



## Human Resources Open House!

As of March 7th, HR has moved to Cassidy Hall (formerly where Financial Aid was located).

Stop by on Friday, April 1 from 10:00am to 2:00pm for light refreshments and to check out our new office!

There will also be a Cross Insurance Representative here to provide quotes for their new program. The program offers discounts on policies and premiums and is a great opportunity to save money on your personal insurance!

## Payroll Notice: Have you filed your taxes and you need to make adjustments?

Logon to ADP go to myself > Pay > Tax withholdings. You can make changes to federal directly online. Maine does require a hard copy of your W-4 on file. You can find those on mysjc on the payroll page under forms. Submit to Michelle Scribner in Payroll located in Enrollment Services.

**Do you have questions about ADP Time and Attendance?** Please contact Michelle x7738 or Samantha Smith x7753 to schedule time for Traveling Time and Attendance Training. We come to you and answer any questions you have!

## Great Colleges to Work For

As you have seen, the College is participating in the 2016 Great Colleges to Work For program. We are interested in your input so please plan to complete the survey before April 8<sup>th</sup> as that is when the survey will be closed. Thank you for your participation!

## Summer Student Employment FAQs

### 1) When does student summer employment begin?

- Summer employment begins after Graduation - this year that is Monday, May 16, 2015

### 2) How is summer housing handled?

- Students who apply for all summer jobs are then reviewed by Student Life for eligibility to live on campus
- Supervisors are then notified if they are interested in hiring a student who is not eligible so the student can make alternate arrangements
- Students who live on campus are charged for housing only (meals are not included)
- Students are required to supply a security deposit and complete a payroll deduction agreement to ensure further payment of housing charges
- Housing assignments are handled by the Summer Housing Office in the Alford Center
- If a student will be living off campus for the following academic year they must vacate summer housing by July 31.
- Students are responsible for their own meals
- Summer student employees qualify to pay staff rates for meals when the cafeteria is open and serving

### 3) How much is my Student Employee paid for summer work?

- Summer student pay rates start at \$8.00/hour
- Students who return to the same job in same department in a following year, receive an increase of \$.10/hour
- Students who return in a following year to a different job/department stay at the previous summer's pay rate

### 4) After how many hours worked must the student be given a break?

- Summer student employees are treated the same as regular staff. They need a minimum of a ½ hour break for every six hours worked. The College standard is an hour meal period, but must be a minimum of 30 minutes over 6 hours worked.

### 5) Are summer student employees paid for Holidays?

- They are paid for the Fourth of July holiday only
- Note: They do not qualify for vacation time

## VALIC Social Security and Retirement Seminar

Achieving a secure and comfortable retirement requires careful financial planning.

Understanding the role of Social Security can help develop an effective retirement strategy that meets your needs. Attend Social Security and Your Retirement to learn more.

This educational seminar from VALIC will cover:

- How Social Security benefits impact retirement
- Strategies to maximize your benefits
- Converting your retirement savings into income that meets your retirement needs

Join us

**Wednesday, April 20**

12:00pm to 1:00pm or  
3:00pm to 4:00pm

St. Joseph's College  
Alfond Hall, Room 128

Presenter:

Rick Esten

Contact: 207-650-0324

To register for this seminar, click on the link [my.valic.com/seminars](http://my.valic.com/seminars)

Registration Code:  
SJCSTA11AD



CIGNA members will earn 10 points!

### Retirement Corner

#### There's still time to take advantage of tax benefits and credits

It's that time of year again when we shake off the winter blues and enjoy the springtime sun. It's also the time to file your federal income tax returns. Not as exciting as frolicking in the sun, but there are a few ways to make tax time a little more enjoyable ... by maybe paying less income tax on your hard-earned money. If you put funds into an IRA before April 15, you may be able to deduct some of that amount from your taxable income for 2015.

##### Traditional IRA

It's not too late to set up a traditional IRA, which would let you reduce your taxable income for 2015 and allow your assets to grow tax deferred until withdrawal. Because IRAs are intended for retirement savings, you will owe taxes on the contributions and earnings at withdrawal, and if you withdraw before age 59 ½, you may also be subject to a 10% federal early withdrawal penalty.

##### Roth IRA

With a Roth IRA, you pay no taxes at withdrawal, as long as certain conditions are met. A Roth IRA might make sense to you if you think you'll be in a higher tax bracket when you retire than you are now. That's because you buy the Roth with after-tax income, but you get tax-free income as long as you meet certain conditions. Withdrawals must be after the end of the five-year period beginning with the first year funds were put into the Roth, and after age 59 ½, your disability, or your death.

##### Spousal IRA

Another option is a spousal IRA if you or your spouse stays at home with no earned income. It allows married couples to establish a separate tax-deductible Roth or traditional IRA to benefit the non-employed spouse. Spousal IRAs are subject to the same annual contribution limits, income limits and catch-up contribution provisions, respectively.

##### Saver's Tax Credit

Finally, are you aware of the Saver's Tax Credit? It could allow you to subtract up to 50% of your contributions (\$1,000 for single filers, \$2,000 for married filing jointly) directly from your income tax payment. And remember -- this is not a deduction -- this is a straight credit, which would be subtracted from your federal income tax.

There's still time to save money. Are you interested in saving more for retirement while also reducing your overall tax liabilities? Contact Rick Esten at 207-650-0324 to see if any of these may be opportunities for you.

#### Have Questions About Retirement Planning?

Your VALIC financial advisors are here to help! Whether you have a few questions about the process or are new to the idea of retirement planning, Rick Esten will be available to meet with you one-on-one. To schedule an appointment with your financial advisor, [click here](#).

**Appointments are available on the following dates: April 12<sup>th</sup> and 26<sup>th</sup> in the Webber Room – Alfond Hall 230.**

## Our Core Values

are at the heart of our core existence and should be visible in our daily interactions. They are:

- **Excellence**
- **Integrity**
- **Community -**
- **Compassion -** Inspired by the example of Catherine McAuley, foundress of the Sisters of Mercy, we open our hearts to those among us in physical, psychological, or spiritual need. We consciously reach out beyond our college boundaries to serve the needs of others with compassion and mercy.
- **Justice**
- **Respect**
- **Faith**

Imagine  
With all  
your mind.  
Believe  
With all  
your heart.  
Achieve  
With all  
your might.

### ADP Self-Service

Have you moved? Changed your name? Need to change your direct deposit or tax withholdings? You can do all of that and more through the ADP Portal. You can find a link to the Portal on mySJC under the Human Resources quick links on the Dashboard.

To start, you must be registered on the ADP site. If you have not registered yet, please follow these simple instructions to do so:

- Click on register now
- Enter the registration code: **stjosephco-ipay** to register with Saint Joseph's College.
- Select partial SSN to enter the last four of your social security number
- The rest of the process is simply your personal information to create a username and password

Once registered, you can find your demographics by logging in and clicking on Myself > Personal Information > Personal Profile. This will allow you to edit any field necessary. By clicking on Myself > Pay, you have the options to change/add your direct deposit, view/change your federal tax withholdings, and view your bi-weekly pay statements.

If you have any questions about using the Portal, please contact Samantha Smith at [ssmith@sjcme.edu](mailto:ssmith@sjcme.edu)

### Affordable Care Act Tax Reporting Form

The 2015 annual reporting Form 1095-C has been mailed to all full-time benefit eligible employees to meet the March 31, 2016 deadline.

#### What is a Form 1095-C?

- [Form 1095-C](#), *Employer-Provided Health Insurance Offer and Coverage*. Certain employers send this form to certain employees, with information about what coverage the employer offered. Employers that offer health coverage referred to as “self-insured coverage” send this form to individuals they cover, with information about who was covered and when.

#### What do I need to do with these forms?

- You will use the information on these forms to verify that you, your spouse and any dependents had health insurance coverage for each month during the year.
- Like last year, if you and your family members had [minimum essential coverage](#) for every month of the year, you will check a box on your return to report that coverage.
- **Do not file these forms with your tax return.** Keep them in your records with your other important tax documents.

#### Should I attach Form 1095-A, 1095-B or 1095-C to my tax return?

No. Although you may use the information on the forms to help complete your tax return. The issuers of the forms are required to send the information to the IRS separately.

For more information, here is the link to the IRS Q & A:

<https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>

## Employee Assistance Program:

The Employee Assistance Program offered through CIGNA provides a multitude of options. You can take advantage of their Face-to-Face Assistance or their Full-Service Work/Life Support. For more information, please visit our website:

<http://www.sjcme.edu/hr/EmployeeAssistance>

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## Be Well

### SJC Receives Gold Honor for Tobacco-Free Campus

The College is honored to receive the highest level of distinction in the 2016 Maine Tobacco-Free College Network Gold Star Standards of Excellence Recognition Program

To earn gold, Saint Joseph's had to receive stars in all 10 of the program's outlined standards, which include initiating a 100% smoke- and tobacco-free campus policy, strictly enforcing said policy, and offering support for and education about the dangers of tobacco usage.

For more information on the College's tobacco-free policy, please contact Jenna Chase at 893-6627 or [jchase@sjcme.edu](mailto:jchase@sjcme.edu).

### On the Move Company Challenge

Congratulations! Our company qualified to participate in the nationwide On the Move Company Challenge. President Dlugos has challenged all of us to get on the move and represent Saint Joseph's College and the state of Maine for this nationally recognized competition. More than that, this is an opportunity to move more throughout the day, feel happier, and have more energy. Being at the office is about to get more active and more fun! Let's get started!

Here's what we need you do this week.

#### Follow this link to set-up your profile:

<https://onthemovechallenge.welcoa.org/register/saintjosephscollege>

It will take 10 minutes or less to set up your profile.

Here is what you need to know:

- The challenge is for all SJC staff and faculty members who work on and off campus.
- The challenge officially begins on April 4<sup>th</sup>.
- Each week you will be given unique opportunities to track your physical activity, learn about the benefits of moving more, assess your progress, and encourage your coworkers.
- Every action that you complete will earn points for Saint Joseph's College and get us one step closer to being one of the Top 100 most active companies in the country!

Let's get on the move!

If you have any questions reach out to Jenna at [wellness@sjcme.edu](mailto:wellness@sjcme.edu) Cigna members will earn 25 points upon completion of this program.

## Christmas Holiday Break Schedule

This year, Christmas and New Year's both fall on a Sunday Based on our policy this will be the break period:

- Friday, December 23rd ½ day
- Monday, December 26th Christmas Observation
- Tuesday, December 27th – Friday, December 30th Holiday Break
- Monday, January 2nd, New Year's Observation