



Summary of Benefits for Non-Bargaining Exempt and Non-Exempt

Note: The appropriate benefits forms and additional information are available from the college human resources office.

MEDICAL INSURANCE

- **CIGNA Open Access Plan (OAP)-** Enrollment choice in this plan is for those employees hired prior to January 1, 2017.

The plan pays 100% of out-patient care surgery, preadmission testing and in-patient care. Office visits cost **\$15/visit** for primary physician visits or specialists. Mental health out-patient visits cost **\$15/visit**; substance use out-patient visits cost **\$15/visit**; vision exams cost **\$10/visit**.

All of these services require using providers who accept CIGNA. The plan includes an admission review, preadmission review and out-patient procedure review. For care outside the network, standard benefits require a deductible and co-payment.

Enrollment in the OAP plans requires an employee contribution to the premium. Employee contributions are based on annual salary.

- **CIGNA Healthy Saver Plan (HDHP) –** For all employees hired on or after January 1, 2017.

The same coverage as the Open Access Plan. However, there are no co-pays. Once you have met the total deductible all service including prescriptions are covered at 100%.

Individual deductible of \$3,000 and \$6,000 for a family. The VSC funds the first \$2,500 of the deductible for the single plan and \$5,000 for a family plan through a health reimbursement account. The remaining **\$500 for a single** plan and the **\$1,000 for a family** plan can be funded by you through a flexible spending account or paid out of pocket.

All of these services require using providers who accept CIGNA. The plan includes an admission review, preadmission review and out-patient procedure review. For care outside the network, standard benefits require a deductible.

Enrollment in the Healthy Saver plan requires an employee contribution to the premium. Employee contributions are based on annual salary.

DENTAL INSURANCE

- **CIGNA - Dental Insurance – Standard Plan**

There is a \$50 individual or \$150 family annual deductible for dental expense benefit. The maximum covered expense for services such as fillings, root canals, periodontics, extractions, crowns, dentures and bridgework is 50% of the "reasonable and customary" charge after the deductible is met. There is a \$750 per person annual maximum benefit for covered dental expenses.

Enrollment in the Dental Plan requires an employee contribution to the premium. Employee contributions are based on annual salary.

- **CIGNA - Dental Insurance – Buy Up Orthodontia Plan**

There is a \$50 individual or \$150 family annual deductible for dental expense benefit. The maximum covered expense for services such as fillings, root canals, periodontics, extractions, crowns, dentures and bridgework is 80% of the "reasonable and customary" charge after the deductible is met. There is a \$1,000 per person annual maximum benefit for covered dental expenses. Orthodontia coverage for children to age 19 at 50% with a \$1,000 lifetime maximum; must be in the plan for one calendar year before this benefit is available.

Enrollment in the Dental Plan requires an employee contribution to the premium. Employee contributions are based on annual salary.

- **CIGNA - Prescription Drugs**

A three-month supply of maintenance prescriptions can be purchased through the CIGNA Tel-Drug program at **\$10** for generic drugs and **\$20** for brand-name drugs. Prescriptions for up to a one-month supply may be purchased at a retail pharmacy in the CIGNA network at **\$10** for generic drugs and **\$20** for brand-name drugs. There is a comprehensive pharmacy network in Vermont and throughout the country.

CIGNA Healthcare requires the use of FDA approved generic drugs which are equivalent to brand name drugs and meet all federal government standards

OPT-OUT PROGRAM

VSC Represented Staff may waive medical and dental insurance if they have other coverage available. Currently a payment of up to \$1,800 will be made to employees who waive medical and dental coverage. Employees opting out of medical only will receive \$1,400. Opt-out participation may be elected in November for the new calendar year with payment made at the end of the calendar year. The "opt-out" program is a year by year benefit that may or may not continue for subsequent years.

EMPLOYEE ASSISTANCE PROGRAM

The Vermont State Colleges offers an Employee Assistance Program to all active employees and their household members. The EAP provides assistance on a wide variety of issues including substance abuse, relationship issues, family counseling and legal and financial issues. The services include at least 3 visits per incident with a qualified provider. Services are provided by CIGNA and can be accessed by calling a toll free number and through the internet.

LIFE AND LONG-TERM DISABILITY

• **The Standard - Long-Term Disability Plan**

60% of monthly earnings to a maximum benefit of \$7,000 per month.

Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.

Benefits begin after six months of continuous total disability. Application should be made as soon as disability begins.

• **The Standard - Life Insurance**

<u>Salary</u>	<u>Life Insurance Amount</u>
<\$5,000	\$15,000
\$5,000 - \$7,499	\$17,500
\$7,500 - \$9,999	\$20,000
\$10,000 - \$14,999	\$25,000
\$15,000 - \$24,999	\$30,000
\$25,000 - \$34,999	\$40,000
\$35,000 and over	\$50,000

After age 65 the amount of life insurance is reduced. Please consult the policy for a specific reduction schedule.

If you qualify for retirement benefits your amount of life insurance will be \$10,000.

In the event of death, the beneficiary should contact the college human resources office promptly.

RETIREMENT

- **TIAA-CREF - VSC Non-contributory Plan**

Administrators are eligible at date of hire to receive retirement contributions. **Administrative Staff** become eligible after 6 months of full time employment.

College contribution equals 12% of annual base salary.

- **10% contribution up to \$40,000 of income and 8% beyond \$40,000 of income for new hires as of July 1, 2016.**
- **10% contribution up to \$40,000 of income and 8% beyond \$40,000 of income for current employees as of July 1, 2017.**

Employees may make pre-tax salary reduction contributions by opening a supplemental account (SRA).

[TIAA-CREF](#) click here for website

PAID LEAVE

14 paid holidays - dates published annually.

Medical Leave - 12 days annually for first five years of employment; more after five years. Limit of 150 days of medical leave accrued for all employees.

Personal Leave - 4 days annually.

Vacation Leave – Administrators receive 20 days annually for the first 15 years of employment. **Administrative Staff** receive 12 days annually for the first 5 years of service.

Bereavement Leave - Up to 3 days for death of member of immediate family and 5 days for death of spouse, parties to a civil union, parent, child or persons domiciled in the household.

TUITION WAIVER

Vermont State Colleges - Upon beginning full-time employment, employees, spouses, civil union partners, dependent children, and legal wards are eligible.

University of Vermont - Upon beginning full-time employment, children, legal wards, and stepchildren are eligible, subject to certain conditions.

VOLUNTARY BENEFITS

SECTION 125- Flexible Spending Accounts

- **CIGNA- Flexible Spending Reimbursement Account**

Employees may elect to open a flexible spending reimbursement account for medical and dependent care expenses. Restrictions are determined by IRS and VSC guidelines. Election is for calendar year only. Premiums are made by payroll deduction

- **HUMANA – Vision Election**

Employees may elect to enroll in vision coverage through Humana. Election is for calendar year only. Premiums are made by payroll deduction.

[HUMANA - Vision Plan](#) click here for website

- **The Standard – Supplemental Life Insurance**

Employees may also purchase additional life insurance for themselves, spouse and/or dependents on a voluntary basis through The Standard. Premiums are made by payroll deduction. Rates are based on age.

The College is not bound by this summary statement of benefits. This is for quick reference only. More complete descriptions are published in the Personnel Handbook and elsewhere. Further details are available from the college human resource office.