



**Purpose:** The Colorado College is committed to maintaining a comprehensive and competitive benefits program to recruit new talent and to help our employees protect their health, finances, future, and families so they can be focused, productive, and successful contributors to the Colorado College community.

BENEFIT	DESCRIPTION OF BENEFIT	ELIGIBILITY	REMARKS
<b>MEDICAL PLAN</b>	For eligible employees who enroll, CC's Medical Plan provides <b>medical and prescription drug coverage</b> . Comprehensive medical coverage provided through a Preferred Provider Organization (PPO); a network of doctors, hospitals, and ancillary providers. <i>Coverage levels: Employee only, Employee + Spouse/DP, Employee + Child(ren), Employee + Family</i>	<ul style="list-style-type: none"> <li>Active full-time employees (1,400 to 2,080 hours per year).</li> <li>Active part-time employees (1,000 to 1,399 hours per year)</li> <li>Benefits become effective on the first day of the month following or coincident with date of hire.</li> </ul>	<ul style="list-style-type: none"> <li>Cost of benefit is shared between CC and the employee (80% / 20%)</li> <li>Annual open enrollment in May (eff. Jul 1)</li> <li>Special enrollment periods based on life events</li> <li>Administered through CIGNA (85/15 in-network and 70/30 out-of-network, after deductible)</li> <li>Telehealth &amp; Dispatch Health included</li> </ul>
<b>DENTAL PLAN</b>	For eligible employees who enroll, CC's Dental Plan provides comprehensive dental coverage through a Preferred Provider Organization (PPO). <i>Coverage levels: Employee only, Employee + Spouse/DP, Employee + Child(ren), Employee + Family</i>	Same eligibility criteria as in "Medical Plan" (above).	<ul style="list-style-type: none"> <li>CC pays entire cost of dental for employee</li> <li>Employee may purchase additional coverage for dependents</li> <li>Must elect during initial eligibility or benefit is limited during first 12 months</li> <li>Administered through Delta Dental</li> </ul>
<b>VISION PLAN</b>	For eligible employees who enroll, CC's Vision Plan provides routine eye exams and corrective materials (glasses/contacts). <i>Coverage levels: Employee only, Employee + One, Employee + Family</i>	Same eligibility criteria as in "Medical Plan" (above)	<ul style="list-style-type: none"> <li>Employee covers cost of premium (~\$8 - \$25/month)</li> <li>Covers annual exam and contacts or glasses; co-pays and allowances apply</li> <li>In-network and out-of-network structure</li> <li>Administered through EyeMed</li> </ul>
<b>LIFE INSURANCE AND AD&amp;D</b>	<ol style="list-style-type: none"> <li>Eligible CC employees are provided with group term life and AD&amp;D insurance at 1.5 times their annual salary rounded to next higher thousand, to a maximum of \$500,000.</li> <li>Eligible employees may purchase additional life insurance on themselves and/or their dependents</li> </ol>	<ol style="list-style-type: none"> <li>Same eligibility criteria as in "Medical Plan" (above) for Employee</li> <li>Optional life for employee to 5x salary up to \$500,000</li> <li>Dependent Life up to \$10k for spouse and \$4k for children</li> </ol>	<ul style="list-style-type: none"> <li>Employee life insurance benefit is paid by Colorado College</li> <li>Additional, optional employee life insurance and any dependent life is paid by the employee (age banded premiums)</li> <li>Insurance through The Hartford</li> </ul>
<b>DEFINED CONTRIBUTION RETIREMENT PLAN (DC &amp; TDA)</b>	<ol style="list-style-type: none"> <li>As a condition of employment, eligible employees will participate in the defined contribution retirement plan after one year of service</li> <li>Eligible employees may participate in the voluntary portion of the 403(b) plan upon hire</li> </ol>	<ol style="list-style-type: none"> <li>Age 29 and one year of service (with at least 1k hours) for mandatory portion of plan; or before age 29 with irrevocable 5% election and 1 year of service Early eligibility if service at 501(c)3</li> <li>Upon hire for voluntary portion of plan</li> </ol>	<ul style="list-style-type: none"> <li>Employees required to contribute 5% of pay and CC contributes 10% to DC Plan</li> <li>Employees may contribute up to statutory limits, plus possible catch-up to Tax Deferred Annuity Plan</li> <li>Administered through TIAA</li> </ul>

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<b>LONG-TERM DISABILITY</b>	As a condition of employment, all eligible CC employees are required to participate in the long-term disability plan after one year of employment. Employee may irrevocably 'opt out' of coverage during open enrollment if at least age 65 prior to Jul 1.	<ul style="list-style-type: none"> <li>Active employees (FT: 1,400 to 2,080 or PT: 1,000 to 1,399 hours per year).</li> <li>Eligible first day of the month following one year of employment</li> <li>Additional eligibility if enrolled in prior employer's group LTD plan</li> </ul>	<ul style="list-style-type: none"> <li>Employee pays premium</li> <li>Replaces up to 60% of lost income in the event of a full disability (up to \$10,250/mo.)</li> <li>Elimination period is 180 days</li> <li>LTD benefits not taxable as income</li> <li>Insurance through The Hartford</li> </ul>
<b>RETIREE HEALTH PLAN</b>	Eligible Colorado College employees participate in the Retiree Health Plan. CC contributes to the plan and employees may make voluntary contributions. Funds are credited to the Employee's account and available at retirement/termination for qualified medical expenses.	CC provides contributions for all benefit eligible employees upon attainment of age 40 Any eligible employee at least age 21 may make post-tax voluntary contributions	<ul style="list-style-type: none"> <li>Funds available for qualified medical expenses upon termination/retirement</li> <li>Retiree medical plan available</li> <li>Benefit provided through EMERITI Retirement Health Solutions</li> </ul>
<b>ADDITIONAL BENEFITS</b> <i>(provided by Colorado College)</i>	<ul style="list-style-type: none"> <li>Employee Assistance Program</li> <li>Business Travel Accident Insurance (AD&amp;D)</li> <li>Foreign Business Travel Accident Insurance (AD&amp;D)</li> <li>International business travelers should ALSO register their trips via Summit for more comprehensive coverage</li> </ul>	EAP available to all benefits-eligible CC employees and dependents Business Travel for EEs traveling more than 100 miles from home for CC business Foreign Travel for EEs traveling outside the USA on CC business	EAP provides in-person and telephone counseling along with life services and legal and financial referrals Travel accident 2x base pay (min \$100k/max \$300k) Foreign Travel (AD&D \$100k / medical \$25k)
<b>ADDITIONAL BENEFITS</b> <i>(optional – at employee expense)</i>	<ul style="list-style-type: none"> <li>Flexible Spending Account (unreimbursed medical and dependent care)</li> <li>Pet Insurance</li> <li>Voluntary Personal Accident Insurance</li> <li>Pre-paid Legal Services</li> <li>Group Home, Auto, and Renter's Insurance</li> </ul>	Varies depending on plan Up to IRS FSA limits for medical/dependent care Pet and personal property coverage individually priced based on selections Personal Accident for employee and/or employee + dependents	FSA plan year Jul 1 – June 30 (with grace period to September 15) Any benefits elected may be withheld from payroll
<b>WORKERS' COMPENSATION</b>	Workers' Compensation can provide medical coverage and partial wage replacement if injured on the job	Available for any employee injured on the job; employee/supervisor must report injury to Human Resources ASAP	Employee must go to designated medical provider (unless after hours or life-threatening emergency then to ER)
<b>LEAVE RELATED POLICIES</b>	<ul style="list-style-type: none"> <li>Short Term Disability</li> <li>Family Medical Leave</li> <li>Colorado Paid Family/Medical Leave</li> <li>Vacation/Holidays/Winter Break</li> </ul>	See policies on website for more information Leave administered through The Hartford	More details on these benefits available at the CC website (under Policies and/or Human resources/Handbooks)
<b>EDUCATION ASSISTANCE</b>	<ul style="list-style-type: none"> <li>Tuition Remission at CC for Employee/Dependents</li> <li>Tuition Remission at ACM School for Dependents</li> <li>Partial Tuition Assistance at other accredited schools for Dependents</li> <li>Tuition for Employee at other accredited schools</li> </ul>	Employee/Spouse – at least one year of full-time CC Employment Dependent Children – at least five years of full-time CC Employment	90%-100% tuition at CC or ACM school (if accepted); Up to 10% tuition at any other accredited school (see benefits website for full details on eligibility and % covered)

Have questions regarding this Summary? Contact Human Resources:

Benefits Staff – Laurie Mazingo (719-389-6422) [lmozingo@coloradocollege.edu](mailto:lmozingo@coloradocollege.edu) / Gina Lujan (719-389-6104) [elujan@coloradocollege.edu](mailto:elujan@coloradocollege.edu)

Benefits Website: <https://www.mybensite.com/coloradocollege/>

Human Resources Policies/Practices – <http://www.coloradocollege.edu/offices/humanresources/>