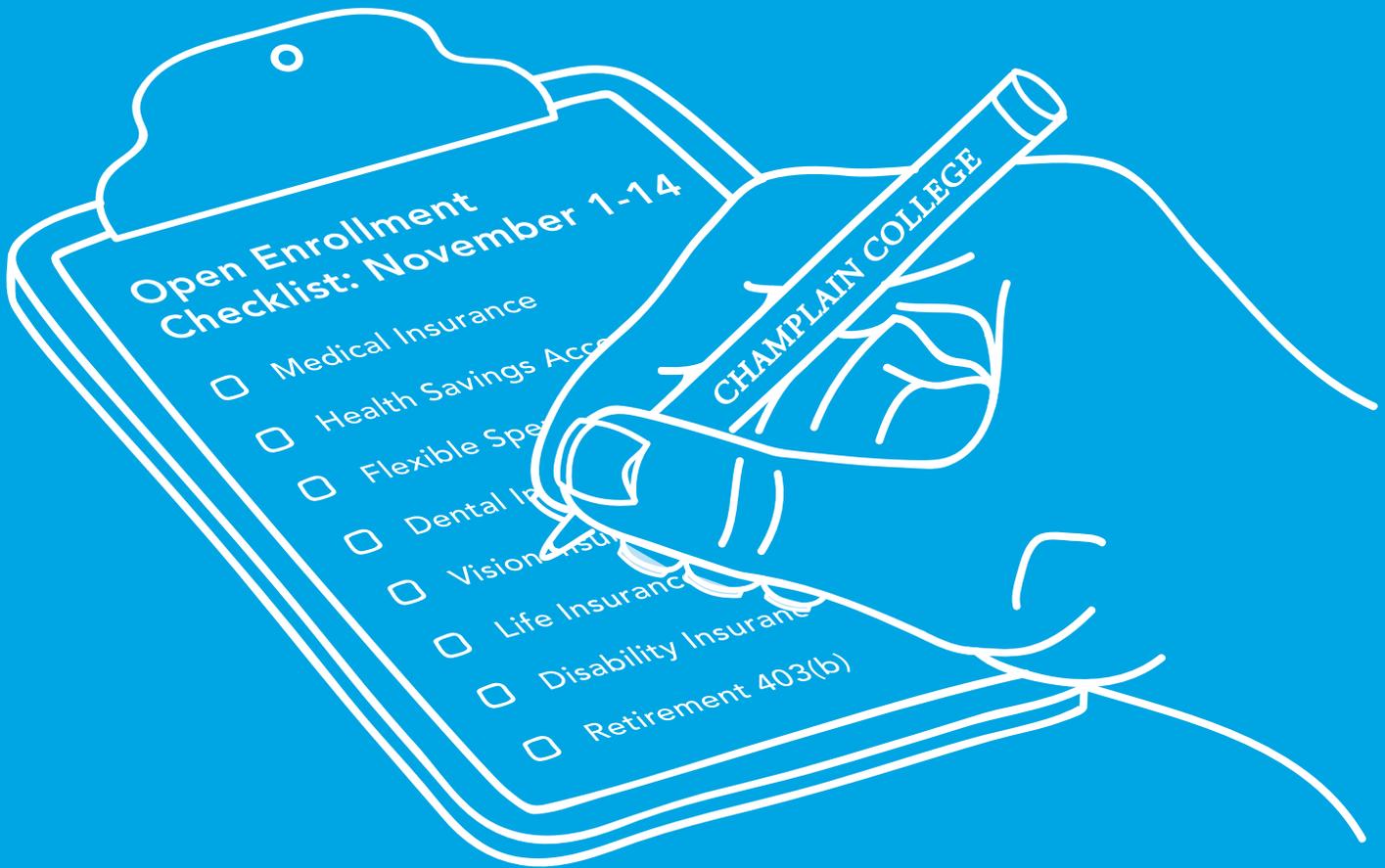




CHAMPLAIN COLLEGE
People Center



2018 Benefits Open Enrollment Guide

full-time, regular staff and faculty

Dear Colleagues;

Champlain College values our faculty and staff and greatly appreciates the time and energy you put into helping our students be successful in their education and professional careers. We are committed to Champlain being a great place to work and our total compensation package which includes both salary and benefits is one component.

We realize that every individual has unique personal needs when it comes to benefits and we strive to offer a comprehensive package for our employees and their families. Our 2016 Modern Think results indicated that 83% of survey participants believe Champlain's benefits meet their needs. We are proud of this result and will continue to strive to maximize employees' benefits while ensuring long-term institutional sustainability.

To this end, for the past several years the Green Mountain Higher Education Consortium (GMHEC), which consists of Champlain College, St. Michael's College, Middlebury College and now Norwich University has made positive progress working together towards cost containment and enhanced benefits.

For 2018 the premium for our HDHP will increase 1.5%. Our dental plan will see a 1.5% increase to premiums, as well. The OAP, which was closed to new employees in 2014 will see a 6% increase in premiums. These increases are below the national health care trends for 2018, which Hickok and Boardman has reported between 7 and 11.5%. The Employee and College percentage of the premiums remains consistent as in past years.

This Open Enrollment Guide outlines your benefit options for 2018. Your benefits consist of three types: employer provided, employer subsidized and voluntary benefits.

Employer provided benefits, provided by Champlain College 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

Employer subsidized benefits for which Champlain College pays some of the cost:

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

Voluntary benefits are offered at a discounted group rate, for which you, the employee, may choose to enroll and pay the full cost:

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

In the future, you will see expanded benefit options available to you through the GMHEC. GMHEC is working on more comprehensive design options to meet the range of needs for our increasingly diverse population.

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,



Jennifer Archambault
People Center

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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You can view your current benefits enrollment elections by going to Workday and selecting the Benefits icon, then view Benefit Elections.

Workday Online Open Enrollment Dates

Enrollment in your benefits is done through Workday. You will receive a notice in your Workday inbox that you have an action to complete "Open Enrollment." Open enrollment begins on Wednesday, November 1 and will close on Tuesday, November 14. The action for open enrollment remain available in Workday until open enrollment is closed. You may continue to go in and make changes to your 2018 benefits until the close of open enrollment. **In the event that you do not enroll during this time period, your current benefit enrollments in medical, dental and vision benefits will automatically continue in 2018. You will need to re-enroll in the Flexible Spending Accounts (FSA) or Health Savings Account (HSA) if you wish to continue these benefits. You must re-enroll in these accounts each year per IRS regulations.**

We will be holding drop-in sessions during the open enrollment period. During this time we can assist you with your enrollment in Workday and answer any questions you may have about your benefits. The schedule is as follows:

Monday, November 6th

2:30 PM–4:00 PM

Miller Center at Lakeside Campus, Room 325

Tuesday, November 7th

10:00 AM–12:00 PM

Center for Communication & Creative Media, Room 246

Thursday, November 9th

2:00 PM–3:30 PM

Center for Communication & Creative Media, Room 246

Friday, November 10th

10:00 AM–11:30 AM

Miller Center at Lakeside Campus, Room 211

Tuesday, November 14th

10:00 AM–1:00 PM

Center for Communication & Creative Media, Room 246

Questions about this process should be sent to Jackie Greer at jgreer@champlain.edu or **802.865.5431**, or Debra Sailer Dayman at dayman@champlain.edu or **802.865.5723**.

**Benefits Open
Enrollment Period:
November 1–14**



Green Mountain Higher Education Consortium (GMHEC)

For the past several years the Green Mountain Higher Education Consortium, a partnership between Champlain College, St. Michael's College Middlebury College, and as of 2017 Norwich University, has made positive progress working together toward cost containment and enhanced benefits and services. This is reflected in our 2018 plans and rates.

Key Benefit Highlights

As many of you are aware, January 1 is the beginning of our new benefit year. Your benefits package is an important component of your overall compensation.

We continually review our benefits to provide you with an array of meaningful benefits at a reasonable cost. Our annual open enrollment period is November 1 through November 14. This is the only time of year that you may make changes to your medical, dental, vision and FSA's without an IRS change in status event.

Key changes and highlights in our benefits for 2018 are summarized below.

Medical Plans

There are no plan design changes in either the Open Access Plan (OAP) or the High Deductible Health Plan (HDHP); both plans cover the same services and providers. Cigna is the administrator and the Cigna network is utilized for both plans..

The OAP plan was closed to new entrants as of 12/1/13. Current enrollees will continue to be eligible for this plan at this time. The College will continue to fund the Health Savings Account (HSA) attached to the High Deductible Health Plan (HDHP) at 60% of the deductible.

Dental Plan

In January 1, 2017 we moved our dental insurance to Cigna. There is no change in the plan design for 2018. We were able to continue the 2015 rates into 2017 due to the change from fully insured to a self-funded plan. In 2018 we will see a modest increase in rates, the first since 2016.

Vision Plan (VSP)

We will continue to offer coverage through the Vision Service Plan. We received a two-year rate guarantee for 2016, 2017, and are pleased to inform you that the current plan designs and limits are not changing in 2018.

Wellbeing

In 2016 we received the Cigna Well-Being Award for an "Outstanding Culture Of Well-being." Champlain College was one of 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 programs facilitated by Body Resolution and The Edge as well as various challenges throughout the year.

Mark your calendar for February 7, 2018, for our Wellbeing Fair.

Check out our Wellbeing website, champlain.edu/faculty-and-staff/people-center/wellbeing where regular updates, communications, links and local partnership discounts can be found.

We encourage you to look on the DARE U page, champlain.edu/faculty-and-staff/people-center/dare-u, for communications on other courses and offerings related to personal and professional development.

What Is Self-Insurance?

The Champlain College medical and dental plans are self-funded plans. What does it mean when we say our medical and dental plan are self-funded/self-insured vs. traditionally/fully insured?

When an organization self-insures its medical and/or dental plans it means that the organization is responsible for paying all claims and administrative costs for processing those claims. At Champlain College, when the claims are processed the College must immediately pay those claims. If the plan costs come in lower than anticipated the College has savings, if they come in higher, the College is responsible for paying the additional cost. In contrast, in a traditional plan or fully insured plan an organization will pay premiums based on its projected claims, but won't get reimbursement if claim costs come in lower than projected, and if they come in higher the premiums will most likely reflect that increase in the next year. An insurance carrier will normally set the premiums higher than the expected costs as it needs to ensure it covers the costs and makes a profit.

In a self-insured plan, normally a sub-contracted relationship is created with a Third Party Administrator (TPA) to administer claims and utilize a network. Champlain College, as part of the Green Mountain Higher Education Consortium (GMHEC), has chosen Cigna as our TPA. With medical costs rising each year, to protect the College and GMHEC, we have also purchased medical stop-loss insurance. This insurance covers costs and reimburses the College should an individual's claims go over \$75,000 in a calendar year.

It is important for you to know that Champlain College does not see individual claim data as it does not process claims; the TPA processes claims. Champlain College only receives aggregate information on claims and utilization.

With fully insured plans, wellness initiatives may not result in significantly lower health insurance costs as employees are not always educated about health care consumerism. However, in a self-funding scenario, an overall improvement in consumerism and employee health can lead to a reduction in claims, which feeds back into the organization's reserve fund. If those trends continue, there may be an opportunity to contain costs and stabilize the necessary contributions made by both employers and employees.

How Can I Impact the Cost of the Self-Funded Plan?

You can impact the plan in several ways. With enough of us becoming better consumers and taking a more active role in our health we can help to bend the curve on health care. Ways in which you can be proactive:

- Obtain yearly preventive care
- Obtain required screenings done in a timely manner (mammograms, colonoscopy, etc.)
- Use generic drugs when appropriate
- Use the MyCigna tool to compare costs for certain procedures to choose the best fit
- Enroll in MDLive and AmWell use it for appropriate incidents
- Use Immediate Health Centers instead of the Emergency Room when appropriate
- Review bills for physician or facility coding errors
- Participate in Wellbeing Activities or create your own Movement Plan to keep you and your family healthy and fit
- Get an annual flu shot
- Use Cigna coaches to assist when dealing with a health issue

During Open Enrollment you may enroll in benefits if you are an eligible full-time employee scheduled to work 37.5 or more hours per week.

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

Benefits Eligibility

Eligible applicants for Champlain Colleges Benefits Package, must be:

- 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

Our open enrollment period is the only time you can change coverage unless you have a qualified family or employment status change as defined under IRS regulations.

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

If this is your first time enrolling in Champlain College Medical Benefits, you are offered the High Deductible Health Plan (HDHP). As of December 2013, the Open Access Plan (OAP) was closed to new entrants. Members currently enrolled in the OAP may continue this coverage in 2018. Both plans are administered by Cigna and provide the same coverage and access to the same providers; the difference between the plans is how and when the coverage is paid. HDHP participants also receive a contribution to their Health Savings Account from the College to offset their deductible.

Deductible

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

Out-of-Pocket

The total amount paid by the member for services, including the deductible amount. Out-of-pocket limits include deductible amounts paid.

Co-Insurance

Is the 10% or 20% you pay once the deductible has been met. It contributes to your out-of-pocket amount.

Co-Pays

do not go toward your annual deductible or out-of-pocket limits.

In-Network & Out-of-Network Services

have separate deductibles and out-of-pocket expenses.

These amounts are not combined.

Plan Deductible & Out-of-Pocket Amounts

Coverage	Low Deductible—OAP (Cigna Open Access Plan)		High Deductible Plan—HDHP (Cigna High Deductible Health Plan)	
In-Network Deductible	Single \$200	2-Person/Family \$400	Single \$2,500	2-Person/Family \$5,000
Coinsurance	80%/20%		90%/10%	
In-Network Out-of-Pocket Maximum	Single \$800	2-Person/Family \$1,600	Single \$3,000	2-Person/Family \$6,000

Employee Premiums

(Champlain College's portion of the total premium is between 62%–80%)

Coverage	OAP Employees Monthly Premiums	OAP Employees Bi-Weekly Premiums	HDHP Employees Monthly Premiums	HDHP Employees Bi-Weekly Premiums
Single	\$220.48	\$101.76	\$109.62	\$50.59
Two-Person	\$560.74	\$258.80	\$296.38	\$136.79
Family	\$841.64	\$388.45	\$448.62	\$207.06

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 must be met, either individually or in conjunction with your spouse, before the cost sharing begins. More information on plan details and in-network / out-of-network benefits can be found in the Benefits Summary. The Benefits Summary can be found at:

champlain.edu/faculty-and-staff/people-center/benefits/benefits-summary.

Refer to 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.

The updated MyCigna mobile app gives you a simple way to personalize, organize and access your important health information on the go. It puts you in control of your health, so you can get more out of life.

How to Fully Fund your HSA

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 to 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

The Cost Difference Between the OAP and HDHP

The difference in premium amounts highlight the savings by moving to the HDHP from the OAP. The savings is more than would be required to fund your HSA to the deductible limit. The example does not take into consideration the out-of-pocket limit for either the OAP or the HDHP or the co-pays required in the OAP

Coverage	OAP Annual Employee Premiums	HDHP Annual Employee Premiums	Difference in Premium Amounts	Amount Needed to Reach Deductible Limit
Single	\$2,646	\$1,315	\$1,331	\$1,000
Two-Person	\$6,729	\$3,557	\$3,172	\$2,000
Family	\$10,100	\$5,383	\$4,717	\$2,000

Cigna Plan Comparison—Preventive Care*

Low Deductible—OAP (Cigna Open Access Plan)	High Deductible Plan—HDHP (Cigna High Deductible Health Plan)
Office visit co-pay is \$10 for a primary care physician and \$20 for a specialist. The plan pays 100% after the co-pay with an in-network provider.	100% coverage with in-network providers for well-care/preventive visits.

* Please refer to Cigna definitions of "preventive care." Details regarding what preventive care includes is provided on mycigna.com as well as on the internal People Center website.

Consider Cigna Home Delivery Pharmacy as an easy, reliable, and often lower costing way to get your medications.

Cigna Plan Comparison—Prescriptions

There is no change in 2018 or prescription co-pays in either plan. The cost for a 90-day supply continues to be three times the monthly cost for the OAP.

Coverage	Low Deductible—OAP (Cigna Open Access Plan)		High Deductible Plan—HDHP (Cigna High Deductible Health Plan)	
	In-Network	Retail (30-day supply)	Retail (30-day supply)	Home Delivery (90-day supply)
Preventive* Generic & Brand Medications		You pay \$10	Covered at 100% (not subject to co-pay or deductible)	Covered at 100% (not subject to co-pay or deductible)
Non-Preventive Generic Medications		You pay \$10	No charge after deductible	No charge after deductible
Non-Preventive Brand Medications		You pay \$25	No charge after deductible	No charge after deductible
Non-Preventive Non-Preferred Brand Medications		You pay \$45	No charge after deductible	No charge after deductible
Out-of-Network Retail		You pay 50% of the charge	Not covered	N/A

* Preventive prescriptions may include drugs to control high blood pressure, diabetes, high cholesterol, asthma, etc. Please refer to Cigna definitions of "preventive prescriptions." For details regarding which prescriptions are considered "preventive", visit mycigna.com.

Cigna Plan Comparison—Behavioral Health Care

Coverage	Low Deductible—OAP (Cigna Open Access Plan)		High Deductible Plan—HDHP (Cigna High Deductible Health Plan)	
	In Network	Out-of-Network	In Network	Out-of-Network
Inpatient Facility*	You pay 20% of charges after deductible. Unlimited days per year.	You pay 30% of charges after deductible. Unlimited days per year.	You pay 10% of charges after deductible. Unlimited days per year.	You pay 30% of charges after deductible. Unlimited days per year.
Outpatient Facility	You pay \$10 or \$20 co-pay per visit. Unlimited visits per year.	You pay 30% of charges after deductible. Unlimited visits per year.	You pay 10% of charges after deductible. Unlimited visits per year.	You pay 30% of charges after deductible. Unlimited visits per year.
Group Therapy	You pay a \$10 or \$20 co-pay per visit. Unlimited.	You pay 30% of charges after deductible. Unlimited.	You pay 10% of charges after deductible. Unlimited.	You pay 30% of charges after deductible. Unlimited.
Intensive Outpatient	You pay \$20 per program co-pay and 20% of charges. Unlimited.	You pay 30% of charges after deductible. Unlimited.	You pay 10% of charges after deductible. Unlimited.	You pay 30% of charges after deductible. Unlimited.

*Pre-authorization required.

MDLive:

mdlive.com/champlain
888-726-3171

AmWell:

AmWellforCigna.com
855-667- 9722

Cigna App

myCigna Mobile App

MDLive

Now Cigna provides access to **two Telehealth services** as part of your medical plan – AmWell and MDLive.

MDLive is a 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.

Cigna Telehealth Connection lets you get the care you need – including most prescriptions – for a wide range of minor conditions. Now you can connect with a board-certified doctor via secure video chat or phone, without leaving your home or office. When, where and how it works best for you!

CHOOSE WHO: AmWell or MDLive doctors.

CHOOSE WHERE: Home, work or on the go.

CHOOSE WHEN: Day or night, weekdays, weekends and holidays.

CHOOSE HOW: Phone or video chat.

If you preregister with both you can speak with a doctor for help with: sore throats, headaches, stomachaches, fevers, cold and flu, allergies, rashes, acne, UTIs and more. The cost savings are clear, Televisits with AmWell and MDLive can be a cost effective alternative to your primary care provider, urgent care center and the cost is much less than going to the emergency room.

Cigna App

Did you know that Cigna has a mobile app? The MyCigna mobile app is available in the app store or Google Play. With this app you can have access to the Health Care Professional Directory, Your ID Cards, Claims, Drug Searches, Account Balances and Your Health Wallet, where you can store your contacts and appointments. More information can be found at the People Center on the Staff and Faculty website:

champlain.edu/faculty-and-staff/people-center/benefits/medical-dental-and-vision

Other Insurance Options

There may be other coverage options for you and your family. As part of the health care act you may be able to buy coverage through the Health Insurance Exchange. In the Exchange, you could be eligible for a subsidy that lowers your monthly premiums. You can compare premiums, deductibles and out-of-pocket costs before you make a decision to enroll. Information can be found at the VT State Health Insurance Exchange: 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.

At the Health Equity website, 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. Your beneficiary in Workday does not automatically crossover to your Health Savings Account.

Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-free savings account combined with a High Deductible Health Plan (HDHP). **HSA's 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 their 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, 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 expenses are subject to income tax and a 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 (the 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 carried over into retirement.

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.

Did you know you can invest your HSA money with Health Equity once your balance reaches a certain level?

Morning Star has rated Health Equity as one of the best investment menus.

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.

Funding Your Health Savings Account

2018 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:

2018 IRS LIMITS

Single Coverage: \$3,450

2-Person and Family: \$6,900

Catch-Up Contributions: \$1,000 per person 55 years of age and older may be made to the account in 2018

You May Contribute to Your HSA

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

2018 CONTRIBUTIONS

Single: 60% of deductible (\$1,500 annualized)

2-Person: 60% of deductible (\$3,000 annualized)

Family: 60% of deductible (\$3,000 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.

Should you meet your deductible early in the year you do have the option to request that the College fully funds its 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 and 503 at IRS.gov.

Remember that these are reimbursement accounts. You must provide receipts in order to be reimbursed for your expenses.

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) is a reimbursement account, which is authorized by the IRS and available through Champlain College. 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 deductibles, co-pays, coinsurance, eligible over-the-counter medications, eyeglasses, contacts, eye care solutions and even laser vision correction. **The maximum you may contribute is \$2,650 per calendar year per family.**

Limited Purpose Flexible Spending Account (HDHP participants only) If you are enrolled in the High Deductible Health Plan 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.

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.**

What happens to the funds left in my accounts at the end of the plan year (Dec 31)?

- Any funds remaining in your **dependent** care account at the end of the plan year will be 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.

In January 2017, Champlain moved FSA administration to BusinessPlans, Inc. (BPI). BPI offers an interactive website called MyCafeteriaPlan where you can track claims, request reimbursements and view your account, along with many additional resources. They also offer a debit/credit card (flex card) to allow for immediate reimbursement.

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 gives you access to mycafeteriaplan.com, 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.
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. We recommend keeping originals for your files.

STEP TWO

Choose **ONE** of the three methods below to submit your claim:

1. ONLINE

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

2. 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"

3. MAIL/FAX

1. Complete the claim form you received from the People Center
2. or download the form from your online account at:
mycafeteriaplan.com
3. Print and sign your claim form
4. Attach supporting documentation
5. 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 or call **800.865.6543**.



Find a list of participating providers and more helpful information at myCigna.com.

You may have four cleanings per year.

Example of “regular and customary fees”:

If you visit a dentist outside of the Cigna Dental network who charges \$125 per cleaning and if the regular and customary fee for a cleaning in your area is \$100, you will pay the \$25 difference if the provider does not accept the Cigna payment. The majority of dentists accept the Cigna payment.

Dental Insurance

In 2017 we moved our dental plan to Cigna as a self-funded plan. Because of this change we were able to keep our rates the same as 2016. In 2018 you will see a modest increase in our rates. There is no change in the benefit design. The annual benefit remains at \$2,000 per person and the orthodontia has a lifetime limit of \$2,000 per covered individual.

Coverage	Employee Monthly Premium Cost	Employee Bi-weekly Premium Cost
Single	\$19.28	\$8.90
Two-Person	\$34.52	\$15.93
Family	\$56.84	\$26.23

Deductibles	Individual: \$25, Family: \$75
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Annual Maximum Benefit	The annual maximum benefit is \$2,000 per person. The orthodontia lifetime maximum benefit for an individual is \$2,000.
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Preventive Care (All services subject to annual limit.)	Routine Exam & Cleaning Benefits Plan pays 100% of regular and customary fees. (You can have up to four oral cleanings per plan year.) Routine X-ray Benefits Plan pays 100% of regular and customary fees. Sealants Plan pays at 100% of regular and customary fees. Sealants are a covered benefit for dependent children under age 19.
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Minor Restorative Care & Oral Surgery (All services subject to the annual deductible.)	Fillings Plan pays 80% of cost after annual deductible. Endodontic (Root Canal) Plan pays 80% of cost after annual deductible. Periodontal (Gum Work) Plan pays 80% of cost after annual deductible. Oral Surgery Plan pays 80% of cost after annual deductible.
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Major Care (All services subject to the annual deductible.)	Bridges, Crowns, Implants, Dentures & Removable Appliances Covered at 50% after annual deductible.
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Orthodontia (All services subject to a lifetime limit and annual deductible.)	Orthodontia (For Children & Adults) Covered at 50% after annual deductible. The lifetime maximum for orthodontia benefits per individual is \$2,000. For those currently in treatment and coming onto the College plan in January, 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. 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.



For more details and a list of participating vision providers visit 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.

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 choose which works best for you. We received a two-year rate guarantee in 2016 for 2016 and 2017. Due to our great participation with VSP, they are holding these rates for the 3rd year.

Plan B: Basic Plan

Coverage	VSP Network Providers	Out-of-Network
Routine Eye Exam	Exam paid in full every calendar year after a \$20 co-pay.	Exam paid up to \$50 every calendar year
Prescription Glasses, Contacts, Frames	<p>Lenses, including progressives, are covered in full every calendar year after a \$20 co-pay.</p> <p>Frames are covered in full every other calendar year up to \$130. Plus, 20% off any out-of-pocket costs.</p> <p>For contacts instead of glasses, 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"> • Single vision up to \$50 • Lined bifocal up to \$75 • Lined trifocal up to \$100 <p>Frames are covered every other calendar year up to \$70.</p> <p>For contacts instead of glasses, cost reimbursement is up to \$105; allowance applied to cost of contacts and contact lens exam (fitting and evaluations).</p>
Extra Discounts & Savings	<p>Average 30% savings on lens options.</p> <p>30% 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 & evaluation).</p>	

Coverage	Plan B Monthly Employee Premiums	Plan B Bi-weekly Employee Premiums
Employee Only	\$12.30	\$5.68
Employee Plus One	\$19.68	\$9.08
Employee Plus Children	\$20.09	\$9.27
Employee Plus Family	\$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, cont.

Plan C: Enhanced Plan

Coverage	VSP Network Providers	Out-of-Network
Routine Eye Exam	Exam paid in full every calendar year after a \$20 co-pay.	Exam paid up to \$50 every calendar year
Prescription Glasses, Contacts, Frames	<p>Lenses, including progressives, are covered in full every calendar year after a \$20 co-pay.</p> <p>Frames are covered in full every calendar year up to \$150. Plus, 20% off any out-of-pocket costs.</p> <p>For contacts instead of glasses, 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"> • Single vision up to \$50 • Lined bifocal up to \$75 • Lined trifocal up to \$100 <p>Frames are covered every calendar year up to \$70.</p> <p>For contacts instead of glasses, cost reimbursement is up to \$105; allowance applied to cost of contacts and contact lens exam (fitting and evaluations).</p>
Extra Discounts & Savings	<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 & evaluation).</p>	

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

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

Rates for Life and AD&D insurance

will increase as you move to the next age band. Approval of 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.

An electronic link will be sent to you for you to complete the evidence of Insurance form. This form is submitted directly to Unum.

Life Insurance Options

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 of 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
45-49	\$0.278	\$0.350
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

The costs will be deducted from your paycheck on an after-tax basis.



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 Options

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. (There is a grandfathered group of people who were hired before July 1, 2009, who receive the benefit granted before July 1, 2009.)

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

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

You must enter your beneficiary information directly into your account with TIAA at tiaa.org/champlain. Your beneficiary in Workday does not cross over to your 403(b) account.

This self-managed plan is an opportunity to set aside pre-tax and post-tax income for retirement savings through direct payroll deductions. Employees can defer pre-tax and post-tax income 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 and post-tax income into the College's 403(b) Plan without a matching contribution from the College. Champlain College offers both pre-tax and an after-tax (Roth) option in the 403(b) Plan.

The 2018 IRS limit for employee deferral into the 403(b) Plan is \$18,500 (not including any "catch-up contributions") of your compensation* for the calendar year. **The maximum "catch-up contribution" in 2018 is \$6,500. The catch-up deferral is not eligible to receive the College match. The catch-up option must be elected by the employee—it is not an automatic enrollment.**

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 ("catch-up contributions" are not eligible for the College match). 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:

- 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
- 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.

To change your payroll contributions to the plan (increase or decrease the deferral amount or enroll in the catch-up option), 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 in that pay date. 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.org/champlain. Beneficiary changes to your TIAA account must be done online at the TIAA 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.*



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 well-being. This is an individual journey and will be different for everyone. The College provides several avenues for employees to focus on their own well-being. These include free use of the gym and class participation at 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. Full-time faculty and full- and part-time staff and their spouse/partner can attend Body Resolution classes at the South End location for \$5 per month. Full-time staff and faculty have access to a \$300 Wellbeing Reimbursement Account to use on structured physical fitness activities for themselves.

2018 Wellbeing Events:

- Benefits & Wellbeing Fair: Wednesday, February 7, 2018
- 10,000 Step Spring Challenge
- Corporate Cup Challenge and Vermont City Marathon
- Various educational seminars on Social Security, parenting, finance, and 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 yearly rates for part-timers and retirees, and a 50% reduction on regular yearly rates for a spouse. 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 deducted through payroll each pay period. You can enroll through Workday.

Body Resolution

The Body Resolution gym on Pine Street is open to Champlain College full-time faculty and full- and part-time staff and their spouse/partner for the nominal monthly fee of \$5, which is deducted through payroll each pay period. Various fitness classes are included in this fee. Additional services, such as nutritional counseling, personal training, and massages are offered at a reduced cost to members. You must enroll through Workday.



FIND YOUR WELLBEING!

Beginning in July 2018 the Wellbeing Reimbursement Account may be replaced with another program to support your Wellbeing efforts.

Wellbeing Reimbursement Account

The Wellbeing Reimbursement 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 well-being. 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, 2017, through June 30, 2018. 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.

Structured Physical Activities with Champlain College Wellbeing		
Martial Arts	Jazzercise	Zumba
Personal Trainer	Greens fees	Marathon entry fees
Yoga	Court fees	Ski Passes
Gym memberships*		
Classes or lessons for dance, golf, tennis, swimming, skiing or climbing		

If your structured fitness activity is not listed above please contact the People Center or Debra Sailer Dayman 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. 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 email at champwellness@champlain.edu.

**Gym memberships exclude The Edge and Body Resolution, as their memberships are already available at discounted rates*

**e4health
is available
24 hours a day,
7 days a week,
365 days a year.**

Employee Assistance Program

Champlain College offers an Employee Assistance Program (EAP) 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 elder care 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, 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 elder care services, adoption assistance, summer camps and pet care.

Convenience Services

e4Health can provide 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 | **Username:** Champlain College | **Password:** guest

Call 24 hours a day: 800.828.6025, Voice/TTY 23

The Champlain College People Center Website contains:

- Benefit Summary Descriptions
 - Forms
 - Policies
- General Information
 - Wellbeing

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.

Our Team

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SARA QUINTANA, Recruiter
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Vendor Websites

CIGNA
mycigna.com

403(B)-TIAA
tiaa.org/champlain

HEALTH SAVINGS ACCOUNT
healthequity.com

EMPLOYEE ASSISTANCE PROGRAM
HelloE4.com

VISION SERVICE PLAN
vsp.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.