

FICA Alternative Plan

The San Diego Community College District Board of Trustees adopted a retirement plan for all employees who are not covered by one of the two State Retirement Systems. The plan is qualified under Internal Revenue Code Section 3121. The FICA Alternative plan is mandatory for all SDCCD part-time, seasonal or temporary workers, (including adjunct faculty [see “Adjunct Faculty” below] and non-academic, non-classified employees).

FICA Alternative Plan

The Omnibus Reconciliation ACT of 1990 (OBRA 90) introduced into the law IRS Section 3121(b) (7) (f). As a result, temporary employees of a government entity may deposit money into a private retirement plan instead of Social Security. Under the SDCCD Social Security Alternative Plan, you will contribute 3.75% of your earnings and SDCCD contributes 3.75% for a total of 7.5% in place of Social Security tax withholding. The entire 7.5% is placed in your account. Enrollment in the plan is mandatory and automatic for part-time, seasonal or temporary workers. Student employees are exempt from this plan.

Benefits of the Plan

Contributions to the plan are made before tax withholding is calculated, which may reduce your current income taxes. This is the least expensive way to save for retirement, and allows you to accumulate a higher retirement benefits. You pay no taxes on their earnings or contributions to your account until retirement. Please [click here](#) for more information

Adjunct Faculty

As a part-time, substitute, adjunct or temporary employee working less than 50% of the full-time equivalent for a specific position, you have a choice of retirement programs. You may enroll in the FICA Alternative Plan (3121) or the CalSTRS Defined Benefit Program. You may choose the CalSTRS Defined Benefit Program anytime during your career. Please [click here](#) for more information about CalSTRS Member Benefits.