



New Acceptable Use of Technology Policy from IT

Please be aware that there is a new Acceptable Use policy in place. We encourage you to read the full policy by visiting mySJC. It will be found under the Human Resources tab under the Handbooks and Policies link.

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: August 9th and 23rd in the Webber Room – Alford Hall 230

Annual Performance Assessments

Human Resources will be launching the electronic FY16 Annual Performance Assessment Tool through the Performance Management feature in ADP Workforce Now for staff reviews on **July 15, 2016**. Managers and Employees will be documenting job performance for the time period of **July 1, 2015 – June 30, 2016**. The annual review period will be in effect for a maximum of 60 days beginning on **July 15, 2016 through September 12, 2016**. An annual review is expected to be completed for all staff with the exception of those in their adaption period.

This online tool incorporates individual job descriptions as part of the annual review. Current job descriptions that HR has on file will be posted on the campus shared S: drive (<S:\Human Resources\JOB DESCRIPTIONS>) for both Managers and Employees to access. As part of this process, the Manager and Employee should review the position description to determine if any revisions are necessary for the job duties that were performed during the review period (7/1/15 – 6/30/16). Please contact Heidi Jacques ([hj Jacques@sjcme.edu](mailto:hjacques@sjcme.edu)) in Human Resources if any revisions are necessary.

To assist both Managers and Employees with writing a meaningful performance assessment, please join us at one of the training sessions Human Resources is offering. RSVP Heidi Jacques ([hj Jacques@sjcme.edu](mailto:hjacques@sjcme.edu)) or x7756.

Manager Training: This training offers managers guidance for the performance evaluation process: from the purpose and how to get started through the actual writing of the evaluation and delivery to the employee. Find out what enhancements have been made and best practices for setting up the next performance cycle for success. This is an interactive training and you're bound to feel more prepared for the performance evaluation process.

Session dates: July 13, 2016 3pm – 4:30pm, July 21, 2016 10am – 11:30am, July 26, 2016 1:30pm to 3pm.

Employee Training: This sessions is created specifically for employees to learn how to best represent your performance. You will learn how to prepare your thoughts, document your performance in an accurate manner, and identify how to plan for your development at SJC.

Session date: July 14, 2016 9am – 10am.

A "How-To Guide" for both Managers and Employees will be posted on the Quick Links page of MySJC in the Human Resources group. These guides will be available within the ADP Workforce Now system on the Home Page.

Reminder to Save the Date:

The Annual Employee Recognition Celebration will be held on July 28, 2016 from 2-4pm in Pearson's Café. Hope to see you there!

Payroll Reminder:

Have you logged into ADP lately? If not, please take a moment to do so. This will give you the opportunity to make sure all of your demographic, banking and tax information is up to date and accurate. If you have any difficulties logging on, please contact Michelle Scribner at 7738 or mscribner@sjcme.edu.

Catherine's Cupboard:

Don't forget to pick up your CLYNK bag before the holiday weekend. All proceeds go towards Catherine's Cupboard. You can pick up the CLYNK bag(s) in Human Resources located in Cassidy Hall or Pearson's Café. Thank you for your contributions to this important cause!



Voluntary Benefits at Saint Joseph's

We are excited to introduce 5 new voluntary benefits at St. Joseph's!

PRESENTATIONS!

WEDNESDAY JULY 20th AT 10:00 AM

THURSDAY JULY 21 AT 2:00 PM

Room 128 Lecture Hall in Alford Hall

You will be able to meet with a Benefit Educator in person on July 20th and July 21st

Click this link below to schedule an appointment time.

<http://meetme.so/StJosephsCollege>

LegalShield and IDShield

- **Identity theft monitoring with alerts, expert consultation, and full restoration services provided by licensed private investigators**
- **Consultation and advice on unlimited personal matters with a top local law firm**
- **Contract and document review, even including mortgage documents**
- **Your Will prepared or updated**
- **Court representation, speeding ticket representation, IRS audit representation**
- **24/7/365 emergency access**
- **And much, much more!**

Covers employee, spouse/significant other, and never married children under age 26 living at home or full-time in college.

Family LegalShield/IDShield combo is \$33.90/month with bundled discount or \$18.95/month for legal plan only or identity theft plan only.

Click this link for a short video overview.

<http://sites.legalshield.com/groupvideo/howitworks>

You may contact Nola Fennessy, our LegalShield representative, with questions anytime at 207-776-0302 or email nolafennessy@legalshieldassociate.com

TAKE A LOOK AT WHAT SAINT JOSEPH'S COLLEGE HAS TO OFFER

You work hard for your paycheck. But it can be difficult to budget for life's unexpected emergencies. That's why St. Joseph's College is giving you the option to purchase the following voluntary coverages shown below. It can help protect your finances and give you some comfort when you need it the most.

Continued on next page

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
- Justice
- Respect – Mindful of the achievements of the past, we value and respect the contribution of each member of the Saint Joseph's College community to the advancement of our mission. We encourage and support each other as colleagues working together for the good of the whole institution.
- Faith

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

Individual Short Term Disability Insurance

Individual Short Term Disability insurance can help protect a portion of your monthly income if you are unable to work due to a covered injury or illness. Consider this paycheck insurance. This means you can continue to have some income coming in during a time of need. Common reasons people use this coverage include pregnancy, injuries and digestive problems — such as gall bladder or appendix surgery.

Accident Insurance*

With the high cost of medical care today, a trip down the stairs can hurt your bank account as much as your body. Accident Insurance can pay you money based on the injury and the treatment you receive, whether it's a simple sprain or something more serious like a broken bone. Your plan can pay benefits for emergency room treatment, stitches, crutches, injury-related surgery and a list of other accident-related expenses. The money is paid directly to you and you decide how to spend it. You can also purchase Accident coverage for your spouse and dependent children as well as spouse disability insurance.

Group Critical Illness Insurance*

What's a critical illness? Heart attack and stroke are a couple common examples. This coverage also includes serious conditions like permanent paralysis, and some policies can provide coverage for cancer. Treatment for these conditions can be very expensive, so Critical Illness Insurance can help — by paying a lump sum directly to you at the first diagnosis of a covered condition. You decide how to spend the money, and you can also purchase coverage for your spouse. Dependent children are automatically covered at 25% of your benefit amount.

A virtual meeting from July 22nd through July 28th will be available.

* LIMITED BENEFIT POLICY.

Group products are underwritten by: Unum Life Insurance Company of America
Individual products are underwritten by: Colonial Life

These policies or their provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

**These benefit can be deducted via checking account, savings account or credit card.

STAYING THE COURSE IN VOLATILE TIMES

"The key to successful investing is not predicting the future, but looking at the present with clarity,"

Dr. David Kelly, CFA
Chief Global Strategist,

The markets do not always do what we would like, and in times high volatility, it is important that we keep things in perspective. Downturns happen and have typically been followed by recoveries. Since no one can predict what will happen, it is imperative that you develop a strategy and mindset that will help you reach your long-term financial goals. You will receive further communications regarding some principles and strategies you can implement to help manage risk during volatile times and help you achieve your financial goals. Please be on the lookout for these future communications via campus email.

The Importance of a Primary care Physician

Do you have a Primary Care Physician (PCP)? Having a PCP provides a trusting, ongoing relationship with one medical professional over time. Below are some benefits of having a PCP.

- Your PCP gains valuable information from tracking your care over time. Over the long term, a PCP who knows your health history, your habits, and your personality can more easily recognize signs that indicate a potential change in your health.

- A PCP can help coordinate information between other health care providers- helping guide your care plan and keeping you better informed.

- By having a PCP you can get care more quickly and avoid unnecessary and duplicate testing.

Cigna makes looking for a PCP simple! You can search for a PCP on Cigna's website; www.MyCigna.com and click on "Find a Doctor or Facility" or simply call 1-800-244-6224.



DESTINATION

Are you using the right vehicle to accomplish your goals?

You won't see many snowmobiles in Florida. Obviously, that mode of transportation is the wrong kind of vehicle for that environment. Financial products can be thought of in a similar manner: What makes sense for one person could be inappropriate for another, depending on the individual's circumstances, the current financial environment and other factors. Let's look at three popular financial products that many people use as vehicles to save for and fund retirement.

Mutual funds Mutual funds pool money from individual investors to buy shares of securities. Each investor mutually owns a percentage of the total securities held by the fund. Those securities can include a variety of assets like > Stocks > Real estate > Corporate and government bonds > Cash One attractive feature of mutual funds is diversification. An investment in a fund can spread your money across hundreds or even thousands of different securities. Mutual funds can offer a cost-effective way to invest in securities with growth potential, and are easy to compare to one another. Each mutual fund has a prospectus, which spells out in which securities the fund invests, the portfolio management team, fees and expenses, fund objectives and more.

Investing in mutual funds involves risk, including the possible loss of principal. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than their original cost. There is no assurance that the objective of any fund will be achieved. You should also note that diversification does not ensure a profit or protect against market loss.

Fixed annuities Fixed annuities are significantly different from mutual funds. A fixed annuity is a contract between you and an insurance company that offers a fixed rate of interest. You may either purchase an annuity outright with a lump-sum purchase (single-premium) or with a series of payments (flexible-premium). Fixed annuities offer a guaranteed minimum interest rate regardless of market fluctuations. Guarantees are backed by the claims-paying ability of the issuing insurance company.

Variable annuities Variable annuities offer the potential for investment growth, which comes with higher risk. The value will vary depending on the performance of the underlying investments. You can choose from a range of highly differentiated variable investment options (e.g., stock or bond funds), which will fluctuate so that your total contributions and earnings, when redeemed, may be worth more or less than their original cost. Variable annuities are popular with individuals who seek growth from market participation. Annuities are long-term investments. Retirement plans and accounts such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. Investment in an annuity within a plan does not provide additional tax-deferred treatment of earnings. However, annuities do provide other features and benefits. Income taxes are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal penalty may apply to withdrawals prior to age 59½.

How do you decide? So which financial vehicle should you choose for your retirement savings? The answer depends on a number of factors including: > Your age > Your comfort with risk > How long before you will need to withdraw the money and more Not sure about your options? Don't worry, help is at hand! Schedule a meeting with your local VALIC financial advisor.

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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The U.S. Securities and Exchange Commission amended rules that govern the operation of money market funds. The new rules will impose additional restrictions and fees on a plan participant's ability to withdraw or transfer monies out of certain types of money market funds during times of market stress. As a result of the new rules, the money market fund currently offered in your retirement plan(s) will become subject to these new restrictions and fees, which will affect your ability to access any assets invested in the funds. To avoid imposing fees and/or restrictions, Saint Joseph's College has determined it would be appropriate to replace the Vanguard Prime Money Market fund with the Vanguard Federal Money Market fund. We are pleased to announce that effective July 7, 2016, the change outlined below will be made to the Saint Joseph's College 403(b) plan.

New Investment Options

July 7, 2016, one new investment option will be added to the investment lineup. The new investment option is listed below:

Legal Fund Name	Ticker Symbol
Vanguard Federal Money Market	VMFXX

Investment Options No Longer Available

As a result of the above-mentioned mutual fund being added to the plan, **effective July 6, 2016 at 4PM EST**, the investment option shown below under *Old Investment Option* will no longer be available under the plan. All existing balances and future contributions in this investment option will be transferred to the investment option shown below under New Investment Option **as of the end of the day on July 8, 2016**. The transfer of balances will appear as an exchange on your account history and account statement.

Old Investment Option		New Investment Option
Vanguard Prime Money Market Inv	to	Vanguard Federal Money Market

An investment in a money market fund is not insured by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

Action to Consider

No action is required on your part as a result of this change. If, however, you do not want your existing balances to transfer, and future contributions allocated to the New Investment Option as shown above, you must contact VALIC before 4PM EST on July 6, 2016 and request an exchange. You can do so by logging on to VALIC.com or by calling toll free at 1-800-448-2542, Monday through Friday, between 7am and 8pm (CT) to speak with a Customer Service Representative.

Need In-Person Help?

A VALIC financial advisor is frequently on-site conducting one-on-one appointments. If you have questions regarding this change, or would like to schedule an in-person meeting, please call your VALIC financial advisor, Rick Esten. at 207-650-0324.