



January 2017

## Benefits Enrollment Guide

for full-time, regular staff and faculty



Dear Employee,

Welcome to Champlain College! Champlain College values our staff and faculty and greatly appreciates the time and energy you put into making our students successful in their education and professional careers. We work hard to also make Champlain a great place to work, and our Total Compensation is one aspect of that endeavor. Total Compensation includes compensation and benefits. We realize that every individual has unique personal needs when it comes to benefits and we strive to offer a complete program to meet these needs for our employees and their families.

This Benefits Guide will outline your benefit options for 2017. Your benefits consist of three types: employer provided, employer subsidized and voluntary benefits.

**Employer provided benefits** include, at no cost to you:

- Basic Life and Accidental Death & Dismemberment (AD&D) Insurance
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- E4 (Employee Assistance Program)
- Gym access at the IDX Center
- Champlain College educational opportunities
- Wellbeing Reimbursement Account
- CCTA bus passes

The following benefits are **employer subsidized**, which means that Champlain College pays some of the cost or contributes to the plan:

- Medical & Dental Insurance
- Health Savings Account Contribution
- 403(b) Retirement Plan and Match
- Membership to Edge facilities & Body Resolution classes

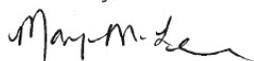
In addition to the employer provided and subsidized benefits, we have a menu of **voluntary benefits**. These are benefits which are offered at a discounted group rate, for which you, the employee pay the entire cost:

- Vision Insurance
- Supplemental Life and AD&D Insurance
- Health & Dependent Care Flexible Spending Accounts

For the past several years the Green Mountain Higher Education Consortium (GMHEC), which consists of Champlain College, St. Michael's College and Middlebury College, has made positive progress working together toward cost containment and enhanced benefits and services. This is reflected in our 2017 plans and rates.

Your benefits package is an important component of your overall Total Compensation. Please take the time to review and understand the generous benefits available to you at Champlain College.

Sincerely,



Mary M. Lee, Vice President  
People & Technology

# Overview

This guide will explain your benefit options and will help you make some of the most important decisions you'll make this year—choosing your benefits.

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**Once you have enrolled in your benefits, you can view your current benefits enrollment elections by going to Workday and selecting the BENEFITS ICON and view benefits.**

## Workday Online Enrollment

Enrollment in your benefits will be done through Workday. You will receive a notice in your Workday inbox that you have an action to complete "Benefit Enrollment." **You have 30 days from your first day of work to enroll in your benefits.** Most benefits will begin on the first of the month after your first day of work, unless your first day of work is the first of the month, in which case your benefits would begin that day.

New hire orientation is normally held on the first Monday of each month. A review of your eligible benefits will be presented at this time. It is important that you attend one of these sessions. An invitation to the orientation will be sent to you with the date, time and location.

Questions about this process should be sent to Jackie Greer at [jgreer@champlain.edu](mailto:jgreer@champlain.edu) or 802.865.5431 or Debra Sailer Dayman at [dayman@champlain.edu](mailto:dayman@champlain.edu) or 802.865.5723.

Please contact  
Jackie Greer  
at [jgreer@champlain.edu](mailto:jgreer@champlain.edu)  
or 802.865.5431  
or Debra  
Sailer Dayman  
at [dayman@champlain.edu](mailto:dayman@champlain.edu)  
or 802.865.5723  
with questions

**BENEFITS  
ENROLLMENT  
PERIOD:**  
**Within 30 days  
from the first day  
of work. Benefits  
are effective on  
the first of the  
month after your  
first day of work,  
unless your first  
day of work is  
the first, then  
your benefits are  
effective on the  
first day of work.**

# Key Benefit Highlights

Your benefits package is an important component of your overall compensation package.

We continually review our benefits to provide you with an array of meaningful benefits at a reasonable cost. Our annual open enrollment period is in November for an effective date the following January. This is the only time of year that you may make changes to your medical, dental, vision and FSA's after your new hire eligibility without an IRS change in status event.

Key highlights of our benefits for 2017 are summarized below:

## Wellbeing

In 2016 we received the Cigna Wellbeing Award for an "Outstanding Culture of Wellbeing." Champlain College was one of the two organizations that were recognized in New England. We also received the Governor's Worksite Excellence in Wellness Award. We will continue to strengthen our well-being initiatives through financial, physical, career, social and community programs. We have in-house programs facilitated by Body Resolution and The Edge as well as various challenges throughout the year. Mark your calendar for February 8, 2017, for our Wellbeing Fair. Check out our Wellbeing website, [champlain.edu/faculty-and-staff/people-center/wellbeing](http://champlain.edu/faculty-and-staff/people-center/wellbeing) where regular updates, communications, links and local partnership discounts can be found on the People Center's website, as well as our blog.

We encourage you to look on the DARE U website, [champlain.edu/faculty-and-staff/people-center/dare-u](http://champlain.edu/faculty-and-staff/people-center/dare-u) for communications on other courses and offerings related to personal and professional development.

## Medical Plans

Cigna is the medical plan administrator and we utilize the Cigna network.

The College funds the Health Savings Account (HSA) attached to the High Deductible Health Plan (HDHP) at 60% of the deductible.

MDLive is a new feature for Cigna members. This service provides you with 24/7/365 access to board-certified primary care doctors and pediatricians through live video or by phone. The benefit of this is convenience and cost savings for you.

## Dental Plan

The College dental plan is administered by Cigna Dental

## Vision Plan (VSP)

Vision coverage is offered through the Vision Service Plan.

## Timeline

Enrollment will be done through Workday. You will receive a notice in your Workday inbox that you have an action to complete "Benefit Enrollment." You may go into Workday at any time during the 30 days from your first day of work to change or update your benefits. In the event that you do not enroll during this time period, you will not be eligible to enroll in benefits until our open enrollment period in November for an effective date of January 1st, unless you have an IRS change in status event.

**Most changes must be initiated through Workday, and reviewed and approved by the Benefits Director or Assistant Director, Payroll Benefits.**

**You may also enroll your eligible dependents under your medical, dental, vision and supplemental life and AD&D insurance plans.**

## Benefits Eligibility

- Full-time Faculty and Staff who are scheduled to work 37.5+ hours per week
- Your legal spouse, which includes opposite- and same-sex married couples
- Your dependent children up to the age of 26

### Changing Your Coverage

You may change your coverage only during the open enrollment period unless you have a qualified family or employment status change as defined under the IRS rules.

When you have a qualified status change, you are required to notify the People Center within 30 days of the event. The requested change in benefits must be consistent with the status change.

Changes in coverage due to a status change will take effect on the first day of the month following the date of the status change with the exception of the birth or adoption of a child. Changes in coverage due to the birth or adoption of a child will take effect on the date of the birth or adoption.



# Medical Insurance

You have the option to enroll in the High Deductible Health Plan (HDHP). The HDHP is administered by Cigna and utilizes the Cigna network of providers and facilities. Participants also receive a contribution to their Health Savings Account (HSA) from the College to offset their deductibles.

## Plan Deductible & Out-of-Pocket Amounts

**Deductible**  
A fixed dollar amount that the member must pay before services are paid by Cigna.

	High Deductible Plan—HDHP In-Network		High Deductible Plan—HDHP Out-of-Network	
<b>Deductible</b>	Single \$2,500	2-Person/Family \$5,000	Single \$5,000	2-Person/Family \$10,000
<b>Coinsurance</b>	90%/10%		70%/30%	
<b>Out-of-Pocket Maximum</b>	Single \$3,000	2-Person/Family \$6,000	Single \$8,000	2-Person/Family \$16,000

**Out-of-Pocket**  
The total amount paid by the member for services including the deductible amount (the money that comes out of your pocket.) Out-of-pocket limits include deductible amounts paid.

## Employee Premiums

	HDHP Employee Monthly Premiums	HDHP Employee Bi-Weekly Premiums
<b>Single</b>	\$108.00	\$49.85
<b>Two-Person</b>	\$292.00	\$134.77
<b>Family</b>	\$442.00	\$204.00

It is important to note that the HDHP deductible is based on the level of coverage you choose. The full deductible must be reached before the plan pays. For example, if you select the HDHP employee + spouse coverage, the total deductible of \$5,000 in-network/\$10,000 out-of-network must be met, either individually or in conjunction with your spouse, before coverage begins.

**In-Network & Out-of-Network Services**  
have separate deductibles and out-of-pocket expenses. The out of network deductible is applied towards you in-network deductible but not vice versa.

Refer to [mycigna.com](http://mycigna.com) to review your claims, deductible progress and to access several other tools that can assist you in being an educated health care consumer.

## Paying for the Difference in Deductible in the HDHP with Your Health Savings Account

Champlain College will contribute 60% of the deductible to your Health Savings Account (HSA). You can also contribute to your HSA at any time during the year to ensure you have enough saved should you meet your deductible. The chart below highlights what you could contribute each month (pre-tax) throughout the year to ensure you save enough to cover your deductible.

Coverage	Deductible	College Contribution	Your Contribution	Total HSA balance
Single	\$2,500	\$1,500 (\$125/month)	\$1,000 (\$83.33/month)	\$2,500
Two-Person	\$5,000	\$3,000 (\$250/month)	\$2,000 (\$166.66/month)	\$5,000
Family	\$5,000	\$3,000 (\$250/month)	\$2,000 (\$166.66/month)	\$5,000

Please note the College's contribution is deposited each pay period, therefore, starting mid-year will reduce the contribution made by the College. Should you be in a situation where you meet your deductible before year-end, please contact Debra Sailer Dayman, Benefits Director, to explore possibilities to fund your HSA.

More information on the HSA can be found on page 8.

## Cigna Plan—Preventive Care\*

### High Deductible Plan—HDHP (Cigna High Deductible Health Plan)

100% coverage with in-network providers for well-care/preventive visits.

\* Please refer to Cigna definitions of "preventive care." Details regarding what preventive care is covered is provided on the [mycigna.com](http://mycigna.com) website as well as on the internal People Center website.

## Cigna Plan Comparison—Prescriptions

The cost for a 90-day supply is three times the monthly cost.

	High Deductible Plan—HDHP (Cigna High Deductible Health Plan)	
In-Network	Retail (30-day supply)	Home Delivery (90-day supply)
<b>Preventive* Generic &amp; Brand Medications</b>	Covered at 100% (not subject to co-pay or deductible)	Covered at 100% (not subject to co-pay or deductible)
<b>Non-Preventative Generic Medications</b>	No charge after deductible	No charge after deductible
<b>Non-Preventive Brand Medications</b>	No charge after deductible	No charge after deductible
<b>Non-Preventive Non-Preferred Brand Medications</b>	No charge after deductible	No charge after deductible

\* Preventive prescriptions may include drugs to control high blood pressure, diabetes, high cholesterol, asthma, etc. Please refer to Cigna definitions of "preventive prescriptions." Details regarding which prescriptions are considered "preventive" is covered on the [mycigna.com](http://mycigna.com) website.

## Cigna Plan Comparison—Behavioral Health Care

	High Deductible Plan—HDHP (Cigna High Deductible Health Plan)	
	In-Network	Out-of-Network
<b>Inpatient Facility*</b>	You pay 10% of charges after deductible. Unlimited days maximum per year	You pay 30% of charges after deductible. Unlimited days maximum per year.
<b>Outpatient Facility</b>	You pay 10% of charges after deductible. Unlimited days maximum per year	You pay 30% of charges after deductible. Unlimited days maximum per year.
<b>Group Therapy</b>	You pay 10% of charges after deductible. Unlimited.	You pay 30% of charges after deductible. Unlimited.
<b>Intensive Outpatient</b>	You pay 10% of charges after deductible. Unlimited.	You pay 30% of charges after deductible. Unlimited.

\* Pre-authorization required

## MD Live

You should set up your account with MDLive prior to utilizing the service.

[mdlive.com/  
champlain](https://mdlive.com/champlain)

## MDLive

MDLive is a service offered to Cigna members. This is a new 24/7/365 tele-health approach to board-certified primary care doctors by secure video, phone or email for non-emergency illness. Whether you are at home or work, traveling, or you simply want a more convenient way to see a doctor, MDLive is easy to use and available on your schedule anytime, anywhere. [mdlive.com/champlain](https://mdlive.com/champlain)

**WHEN WOULD YOU USE THIS SERVICE?** If you are considering the ER or urgent care for a non-emergency medical issue; your primary care physician is not available; you are traveling; it's late at night, the weekend or a holiday.

**WHAT CAN BE TREATED?** Allergies, asthma, bronchitis, cold and flu, ear infections, joint aches and pain, respiratory infections, sinus problems, pink eye and much more.

More information can be found at [champlain.edu/faculty-and-staff/people-center](https://champlain.edu/faculty-and-staff/people-center). Click BENEFITS then MEDICAL, DENTAL & VISION.

## Other Insurance Options

There may be other coverage options for you and your family. As part of the new health care law you may be able to buy coverage through the Health Insurance Marketplace. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums, and you can see what your premium, deductibles and out-of-pocket costs will be before you make a decision to enroll. Additional information can be found at VT State Health Insurance Exchange: [healthconnect.vermont.gov](https://healthconnect.vermont.gov). If you are eligible for Champlain College benefits and you chose to enroll in a plan through the State Health Insurance Exchange you should be aware of the following:

- You will not receive a Champlain College contribution toward your premiums
- Your premium payments cannot be made on a pre-tax basis
- Champlain College offers you a plan that is affordable and meets the minimum required value, therefore, you may not qualify for any federal subsidy money regardless of your household income.

# Health Savings Account (HSA)

Health Savings Account (HSA) is a tax-free savings account combined with a High Deductible Health Plan (HDHP). **HSAs allow anyone not enrolled in Medicare, who enrolls in a compatible “high deductible” health plan (HDHP), to make tax-free contributions to a savings account. (If you or your spouse is enrolled in Medicare please contact Debra Sailer Dayman to discuss alternative solutions.)** Contributions to the HSA may be made by the employee, the employee’s family and Champlain College.

HSA balances are owned by the employee and may be spent or saved by the employee based on his/her preferences. HSA distributions are tax-free if they are used to pay for qualified medical expenses, such as:

- Medical plan costs such as the plan deductible and the out-of-pocket maximum amounts paid for the diagnosis, cure, treatment or prevention of disease
- Prescription drugs
- Qualified long-term care services and long-term care insurance (limited depending on your age)
- Health continuation coverage required by Federal Law (e.g., COBRA)
- Health insurance for the unemployed
- Medicare expenses (but not Medigap)
- Retiree health expenses for individuals age 65 and older

HSA distributions for other qualified expenses may be tax-free as well. Expenses such as:

- Vision and dental expenses
- Family members’ medical/dental/vision expenses, even if they are not covered under your HDHP, however, they must be considered a dependent per IRS regulations

Distributions made for any non-qualified medical expense are subject to income tax and 20% penalty. The 20% penalty is waived in the case of death or disability or once the individual reaches age 65.

## Advantages of a Health Savings Account (HSA)

**Control:** You can use the HSA to pay for any qualified medical expenses as defined by the IRS. There’s no need for pre-authorization of services, unless explicitly stated by the plan.

**Savings & Investments:** Unlike premiums, unused HSA dollars remain in the HSA for future use.

**Flexibility:** “Health care” dollars can pay for items identified by the health insurance plan, but also by the IRS’s much broader definition, which includes dental, vision and orthodontia. These may be things individuals are currently paying for using post-tax dollars.

**Portability:** If you leave Champlain College, you take your HSA account with you. You have a financial stake, because HSA dollars not spent on health care now can be used for eligible medical, dental or vision care expenses, COBRA premiums, long-term care premiums, or carry over into retirement.

### MD Live

You should set up your account with MDLive prior to utilizing the ser

**At the Health Equity website, [healthequity.com](http://healthequity.com)**

### you can:

- Check your account balances
- Make payments to providers
- Set up monthly payments to providers
- Transfer funds to your personal checking account

**You must enter your beneficiary information**

directly into your account with Health Equity at [healthequity.com](http://healthequity.com). Your beneficiary in Workday does not automatically crossover to your Health Savings Account.

**IRS limits include any contributions you may have made throughout the calendar year with another employer.**

**Reminder: You are required to re-enroll in the FSAs and HSA plans each year.**

**The College also pays your monthly administrative fee to Health Equity while you are an active employee.**

## Advantages of a Health Savings Account (HSA), continued

**Tax Savings:** Your contributions to the HSA are made with pre-tax dollars, which results in lower income taxes. An HSA does not require third party substantiation for transactions; however, you should keep records of these transactions in the event of an IRS audit.

**No "Use It or Lose It":** Your entire balance rolls over from year to year and can be used for future medical expenses.

**Health Advocate:** Health Equity, who administers our HSA, offers a Health Advocate service to assist you in understanding your health benefits, locating providers and may assist in claim and billing issues. Information can be found on the Health Equity website, [healthequity.com](http://healthequity.com).

## Funding Your Health Savings Account

### 2017 HSA Contribution Maximums (based on IRS regulations)

The IRS allows you to fund your HSA up to the amount below without taxation, this includes any contribution made by you or the College:

#### 2017 IRS LIMITS

**Single Coverage:** \$3,400

**2-Person and Family:** \$6,750

**Catch-Up Contributions:** \$1,000 per person 55 years of age and older may be made to the account in 2017

*\*These are IRS calendar year limits, if you have contributed to an HSA during this calendar year you will need to deduct your prior contribution from the limits above.*

## You May Contribute to Your HSA

You may also contribute funds to your HSA, either on a pre-tax basis or a after-tax basis. All payroll deductions will be pre-tax, any contributions made by you directly to Health Equity will be after-tax.

## Champlain College Will Contribute to Your HSA

Champlain College has committed to help fund your Health Savings Account. Champlain College will fund your HSA with contributions as follows:

#### 2017 CONTRIBUTIONS\*

**Single:** 60% of deductible (\$1,500.00 annualized)

**2-Person:** 60% of deductible (\$3,000.00 annualized)

**Families:** 60% of deductible (\$3,000.00 annualized)

The College's HSA contribution is deposited into your HSA each pay period. For example, those who are paid monthly receive \$125 for single coverage and \$250 for 2-Person or Family coverage. If your first day employment with Champlain occurs after January 1, your HSA contribution will be pro-rated to reflect your start date. Should you meet your deductible early in the year you do have the option to request that the College fully fund your contribution for the year. This request should be made directly to Debra Sailer Dayman, Benefits Director.

**More information on the IRS guidelines for health care and dependent care can be found by accessing the IRS website and Publications 502 & 503 at IRS.gov.**

**Remember: These are reimbursement accounts. You must provide receipts in order to be reimbursed for your expenses.**

**IRS limits include any contributions you may of made throughout the calendar year with another employer.**

# Flexible Spending Account (FSA)

A FSA is a flexible spending account, which is governed by the IRS and available through your employer. This type of account allows you to set aside money for non-reimbursed health care and/or dependent day care expenses on a pre-tax basis.

**Health Care:** A health care Flexible Spending Account reimburses you for out-of-pocket medical, dental, vision, hearing and pharmaceutical expenses such as deductible, co-pays, co insurance, eligible over-the-counter medications, eyeglasses, contacts, eye care solutions and even laser vision correction. **The maximum you may contribute is \$2,550 per calendar year per family per the IRS.**

**Dependent Care:** The Dependent Care Flexible Spending Account reimburses you for dependent day care expenses only if it enables you and your spouse to work. These dependent day care expenses include day care, before-and-after school programs, nursery school or preschool, summer day camp and even adult day care. **The maximum amount you can contribute is \$5,000 per calendar year per family per the IRS.**

## What happens to the funds left in my account at the end of the plan year?

- Any funds left in your dependent care account at the end of the year are forfeited.
- At the end of December, after all eligible reimbursements have been made, any unused funds in the health care FSA up to \$500 will rollover into the new plan year. Any unused funds in the health care FSA account over \$500 will be forfeited.

**Limited Purpose Flexible Spending Account (HDHP participants only):** If you are enrolled in the Cigna HDHP, you may enroll in a Limited Purpose FSA. You would use these monies to pay for eligible dental and vision expenses, thereby preserving your HSA funds. Money contributed to this account is still subject to the same rules as with other FSA accounts. However, you may also use your HSA funds for qualified dental or vision expenses.

# Flexible Spending Account (FSA) Access

You may access your FSA balance online as well as submit claim information online. Our FSA program is administered by BusinessPlans, Inc.

Participating in the Flexible Spending Account plan allows you access to the [mycafeteriaplan.com](https://mycafeteriaplan.com) website, a password protected website where you can keep up with various benefits news, including your year-to-date claims and payments. You will also have access to online claims.

To log on to myCafeteriaPlan for the first time, follow the steps below:

1. Go to [mycafeteriaplan.com](https://mycafeteriaplan.com).
2. Click the "Account Login" button to begin.
3. Your username is the first initial of your first name, plus your last name and the last four digits of your Social Security number. This is not case sensitive. Example: Tsmith1234.
4. The password is the last four digits of your Social Security number. Example: 1234.
5. Once you've logged in to your account, you'll be asked to change your login information and answer a few short security questions to ensure the ongoing security of your account.
6. If you're enrolled in the dependent day care FSA account, you must also update any dependent information before claims can be entered. This information can be updated by going to the Profile tab and clicking on Dependents.

## How to File a Claim

### Step one:

1. Confirm that the expense is eligible to be reimbursed
2. Gather all documentation and/or explanations of benefits (EOB)
3. Be sure the documentation you submit includes:
  - Provider name and address
  - Patient/dependent name
  - Description of service
  - Date of service
  - Amount charged
4. Submit copies of all documentation. Keep originals for your files

**Step Two:** *See next page*

## Step two:

Choose **ONE** method below to submit your claim:

### ONLINE

1. Go to mycafeteriaplan.com. Log in to your account
2. Click on the "File a Claim" link
3. Enter your claim
4. Once you are finished click that you have read the "Terms & Conditions" and "Submit"

### MOBILE

1. Go to mycafeteriaplan.com/mobile to install the myCafeteriaPlan On-the-Go™ app on your smartphone
2. Log in to your account using the mobile app and select the "File a Claim" link from the main screen
3. Enter the claim information and attach the picture of your documentation
4. Once you are finished click "Submit"

### MAIL/FAX

1. Complete the claim form you received from the People Center or download the form from your online account at: mycafeteriaplan.com
2. Print and sign your claim form
3. Attach supporting documentation
4. Fax your claim and copies of supporting documentation to 937.865.6502 or mail your claim to:

myCafeteriaPlan  
Attention: Claims  
432 East Pearl Street  
Miamisburg, OH 45342

For more information on filing a claim with BusinessPlans, Inc., please contact: [customer\\_service@mycafeteriaplan.com](mailto:customer_service@mycafeteriaplan.com) or call 800.865.6543.



# Dental Insurance

Our dental plan carrier is Cigna Dental. The annual benefit is \$2,000 per person and the orthodontia lifetime limit is \$2,000.

Find a list of participating providers and more helpful information at [mycigna.com](http://mycigna.com)

You may have four (4) cleanings per year

	Employee Monthly Premium Cost	Employee Bi-weekly Premium Cost
Single	\$19.00	\$8.77
Two-Person	\$34.00	\$15.69
Family	\$56.00	\$25.85

Deductibles	Individual: \$25 Family: \$75
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<b>Annual Maximum Benefit</b>	The annual maximum benefit is \$2,000 per person. The orthodontia lifetime maximum benefit for an individual is \$2,000.
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<b>Preventive Care</b> (Annual deductible is not applied to these services.)	<b>Routine Exam &amp; Cleaning Benefits:</b> 100% of regular and customary fees. (You can have up to four oral cleanings per plan year.) <b>Routine X-ray Benefits:</b> Plan pays 100% of regular and customary fees. <b>Sealants:</b> Covered at 100% of regular and customary fees. Sealants are a covered benefit for dependent children under age 14.
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<b>Minor Restorative Care &amp; Oral Surgery</b> (All services subject to the annual deductible.)	<b>Fillings:</b> Plan pays 80% of cost after annual deductible. <b>Endodontic (Root Canal):</b> Plan pays 80% of cost after annual deductible. <b>Periodontal (Gum Work):</b> Plan pays 80% of cost after annual deductible. <b>Oral Surgery:</b> Plan pays 80% of cost after annual deductible.
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<b>Major Care</b> (All services subject to the annual deductible.)	<b>Bridges, Crowns, Implants, Dentures &amp; Removable Appliances:</b> Covered at 50% after annual deductible.
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<b>Orthodontia</b> (All services subject to a lifetime limit and annual deductible.)	<b>Orthodontia:</b> (For Children & Adults) Covered at 50% after annual deductible. <b>The lifetime maximum for orthodontia benefits per individual is \$2,000.</b> For those currently in treatment and coming onto the College plan, payment will be prorated up to the new limit.
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## Refer to the Summary Plan Description for Further Details.

A list of participating providers as well as other helpful information can be found at [mycigna.com](http://mycigna.com). Requesting a "Pre-determination of Benefits" is an excellent way to determine what your final cost may be for a specific procedure before the procedure begins.



# Vision Insurance

You have a choice between two vision plans, both provided by Vision Service Plan (VSP). **Plan B** is a basic plan and **Plan C** has enhanced benefits. Review the plans and chose which works best for you.

**For more details and a list of participating vision providers visit [vsp.com](http://vsp.com).**

**There is a one year enrollment requirement. This means that if you enroll in this benefit, you cannot drop coverage until the end of the year.**

	VSP Network Providers	Out-of-Network
<b>Routine eye exam</b>	Exam paid in full every calendar year after a \$20 co-pay.	Exam paid up to \$50 every calendar year.
<b>Prescription glasses, contacts, frames</b>	<p><b>Lenses</b>, including progressives, are covered in full every calendar year after a \$20 co-pay.</p> <p><b>Frames</b> covered in full every other calendar year up to \$130. Plus, 20% off any out-of-pocket costs.</p> <p><b>For contacts instead of glasses</b>, cost reimbursement is up to \$130; up to \$60 co-pay for contacts and contact lens exam (fitting and evaluations).</p>	<p>Lenses are covered every calendar year as follows:</p> <ul style="list-style-type: none"> <li>• Single vision up to \$50</li> <li>• Lined bifocal up to \$75</li> <li>• Lined trifocal up to \$100</li> </ul> <p><b>Frames</b> covered every other calendar year up to \$70.</p> <p><b>For contacts instead of glasses</b>, cost reimbursement is up to \$105; allowance applied to cost of contacts and contact lens exam (fitting and evaluations).</p>
<b>Extra Discounts &amp; Savings</b>	<p>Average 30% savings on lens options.</p> <p>20% off additional glasses and sunglasses; including lens options.</p> <p>Average 15% off laser vision correction (or 5% off promotional price) from contracted facilities.</p> <p>15% off contact lens exam (fitting &amp; evaluation).</p>	

	Plan B Monthly Employee Premiums	Plan B Bi-weekly Employee Premiums
<b>Employee Only</b>	\$12.30	\$5.68
<b>Employee Plus One</b>	\$19.68	\$9.08
<b>Employee Plus Children</b>	\$20.09	\$9.27
<b>Employee Plus Family</b>	\$32.39	\$14.95

To elect vision coverage for a child or spouse, The employee must be enrolled in the vision plan, but the coverage you elect for additional family members need not mirror your choices for medical and dental. For example, if only one child requires vision coverage you may elect to add just one child, regardless of whether they are included in your medical and dental plan coverage.

# Vision Insurance, continued

## Plan C: Enhanced Plan

	VSP Network Providers	Out-of-Network
<b>Routine eye exam</b>	Exam paid in full every calendar year after a \$20 co-pay.	Exam paid up to \$50 every calendar year.
<b>Prescription glasses, contacts, frames</b>	<p><b>Lenses</b>, including progressives, are covered in full every calendar year after a \$20 co-pay.</p> <p><b>Frames</b> covered in full every other calendar year up to \$150. Plus, 20% off any out-of-pocket costs.</p> <p><b>For contacts instead of glasses</b>, cost reimbursement is up to \$150; up to \$60 co-pay for contacts and contact lens exam (fitting and evaluations).</p>	<p>Lenses are covered every calendar year as follows:</p> <ul style="list-style-type: none"> <li>• Single vision up to \$50</li> <li>• Lined bifocal up to \$75</li> <li>• Lined trifocal up to \$100</li> </ul> <p><b>Frames</b> covered every other calendar year up to \$70.</p> <p><b>For contacts instead of glasses</b>, cost reimbursement is up to \$105; allowance applied to cost of contacts and contact lens exam (fitting and evaluations).</p>
<b>Extra Discounts &amp; Savings</b>	<p>Average 30% savings on lens options.</p> <p>20% off additional glasses and sunglasses; including lens options.</p> <p>Average 15% off laser vision correction (or 5% off promotional price) from contracted facilities.</p> <p>15% off contact lens exam (fitting &amp; evaluation).</p>	

	Plan C Monthly Employee Premiums	Plan C Bi-weekly Employee Premiums
<b>Employee Only</b>	\$16.64	\$7.68
<b>Employee Plus One</b>	\$26.62	\$12.29
<b>Employee Plus Children</b>	\$27.18	\$12.54
<b>Employee Plus Family</b>	\$44.20	\$20.40

Your Life and AD&D beneficiary information can be found in Workday.

**NOTE: Rates for Life and AD&D insurance will increase as you move to the next age band. Approval of supplemental coverage may be subject to Evidence of Insurability.**

**Supplemental life coverage will not become effective until an Evidence of Insurability form has been completed and sent to UNUM and Champlain has received the approval from UNUM.**

# Group Term Life and AD&D Insurance

Champlain College provides full-time employees with basic group term life insurance as well as accidental death and dismemberment (AD&D) insurance at no cost to employees. The basic life insurance benefit is two and a half (2.5) times your base annual earnings to a maximum of \$700,000; this is also referred to as “principal sum.” Benefit amounts for accidental death or dismemberment are a percentage of the “principal sum” amount. Please see the Summary Plan Description for plan details.

The Group Term Life and AD&D benefit premiums are paid for by Champlain College, however, the benefit is a taxable benefit under federal law. FICA, state and federal taxes based on the value of the benefit are currently deducted from each paycheck. The tax is on the value, not the amount, over \$50,000 and this is determined by using an IRS chart with your age and the dollar amount. **You may choose to reduce the value of the benefit (and therefore the taxes on the benefit) to a flat coverage amount (“principal sum”) of \$50,000. However, in most cases the tax you pay on the benefit is much less than it would cost you to purchase the insurance on your own.** To make the change to only \$50,000, please contact Jackie Greer or Debra Sailer Dayman directly, via email.

## Supplemental Life and AD&D Insurance

In addition to the College-provided benefits summarized above, you may purchase additional or “Supplemental” Life and Accidental Death and Dismemberment Insurance for yourself and your spouse or civil union partner. You pay the full cost of any voluntary insurance plan coverage, which is deducted from your paycheck on an after-tax basis. Rates are determined by your age and the amount of coverage you elect. The following rates are your cost per \$1,000 of life coverage:

Age Band	Employee Rates	Spouse/Civil Union Partner Rates
Under 24	\$0.061	\$0.074
25-29	\$0.069	\$0.085
30-34	\$0.086	\$0.107
35-39	\$0.122	\$0.156
40-44	\$0.174	\$0.224
50-54	\$0.442	\$0.545
55-59	\$0.679	\$0.837
60-64	\$1.060	\$1.430
65-69	\$1.840	\$2.443
70-74	\$3.284	\$4.353
75+	\$6.435	\$8.719

The above costs are for life insurance only. Voluntary Accidental Death and Dismemberment (AD&D) insurance premiums are as follows:

**Employee Only:** \$0.029 per \$1,000 of coverage.

**Spouse:** \$0.031 per \$1,000 of coverage.

Again, the costs will be deducted from your paycheck on an after-tax basis.



Because everyone  
needs a back-up plan

**Notify the People  
Center as soon  
as you know that  
you will be out  
of work due to a  
disability.**

**Short-term  
disability is used  
for a prolonged  
illness or injury as  
well as pregnancy.  
All disabilities  
must be verified  
by UNUM as a  
disability.**

# Disability Insurance

## Short-Term Disability

Short-Term Disability (STD) provides you with income when you are unable to work due to an illness, including maternity or injury. This coverage is provided to you by the College at no cost to you. UNUM administers all claims. (They are also the provider for our Life, AD&D and Long-Term disability coverage.) Should you be out on a short-term disability claim, you will be paid 66.67% of your basic earnings.

Payments are made through the Champlain College payroll, which means your normal benefit deductions will still occur. Short-Term Disability benefits will begin once:

- An individual has been out for 10 consecutive days
- The appropriate paperwork has been filed with UNUM
- UNUM has approved the illness or injury as a disability

UNUM will determine your disability paid time benefit based upon your disability and the physician's diagnosis. STD may last up to 26 weeks, including the first 10 days you were absent. STD runs in conjunction with Family Medical Leave (FML).

## Long-Term Disability

Long-Term Disability (LTD) provides you with income when you are unable to work due to a disability. This coverage is provided to you by the College at no cost to you. All claims are administered by UNUM. LTD payments are 66.67% of your basic monthly earnings up to \$15,000 per month. Payments are made directly to you by UNUM.

Long-Term Disability will begin once:

- The elimination period of 180 days (length of STD) has been met
- The appropriate paperwork has been completed and submitted to UNUM
- UNUM has determined and approved the disability request
- UNUM will determine your disability benefits based upon the disability and the physician's diagnosis

At the time STD benefits end, your employment with Champlain College will cease. You will be eligible to COBRA your medical, dental and vision benefits. Once you are able to return to work you may apply for any open positions where you meet the qualifications.

# Defined Contribution Retirement Savings Plan (403(b) Plan)

This self-managed plan is an opportunity to set aside pre-tax or after-tax income for retirement savings through direct payroll deductions. Employees choose the amount they wish to defer either pre-tax or after-tax into the College's 403(b) Plan. Full- and part-time employees who are regularly scheduled to work 20 hours or more per week in the plan year qualify to participate on the first day of work, if administratively possible. Champlain College's match begins the first of the month following the date of hire. Adjunct faculty and qualifying part-time employees scheduled to work less than 20 hours per week are eligible to defer pre-tax income into the College's 403(b) Plan without a matching contribution from the College. Champlain College offers both pre-tax and a Roth after-tax option in the 403(b) Plan.

**The 2017 IRS limit for employee deferral into the 403(b) Plan is \$18,000** (less any "catch-up contributions") of your compensation\* for the calendar year. Employees over 50 years of age before the end of the calendar year may elect to defer additional amounts (called "catch-up contributions") to the Plan as of January 1 of that year.

**The maximum "catch-up contribution" in 2017 is \$6,000.**

Champlain College matches your eligible salary deferral at a rate of 200% or 2:1. Your eligible salary deferral is up to 5% of your payroll period compensation (less any "catch-up contributions"). That means that for every dollar you contribute to the Plan (up to 5% of your compensation\*), Champlain College will contribute two dollars (a 2:1 match).

Other features include:

- You may defer over 5% but it will not be matched
- This plan does accept rollovers from other "qualified" plans
- Vesting in the plan is immediate. Employees are 100% vested in all contributions to the plan immediately

To change your payroll contributions to the Plan (increase or decrease the deferral amount), go into your account in Workday under the Benefits icon and "Change Retirement Savings." This change must be completed 10 days prior to the pay date to be effective. Please contact Debra Sailer Dayman, Benefits Director or Jackie Greer, Assistant Director, Payroll and Benefits with additional questions.

It is the employee's responsibility to track and monitor their deferral contribution to maximize the College's match. Changes to your investments must be done online at [tiaa-cref.org/champlain](http://tiaa-cref.org/champlain). Beneficiary changes to your TIAA-CREF account must be done online at the TIAA-CREF website.

*\* For the purpose of Champlain College's Defined Contribution Plan, "compensation" is defined as gross wages less severance pay, cellphone allowance, wellness incentive allowance and awards.*

**Champlain College matches your eligible salary deferral at a rate of 200% (or 2:1) for up to 5% of your salary.**

**You must enter your beneficiary information directly into your account with TIAA at [tiaa.org/champlain](http://tiaa.org/champlain). Your beneficiary in Workday does not crossover to your 403(b) Account.**

**IRS limits include any contributions you may of made throughout the calendar year with another employer.**



# Wellbeing

Champlain College recognizes the importance of health promotion for our employees. We are making a significant investment to support Wellbeing initiatives. The College and the Wellbeing Team are focused on assisting you in finding your individual well-being. This is an individual journey and will be very different for everyone. The College provides several avenues for employees to focus on their individual well-being. These include free use of the gym and class participation in the IDX gym on campus. There is no cost for participation in on-campus wellness initiatives. Personal training is available with Body Resolution and The Edge at a reduced cost. Full-time staff and faculty also have the option to obtain a membership at The Edge (all five locations) for \$8 per month or Body Resolution classes (Pine Street location) for \$5 per month. Full-time staff and faculty have access to a \$300 Wellbeing Account to use on structured physical fitness activities.

## 2017 Wellbeing Events Include:

- Benefits & Wellbeing Fair: Wednesday, February 8, 2017
- Biometric Testing
- 10,000 Step Spring Challenge
- Corporate Cup Challenge and Vermont City Marathon
- Various educational seminars on social security, parenting, finance, personal health

## The Edge

Full-time faculty and staff (must be “benefit eligible”) are eligible to join The Edge at any of their locations. The current benefit level is the Active level, which includes classes, pools and fitness. The Edge offers a 35% reduction on regular annual rates for part-timers and retirees, and a 50% reduction on regular yearly rates for a spouse of a full-time employee. You will pay The Edge directly for these costs. Children—age 18 and under—are free as they are included in the employee’s membership.

There is a nominal monthly fee of \$8 for your membership to The Edge, which is payroll deducted each pay period. This means for the bi-weekly payroll, which occurs 26 times a year, the per-pay deduction will be \$3.69 ( $\$8 \times 12 \text{ months} = \$96 / 26 \text{ pay periods} = \$3.69$ ). Those paid on a monthly basis will see the deduction on the 21st of the month. You enroll through Workday first, and then through the Edge.

## Body Resolution

Champlain College full-time faculty and their spouse and full- and part-time staff and their spouse are eligible to join Body Resolution’s South End Studio on Pine Street for a nominal fee of \$5 per month\*. This is not a gym facility that is used for your own workout, you must attend a class or work with a personal trainer.

*\* Classes are free. Nutritional counseling, personal training and massage services can be purchased at discounted rates.*



## Wellbeing Account

The Wellbeing Account allows full-time faculty and staff the ability to choose the structured physical fitness activities that will meet their needs while pursuing their own unique wellbeing. This account is available to all full-time faculty and staff (who are “benefit eligible”). This is a reimbursement program for employees only; this does not include your family members. This program runs from July 1, 2016 through June 30, 2017. This account will be prorated for new hires.

Each employee will have \$300 for their use toward structured fitness activities from the eligible list below. This is just an example of some structured physical activities.

Martial Arts	Jazzercise	Zumba
Personal Trainer	Greens fees	Marathon entry fees
Yoga	Court fees	Ski passes
Classes or lessons for dance, golf, tennis, swimming, skiing or climbing		

Gym memberships for you (excluding The Edge and Body Resolution, as their memberships are already available at discounted rates)

If your structured fitness activity is not listed above please contact Debra Sailer Dayman in the People Center to determine if an activity is eligible.

This account cannot be used to purchase any equipment, such as bikes, shoes, skates, racquets, etc. The account cannot be used to pay for current or future programs and/or events offered through the Champlain Wellbeing programs that are subsidized. Detailed information on the account and the reimbursement process can be found on the Wellbeing Web page.

Refer to the Wellbeing page located on the Faculty and Staff Web page under the People Center, [champlain.edu/faculty-and-staff/people-center/wellbeing](http://champlain.edu/faculty-and-staff/people-center/wellbeing). There you can find a calendar of events and a listing of partnerships that currently give us discounts on wellness activities. The Wellbeing Team can be reached via their email at [champwellness@champlain.edu](mailto:champwellness@champlain.edu).

**This resource is available 24 hours a day, seven days a week, 365 days a year.**

## e4health

Champlain College offers an Employee Assistance Program to employees and their extended families through e4health. This program offers several different types of assistance:

### Emotional Well-being

You are offered up to four sessions of confidential face-to-face counseling for yourself, your household members, parents and siblings. Personal issues may include stress and anxiety, anger or depression issues, substance abuse, addiction, relationship issues, parenting issues, grief and loss.

### Legal Consultations & Referrals

Through e4health you will be connected with an advice attorney for a free 30-minute consultation. Consultations may cover civil lawsuits, real estate transactions, divorce/custody, criminal actions, contracts, immigration issues and eldercare tools. Should your legal matter be more complex in nature, you will be referred to an attorney at a 25% discounted rate.

### Financial Consultation & Referrals

Financial issues leave you feeling stressed and confused. Having someone with whom you can discuss your options can help you feel more in control. e4health's financial professionals are available to help you address issues including budgeting, credit/debt issues, bankruptcy, credit card issues, tax advice, identity theft, estate planning and planning for retirement.

### Telephonic Health, Wellness Coaching & Referrals

The health coaching program offers online resources and one-on-one coaching for health related issues. You will be offered assistance with walking/fitness programs, diet and nutrition advice, chronic disease management, weight loss and smoking cessation, and referrals to gyms/health clubs, holistic health resources and support groups.

### Family & Caregiving Resources and Referrals

From becoming a new parent to taking care of an aging relative to pet care needs, the e4health specialist provides you with in-depth consultations, resources and referrals to help you make educated decisions. Common concerns include: new parent coaching, special needs programs, educational programs, child and eldercare services, adoption assistance, summer camps and pet care.

### Convenience Services

Referrals to local vendors and resources to assist with everyday tasks such as: chore services, moving and relocation, electricians and plumbers, event and party planners, consumer comparisons, volunteer opportunities, and travel and safety.

### Website & Contact Information

Log on to access articles, assessments, webinars, financial calculators, searchable databases, skill builders and more.

Website: [helloe4.com](http://helloe4.com)

Username: Champlain College

Password: guest

Call 24 hours a day: 800.828.6025 Voice/TTY 23

**e4health offers monthly webinars as well as several recorded webinars.**

# Time Off Benefits

Vacation	Annual (September 1-August 31)*
Part-Time Non-Exempt Staff (scheduled to work at least 20 hours per week).	15 days; then 20 days after 5 years (pro-rated on hours worked per day).
Full-Time Non-Exempt Staff & Exempt Specialist I Level	15 days; then 20 days after 5 years.
Full-Time Exempt Staff	20 days; then 25 days after 15 years.
Faculty with Full-Year Obligation	20 days; then 25 days after 15 years.

\* Only 5 days may be carried over each year.

Sick	Annual (September 1-August 31)*
Part-Time Non-Exempt Staff (scheduled to work at least 20 hours per week).	10 days (pro-rated on hours worked per day).
Full-Time Non-Exempt Staff & Exempt Specialist I Level	10 days
Full-Time Exempt Staff	10 days
Faculty with Full-Year Obligation	10 days
Academic-Year Faculty	10 days

\* Sick days are not carried over.

Personal	Annual (September 1-August 31)*
Part-Time Non-Exempt Staff (scheduled to work at least 20 hours per week).	2 days (pro-rated on hours worked per day).
Full-Time Non-Exempt Staff & Exempt Specialist I Level	2 days
Full-Time Exempt Staff	2 days
Faculty with Full-Year Obligation	2 days
Academic-Year Faculty	2 days

\* Personal days are not carried over.

# Holidays & Additional Benefits

Holiday	Fiscal Year (July 1, 2016–June 30, 2017)**
Memorial Day (FY 16/17)	Monday, May 29, 2017
Independence Day	July 3 & 4, 2017
Fall Holiday	Monday, October 9, 2017
Thanksgiving	November 22, 23, 24, 2017
Winter Holiday	December 25 & 26, 2017
Winter Holiday – Additional days	December 27, 28, & 29 2017
New Year's	Monday, January 1, 2018

\* Part-time employees are paid on a pro-rated basis based upon scheduled weekly hours if scheduled to work 20+/hours per week.

\*\* Plus 2 floaters.

Details about these additional benefits are available online at:

[www.champlain.edu /faculty-and-staff/people-center/benefits](http://www.champlain.edu/faculty-and-staff/people-center/benefits)

- UNUM Travel Assistance
- Tuition (refer to Champlain College policy for more details)
  - Family at Champlain College
  - Tuition Exchange Program: dependent children under age 23 for first under graduate degree
  - Reimbursement: for employees only, reimbursement for approved classes - outside of Champlain College
- Computer Purchase: interest free loan for up to \$1,200 for up to 12 months • IDX gym & IDX gym classes on campus
- Champlain College library
- CCTA: ride the bus and LINK free of charge
- Outside Discounts: a variety of discounts are available at multiple vendors.

**Your Life and AD&D beneficiary information can be found in Workday. NOTE: Rates for Life and AD&D insurance will increase as you move to the next age band. Approval of supplemental coverage may be subject to Evidence of Insurability.**

**Supplemental life coverage will not become effective until an Evidence of Insurability form has been completed and sent to UNUM and Champlain has received the approval from UNUM.**

# People Center

The People Center is a service-oriented, strategic support function to the College, the focus of our work is people. Our name encompasses many of the services we provide for the institution both now and in the foreseeable future. This includes, but is not limited to talent recruitment and acquisition, culture alignment, employee relations, organizational development, professional development management, related policy development, benefits and compensation management and retirement planning. One of our top institutional priorities is a commitment to exciting, engaging and empowering the Champlain community. At the very heart, this is about our people.

## Staff

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**DEBRA SAILER DAYMAN**, Benefits Director  
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**KATIE LECLAIR**, People Center Sr. Coordinator  
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## Vendor Websites

**CIGNA**  
mycigna.com

**HEALTH SAVINGS ACCOUNT**  
Healthequity.com

**VISION SERVICE PLAN**  
vsp.com

**403(B)-TIAA**  
tiaa.org/champlain

**E4HEALTH, EMPLOYEE ASSISTANCE PROGRAM**  
helloe4.com

*The information in this guide is a summary only. Always refer to the applicable plan documents, policies or guides before making final decisions. As such, the College reserves the right to alter, amend or suspend the terms of this document at its sole discretion, with or without notice; please refer to the plans and policies posted on the People Center Web portal for the most current version. This document does not constitute an employment contract.*