26



1: CIGNA Choice Fund - HSA

- ▶ tax-exempt health savings account (HSA) that an individual can use to pay for health expenses up to a certain amount
- ▶ high-deductible health insurance policy that pays for expenses over the deductible
- ▶ gap between those two in which the individual pays any health care expenses out of their own pocket.

College Funds	Employee Funds (Optional) (Pre-Tax)	High-Deductible Health Plan
\$500 Employee \$750 Employee +1 \$1,000 Family	Up to \$2,950 Employee Up to \$6,150 Employee +1 Up to \$5,900 Family Age 55 or older – can put in additional \$1,000 pre-tax	\$1,350 Employee \$2,700 Employee + 1 \$3,300 Family



1: CIGNA Choice Fund Costs

Type of Service	In-Network	Out-Of-Network
Co-Insurance	90%	70%
Total Deductible (shared in and out-of-network)	\$1,350 Employee \$2,700 Employee +1 \$3,300 Family	\$1,350 Employee \$2,700 Employee +1 \$3,300 Family
Calendar Year Out-of-Pocket Maximum (including deductible)	\$3,000 Employee \$5,300 Employee +1 \$6,700 Family	\$6,000 Employee \$10,600 Employee +1 \$13,400 Family
Preventative Care	100%	70%
Prescriptions	90%	70%



1: CIGNA Choice Fund



- Save \$ not spent for health care expenses in future years (or, in some plans, for withdrawal during retirement).
- Support systems to help individuals select good providers, compare prices of procedures, track their health care expenses, and improve their health.
- Telemedicine benefit available. Amwellforcigna.com or Mdliveforcigna.com
- Debit Card Issued for Payments
 - Use for qualified medical expenses.
 - Between employee and the IRS.





1: CIGNA Choice Fund

- Pharmacy costs contribute to the deductible and out-of-pocket maximum. Coverage through Caremark.
- Preventive care covered 100% (in-network) with no deductible.
- After \$2,000 accumulates in the account, investment options are available.
- Triple tax-advantages to this plan!



2: CIGNA POS

- POS=Point of service plan
 - Must select primary care physician from network
 - Obtain referrals to see specialist in-network
 - Preventative care covered in full (in-network)
 - Telemedicine benefit available. [Amwellforcigna.com](https://www.amwellforcigna.com) or [Mdliveforcigna.com](https://www.mdliveforcigna.com)
 - Vision benefits in network
 - Limited reimbursement for frames, lens, contacts
- Out-of-Network = Traditional Plan



2: CIGNA POS Costs

In-network

- \$300 Deductible(lab work, hospitalizations)
- \$20 PCP
- \$40 specialist
- \$50 urgent care center
- \$100 emergency room
- \$5 eye exam

Out-of-network

- \$500 deductible
- 70/30 co-insurance of R&C
- No vision benefit



2: CIGNA POS Rx

- Caremark/CVS
 - Not limited to CVS
- Three-tier plan with a minimum and maximum
 - Generic – 10% with a \$10 minimum/\$20 maximum
 - Formulary – 20% with \$20 minimum/\$50 maximum
 - Brand – 40% with \$40 minimum/\$100 maximum
- Mail order incentivized (maintenance medicines)
 - 2 copayments gets 90-day supply
 - If not, 2 copayments gets 30-day supply at retail
 - Ability to pick up maintenance meds at CVS w/mail order pricing.





3. Kaiser Permanente

- Clinic setting, one-stop shopping
- Must select primary care physician from facility
- Preventative care covered in full
- Contact nurse 24/7 for guidance
- Managed dental discount
- Vision benefits in facility
 - Limited reimbursement for frames, lens, contacts
- Telemedicine benefit available



KAISER PERMANENTE®

3: Kaiser Permanente Costs

- \$15 PCP
- \$20 specialist
- \$50 emergency room
- \$100 Hospital





3: Kaiser Permanente Rx

- Kaiser Centers or Mail order
 - \$10 generic
 - \$20 formulary/brand
- Participating Retail
 - \$16 generic
 - \$37 formulary/brand





1: CIGNA Dental PPO

- PPO=Preferred Provided Option
 - Discounted rates
 - Dentist files claims
 - Referrals not necessary
- Do NOT have to use PPO
 - Higher costs
 - Pay, file claim, reimbursed





1: CIGNA Dental PPO costs

- 100% covered Preventative care (no deductible)
- 80% covered class II basic restorative
- 60% covered class III major restorative
- Classes I-III – up to \$2,000 coverage per year/person
- 60% covered class IV orthodontia, periodontia
 - Up to \$1,000/year (NOT lifetime)!



2: CIGNA DentalCare & Costs

- Managed dental care
 - Choose dentist from list
 - Referrals necessary for specialist
- Set Fee for service based on schedule
 - Teeth cleaning—no fee
- No annual maximum limit!





Supplementary Vision Plan

- *Reminder:*
 - Vision not covered under CIGNA Choice Fund (can submit for reimbursement against account)
 - Limited coverage under CIGNA POS and Kaiser
- You pay all premium, no college contribution
- In-network, annual
 - \$10 co-pay for exam; \$20 co-pay for limited lenses and frames
- Network expanded to include Costco, Pearle Vision, Visionworks
- Allowance for out-of-network



Basic Life Insurance and AD&D

- Term insurance
 - MC pays 75%, you pay 25%
 - Must prove insurability if elected later
- Benefit
 - 2x base annual salary rounded up to next \$500
 - \$100,000 maximum
 - If accidental death or dismemberment, additional benefits
- Cost is formula-based
 - Ex: \$60,000 salary costs \$3.14/pay

Optional, Spousal, Dependent

- Term insurance, employee pays all
- Must prove insurability if elected later
- Required to have Basic Life Insurance to participate

Optional

- Benefit: Additional 1, 2 or 3 times salary up to \$300,000
- Costs varies by age group, increases with age

Spousal

- Must have min. 1x salary in optional life.
- Benefit: \$25,000
- Costs varies by employee age group, increases with age
- Beneficiary is employee

Dependent

- Must have min. 1x salary in optional life.
- Benefit: \$5000/child
- Beneficiary is employee

Optional, Spousal, Dependent

- Cost example
- \$60,000/year, 36-year old employee
- Required to have 1x optional life minimum for spousal or dependent insurance.

Optional		Spousal	Dependent
\$1.15/pay	1X	\$0.48/pay	\$0.22/pay
\$2.30/pay	2X		
\$4.60/pay	3X		

Long Term Disability Insurance

- Must be at MC for six months. Choose now, pay then.
- If elected later, must prove insurability
- Benefit
 - 60% of base monthly salary, maximum of \$5000
 - Payable after 12 months of total, continuous disability until age 65
- Cost, formula based
 - MC pays 75%, you pay 25%

Group Legal Plan



- Choose participating attorney
- Coverage for employee, spouse, dependents
 - Services covered in full or with 25% discount
 - Does not include pre-existing situations
 - Cannot be used for employment grievances or disputes
- You pay all
 - \$10.80/pay



Group Legal Plan



- Covered in full
 - Unlimited advice for all covered dependents
 - Traffic violations, including DUI
 - Real estate purchase or sale
 - Uncontested divorces
 - Landlord-tenant issues
 - Defense of juveniles
 - Filing a lawsuit
 - Civil suit court representation
 - Will preparation, living wills and contingent trust
 - Criminal violations
 - Contracts, legal documents
 - Product warranty disputes
 - Credit problems
 - Adoption, name change
 - Lease deposit disputes
 - Insurance matters
- 25% discount on customary and usual fees for services not covered in full.

Flexible Spending Account

- Pre-tax benefit for health and/or dependent care
- Health care expenses
 - Enroll now (within 1st 31 day period)
 - \$2,650 limit/calendar year
 - Total amount available up-front
- Dependent care expenses
 - Enroll now
 - \$5,000 limit/calendar year
 - Only funded amount available




Use it or lose it!

Flexible Spending Account

- Public Transportation
 - Enroll 15 days prior to the beginning of the month in which you intend to participate.
 - Excess balances roll-over from year to year.
 - Forfeited at termination
 - Can only be reimbursed what has been funded.
- Parking Account
 - Can't be used for college parking (already taken on pre-tax basis).

Flexible Spending Account

- Limited Flexible Spending Account
 - For CIGNA Choice Fund Participants only!
 - Additional opportunity to shelter tax dollars
 - \$2,650 limit
 - Can only be used for:
 - Vision
 - Dental



Use it or
lose it!

Faculty/Staff Assistance Program (FSAP)

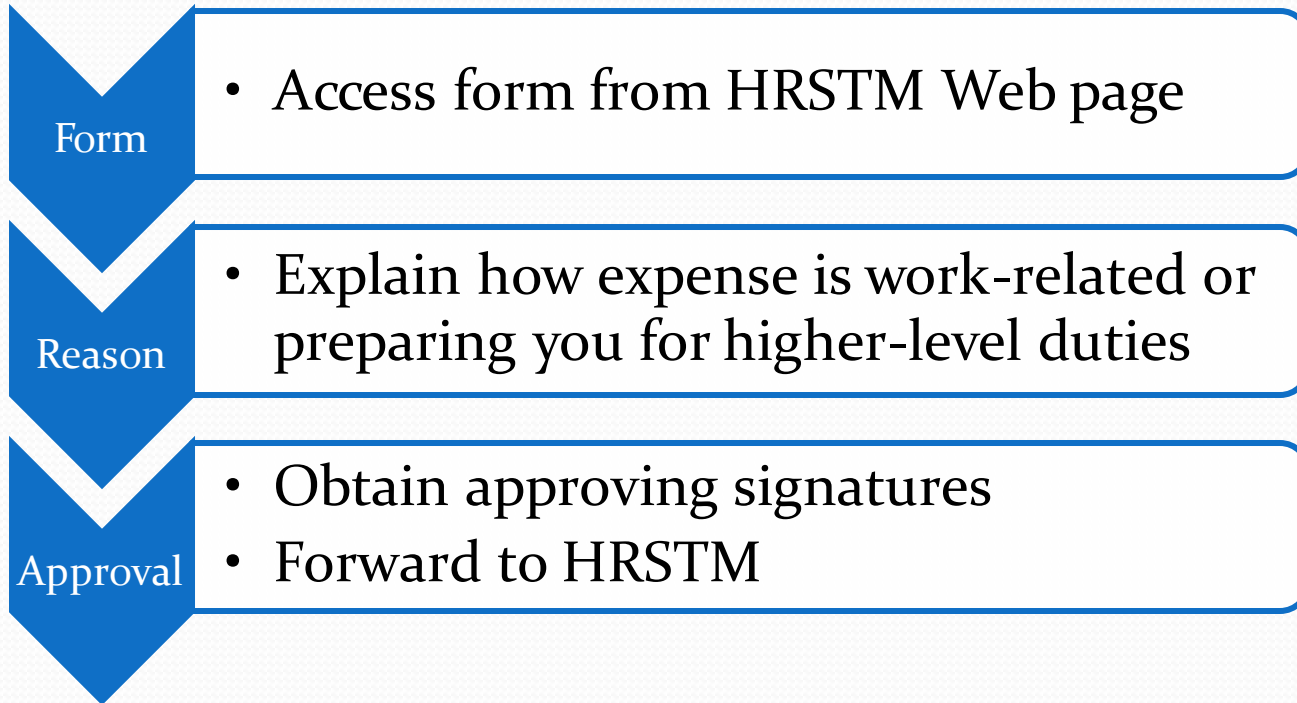
- Compsych is the vendor
- Confidential help with issues such as financial, marital, work, stress, substance abuse, etc.
- Available 24/7 to employees and their immediate family members
- Up to four free counseling sessions
- 844-236-2668 or online at guidanceresources.com
- Company i.d. is MCC

EAP – Full time only

- Must be at MC for six months to use
- FY18 amount=\$2,783
- Uses
 - College courses
 - Seminars, conferences – Registration Fees
 - Books
 - One professional organization membership
 - Individual gym memberships (taxable benefit)
- \$1,225 allowance to attend conference
 - Travel
 - meals



EAP



Allow 2 weeks to process

Tuition Waiver – Full time only

- Montgomery College credit classes, including developmental courses.
 - Employee, spouse, dependents
- No waiting period. Eligible for Spring 2018 semester.
- Class fees
 - Employee can use EAP after eligible
 - Dependents responsible
- Books
 - Employee can use EAP if class is job-related
 - Dependents responsible

Tuition Waiver

Register

- Register for class(es) on-line
- Complete on-line form at HRSTM Web page

Response

- Employee receives e-mail confirmation
- Dependent receives e-mail and needs to respond

Approval

- Credit is applied to student account.

Part-Time Faculty Professional Development Funds

- Up to \$900 in FY 18 to spend on courses, seminars, conferences
- Includes travel
- Must be a member of SEIU
- Total budget = \$50,000

Wellness Program

- The Wellness Program at Montgomery College strives to assist employees to manage work life issues and to enable employees to stay healthy in mind, body and spirit.
- In partnership with Holy Cross Hospital the college offers a comprehensive Wellness Program on four campuses with a wide range of programming. Classes include Zumba, Yoga, TBT, and other programs and activities.



Eligibility

- Full-time and Part-time Faculty, Staff, Temporary with Benefits, and Casual temporary employees and their spouses are eligible to participate in the Wellness Program. The program is also open to retirees from Montgomery College and their spouses. Children may not participate in the program.

Outside Gym Memberships (FTF only)

- EAP funds may be utilized to pay for Gym Memberships outside the college.
- Must be a multi-faceted, off-site fitness center
- Reimbursed up to \$35 a month
- Computer generated record of attendance plus proof of payment
- Partnership with Lifetime Fitness

Registration for Wellness

- Through MC Learns
- Training & Development
- Personal Development
- Send liability form to wellness coordinator
- India Hunter x79145



Open Enrollment

- Typically October/November timeframe
- Chance to change benefit options, add/drop dependents
- Sign up for Flexible Spending (required every year)

Termination and COBRA

- Coverage termination
 - End of final month of employment
- COBRA
 - Option to continue medical, dental coverage
 - You and those you covered
 - 102% cost

Termination and COBRA

- YOUR responsibility to inform HRSTM of life-changing events within 30 days of event and change benefits accordingly on Workday
 - Marriage
 - Birth, adoption
 - Death
 - Spouse changing job
 - Child reaching maximum age, loss of existing coverage



Retirement Savings Opportunities

- Tax-Deferred Annuities
- 403(b) and 457(b)
- Pre-tax deductions

Similarities: 403(b) and 457(b)

- You determine amount/
paycheck
 - \$15 minimum/check
 - \$18,500 maximum/year
 - + \$6,000 if 50 or older
- 4 vendors
 - Voya Financial
 - AXA/Equitable
 - TIAA
 - Valic
- Pre-tax deduction
- Change amount 2 times/year
- May borrow up to 50% of
accumulation
- Enroll at any time
- Rollovers easier with law
changes

Differences: 403(b) and 457(b)

Supplemental Retirement Annuities—403(b)

- In-service distribution permitted after age 59 ½
- Penalty for early withdrawal (before age 59 ½)

Deferred compensation— 457(b)

- In-service distribution not permitted
- No penalty for early withdrawal



FYI: 403(b) and 457(b) Plans

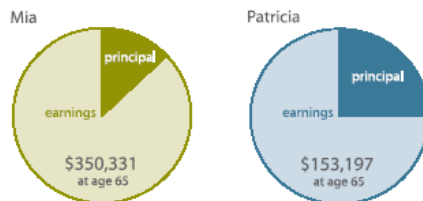
- You may participate in either or both plans
 - One or multiple vendors
- Potentially tax defer \$37,000 in 2018
 - (over age 50 = \$49,000)!



Time is Money



Time /s Money

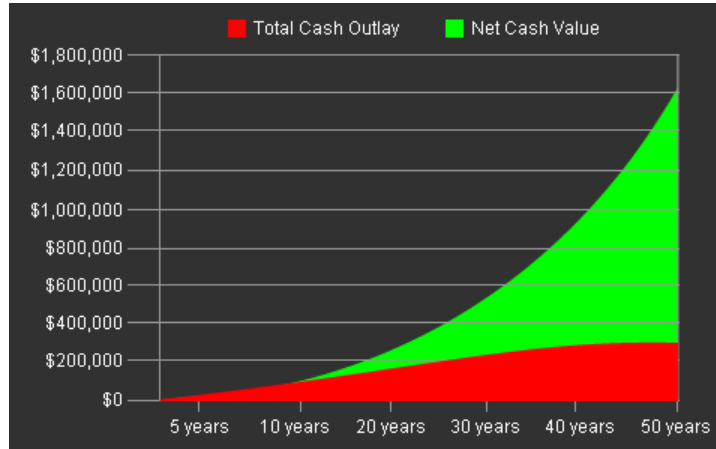


Mia started saving at age 25 and put aside \$25 each week until retiring at age 65. Patricia saved \$25 a week too, but waited until age 35 to begin. Mia set aside only \$13,000 more than Patricia overall but at age 65 ended up with \$197,134 more. If Mia had waited only one year and started at age 26, she would have had \$27,203 less when she retired at age 65.

Assumption: The effective annual rate of return is 8%. The chart does not reflect expenses or taxes.

The information in this example is provided only as an illustration of the effects of interest compounding and is not intended to represent performance of the TIAA-CREF accounts.

Value of Compounding



Retirement

Topics to be Covered



- Retirement Plan Options
 1. Teachers' Pension System
 2. Optional Retirement Plan (ORP)

- Supplemental Retirement and Deferred Compensation
 1. 403(b) plans
 2. 457 (b) plans

Retirement Plan Options: Basics



Teachers' Pension System

- Defined Benefit Plan
- Mandatory 7% contribution by the employee
- 10 year vesting requirement
- Death benefit of 1 x salary after 1 year of service
- Disability retirement provision after 5 years of service



Optional Retirement Plan

- Defined Contribution Plan
- State contributes 7.25% of your salary over the academic year
- No Vesting
- Fully Portable
- Employee determines how money is invested
 - State selects fund options vendor can offer.
- No required employee contribution.

Retirement Plan Options: For consideration

Teachers' Pension System

- Prior state service may be transferrable
- Up to 5 years of military service may be received
- Unused sick leave accrues: one month credit for every 22 days
- Retirement eligibility:
 - Rule of "90"; age + years of service = 90
OR age 65 w/10 years of service
 - Early: age 60 w/15 service years

Optional Retirement Plan

- Two vendors
 - TIAA
 - Fidelity
- Open enrollment/change vendors in Spring
- Only option if you have prior service with Maryland State AND have already declined participation in the Teachers' Pension System

Retirement Plan Options: Forms to Enroll

Teachers' Pension System

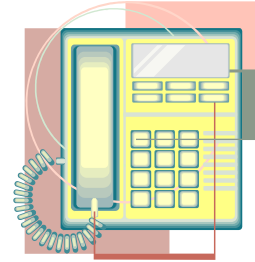
- Membership application (form 001)
- Designation of beneficiary (form 4, requires notary)
- Proof of birth date
 - Driver's license
 - Birth certificate
- *No credit earned until forms submitted!*

Optional Retirement Plan (ORP)

- ORP selection form
- Election not to participate in state system (form 60, must be dated and signed on or before 9/21/17)
- Vendor enrollment form
- Deadline enrollment form
- *No contributions made until forms submitted!*

Contact us!

- Sue Redding 7-5354
- Lori Stegeman 7-7301
- Lynda von Barga 7-5359



Morning Agenda Thurs. Jan. 11

- 8:30 - 9:00 Breakfast
- 9:00 - 9:30 Welcome & Introductions
- 9:30 - 10:00 Academic Master Plan
- 10:00 - 10:30 Achieving the Promise
- 10:30 - 11:00 Safety & Security
- 11:15 - 11:30 American Association of University Professors (AAUP)
- 11:30 - 12:15 Student Resources
- 12:15 - 1:30 Lunch with Deans and Vice Presidents/Provosts

Afternoon Agenda Thurs. 8-17

1:30 - 2:00	Tour of the STEM Learning Center
2:00 - 2:30	Tour of the Rockville Library
2:30 - 3:00	Tour of Disability Support Services (DSS)
3:00 - 4:00	Structure of the College, website, Q & A
4:00 - 4:30	Wrap-up & Conclusion

Please stop by HR prior to 5:30pm today to obtain your photo ID. HRSTM is located on the first floor of the Mannakee (MK) Building, 900 Hungerford Drive, Rockville.

Thank you for your participation!

Please reach out to us with any questions or concerns:

John Hamman

john.hamman@montgomerycollege.edu

240-567-7794

Tom Cantu

tom.cantu@montgomerycollege.edu

240-567-6006