Medical Insurance
Coverage for full-time (37.5-40 hours per week) faculty and staff. Single, 2-person, or family coverage may be elected. Spouse, dependents and Civil Union Partners are eligible for coverage. The College offers a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) through CIGNA. The HDHP offers in and out-of network coverage options and includes prescription coverage.

Health Savings Account (HSA)
The College offers a Health Savings Account to employees who participate in the HDHP. The College funds a portion of this account (currently 60% of the yearly deductible). College funding occurs each payroll cycle. Health Equity is the provider of the HSA.

Dental Insurance
Coverage for full-time (37.5-40 hours per week) faculty and staff. Single, 2-person or family coverage may be elected. Spouse, dependents and Civil Union Partners are eligible for coverage. The dental plan is provided by Northeast Delta Dental and includes preventative, restorative and orthodontic services.

Vision Insurance
Coverage for full-time (37.5-40 hours per week) faculty and staff. Single, 2-person, or family coverage may be elected. Spouse, dependents and Civil Union Partners are eligible for coverage. Insurance is provided by Vision Service Plan (VSP). Two levels of coverage, Basic and Enhanced, includes an eye exam each year, prescription lenses, frames or contact lenses on a yearly or every other year basis. Using in-network providers generates a higher level of benefits.
Flexible Spending Account Plan
This program allows full-time (37.5-40 hours per week) faculty and staff to put aside funds to pay for eligible health and dependent care expenses on a pre-tax basis. You may currently contribute up to $2,500 for health care and $5,000 for dependent care each calendar year. Beginning in 2015 you will be allowed per the IRS to roll-over $500 into 2016 in your healthcare FSA. This program also allows you to pay your portion of medical, dental and vision premiums with pre-tax dollars.

Basic Life Insurance with Accidental Death & Dismemberment (AD&D) Insurance
Term life insurance and compensation for accidental loss of life or limb is available to full-time (37.5-40 hours per week) faculty and staff. Coverage is only available for the employee and is provided at 2.5 times base salary to a maximum of $700,000.

Supplemental Life Insurance with Accidental Death & Dismemberment (AD&D) Insurance
Additional term life insurance and AD&D insurance may be purchased by full time faculty and staff (37.5-40 hours per week) for themselves and their spouse. You may choose up to 4.5 times your annual earnings (maximum $500,000) for yourself and up to $500,000 for your spouse.

Short Term Disability (STD)
Coverage for full-time (37.5-40 hours per week) faculty and staff for illness, maternity leave or non-work related injury, certified by a medical provider and UNUM. If approved, benefits begin after you have been unable to work for 10 consecutive calendar days and may continue to a maximum of 26 weeks. The plan pays a benefit of 100% salary replacement for those hired prior to 7/1/09 and 66.67% salary replacement for those hired after 7/1/09. Individuals receive payment through the College payroll system, which means deductions will continue.
Long Term Disability (LTD)
Coverage for full-time (37.5-40 hours per week) faculty and staff. The plan will pay a monthly benefit once the 26-week (180 days) elimination period has been met, with UNUM’s approval. The plan pays a benefit of 66.67% of basic salary up to $15,000 per month, less any other benefits one may be qualified to receive.

Defined Contribution Retirement Savings Plan (403(b) Plan)
The College offers the opportunity for employees who are scheduled to work 20 or more hours per week to defer into a 403(b) Plan. Your deferral can be tax deferred or after tax into a Roth. Individuals have the option of choosing their investments through TIAA-CREF.

Defined Contribution Retirement Savings Plan (403(b) Plan) Employer Match
Coverage for full-time (37.5-40 hours per week) faculty and staff and part time employees scheduled to work at least 20 hours per week. The College will match an individual’s contribution for the 403(b) plan up to 5% of their earnings per pay with a 2:1 match. This means for every dollar you contribute up to 5% of your earnings, the College will contribute two dollars.

Vacation Leave
Vacation leave is available to regular staff that is scheduled to work 20 or more hours per week. Time is pro-rated based on hours, classification and years of service. Time is accrued each pay period with the accrual year running from September 1 – August 31.

Personal Days
Two personal days are granted each leave year (September 1 – August 31) to full time faculty and staff. Part-time staff and faculty who are scheduled to work 20 or more hours per week receive one personal day per leave year.
Sick Leave
Up to 10 days of sick leave is granted each leave year (September 1 – August 31) for full time faculty and staff who are scheduled to work 20 hours or more each week. Time is pro-rated based on hours scheduled to work.

Holidays
The College recognizes 11 holidays each year. Part-time staff who are scheduled to work 20 or more hours each week are paid for a half day. Additional holidays may be granted during the Winter Break period.

Tuition for Family
If you are a full time staff or faculty member, you, your spouse, and your children are eligible to take courses tuition free at Champlain College. The College is also a member of Tuition Exchange, which allows dependent children to attend undergraduate programs at participating colleges at no cost based on longevity, space availability and admission to the participating college.

Tuition Reimbursement
Full time staff and faculty can be reimbursed for educational studies at other institutions. The College will reimburse 50% of the tuition up to $1,500 per semester -$3,000 per year for undergraduate and masters’ coursework.

UNUM Travel Assistance
Worldwide emergency assistance services are available for employees and their family members while traveling.

Computer Purchase
Full time staff and faculty may purchase a computer through a one-year, interest free payroll deduction plan. Maximum amount of the loan is $1,200.
Wellbeing
The College provides several avenues for staff and faculty to focus on their individual wellbeing. These include free use of the gym and class participation in the IDX gym on campus. Full-time staff and faculty also have the option to obtain a reduced membership at the Edge. Full-time staff and faculty have access to a $300 wellbeing account to use on structured fitness activities.