



**COLORADO  
COLLEGE**

**DO NOT DISCARD**

**Open Enrollment for Benefits  
(including Flexible Spending Accounts)  
2022 - 2023**

**Open Enrollment Period**  
May 1, 2022 – May 31, 2022

**Most coverage changes effective July 1, 2022**

**DEADLINE DATE TO ENROLL ONLINE IS  
TUESDAY, MAY 31, 2022**

**If you (and/or dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see page 31 for more details.**



## Additional Information

To access additional benefit information including plan documents and forms, please visit: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege)

To enroll in benefits, go to:

<https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>.

Please use the same username and password you use to log-into any CC account.

### **HUMAN RESOURCES/BENEFITS CONTACTS AT CC**

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## BENEFIT UPDATES SUMMARY FOR 2022 - 2023

### MEDICAID AND PREMIUM ASSISTANCE

If you or your children are eligible for Medicaid or CHIP (Children's Health Insurance Program) and you are eligible for health coverage from your employer, the state may have a premium assistance program that can help pay for coverage using funds from the Medicaid or CHIP programs. See notice at back of this booklet (p. 31) for more information. Information on Medicaid/CHIP in Colorado may be found at:

<https://www.colorado.gov/pacific/hcpf/colorado-medicaid> or call 800-221-3943 /\_State Relay: 711.

### MEDICAL PLAN

- Premium Rate Increase effective July 1, 2022 (CC still covers 80% of total premium!) (See new rates on p. 6).
- Telemedicine is available at \$10 co-pay.
- Dispatch Health comes to your home for minor medical care (similar to urgent care).
- ***You do not have to do anything if you are not making any changes to your medical, dental, and/or vision plan coverage.***

### DENTAL PLAN

- No Premium Increase for 2022 (CC still covers 100% of dental premium for employee).
- ***You do not have to do anything if you are not making any changes to your medical, dental, and/or vision plan coverage.***

### VISION PLAN

- No Premium Increase for 2022.
- ***You do not have to do anything if you are not making any changes to your medical, dental, and/or vision plan coverage.***

### FLEXIBLE SPENDING ACCOUNT

- Employees may elect a maximum of **\$2,850 this year** for health care.
- Dependent care for calendar year 2022 is a maximum of \$5,000 (Family); \$2,500 (Married filing separately).
- Employees have an extended period to make claims and receive reimbursement for 2021-2022 FSA expenses.
- ***If you want to participate in 2022-2023 Flexible Spending, you must enroll online, even if you participated in 2021-2022 at:***  
<https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Please use the same username and password you use to log-into any CC account.

### LIFE INSURANCE/ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

- CC provides basic life and AD&D insurance at 1.5x your salary.
- You may elect optional life insurance for you and your dependents – subject to evidence of insurability.
- You do not have to do anything if you are not making any changes to your optional life insurance coverage.
- If you want to add or increase coverage, you must make the changes online at

<https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits> **AND** submit a Medical History Statement (available online at: <https://connection.standard.com/deliver/eoi/startup1.do?method=startup&microsite=homesite>).

- If you want to cancel optional coverage, you must go online and cancel your optional coverage online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>.
- Voluntary Personal Accidental Death & Dismemberment (AD&D) insurance through ACM. You do not need to do anything if you have coverage and want to keep it.
- You must enroll online if you want to add or drop coverage at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>.

### **LONG-TERM DISABILITY (LTD)**

- No Premium Increase for 2022-2023.
- All benefits-eligible employees automatically enrolled after one year of service.
- Option to cancel if at least age 65 by July 1<sup>st</sup>. May not re-enroll later if cancelled.
- You must cancel enrollment online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>.

### **RETIREMENT PLAN (Mandatory Defined Contribution [DC] Plan and Voluntary [TDA])**

#### **Mandatory Defined Contribution [DC] Portion of the Retirement Plan**

- The College contribution remains at 5% of base salary.
- Mandatory participation and enrollment are automatic for eligible employees age 29 and older after one year of service.
- Eligible employees under age 29, after one year of service, may make a 5% voluntary election and receive the CC contribution. Employees under age 29 must complete and submit the appropriate election form – request the *Salary Reduction Agreement for Employees Under Age 29* from Human Resources to enroll and receive the CC contribution.

#### **Voluntary Tax-Deferred Annuity (TDA) Portion of the Retirement Plan**

- Contribution limits for 2022 increased to \$20,500/year (plus additional \$6,500 make-up for employees 50 years and older). Employees may start, stop, or change any voluntary contribution to the voluntary portion of the retirement plan now, or at any point during the year, by completing a *Salary Reduction Agreement* form. Be sure to date the form at top for the date you want the change to take effect.

### **EMERITI RETIREMENT HEALTH SOLUTIONS PLAN**

- CC contribution continues at same level for eligible employees.
- Employees may elect additional post-tax, VOLUNTARY contributions now or at any time during the year.
- If you want to begin contributing after-tax funds to your Emeriti account, you must enroll online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account.

### **OTHER VOLUNTARY COVERAGE**

- Genworth Long Term Care insurance: Genworth Long Term Care insurance is no longer offered. If you currently have this coverage, it will remain in place, but no new participants are allowed in the plan.
- MetLife Prepaid Legal (formerly Hyatt Legal): No change to this benefit. You do not need to do anything if you have coverage and want to keep it. If you want to add or drop coverage during Open Enrollment you must do it online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account.
- Farmers Insurance (formerly MetLife Auto and Home): You do not need to do anything if you have coverage and want to keep it. You must get an individual quote from Farmers if you want to add coverage. See new contact for quote on page 20.
- Nationwide Pet Insurance: No change to this benefit. You do not need to do anything if you have coverage and want to keep it. If you want to make a change, you can do that any time during the year by accessing your account online.

**In the event of a conflict between the provisions of this summary and the insurance carrier or certificate, the terms of the certificate and the insurance contract shall take precedence over this summary and shall prevail in settling any disputes or claims that may arise.**



## FREQUENTLY ASKED QUESTIONS

- **What is the address for the Benefit Website?**
  - [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege).
- **Where do I get the enrollment forms?**
  - There are no forms to fill out for Open Enrollment 2022 - 2023. Open Enrollment will be done online. If you want to change your medical, dental, vision or other benefits coverage or enroll/re-enroll in the Flexible Spending Account Plans you must make changes online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account. The portal will close on **Tuesday, May 31, 2022**.
- **How do I enroll in benefits if I am working from home or traveling?**
  - To enroll in benefits, go to: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account. The system is available 24 hours a day, 7 days a week from home or work.
- **I want all of my current coverage to remain the same. I am not making any changes. What do I need to do?**
  - Nothing, unless you are currently participating in the flexible spending account. If you do nothing, your benefits will continue as previously elected, except the Flexible Spending Account Plans.
  - **You must re-enroll in the Flexible Spending Account each year to continue participation in that plan. If you are currently participating in an FSA and want to continue, you must re-enroll online at:** <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account.
  - **This is the only benefit that will not automatically carry forward each year.**
- **Is there anything that I need to do in order to be enrolled in the medical, dental, or vision plan?**
  - If you are not enrolled in any of these plans and would like to enroll, you must enroll online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account. You must enroll online no later than **Tuesday, May 31, 2022**. If you are already enrolled and do NOT want to make any changes to your medical, dental, and/or vision plan participation, you do not need to do anything.



- **What type of changes may I make during open enrollment?**
  - You may add coverage(s), cancel coverage(s), add, or drop dependents. An eligible dependent is a spouse, domestic partner, child under age 26, or child of a domestic partner under age 26.
  
- **Is there anything that I need to do if I WANT to make a change to my coverage?**
  - Yes, you must make changes online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account. You must make changes online no later than **Tuesday, May 31, 2022.**
  
- **If I make a change during Open Enrollment, when does that change take effect?**
  - Changes to benefits made during Open Enrollment take effect **July 1, 2022.**
  
- **When may I enroll in the Flexible Spending Account (FSA) Plans for 2022 - 2023?**
  - The Flexible Spending Account Open Enrollment for health care and dependent care expenses is **May 1 – May 31, 2022. You must enroll online no later than Tuesday, May 31, 2022.**
  
- **Does the Cigna plan include vision exams?**
  - Cigna does not provide routine eye exams. **You must elect EyeMed Vision Care for routine eye exams, lenses or contact lenses.**
  
- **If I do not make changes on May 31, 2022, when will I have another opportunity?**
  - Next year’s open enrollment (May 2023) unless you experience a qualified life event that will allow a 30-day change window (marriage, divorce, loss of other coverage, etc.).

## 2022 - 2023 RATE SCHEDULE OF MONTHLY CONTRIBUTIONS



<b>Medical Insurance Rates</b> <i>(monthly deduction taken 1/2 from each of two monthly payrolls)</i>				
<b>Full Time &amp; Part Time</b>	<b>Employee Monthly Cost</b>		<b>College Monthly Cost</b>	
	<b>12 Month *</b>	<b>9 Month **</b>	<b>12 Month</b>	<b>9 Month</b>
Employee Only	\$139.65	\$186.20	\$558.61	\$744.80
Employee + Spouse/DP^	\$286.29	\$381.71	\$1,145.15	\$1,526.84
Employee + Child(ren)	\$258.36	\$344.48	\$1,033.44	\$1,377.91
Family	\$398.00	\$530.67	\$1,592.00	\$2,122.68

<b>Dental Insurance Rates</b> <i>(monthly deduction taken 1/2 from each of two monthly payrolls)</i>				
<b>Full Time &amp; Part Time</b>	<b>Employee Monthly Cost</b>		<b>College Monthly Cost</b>	
	<b>12 Month *</b>	<b>9 Month **</b>	<b>12 Month</b>	<b>9 Month</b>
Employee Only	\$ 0.00	\$ 0.00	\$39.10	\$52.12
Employee + Spouse/DP^	\$25.48	\$33.98	\$39.10	\$52.12
Employee + Child(ren)	\$23.80	\$31.74	\$39.10	\$52.12
Family	\$39.10	\$52.12	\$39.10	\$52.12

<b>Vision Insurance Rates</b> <i>(monthly deduction taken 1/2 from each of two monthly payrolls)</i>				
<b>Full Time &amp; Part Time</b>	<b>Employee Monthly Cost</b>			
	<b>12 Month *</b>	<b>9 Month **</b>		
Employee Only	\$ 8.04	\$10.72		
Employee + One	\$15.22	\$20.30		
Family	\$22.34	\$29.80		

<b>Emeriti Retirement Health Solutions</b> <i>(monthly deduction taken 1/2 from each of two monthly payrolls)</i>				
	<b>Employee Monthly Cost</b>		<b>College Monthly Cost</b>	
	<b>12 Month*</b>	<b>9 Month**</b>	<b>12 Month</b>	<b>9 Month</b>
	None Required	None Required	\$58.28	\$77.71

<b>Long-Term Disability Rates</b> <i>(monthly deduction taken 1/2 from each of two monthly payrolls)</i>	
<b>Employee Cost</b>	
0.38% of insured earnings per month	

<b>Defined Contribution Retirement Plan (Mandatory)</b> <i>(monthly deduction taken 1/2 from each of two monthly payrolls)</i>		
	<b>Employee Cost</b>	<b>College Cost</b>
	5% of base salary	10% of base salary

<b>Pre-Paid Legal Rates</b> <i>(monthly deduction taken 1/2 from each of two monthly payrolls)</i>			
	<b>Employee Monthly Cost</b>		
	<b>12 Month*</b>	<b>9 Month**</b>	
	\$17.00	\$22.68	

**Optional Life Insurance Rates***(monthly deduction taken 1/2 from each of two monthly payrolls)*

Age Band	Rates per \$1,000 of coverage	Age Band	Rates per \$1,000 of coverage
Under 30	\$0.060	55 – 59	\$0.536
30 – 34	\$0.080	60 – 64	\$0.771
35 – 39	\$0.090	65 – 69	\$1.400
40 – 44	\$0.110	70 – 74	\$2.060
45 – 49	\$0.202	75 – older	\$4.640
50 – 54	\$0.330		

*Please note that premiums for optional life insurance increase as you age into a higher band.***Dependent Life Insurance Rates***(monthly deduction from only one of two monthly payrolls)*

Plan	Employee Monthly Cost
I	\$1.68
II	\$3.30

**Personal Accidental Death and Dismemberment Rates***(monthly deduction from only one of two monthly payrolls)*

Employee Monthly Cost (Rates per \$1,000 of coverage)	
Employee Only	\$0.012
Family	\$0.023

**Nationwide Pet Insurance***(monthly deduction taken 1/2 from each of two monthly payrolls)***Employee Monthly Cost**

Individualized Rates

- Call or visit website for quote: 877-738-7874 / [www.petinsurance.com/coloradocollege](http://www.petinsurance.com/coloradocollege)
- If you currently have Nationwide pet coverage, call the number, and ask if you qualify for an additional discount by moving to payroll deduction

\* **12-Month premiums** are collected during the month of coverage, i.e., premiums deducted from your paycheck in September are for September insurance coverage. Coverage ends May 31<sup>st</sup> for one-year visitors, paraprofessionals, and others whose positions end in May. If you are not scheduled to work over the summer and you do not return per your appointment letter, your coverage will end retroactively to May 31<sup>st</sup>.

\*\* **9-Month premiums** are collected from September – May. The premiums are higher to “pre-pay” for the summer months.

^ **Domestic Partner** premiums covering domestic partners/children are deducted post-tax, unless you have filed paperwork with the Office of Human Resources confirming that your domestic partner is your tax dependent.

## BENEFITS



### Medical Insurance

Medical insurance is administered through Cigna.

Cigna	Open Access Plus	
Medical Benefits	Employee Pays - In-network benefits	Employee Pays - Out-of-network benefits
Lifetime Maximum	Unlimited	
Calendar Year Annual Deductible (individual/family)	\$750 \$1,500	\$1,500 \$3,000
Coinsurance (member pays)	15%	30%
Calendar Year Annual out-of-pocket maximum (individual/family) (includes deductible)	\$3,250 \$6,500	\$6,500 \$13,000
Telemedicine Visit	\$10 copay	N/A
Office visit at Primary Care Doctor	\$25 copay	30% (after deductible)
Office visit at Specialist Doctor	\$40 copay	30% (after deductible)
Office visit at Chiropractor (20 days annual calendar year maximum combined in and out of network)	\$40 copay	30% (after deductible)
Outpatient mental health (includes Substance Abuse Services)	\$40 copay + 15% (deductible waived)	30% (after deductible)
Inpatient mental health (includes Substance Abuse Services)	15% (after deductible)	30% (after deductible)
Inpatient hospital services	15% (after deductible)	30% (after deductible)
Outpatient Surgery	15% (after deductible)	30% (after deductible)
Emergency Room visit	\$150 copay *	
Urgent Care Services	\$50 copay *	
Hearing Aids **	100% up to \$3,000 maximum (every 2 years)	
Vision Exams	Not covered	Not covered
Preventive Care Services	0%	30% (after deductible)

\* Waived if admitted.

\*\* No benefit maximum for eligible expenses for hearing aids for children up to age 18.

Prescription Drugs	Generic	Preferred Brand	Non-preferred Brand
Retail copay	\$10	\$35	\$60
Mail order copay	\$20	\$70	\$120

The Cigna website offers access to provider listings (Open Access Plus network), explanation of claims payments, identification cards, plan benefits information, useful health information

and more. The website may be accessed at [www.mycigna.com](http://www.mycigna.com). The Colorado College Group Number is **3336952**, and the Customer Service Number is 1-800-244-6224.

Dispatch Health is healthcare provided to you in your home for issues like ear, sinus, or urinary tract infections, rashes, lesions, lacerations, and more. To learn about Dispatch Health, visit the website at: [www.dispatchhealth.com](http://www.dispatchhealth.com) and download their app.

Telemedicine is a way to access a medical provider via telephone/videochat 24-hours a day for immediate help with a non-emergency health issue. Telemedicine providers can direct care and provide access to antibiotics, prescription salves, etc., as appropriate. They CANNOT prescribe narcotics.

Two telemedicine providers are available with our plan (MDLive and AmWell). See YouTube videos at: [https://www.youtube.com/watch?v=tNAG\\_Nyu\\_Dg](https://www.youtube.com/watch?v=tNAG_Nyu_Dg) and <https://www.youtube.com/watch?v=sBryMAxi5tE>. **The telemedicine co-pay is \$10.**

If you are electing coverage for the first time, Cigna will send you an insurance card in July. For those currently with Cigna, you will use the same blue and white Cigna insurance card you have now. If you are a current Cigna member and have misplaced your insurance card, you can order a new one via the website: [www.mycigna.com](http://www.mycigna.com) (you will need to register and create a username/password if using the website for the first time).

You may also access mycigna.com via your mobile device. For more information on the app, go to: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) and look under the medical tab for "Your Health Has Met It's App."

If you do not want to make any changes to your medical insurance this year, there is nothing you need to do.

If you would like to enroll in medical insurance you must enroll online at: [https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=E\\_Benefits](https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=E_Benefits). Use the same username and password you use to log-into any CC account. You must enroll online no later than **Tuesday, May 31, 2022**.

*Please note that the plan year is July 1 through June 30. However, the deductibles and other accumulators run on a calendar year basis. Please check the plan document for more details (available on the benefits website [[www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege)] under the 'Medical' tab).*

The rates are found on page 6.

## Dental Insurance



Dental insurance is administered through Delta Dental. The college pays 100% of the employee premium for benefits-eligible employees.

Delta Dental PPO	Employee Pays - PPO Provider (In-network benefits) *	Employee Pays - Premier Network and Out-of-network benefits**
Calendar Year annual maximum benefit per individual	\$1,500 Combination of in-network and out-of-network \$1,600 Orthodontic <u>lifetime</u> maximum, combination of in-network and out-of-network (limited to children under age 19)	
Calendar Year deductibles individual / family	\$25 / \$75	\$50 / \$150
Diagnostic, preventive, and adjunctive: oral evaluation, bitewing x-rays, full mouth x-rays or panoramic, routine cleaning, fluoride treatments, space maintainers, sealants	0% with no deductible	20% after deductible
Basic Services: amalgam fillings, composite resin, oral surgery (extractions), general anesthesia, surgical periodontal (gums), root canal therapy	20% (after deductible)	50% (after deductible)
Major Services: crowns, dentures, partials, bridges, bridge/denture repair, denture rebase/reline	50% (after deductible)	50% (after deductible)
Orthodontia: complete orthodontic evaluation to age 19	50% with no deductible	50% with no deductible

If you do not elect Delta Dental coverage within the first 31 days of eligibility at Colorado College, you will be considered a late enrollee if you enroll later (like at open enrollment). Late enrollees are covered for diagnostic and preventive care only for the first 12 months of coverage. After the initial 12 months, full-plan coverage becomes effective.

Beginning July 1<sup>st</sup>, the dental plan will cover composite resin (white) fillings on all teeth (formerly only covered on front teeth).

The Delta Dental website includes dental provider listings (PPO), claims payment, identification cards, and benefits; their website may be accessed at [www.deltadentalco.com](http://www.deltadentalco.com). The Colorado College Group Number is **0284**, and the Customer Service Number is 1-800-610-0201.

\*Delta Dental PPO dentists are considered in-network providers. The PPO percentage of benefits is based on the PPO schedule of allowance. Delta Dental Premier Dentists and dentists not part of the Delta Dental network are considered out-of-network.

\*\*The Premier percentage of benefits is limited to the Premier Maximum Plan allowance. The Non-Participating percentage of benefits is limited to the non-participating Maximum Plan Allowance.

Members will be responsible for the difference between the non-participating Maximum Plan Allowance and the full fee charged by the dental provider.

*Please note that the plan year is July 1 through June 30. However, the deductibles and other accumulators run on a calendar year basis.*

**Insurance cards are not issued for the dental plan but may be downloaded from the [www.deltadentalco.com](http://www.deltadentalco.com) website** (you will need to register and create a username/password if using the website for the first time).

If you do not want to make any changes to your dental insurance this year, there is nothing you need to do.

If you would like to enroll in dental insurance you must enroll online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account. You must enroll online no later than **Tuesday, May 31, 2022**.

The rates are found on page 6.

## Vision Insurance



Vision insurance is provided by EyeMed Vision Care.

EyeMed Vision Care	In-Network Member Cost	Out-of-Network Reimbursement
Routine eye exam	\$0 copay	Up to \$35
Frames (when purchased w/new lenses)	\$0 copay, \$135 allowance	\$68 allowance
Lenses <ul style="list-style-type: none"><li>• Single vision</li><li>• Bifocal</li><li>• Trifocal</li></ul>	\$25 copay Covered in full after copay Covered in full after copay Covered in full after copay	Up to \$25 Up to \$40 Up to \$60
Contacts <ul style="list-style-type: none"><li>• Fittings</li><li>• Medically necessary</li><li>• Elective</li></ul>	Up to \$55 Covered in full, no copay \$135 allowance	Not covered \$200 Up to \$108

The vision plan provides for routine eye examination, lenses or contact lenses, and frames once per 12-month period. In-network enhancements this year include \$0 copay for a routine eye exam, \$135 allowance for frames and frames every 12 months (formerly \$10 copay, \$125 allowance, and frames every 24 months).

**Download vision coverage cards from the EyeMed website**, which also includes a list of providers: [www.eyemed.com](http://www.eyemed.com). You will need to register and create a username/password if using the website for the first time). The Colorado College Group Number is **9817230** and the Customer Service Number is 1-866-939-3633.

If you do not want to make any changes to your vision insurance this year, there is nothing you need to do.

If you would like to enroll in vision insurance, you must enroll online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account. You must enroll online no later than **Tuesday, May 31, 2022**.

The rates are found on page 6.





## Flexible Spending Account (FSA) Plans

---

Rocky Mountain Reserve administers the accounts for Colorado College. The FSA Plan Year runs July 1 – June 30. You are eligible to set aside money from your paycheck on a pre-tax basis for health care and dependent care expenses. See definition of dependents at [www.rockymountainreserve.com](http://www.rockymountainreserve.com) (employees link, eligible dependents link – please note that domestic partner expenses are not eligible per IRS). Two types of FSA plans are available:

**Health Care FSA:** Health care expenses include out-of-pocket medical, dental, and vision related expenses incurred by you AND your eligible dependents. “Out-of-pocket” is the portion of the expense NOT covered by your insurance plans. The entire amount you elect to put into this plan is available to you on the first day of your eligibility.

**While the plan runs July 1 - June 30 each year for the health flexible spending account, eligible expenses may be incurred to September 15 (grace period). If you terminate employment during the plan year, you may file any claims incurred up to the date of termination. Any unused funds after the date of termination are forfeited. Terminated employees may elect to continue making contributions and use remaining funds via COBRA.**

You may pay your provider using your debit card (*if they accept it*) or you may pay from personal funds and be reimbursed by Rocky Mountain Reserve (by check or direct deposit) for eligible expenses. The quickest way is to use your FSA debit card when paying for an eligible out-of-pocket expense. Please keep your receipt as you may be required to provide that (upload to the Rocky Mountain Reserve site) to document that your expenditure was a qualified medical expense.

You may also pay for the health expense with your own funds and submit your claim online or include your receipt along with a claim form via fax or mail to Rocky Mountain Reserve for reimbursement. Your reimbursement will be mailed to your home as a check or directly deposited into your bank account (depending on which you elect).

For reimbursements register on the website ([www.rockymountainreserve.com](http://www.rockymountainreserve.com)), call Customer Service at 1-888-722-1223 for assistance, or download a reimbursement form from [www.rockymountainreserve.com](http://www.rockymountainreserve.com).

**Dependent Care FSA:** Dependent care costs include daycare expenses that allow you and your spouse to work, seek work, or attend school (full-time). This applies to children under age 13 or other dependents requiring care such as elderly parents. Unlike the Health Care FSA, the Dependent Care is NOT pre-funded. Claims are paid as contributions are made and there is no grace period.

	Maximum Annual Amount Allowed
Health Care FSA	\$2,850
Dependent Care FSA	\$5,000 if married and filing jointly or single head of household; or \$2,500 if married and filing separately

You may access your account information beginning in July 2022 by going to the website at [www.rockymountainreserve.com](http://www.rockymountainreserve.com) (last four of your SSN and DOB are required for first time account access) or calling **1-888-722-1223** for assistance with your account access and/or site navigation.

If you want to continue in the flexible spending account or newly elect participation in the flexible spending account this year, **you must enroll online at:** <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account.

## **Employee Assistance Program (EAP)**

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Employees and their dependents are eligible for up to six confidential counseling sessions each year at no employee cost. EAP through Guidance Resources is a work-sponsored program designed to help you and your immediate family members with the identification and resolution of problems associated with personal and/or professional issues. Feeling stressed? Need help/advice dealing with a colleague? Dealing with divorce? A death? Adoption?

Work-life services are also a benefit with our EAP vendor. Need help with elder care? Help finding a daycare? Planning a birthday party? Talking to a student on a trip abroad? Call Guidance Resources for these issues and more.

The benefit also includes a legal and financial counseling benefit and discount and a variety of webinars addressing personal and professional issues. All services, even the fact that you have contacted EAP, are confidential and individual information is never shared with Colorado College. Access EAP anywhere you may be in the world. Contact Guidance Resources at 800-272-7255 for all EAP requests. You can also access their website at [www.guidanceresources.com](http://www.guidanceresources.com). Colorado College's Web ID is COM589.

## **Emeriti® Retirement Health Solutions**

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The college participates in the Emeriti® Retirement Health Solutions program which combines tax-advantaged savings with access to affordable, group retiree health insurance to help you and your dependents prepare for the high costs of healthcare when you retire.

The college will make a monthly contribution for benefits-eligible employees age 40 and older. College contributions are pre-tax in and non-taxable out when used for qualified medical expenses. Funds can be accessed after termination or retirement.

Employee's age 21 and older may make voluntary contributions to their Emeriti account in a dollar amount of their choice. Employee voluntary contributions are post-tax in and non-taxable out when used for qualified medical expenses. To make a voluntary employee contribution to Emeriti (post-tax) go to: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account.

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The Emeriti accounts are held at TIAA. Employees may see their balance and manage their investments online at [www.tiaa.org/coloradocollege](http://www.tiaa.org/coloradocollege) or by calling the Emeriti Service Center at 1-866-363-7484. The website allows you to view your account balance, transfer funds among investments, and access your statements and general information. The Emeriti plan document is available on the benefits website: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (Retirement Tab).

If you do not want to make any changes to your voluntary Emeriti contribution this year, there is nothing you need to do. If you do want to make changes, or newly elect a voluntary Emeriti contribution this year you must enroll online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account.

*Elections to the voluntary portion of the Emeriti plan may be made during open enrollment or any other time during the year.*

Contribution information is found on page 6.



## **Life Insurance**

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The college purchases basic term life insurance and accidental death & dismemberment (AD&D) insurance through The Standard for all benefits-eligible employees. The basic coverage is equal to one and one-half of your base annual salary up to a maximum of \$500,000.

An additional product under this program includes Travel Assistance benefits for you and your family when traveling 100 miles or more from home, for business or pleasure. This is a program of information, referral, assistance, transportation, and evacuation services to help during your travels. See the flyer on the benefits website: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (Additional Benefits tab/Life & Disability).

The Standard offers Life Services Toolkits via the website for employees on estate planning, identity theft prevention, financial planning, health and wellness, and pre-planning funeral arrangements. Access those services at: [www.standard.com/mytoolkit](http://www.standard.com/mytoolkit) (username: assurance). The Standard also provides several services for beneficiaries within the first 12 months after the death of one of our employees. Services include grief support and help planning a funeral or memorial service using the toolkit, etc. Beneficiaries can access those services by phoning 800-378-5742. Please see the flyer on these services on the benefits website (Additional Benefits tab/Life & Disability). Many of these benefits are also available through our EAP (see page 14 for more information on EAP).

Basic life insurance at 1.5x salary is automatically provided by the college for all benefits-eligible employees. There is no need to elect basic life.

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## **Optional Life & Dependent Life Insurance**

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Optional term life and dependent term life insurance are available through The Standard. Optional life may be purchased in increments of one to five times your annual salary with a maximum of \$500,000; the cost per \$1,000 of coverage is based on an age-rated chart.

Dependent term life policies may be purchased to cover eligible dependents. Plan I provides \$5,000 coverage for spouse and up to \$2,000 for children. Plan II provides \$10,000 coverage for spouse and up to \$4,000 for children.

Adding or increasing coverage for optional term life requires completion of an online Medical History Statement and approval by The Standard. Premium increases for optional life occur when you move into a new age band and/or your pay increases.

If you do not want to make any changes to your optional/dependent life insurance this year, there is nothing you need to do.

If you do want to make changes, or newly elect optional/dependent life coverage this year, you must enroll online at:

<https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account. Remember to complete the online Medical History Statement.

Rates are found on page 7.

## **Voluntary Personal Accidental Death and Dismemberment (AD&D) (ACM)**

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This is a voluntary program that allows you to purchase AD&D insurance for yourself and your family through the Associated Colleges of the Midwest. Benefits can be purchased up to \$750,000 in increments of \$10,000 to provide accident protection against most types of accidents, 24 hours a day, anywhere in the world, whether you are at work or home. Benefit amounts over \$350,000 may not exceed ten times your Base Annual Earnings. Your enrolled dependents' principal sum will be a percentage of your principal sum, subject to a \$100,000 maximum.

If you do not want to make any changes to your voluntary personal accident (AD&D) coverage this year, there is nothing you need to do.

If you do want to make changes, or newly elect voluntary personal accident coverage this year, you must enroll online at:

<https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Please use the same username and password you use to log-into any CC account.

The rates are found on page 7.



## **Long-Term Disability (LTD) Insurance**

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The college offers an LTD plan through The Standard. Participation is mandatory after one year of service and employee premiums are paid on an after-tax basis. The benefits of the LTD plan include a tax-free monthly income benefit of 60% of your monthly base salary to a maximum of \$10,250. Acceptance to the LTD benefit is based on an employee's inability to work for 180 days due to a disability, then application and acceptance for the benefit.

Participation is mandatory for employees up to age 65 and enrollment is automatic when eligible. After reaching age 65 (by July 1) an employee may opt out of the benefit during open enrollment. If you opt out, you will not be able to re-enroll in this benefit at a later date.

To drop out of LTD if you are at least age 65 or older by July 1 this year, go online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>. Use the same username and password you use to log-into any CC account.

Rates are found on page 6.

## **Defined Contribution (DC) Plan – Mandatory Retirement Plan**



The college offers a 403(b) Defined Contribution (DC) Plan through TIAA.

Participation is mandatory for full- and part-time benefits-eligible employees, and enrollment is automatic for employees age 29 and older after one year of service. Upon participation, an eligible employee contributes **5%** of pay and the college contributes **10%** of pay, for a combined 15% contribution. Contributions to the DC plan are pre-tax by default and are not included in the IRS elective deferral limits on retirement contributions. Employees are always 100% vested in contributions to their accounts.

Employees under age 29, with one year of service, may elect to contribute 5% to the DC plan and receive the college's 10% contribution. Contact HR for the form if you are under 29, have one year of service, and would like to make a 5% contribution election and receive the college's 10% contribution to your retirement account.

Plan participants are immediately 100% vested in their accounts and responsible for making investment decisions. Information on investment options is available through individual counseling sessions, calling TIAA at 1-800-842-2252 at [www.tiaa.org/coloradocollege](http://www.tiaa.org/coloradocollege). You can see the investment array on the CC Human Resources webpage under Benefits & Wellness/Retirement Plan Committee. Personal counselors also visit the CC campus frequently throughout the year for personal sessions (watch the digest for dates and sign-up for an appointment).

For secure access to your personal account information using the website, visit [www.tiaa.org/coloradocollege](http://www.tiaa.org/coloradocollege). You will need to create a user ID and password the first time you access the site. TIAA will ask you to provide personal information to create your secure log-in.



## **Tax Deferred Annuity (TDA) Plan – Voluntary Retirement Plan**

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You may enhance your financial retirement security by contributing to the TDA Plan with TIAA, which is the voluntary part of our 403(b) Defined Contribution Retirement Plan. All active employees (except student employees), regardless of status, are eligible to participate. Contributions under this plan are made pre-tax or post-tax (Roth) and are subject to the IRS annual limits. The limit for 2022 is \$20,500, with an additional \$6,500 catch-up provision for employees age 50 or older. See Universal Availability Notice at the back of this booklet for more information.

Individual counseling sessions are available to assess your financial situation and retirement planning. Call TIAA at 1-800-842-2252, visit their website at [www.tiaa.org/coloradocollege](http://www.tiaa.org/coloradocollege), or watch the digest for dates individual counselors will be available.

For secure access to your personal account information, you will need to create a user ID and password and TIAA will ask for personal information to create your secure log-in.

Elections to the voluntary portion of the retirement plan may be made during open enrollment or any other time during the year. The form is available in the benefits website: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege), in the Retirement Tab.



## **Business Travel Accident Insurance - Associated Colleges of the Midwest (ACM)**

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Domestic and foreign business travel accident insurance is provided through the Associated Colleges of the Midwest (ACM) at no cost to you. The plan provides accident protection against most types of accidental injury or accidental death while you are traveling on business for a member college or university of the Associated Colleges of the Midwest.

Coverage begins when you leave your residence or place of regular employment, whichever is last, for the purpose of a business trip and continues until you return to your residence or place of regular employment, whichever is first. Coverage stops following a business trip if you undertake a personal deviation exceeding three days.

Employees traveling over 100 miles from their homes or in a foreign country on business for the College, have the additional benefit of Assist America Global Emergency Services. Please refer to your Assist America brochure/ID card for more details (available on the benefits website at: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege)).

<b>ACM Business Travel Accident Insurance</b>	<b>Benefits</b>
Accidental Death and Dismemberment	Two times basic annual earnings; subject to a minimum of \$100,000 and a maximum of \$300,000

*This benefit is automatically provided by the college for all benefits-eligible employees. There is no need to elect this benefit.*

## **International Business Travel Accident Insurance – Everest**



International Business Travel Accident Insurance is provided through Everest. This plan provides coverages for claims not covered by Workers Compensation. These can include dismemberment/death benefits, transportation of remains, and transportation costs for political repatriation.

<b>International Business Travel Accident Insurance</b>	<b>Benefits</b>
Accidental Death and Dismemberment	\$100,000
Medical Expenses	\$25,000
Medical Repatriation	\$1M per person/15M policy maximum
Political Repatriation	50,000 per person

*This benefit is automatically provided by the college for all benefits-eligible employees. There is no need to elect this benefit.*

**It is very important that faculty and staff traveling outside the USA on college business ALSO register their trip via the Summit website to ensure additional primary coverage for robust travel medical/emergency evacuation/repatriation costs under the college's SOS and UHP Plan. Just go to Summit, Center for Global Education and Field Study, log in with your CC credentials then choose Travel Abroad SOS Registration. Contact the Center for Global Education and Field Study for more information.**



### **MetLife Legal Plans, Inc.**

The college offers a pre-paid legal service plan through MetLife at 100% employee cost. The plan includes personal legal services for you, your spouse/domestic partner and dependent children and provides unlimited telephone advice and office consultations on virtually any personal legal matter (excludes business and employment-related matters) with a plan attorney of your choice from a national network of over 14,000 attorneys. Some covered services are preparation of wills, codicils, living wills and living trusts, preparation of powers of attorney, deeds, demand letters, promissory notes and mortgages, review of personal legal documents, name change, immigration issues, etc.

Call MetLife Legal Plans' Client Service Center at 1-800-821-6400 for more information. Customer Service Representatives can answer your questions, provide a complete plan description, and help you find attorneys. Brochures are available on the benefits website: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (Additional Benefits tab). Members can visit [www.members.legalplans.com](http://www.members.legalplans.com).

If you do not want to make any changes to your prepaid legal plan coverage this year, there is nothing you need to do. If you do want to make changes, or newly elect prepaid legal coverage for this year, you must enroll online at: <https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>.

The rates are found on page 6.



## **Group Home, Auto and Renter's Insurance**

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Farmers Insurance is a voluntary group auto and home benefit program that provides you with access to insurance coverage for your personal insurance needs. Policies available include auto, home, recreational vehicle, motorcycle, boat, and condominium.

The program gives you access to **special group discounts**. You can choose to have your premiums automatically deducted from your paychecks or bank account. With these options, insurance premiums are spread throughout the policy term with no down payments, interest charges or service fees (a down payment is required in some instances). Other payment options are available.

Since everyone's insurance policies renew at different times during the year, you may apply for group home, auto and home insurance at any time by contacting Customer Service at 1-800-438-6381.



## **Nationwide Pet Insurance**

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The college offers pet insurance through Nationwide at 100% Employee cost. Find information on plans available for your pet and a price quote by calling Nationwide at 1-877-738-7874 or visiting their website at [www.petinsurance.com/coloradocollege](http://www.petinsurance.com/coloradocollege).

If you accept the quote and sign-up for the insurance Nationwide will advise the college and we will deduct premiums from your payroll check, then send the payment to Nationwide.

Please note that the premium is quoted per payroll (24 payrolls per year). If you are receiving your pay in less than 24 payrolls, the premium will be adjusted to capture the full annual amount in fewer premiums.

See brochures and videos about the pet insurance on the website or on the CC benefits website ([www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) under the Additional Tab).

This benefit can be elected at open enrollment or any time during the year.





## **LEGAL NOTICES REGARDING THE BENEFIT PROGRAM**

## HEALTHCARE REFORM DISCLOSURE: GRANDFATHERED

### Grandfathered Status

Colorado College believes the Open Access Plan is a “grandfathered health plan” **under the Patient Protection and Affordable Care Act (the Affordable Care Act)**. As permitted by the Affordable Care Act a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was entered.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator. You may also contact the U.S. Department of Health and Human Services at [www.healthreform.gov](http://www.healthreform.gov).

## MARKETPLACE EXCHANGE NOTICE



### New Health Insurance Marketplace Coverage Options and Your Health Coverage

#### **PART A: General Information**

To assist you as you evaluate options for you and your family, this notice provides some basic information about the health insurance Marketplace and employment-based health coverage offered by your employer.

#### **What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers, "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace generally begins in October for coverage starting as early as January 1.

#### **Can I Save Money on my Health Insurance Premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that does not meet certain standards. The savings on your premium that you are eligible for depends on your household income.

#### **Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet, the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### **How Can I Get More Information?**

For more information about your coverage offered by your employer, please check your summary plan description at [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (under Medical tab) or contact Gina Lujan (719-389-6104) or Laurie Mozingo (719-389-6422).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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1 An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

## **PART B: Information about Health Coverage Offered by Your Employer**

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name: The Colorado College
4. Employer Identification Number (EIN): 84-0402510
5. Employer address: 14 E. Cache La Poudre Street
6. Employer phone number: 719-389-7660
7. City: Colorado Springs
8. State: Colorado
9. Zip: 80903-3294
10. Whom can we contact about employee health coverage at this job? Gina Lujan / Laurie Mozingo
11. Phone number (if different from above): 719-389-6104 / 719-389-6422
12. Email address: [elujan@coloradocollege.edu](mailto:elujan@coloradocollege.edu) / [lmozingo@coloradocollege.edu](mailto:lmozingo@coloradocollege.edu)

Here is some basic information about health coverage offered by this employer:

### **●As your employer, we offer a health plan to:**

✓ Some employees. Eligible employees include regular employees who work at least 1,000 hours per year

### **●With respect to dependents:**

✓ We do offer coverage. Eligible dependents are spouses, domestic partners, dependent children/stepchildren/adopted children

✓ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process.

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## **HIPAA SPECIAL ENROLLMENT NOTICE**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward you or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact:

Gina Lujan  
Total Rewards Specialist, Benefits  
Tel: 719-389-6104  
Email: [elujan@coloradocollege.edu](mailto:elujan@coloradocollege.edu)

## NOTICE OF PRIVACY PRACTICES REGARDING PROTECTED HEALTH

### Colorado College Notice of Privacy Practices Effective Date of this Notice: April 27, 2020

#### **THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN ACCESS THIS INFORMATION. PLEASE REVIEW THIS NOTICE CAREFULLY.**

Colorado College offers healthcare benefits to its employees and retirees, and their eligible family members. These benefits include a self-funded group health plan with Colorado College directly paying the claims and a separate self-funded plan that provides dental benefits. This notice describes the privacy practices established by Colorado College for its self-funded benefits (referred to as "We," "Us" or "The Plan"). The Plan is managed for Colorado College by business associates, which are third party administrators that interact with the healthcare providers and handle members' claims.

Colorado College also offers fully insured group vision insurance with an insurer assuming the financial risk of paying for covered vision benefits. The notice of privacy practices for vision insurance is available directly from the insurance carrier. Please go to: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) for a current list of benefits.

#### ***Colorado College is committed to protecting the privacy of your PHI***

Colorado College is committed to protecting the privacy of your protected health information or "PHI." PHI refers to health information that we create or receive that relates to your physical or mental health, your healthcare, or payment for your healthcare. In most cases, the business associate that serves as the third-party administrator for the Plan maintains your PHI, but Colorado College may also hold health-related information. Generally, Colorado College-held information is limited to enrollment data, but in limited instances, it may include information you provide to designated Colorado College staff to help with coordination of benefits or resolving complaints.

The privacy protections described in this notice reflects the requirements of federal regulations issued under the Health Insurance Portability and Accountability Act (HIPAA). HIPAA requires us to:

- Comply with HIPAA privacy rules and other federal laws;
- Take steps to protect your PHI;
- Give you this notice of our legal duties and privacy practices with respect to your PHI; and
- Follow the terms of the notice that is currently in effect.

#### **How we will use and disclose your Protected Health Information**

The following sections describe different ways that we might use and disclose your PHI. Not every use or disclosure will be listed. All of the ways that we are permitted to use and disclose PHI, however, will fall within one of the categories. Use and disclosure of some PHI, such as certain drug and alcohol information, HIV information and mental health information, is further restricted.

- **Treatment.** We may use and disclose your PHI to doctors, nurses, technicians, and other personnel who are involved in providing you with medical treatment or services. For instance, a doctor or health care facility involved in your care may request your personal health information in our possession to assist in your care.

- **Payment.** We may use and disclose your PHI in the course of activities that involve reimbursement for healthcare, such as determination of eligibility for coverage, claims processing, billing, obtaining and payment of premium, utilization review, medical necessity determinations and pre-certifications.
- **Healthcare operations.** We may use and disclose your PHI to carry out business operations. For example, we may disclose your PHI to a business associate who handles claims processing or administration, data analysis, utilization review, quality assurance benefit management, practice management, or referrals to specialists, or provides legal, actuarial, accounting, consulting, data aggregation, management, or financial services.
- **Plan sponsor.** The Plan may disclose summary health information (that is, claims data that is stripped of most individual identifiers) to Colorado College in its role as plan sponsor in order to obtain bids for health insurance coverage or to facilitate modifying, amending, or terminating benefits. The Plan may also provide Colorado College enrollment or disenrollment information. In addition, if you request help from Colorado College to coordinate your benefits or to resolve a complaint, The Plan may disclose your PHI to designated Colorado College staff, but no PHI may be disclosed to facilitate employment-related actions or decisions or for matters involving other benefits or benefit plans. Colorado College may not further disclose any PHI that is disclosed to it in these limited instances, except as you authorize.
- **As required by law.** We will disclose your PHI if required to do so by federal, state, or local law or regulation.
- **To avert a serious threat to health or safety.** We may disclose your PHI when necessary, to prevent or lessen a serious threat to your health and safety or the health and safety of the public or another person. Any disclosure, however, would only be to someone able to help prevent the threat.
- **Military and Veterans.** If you are or were in the military forces, we may release your PHI to military officials as authorized or required by law. We may also release medical information about foreign military personnel to the appropriate military authority as authorized or required by law.
- **Research.** In limited circumstances, we may use and disclose PHI for research purposes, subject to the confidentiality provisions of state and federal law. Your PHI may be important to further research efforts and the development of new knowledge. All research projects conducted by Colorado College must be approved through a special review process to protect member safety, welfare, and confidentiality.
- **Workers' Compensation.** We may release PHI for workers' compensation or similar programs as permitted or required by law. These programs provide benefits for work-related injuries or illness.
- **Health oversight activities.** We may disclose PHI to governmental, licensing, auditing, and accrediting agencies as authorized or required by law.
- **Legal proceedings.** We may disclose PHI to courts, attorneys, and court employees in the course of conservatorship and certain other judicial or administrative proceedings.
- **Lawsuits and disputes.** If you are involved in a lawsuit or other legal proceeding, we may disclose your PHI in response to a court or administrative order, or in response to a subpoena, discovery request, warrant, summons, or other lawful process.
- **Law enforcement.** If authorized or required by law, we may disclose your PHI under limited circumstances to a law enforcement official in response to a warrant or similar process, to identify or locate a suspect, or to provide information about the victim of a crime.

- **National security and intelligence activities.** If authorized or required by law, we may release your PHI to authorized federal officials for intelligence, counterintelligence, and other national security activities.
- **Protective services for the United States President and others.** We may disclose your PHI to authorized federal and state officials so they may provide protection to the President, other authorized persons, or foreign heads of state, or conduct special investigations, as authorized or required by law.
- **Inmates.** If you are an inmate of a correctional institution or under the custody of a law enforcement official, we may release your PHI to the correctional institution or law enforcement official, as authorized or required by law. This release would be necessary for the institution to provide you with healthcare; to protect your health and safety or the health and safety of others; or for the safety and security of the correctional institution.

### Required Disclosures

We may be required to disclose your PHI to the Department of Health and Human Service if the Secretary is conducting a compliance audit.

### Your Rights

You have the following rights regarding the PHI that we maintain about you:

- **Right to inspect and copy.** With certain exceptions, you have the right to inspect and obtain a copy of your PHI that is maintained by or for The Plan. To inspect and obtain a copy of The PHI, you must submit your request in writing to Colorado College, Office of Human Resources, 14 E Cache La Poudre Street, Colorado Springs, CO, 80903, attention: HIPAA Privacy Officer. You may be charged a fee for the costs of copying, mailing or other supplies associated with your request. We may deny your request to inspect and/or obtain a copy in certain limited circumstances. For example, HIPAA does not permit you to access or obtain copies of psychotherapy notes. If your request is denied, you will be informed in writing, and you may request that the denial be reviewed. The person conducting the review will not be the person who denied your request. The Plan will comply with the outcome of the review.
- **Right to request an amendment.** If you believe that the PHI that we maintain is incorrect or incomplete, you may request that The Plan amend the information. You have the right to request an amendment for as long as the information is kept by or for The Plan. A request for an amendment should be made in writing and submitted to Colorado College, Office of Human Resources, 14 E Cache La Poudre Street, Colorado Springs, CO 80903 attention: HIPAA Privacy Officer. In addition, you must provide the reasons that support your request.
- We may deny your request for an amendment if it is not in writing or does not include any reason to support the request. In addition, The Plan may deny your request if you ask to amend information that was not created by the plan; is not part of the PHI maintained by or for The Plan; is not part of the information that you would be permitted to inspect and copy under the law; or if the information is accurate and complete. If the request is granted, the plan will forward your request to other entities that you identify that you want to receive the corrected information. For example, if your PHI has been disclosed to our staff so that it may help to coordinate benefits or resolve a complaint, you may direct The Plan to share the correction with the designated staff members.



- **Right to an accounting of disclosures.** You have the right to receive an “accounting of disclosures,” which is a list of disclosures such as those that were made of PHI about you, with the exception of certain documents including those relating to treatment, payment, and healthcare operations and disclosures made to you or consistent with your authorization. To request an accounting of disclosures, you must submit your request in writing to Colorado College, Office of Human Resources, 14 E Cache La Poudre Street, Colorado Springs, CO 80903 attention: HIPAA Privacy Officer. Your request must state a time period, which may not be longer than six years and may not include dates before April 14, 2003. Your request should indicate in what form you want the list (for example, on paper or electronically). The first list you request within a 12-month period will be free. For additional lists, we may charge you for the costs of providing the list. You will be notified of any costs involved and you may choose to withdraw or modify your request at that time before any costs are incurred.
- **Right to request restrictions.** You have the right to request a restriction or limitation on the use and disclosure of your PHI for treatment, payment, or healthcare operations, or to request a restriction on the PHI that the plan may disclose about you to someone who is involved in your care or the payment for your care, such as a family member or friend. We are not required to agree to your request. If we agree to your request, we will comply with the requested restriction unless the information is needed to provide you emergency treatment or to assist in disaster relief efforts. To request a restriction, you must submit your request in writing to Colorado College, Office of Human Resources, 14 E. Cache La Poudre Street, Colorado Springs, CO 80903 attention: HIPAA Privacy Officer. Your request should state the information you want to limit; whether you want to limit the plan’s use, disclosure, or both; and to whom you want the limits to apply, for example, disclosures to your spouse.
- **Right to Request Confidential Communications.** You have the right to request that we communicate with you about medical matters in a certain way or at a certain location. For example, you can ask that we only contact you at work or by mail to a specific address. To request confidential communications, you must submit your request in writing to Colorado College, Office of Human Resources, 14 E. Cache La Poudre Street, Colorado Springs, CO 80903, attention: HIPAA Privacy Officer. The Plan will accommodate all reasonable requests and will not ask you the reason for your request. Your request must specify how or where you wish to be contacted.
- **Right to a Paper Copy of this notice.** You may ask us to give you a copy of this notice at any time. To obtain a paper copy of this notice, contact the Colorado College, Office of Human Resources, 14 E. Cache La Poudre Street, Colorado Springs, CO, 80903 attention: HIPAA Privacy Officer. A copy is also available on the benefits website: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (under ‘Home’ tab).
- **Other uses of medical information.** Other uses and disclosures of PHI not covered by this notice will be made only with your written permission. This includes most uses and disclosures of psychotherapy notes, uses and disclosures of PHI for marketing purposes, and uses and disclosures of PHI that constitute a sale of PHI. If you provide us permission to use or disclose your PHI, you may revoke that permission, in writing, at any time. If you revoke your permission, The Plan will no longer use or disclose your PHI for the reasons stated in your written authorization. Please understand that The Plan cannot take back any disclosures already made with your permission.
- **Breach.** You have the right to be notified of the discovery of a breach of unsecured PHI.

- **Genetic information is Protected Health Information.** In accordance with the Genetic Information Nondiscrimination Act (GINA), we will not use or disclose genetic information for underwriting purposes, which includes eligibility determinations, premium computations, applications of any pre-existing condition exclusions, and any other activities related to the creation, renewal, or replacement of a contract of health insurance or health benefits.

### **Changes to this Notice**

We reserve the right to change this notice and to make the revised or changed notice effective for PHI your plan already maintains on you as well as any information the plan receives or creates in the future. A copy of the current notice will be posted at the Colorado College website at: [www.mybensite.com/coloradocollege/](http://www.mybensite.com/coloradocollege/) (under the 'Home' tab).

The notice will contain the effective date on the first page, in the top right-hand corner. In addition, a copy of the notice that is currently in effect will be given to new health plan members and thereafter available upon request.

### **Complaints**

If you believe your privacy rights have been violated, you may file a complaint with the Colorado College Office of Human Resources or with the Secretary of the Department of Health and Human Services. To file a complaint with us, contact Colorado College, Office of Human Resources, 14 E. Cache La Poudre Street, Colorado Springs, CO 80903, attention: HIPAA Privacy Officer. Email will not be accepted; all complaints must be submitted in writing.

**You will not be retaliated against for filing a complaint.**

### **Questions**

If you have questions or for further information regarding this privacy notice, contact Colorado College, Office of Human Resources at 719-389-6104.



## MEDICARE PART D COVERAGE DISCLOSURE NOTICE

**Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with The Colorado College and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice. Please share this information with any other family member who is covered under the plan and who may be eligible for Medicare Part D.**

There are two important things you should know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare prescription drug plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Colorado College has determined that the prescription drug coverage offered by The Colorado College health plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> through December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your Colorado College coverage will be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

The benefit plan options that affect Part D eligible individuals (or their dependents) that are related to Part D and their benefit plan may include:

- that individuals can retain their existing coverage and choose not to enroll in a Part D plan; or
- that individuals can enroll in a Part D plan as a supplement to, or in lieu of, the other coverage.

If you decide to join a Medicare drug plan and drop your Colorado College prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

**When Will You Pay A Higher Premium (Penalty) to Join A Medicare Drug Plan?**

You should also know that if you drop or lose your coverage with The Colorado College and do not join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the base Medicare beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

**For more information about this notice or your current prescription drug coverage, contact the Office of Human Resources.**

**NOTE:** You will get this notice each year. You also may request a copy of this notice at any time.

**For more information about your options under Medicare prescription drug coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You may receive a copy of the handbook in the mail from Medicare and it is available at [www.medicare.gov](http://www.medicare.gov). You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the Web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date:	April 27, 2020
Name of Entity/Sender:	The Colorado College
Contact--Position/Office:	Laurie Mozingo
Address:	14 East Cache La Poudre Street Colorado Springs, CO 80903
Phone Number:	(719) 389-6422

## **NEWBORNS' ACT DISCLOSURE NOTICE**

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section.

However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## **WOMEN'S HEALTH AND CANCER RIGHTS ACT**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Protheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. See information on deductibles and coinsurance at: [www.mybensite/coloradocollege](http://www.mybensite/coloradocollege) (under Medical tab).

If you would like more information on WHCRA benefits, call your benefits manager at 719-389-6422.

## RIGHTS OF PREGNANT WORKERS NOTICE

Effective August 10, 2016, pursuant to C.R.S. §24-34-402.3, et seq., all employees, and applicants for employment in the State of Colorado have the right to be free from discriminatory or unfair employment practices because of pregnancy, a health condition related to pregnancy, or the physical recovery from childbirth. In addition, all employers shall:

Provide reasonable accommodations to perform the essential functions of the job to an applicant for employment or an employee for health conditions related to pregnancy or the physical recovery from childbirth, if the applicant or employee requests the reasonable accommodations, unless the accommodation would impose an undue hardship on the employer's business;

Not take adverse action against an employee who requests or uses a reasonable accommodation related to pregnancy, physical recovery from childbirth, or a related condition;

Not deny employment opportunities to an applicant or employee based on the need to make a reasonable accommodation related to the applicant's or employee's pregnancy, physical recovery from childbirth, or a related condition;

Not require an applicant or employee affected by pregnancy, physical recovery from childbirth, or a related condition to accept an accommodation that the applicant or employee has not requested or an accommodation that is unnecessary for the applicant or employee to perform the essential functions of the job; and

Not require an employee to take leave if the employer can provide another reasonable accommodation for the employee's pregnancy, physical recovery from childbirth, or related condition.

An employer may require an employee or applicant to provide a note stating the necessity of a reasonable accommodation from a licensed health care provider before providing such accommodation.

If an applicant or employee requests an accommodation, the employer and applicant or employee shall engage in a timely, good faith, and interactive process to determine effective, reasonable accommodations for the applicant or employee for conditions related to pregnancy, physical recovery from childbirth, or a related condition.

If you need an accommodation, please contact Human Resources at (719) 389-6422.

## CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION

### Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2017. Contact your State for more information on eligibility.

**ALABAMA** – Medicaid  
Website: <http://myalhipp.com>  
Phone: 1-855-692-5447

**ALASKA** – Medicaid  
The AK Health Insurance Premium Payment Program  
<http://myakhipp.com/>  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility:  
<http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

**ARKANSAS** – Medicaid  
Website: <http://myarhipp.com/>  
Phone: 1-855-MyARHIPP (855-692-7447)

**COLORADO** – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)  
Health First Colorado Website: 1-800-221-3943/State Relay 711  
CHP+: [Colorado.gov/HCPF/Child-Health-Plan-Plus](http://Colorado.gov/HCPF/Child-Health-Plan-Plus)  
CHP+ Customer Service: 1-800-359-1991/State Relay 711

**FLORIDA** – Medicaid  
Website: <http://flmedicaidtprecovery.com/hipp/>  
Phone: 1-877-357-3268

**GEORGIA** – Medicaid  
Website: <http://dch.georgia.gov/medicaid>  
- Click on Health Insurance Premium Payment (HIPP)  
Phone: 404-656-4507

**INDIANA** – Medicaid  
Healthy Indiana Plan for low-income adults 19-64  
Website: <http://www.in.gov/fssa/hip/>  
Phone: 1-877-438-4479  
All other Medicaid  
Website: <http://www.indianamedicaid.com>  
Phone: 1-800-403-0864

**IOWA** – Medicaid  
Website: <http://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>  
Phone: 1-888-346-9562

**KANSAS** – Medicaid

Website: <http://www.kdheks.gov/hcf/>  
Phone: 1-785-296-3512

**KENTUCKY** – Medicaid

Website: <http://chfs.ky.gov/dms/default.htm>  
Phone: 1-800-635-2570

**LOUISIANA** – Medicaid

Website:  
<http://dhh.louisiana.gov/index.cfm/subhome/1/n/331>  
Phone: 1-888-695-2447

**MAINE** – Medicaid

Website:  
<http://www.maine.gov/dhhs/ofi/publicassistance/index.html>  
Phone: 1-800-442-6003  
TTY Maine relay 711

**MASSACHUSETTS** – Medicaid and CHIP

Website:  
<http://www.mass.gov/departments/mashealth/>  
Phone: 1-800-462-1120

**MINNESOTA** – Medicaid

Website: <http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp>  
Phone: 1-800-657-3739

**MISSOURI** – Medicaid

<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
Phone: 573-751-2005

**MONTANA** – Medicaid

Website:  
<http://dphhs.mt.gov/MontanaHealthcarePrograms/HIP>  
Phone: 1-800-694-3084

**NEBRASKA** – Medicaid

Website:  
[http://dhhs.ne.gov/Children\\_Family\\_Services/AccessNebraska/Pages/accessnebraska\\_index.aspx](http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx)  
Phone: 1-855-632-7633

**NEVADA** – Medicaid

Medicaid Website: <https://dwss.nv.gov/>  
Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE** – Medicaid

Website:  
<http://www.dhhs.nh.gov/oii/documents/hippapp.pdf>  
Phone: 603-271-5218

**NEW JERSEY** – Medicaid and CHIP

Medicaid Website:  
<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
Medicaid Phone: 609-631-2392  
CHIP Website: <http://www.njfamilycare.org/index.html>  
CHIP Phone: 1-800-701-0710

**NEW YORK** – Medicaid

Website:  
[http://www.nyhealth.gov/health\\_care/medicaid/](http://www.nyhealth.gov/health_care/medicaid/)  
Phone: 1-800-541-2831

**NORTH CAROLINA** – Medicaid

Website: <https://dma.ncdhs.gov/>  
Phone: 919-855-4100

**NORTH DAKOTA** – Medicaid

Website:  
<http://www.nd.gov/dhs/services/medicalserv/medicaid/>  
Phone: 1-844-854-4825

**OKLAHOMA** – Medicaid and CHIP

Website:  
Website: <http://www.insureoklahoma.org>  
Phone: 1-888-365-3742

**OREGON** – Medicaid

Website:  
<http://healthcare.oregon.gov/Pages/index.aspx>  
<http://www.oregonhealthcare.gov/index-es.html>  
Phone: 1-800-699-9075

**PENNSYLVANIA** – Medicaid

Website:  
<http://www.dhs.pa.gov/provider/medicalassistance/healthisurancepremiumpaymenthippprogram/index.htm>  
Phone: 1-800-692-7462

**RHODE ISLAND** – Medicaid

Website: <http://www.eohhs.ri.gov>  
Phone: 401-462-5300

**SOUTH CAROLINA** – Medicaid

Website: <https://www.scdhhs.gov>  
Phone: 1-888-549-0820

**SOUTH DAKOTA** - Medicaid

Website: <http://dss.sd.gov>  
Phone: 1-888-828-0059

**TEXAS** – Medicaid

Website: <http://gethipptexas.com>  
Phone: 1-800-440-0493

**UTAH** – Medicaid and CHIP

Website:  
Medicaid: <https://medicaid.utah.gov/>  
CHIP: <http://health.utah.gov/chip>  
Phone: 1-877-543-7669

**VERMONT** – Medicaid

Website: <http://www.greenmountaincare.org/>  
Phone: 1-800-250-8427

**VIRGINIA** – Medicaid and CHIP

Medicaid Website:  
[http://www.coverva.org/programs\\_premium\\_assistance.cfm](http://www.coverva.org/programs_premium_assistance.cfm)  
Medicaid Phone: 1-800-432-5924  
CHIP Website:  
[http://www.coverva.org/programs\\_premium\\_assistance.cfm](http://www.coverva.org/programs_premium_assistance.cfm)  
CHIP Phone: 1-855-242-8282



**WASHINGTON** – Medicaid

Website:  
<http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program>  
Phone: 1-800-562-3022 ext. 15473

**WEST VIRGINIA** – Medicaid

Website:  
<http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx>  
Phone: 1-877-598-5820, HMS Third Party Liability

**WISCONSIN** – Medicaid and CHIP

Website:  
<https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>  
Phone: 1-800-362-3002

**WYOMING** – Medicaid

Website: <https://wyequalitycare.acs-inc.com/>  
Phone: 307-777-7531

To see if any other states have added a premium assistance program since January 31, 2017, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

### **Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 12/31/2020)

## 403(B) UNIVERSAL AVAILABILITY NOTICE

### The Colorado College Retirement & Investment Plans

#### **Required Notice, Information Only**

The Colorado College sponsors the Colorado College Retirement Benefit Plan (the "Plan"). See plan document and summary plan document ([www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege)) or request a copy from the CC Office of Human Resources (contact information at bottom of notice). The Plan includes a mandatory benefit and a voluntary benefit.

#### **Eligibility**

You are not eligible to participate in the Plan if you are:

- A person providing services as an independent contractor;
- A person providing services as a leased employee; or
- A student employee.

In addition, you are not required to make Mandatory Contributions to your Plan account, and therefore will not be eligible to receive Employer Contributions if you are:

- An employee hired after March 31, 2005 and classified by the College as a paraprofessional; except that beginning 7/1/16 any employee classified as a "paraprofessional" will be an eligible employee for purposes of the plan;
- An employee who is not benefit eligible pursuant to personnel policies established by the College; or,
- An employee whose employment with the College is governed by the terms of a collective bargaining agreement.

**Voluntary Benefit:** Generally, all common law employees of the College are eligible to contribute a portion of compensation to the Plan as voluntary elective contributions. Elective contributions will be invested in the funding vehicles selected by the employee. If the employee does not select a funding vehicle, contributions will be invested in the Qualified Default Investment Alternative (QDIA). See [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (under Retirement tab) for a copy of the QDIA notice or request a paper copy from the Office of Human Resources.

**Mandatory Benefit:** Except for those employees noted above as ineligible for the mandatory benefit under the Plan, all eligible employees will participate when they reach age 29 and have a year of service to the College or a year of service immediately preceding their employment with the College at a tax-exempt 501(c)(3) organization or a public entity. The employee is required as a condition of employment to contribute 5% of pay to their own retirement account and receives a contribution from the college to their retirement account (currently 10%).

Eligible employees under age 29 with a year of service may make a 5% voluntary contribution election to the mandatory plan and receive the College's contribution.

See plan documents at [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (under Retirement tab) for full details on eligibility and other plan details.

#### **Contributions**

An employee can elect to voluntarily defer a portion of his or her compensation to the Plan on a pre-tax and/or post-tax (Roth) basis.

**Pre-tax Contributions:** Pre-tax contributions are taken out of your pay before your income is taxed. Pre-tax contributions and their earnings will grow tax-free while they are held in your Funding Vehicles and will be taxed when they are withdrawn. In addition, penalties may apply if withdrawn prior to age 59-1/2.

**Post-tax (Roth) Contributions** - Roth contributions are taken out of your pay after your income is taxed. Like pre-tax contributions, Roth contributions and their earnings grow tax-free while they are held in your Funding Vehicles. However, distributions of Roth contributions are not subject to tax if they are withdrawn after you have reached age 59 ½ (or after your death or disability) so long as you have had a designated Roth account in the Plan for at least 5 years. If you elect to make after-tax Roth Elective Contributions to your Funding Vehicles, you cannot later re-characterize those contributions as pre-tax Elective Contributions. Likewise, you generally cannot re-characterize pre-tax Elective Contributions as after-tax Roth Elective Contributions.

Employee contributions to the Plan can be allocated among the investment options offered through TIAA. Employees are 100% vested in their accounts under the Plan at all times. The investment options are available from TIAA, on the Human Resources website under Benefits & Wellness/Retirement Plan Committee, or from the Human Resources office.

**Contribution Limits**

Annual contributions to the Plan are limited per IRS regulations. The contribution limits for the 2020 and 2021 calendar years are listed below.

<b>Year</b>	<b>Basic Elective Contribution Limit</b>	<b>Age 50+ Catch-up Contribution</b>	<b>15 Years of Service Catch-up Contribution</b>
2021	\$19,500	\$6,000	\$3,000*
2022	\$20,500	\$6,500	\$3,000*

\* The 15 years of service catch-up contribution applies before the age 50+ catch-up and is based on a formula that considers all past contributions to the Plan and the employee's total years of service to the College. The maximum 15 years of service catch-up available is \$3,000 per year up to a \$15,000 lifetime benefit, but an employee's actual catch-up may be lower than this maximum. If you wish to defer more than \$20,500 (\$27,000 if age 50 or older) for 2022, please contact TIAA to determine if you are eligible for the 15 years of service catch-up.

**To Enroll in the Voluntary Benefit**

Eligible employees may begin participating in the voluntary portion of the Plan at any time, may change their elections at any time, and may stop contributions at any time. The change will take effect as soon as administratively convenient after receipt of an updated Voluntary Salary Reduction Agreement Form (SRA). To enroll in the Plan, an employee must complete an SRA and turn it in to the Office of Human Resources. The form may be found on the benefits website: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (under the Retirement tab). Contributions may be designated as a percent of salary or as a flat dollar amount. The SRA will apply only to amounts earned after enrolling in the Plan, and an employee's election under the SRA will continue until the SRA is modified or revoked by the employee.

## **To Modify a Voluntary Deferral Election**

Employees may increase, decrease, or stop their voluntary contributions to the Plan at any time. Employees may also change the investment direction of their contributions at any time by calling TIAA or accessing the TIAA portal (see bottom of page for contact details).

## **To Enroll in the Mandatory Benefit**

After one year of service and attainment of age 29, eligible Colorado College employees are automatically enrolled in the mandatory plan. Both the employee's contribution and the College's contribution will be funded to a TIAA account in the employee's name and the employee will have the right to direct the investments. The default for mandatory employee contributions is pre-tax. The funds are 100% vested to the employee when applied. If the employee does not make investment directions, the funds will be applied to the Qualified Default Investment Alternative (QDIA). Employees who are eligible due to covered service at a 501(c) (3) or public entity immediately prior to their CC employment should contact the Office of Human Resources to enroll when hired.

Employees who have a year of service but are under age 29 may participate in the mandatory portion of the plan by making a voluntary election. This entitles the employee to the College's contribution. Contact the Office of Human Resources for the special election form if you are an eligible employee, under age 29, and interested in participating.

## **Approved Vendor**

The current approved vendor under the Plan is TIAA. TIAA offers a wide range of fixed and variable annuities and mutual funds as Plan investment options. If a participant does not select investment options, the funds will be invested in the Qualified Default Investment Alternative (QDIA). See QDIA notice and the current array of investments available on the benefits website: [www.mybensite.com/coloradocollege](http://www.mybensite.com/coloradocollege) (under Retirement tab) or request a paper copy from the Office of Human Resources.

## **More Information**

Contact the College's Human Resources office or TIAA directly with questions or for help enrolling in the Plan. A paper copy of this notice is also available from the Office of Human Resources.

### **Colorado College Office of Human Resources**

Email: [elujan@coloradocollege.edu](mailto:elujan@coloradocollege.edu) / [lmozingo@coloradocollege.edu](mailto:lmozingo@coloradocollege.edu)

Telephone: 719-389-6104 / 719-389-6422

### **TIAA**

Tel: 1-800-842-2252

Web: [www.TIAA.org/ColoradoCollege](http://www.TIAA.org/ColoradoCollege)

*This notice is provided as a source of information and does not constitute legal, tax, or other professional advice. If legal advice, tax advice, or other professional assistance is required, the services of a professional advisor should be sought. Every effort has been made to make this notice as thorough and accurate as possible. However, there are other legal documents, laws, and regulations that govern the operation of the Plan. It is understood that in the event of any conflict, the terms of the Plan document, applicable laws, and regulations will govern.*

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## GENERAL NOTICE OF COBRA CONTINUATION

**This notice contains important information about your right to COBRA continuation coverage. It generally explains how COBRA continuation coverage works, when it may become available to you and your family, and what you and they need to do to protect the right to receive it.**

### Introduction

You are receiving this notice because you recently enrolled in, or may enroll in, group health plan coverage as an employee of Colorado College. This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Summary Plan Descriptions or contact the Plan Administrator. The Summary Plan Descriptions may be found at the Benefits website: <https://mybensite.com/coloradocollege/> or by contacting the Office of Human Resources.

### **You may have other options available to you when you lose group health coverage.**

For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally does not accept late enrollees.

### **What is COBRA continuation coverage?**

COBRA continuation coverage is a continuation of group Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced so that you are no longer eligible for coverage, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies; Your spouse's hours of employment are reduced so that she/he (and thus you) are no longer eligible for coverage under the plan;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced so that she/he (and thus dependent child) is no longer eligible for coverage under the plan;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."
- Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to Colorado College, and that bankruptcy results in the loss of coverage of any retired employee covered under the plan, the retired employee will become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the plan.

### **When is COBRA continuation coverage available?**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- Commencement of a proceeding in bankruptcy with respect to the college; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

**For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Colorado College, Human Resources - Attn: Benefits Manager, 14 E. Cache La Poudre Street, Colorado Springs, CO 80903-3294, Tel: 719-389-6422.**

### **How is COBRA continuation coverage provided?**

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

### ***Disability extension of 18-month period of COBRA continuation coverage***

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the

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60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

***Second qualifying event extension of 18-month period of continuation coverage***

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

**Are there other coverage options besides COBRA Continuation Coverage?**

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.HealthCare.gov](http://www.HealthCare.gov).

**If you have questions**

Questions concerning your Plan, or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov).

**Keep your Plan informed of address changes**

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

**Plan contact information**

Laurie Mazingo, Interim Associate Vice President for Human Resources  
or Gina Lujan, Total Rewards Specialist, Benefits  
Human Resources  
Colorado College  
14 E. Cache La Poudre Street  
Colorado Springs, CO 80903-3294  
Tel: 719-389-6422 / 719-389-6104  
Email: [lmazingo@coloradocollege.edu](mailto:lmazingo@coloradocollege.edu) / [elujan@coloradocollege.edu](mailto:elujan@coloradocollege.edu)

# HEALTH PLAN SUMMARY ANNUAL REPORT

## For The Colorado College Medical and Dental Plan

This is a summary of the annual report of the THE COLORADO COLLEGE MEDICAL AND DENTAL PLAN, EIN 84-0402510, Plan No. 501, for period 07/01/2020 through 06/30/2021. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

THE COLORADO COLLEGE has committed itself to pay certain self-funded Medical and Dental claims incurred under the terms of the plan.

### Insurance Information

The plan has contracts with METLIFE LEGAL PLANS and COMPSYCH CORPORATION to pay Employee Assistance Program and Legal claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2021 were \$38,659.

### Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of THE COLORADO COLLEGE at 14 EAST CACHE LA POUUDRE STREET, COLORADO SPRINGS, CO. 80903 or by telephone at 719-389-6422.

You also have the legally protected right to examine the annual report at the main office of the plan (THE COLORADO COLLEGE, 14 EAST CACHE LA POUUDRE STREET, COLORADO SPRINGS, CO. 80903) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room Ni 5 1 3, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W, Washington, D.C. 20210.

### Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate

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or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W, Room N-1301, Washington, DC 20210 or email DOL\_PRA\_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

### **For The Colorado College Vision Plan**

This is a summary of the annual report of the THE COLORADO COLLEGE VISION PLAN, EIN 84-0402510, Plan No. 509, for period 07/01/2020 through 06/30/2021. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has contracts with EYEMED VISION CARE ON BEHALF OF FIDELITY SECURITY LIFE INSURANCE CO. to pay Vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2021 were \$84,878.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of THE COLORADO COLLEGE at 14 EAST CACHE LA POUDE STREET, COLORADO SPRINGS, CO. 80903 or by telephone at 719-389-6422.

You also have the legally protected right to examine the annual report at the main office of the plan (THE COLORADO COLLEGE, 14 EAST CACHE LA POUDE STREET, COLORADO SPRINGS, CO. 80903) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1 5 1 3, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W, Washington, D.C. 20210.

#### **Paperwork Reduction Act Statement**

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The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan).

Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040. OMB Control Number 1210-0040 (expires 06/30/2022)

### **For The Colorado College Basic Life, ADD, Optional Life and Dependent Life Plan**

This is a summary of the annual report of the THE COLORADO COLLEGE BASIC LIFE, ADD, OPTIONAL LIFE AND DEPENDENT LIFE PLAN, EIN 84-0402510, Plan No. 506, for period 07/01/2020 through 06/30/2021. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has contracts with STANDARD INSURANCE COMPANY to pay Life Insurance and Accidental Death and Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2021 were \$394,380.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 06/30/2021, the premiums paid under such "experience-rated" contracts were \$394,380 and the total of all benefit claims paid under these contracts during the plan year was \$139,658.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of THE COLORADO COLLEGE at 14 EAST CACHE LA POUDE STREET, COLORADO SPRINGS, CO. 80903 or by telephone at 719-389-6422.

You also have the legally protected right to examine the annual report at the main office of the plan (THE COLORADO COLLEGE, 14 EAST CACHE LA POUDE STREET, COLORADO SPRINGS, CO. 80903) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room Ni 513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

#### **Paperwork Reduction Act Statement**

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information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W, Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040. OMB Control Number 1210-0040 (expires 06/30/2022)

### **For The Colorado College Long Term Disability Plan**

This is a summary of the annual report of the THE COLORADO COLLEGE LONG TERM DISABILITY PLAN, EIN 84-0402510, Plan No. 502, for period 07/01/2020 through 06/30/2021. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Insurance Information**

The plan has contracts with STANDARD INSURANCE COMPANY to pay Long-term Disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 06/30/2021 were \$194,653.

Because they are so called 'experience-rated' contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 06/30/2021, the premiums paid under such "experience-rated" contracts were \$194,653 and the total of all benefit claims paid under these contracts during the plan year was \$53,903.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of THE COLORADO COLLEGE at 14 EAST CACHE LA POUFRE STREET, COLORADO SPRINGS, CO. 80903 or by telephone at 719-389-6422.

You also have the legally protected right to examine the annual report at the main office of the plan (THE COLORADO COLLEGE, 14 EAST CACHE LA POUFRE STREET, COLORADO SPRINGS, CO, 80903) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room Ni 513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W, Washington, D.C. 20210.

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The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W, Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 06/30/2022)

# RETIREMENT BENEFIT PLAN SUMMARY ANNUAL REPORT

## For Colorado College Retirement Benefit Plan

This is a summary of the annual report for Colorado College Retirement Benefit Plan, EIN 84-0402510, Plan No. 001, for period January 01, 2019 through December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Basic Financial Statement

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were \$14,658,006. These expenses included \$69,841 in administrative expenses, and \$14,588,165 in benefits paid to participants and beneficiaries. A total of 1,900 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$304,061,499 as of December 31, 2019, compared to \$259,961,223 as of January 01, 2019. During the plan year the plan experienced an increase in its net assets of \$44,100,276. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$58,758,282, including employer contributions of \$5,554,952, employee contributions of \$5,176,929, other contributions of \$2,551,217, earnings from investments of \$45,260,767, and other income of \$214,417.

### Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report
- Financial information
- Information on payments to service providers
- Assets held for investment
- Insurance information, including sales commissions paid by insurance carriers
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of The Colorado College in care of Robert G. Moore who is Plan Administrator at 14 E. Cache La Poudre St., Colorado Springs, CO 80132, or by telephone at (719) 389-6422. The charge to cover copying costs will be \$0.25 per page.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge of the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (The Colorado College, 14 E. Cache La Poudre St., Colorado Springs, CO 80903) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## **RETIREMENT PLAN SUMMARY ANNUAL REPORT-FAC**

### **For Colorado Springs Fine Arts Center 403(b) Savings Plan**

*Please Note that this is a frozen retirement plan formerly offered to employees of the Colorado Springs Fine Arts Center*

This is a summary of the annual report for Colorado Springs Fine Arts Center 403(b) Savings Plan, EIN 84-0406947, Plan No. 001, for period January 01, 2019 through December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### **Basic Financial Statement Plan**

Basic Financial Statement plan expenses were \$117,294. These expenses included \$161 in administrative expenses, and \$117,133 in benefits paid to participants and beneficiaries. A total of 24 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$513,250 as of December 31, 2019, compared to \$540,511 as of January 01, 2019. During the plan year the plan experienced a decrease in its net assets of \$27,261. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$90,033, including earnings from investments of \$90,033.

#### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- financial information;
- assets held for investment;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Human Resources, Colorado College, 14 E. Cache La Poudre Street, Colorado Springs, CO 80903, or by telephone at (719) 389-6422. The charge to cover copying costs will be \$3.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Colorado Springs Fine Arts Center, 14 E. Cache La Poudre Street, Colorado Springs, CO 80903) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW., Washington, D.C. 20210.

#### **Small Plan Audit Waiver**

The plan has met the requirements to waive the annual examination and report of an independent qualified public accountant.

# EMERITI PLAN SUMMARY ANNUAL REPORT

## SUMMARY ANNUAL REPORT FOR EMERITI RETIREE HEALTH PLAN FOR THE COLORADO COLLEGE

This is a summary of the annual report of the EMERITI RETIREE HEALTH PLAN FOR THE COLORADO COLLEGE, a health and dental plan (Employer Identification Number 84-0402510, Plan Number 510), for the plan year 01/01/2019 through 12/31/2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### Insurance Information

The plan has insurance contracts with AETNA LIFE INSURANCE COMPANY to pay all medical claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2019 were \$375,614.

### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$9,703,023 as of the end of plan year, compared to \$8,199,676 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$1,503,347. This change includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year.

During the plan year, the plan had total income of \$2,200,796 including employer contributions of \$460,399, employee contributions of \$273,254, gains/(losses) of \$0 from the sale of assets, and earnings from investments of \$1,467,143. Plan expenses were \$697,449. These expenses included \$66,629 in administrative expenses, \$630,820 in benefits paid to participants and beneficiaries, and \$0 in other expenses.

### Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 14 East Cache La Poudre Street, Colorado Springs, CO 80903, and phone number, 719-389-6422.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 14 East Cache La Poudre Street, Colorado Springs, CO 80903, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.