



2026/2027 BENEFITS & PROGRAMS

# Your Benefits, Your Future.



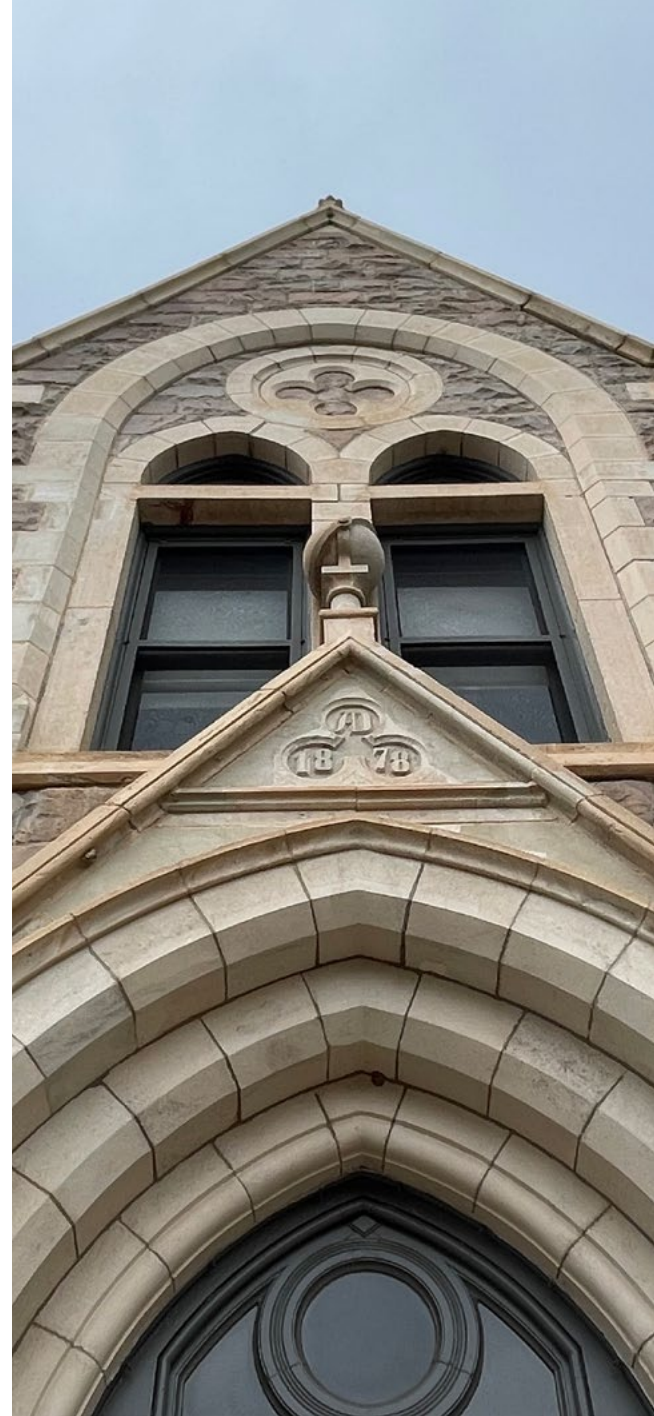
**COLORADO  
COLLEGE**

# Benefit with Colorado College

At Colorado College (CC), your opportunities are limitless. Your passion and leadership contribute to our vibrant community and help our students thrive.

That's why we offer a competitive total rewards package designed to support your well-being and help you care for what matters most. From comprehensive health benefits to programs that protect your financial security to support for your commitments outside of work, we're here to help you unleash your potential.

This guide provides an overview of your 2026/2027 benefits and programs. Check out the Benefits & Wellness page on the CC site for details and benefit news.



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# Benefits at a Glance

Here's a quick overview of Colorado College (CC) benefits that support your health, protect your finances, and help you balance responsibilities in work and life.

## Medical & Prescription Drug

Two medical plan options empower you to take charge of your healthcare. The **PPO and HDHP plans** cover in-network preventive care at 100% with no deductible, provide prescription drug coverage, and offer telemedicine, making high-quality healthcare accessible and convenient.

## Dental

The dental plan provides benefits for basic and major dental care and orthodontic benefits. Plus, CC pays 100% of the premium for eligible employees who elect Employee Only coverage!

## Vision

Protect your vision with benefits for a routine exam, frames, and lenses.

## Emeriti® Retirement Health Solutions

Prepare for high healthcare costs in retirement by contributing to a tax-advantaged health savings account. If you are 40 or older, CC also makes monthly contributions to your account!

## Health Savings Account (HSA)

If you enroll in the High-Deductible Health Plan (HDHP), you can open an HSA — a triple-tax advantaged account that helps you save and pay for healthcare expenses.

## Flexible Spending Accounts

Save on taxes in two ways:

- **Health Care FSA:** Eligible medical, dental, and vision expenses (PPO plan only).
- **Dependent Care FSA:** Eligible day care expenses.

## Retirement Savings

CC offers two options to help you save and prepare for your financial future.

- **403(b) Plan:** Eligible employees receive a combined 15% contribution (10% CC and 5% employee) after one year of service. Contributions are pre-tax, and you're always 100% vested.
- **Tax Deferred Annuity (TDA) Plan:** You can supplement your savings by contributing to the Tax Deferred Annuity (TDA) Plan, the voluntary part of the 403(b) Plan.

## Income Protection

Protect your income and financial well-being with **life insurance, accidental death and dismemberment (AD&D) coverage, and disability insurance**. You have the option to purchase additional life and AD&D coverage.

## Education Assistance

We offer **tuition support** for employees, spouses/ domestic partners, and dependents — including up to 100% coverage for attending CC and 90% for eligible dependents at ACM partner schools (after meeting service requirements). CC also participates in the **Public Student Loan Forgiveness (PLSF)** program to help you achieve your education goals faster.

## Employee Assistance Program

When you need extra support, CC has you covered. The Employee Assistance Program (EAP) provides six free confidential counseling sessions per year to help with personal challenges, plus support services for eldercare, day care, and legal and financial counseling.

## Legal Plans

Get unlimited access to personal legal advice and services — like wills, powers of attorney, and document reviews — from a network of over 14,000 attorneys.

## Identity Theft

Safeguard your personal information from identity theft with features like credit and bank activity alerts, social media monitoring, medical ID fraud protection, and lost wallet assistance — plus expert support to restore your identity if it's ever compromised.

**NOTE:** Identity theft protection is included as part of your medical coverage.

## Home, Auto, & Renter's Insurance

Take advantage of exclusive group discounts on auto, home, recreational vehicle, motorcycle, boat, condominium, and renter's coverage.

## Pet Insurance

Protect your pet and peace of mind. Pet insurance helps cover unexpected vet bills so you can protect your pet's health without the financial stress.

## Travel Accident Insurance

Whether you're traveling for work in the U.S. or abroad, CC automatically provides you with **Business Travel Accident Insurance** and **International Business Travel Accident Insurance**. You can also purchase **Voluntary Travel Accident Insurance** for extra protection.

## Staff Amenities

As a CC employee, you have special access to a variety of product discounts and free programs in our community, including CC athletic tickets and CC Bookstore discounts, computer and software discounts, access to the CC cabin, child care through the Children's Center, and more.

### AUTOMATIC BENEFITS

As a CC employee, you will automatically receive the following benefits — at no cost to you:

- **EAP**
- **Basic Life** and **AD&D**
- CC contributions to your **403(b)**
- **Business Travel Accident Insurance**
- **International Business Travel Accident Insurance**
- **Disability**
- **Staff Amenities**

**NOTE:** Certain automatic benefits are provided once service requirements are met.

# Eligibility

At Colorado College (CC), we know benefits are essential. That's why coverage is also available to your spouse, domestic partner, and children.

## Employees

**Full-time:** Regularly scheduled to work 1,400 hours or more per fiscal year (an average of about 27 hours per week).

**Part-time:** Regularly scheduled to work 1,000 – 1,399 hours per fiscal year (an average of 19 – 26 hours per week).

**NOTE:** This applies to all plans except the Emeriti® Retirement Health Solutions (you must be at least 21 years old) and the 403(b) Plan (at least age 29; under age 29 must have one year of service).

### COMPLETE THE DOMESTIC PARTNER AFFIDAVIT

You can enroll your domestic partner for medical, dental, and vision coverage. To complete enrollment, reach out to **CC HR** to request the Domestic Partner Affidavit form.

### VERIFY DEPENDENT ELIGIBILITY

When you add a dependent or spouse (during new hire enrollment, Open Enrollment, or after a qualifying life event), you will be required to submit documentation to prove their status during the online enrollment process.

## Dependents

In general, eligible dependents include your:

### SPOUSE

Unless you are legally separated or divorced, including a same-sex or different-sex individual recognized as your spouse under federal tax laws. A common-law spouse is eligible if you legally establish the marriage in a state that recognizes common-law marriages and is recognized as your spouse under federal tax laws.

### DOMESTIC PARTNER

Same-sex or different-sex, who meets specified eligibility requirements. Depending on your individual situation, your domestic partner may qualify as either a tax-dependent or a non-tax dependent. Eligible for medical, dental, and vision coverage only, and education assistance benefits.

### CHILDREN UNDER AGE 26, INCLUDING:

- Biological or legally adopted children
- Child placed with you for adoption
- Stepchildren
- Child for whom you have legal custody
- Foster children living with you (not eligible under all plans)
- Domestic partner's children (must qualify as your tax dependent)

**NOTE:** If you have an adult dependent child age 26 or over who is physically or mentally incapable of self-support, they may still be eligible for coverage, provided certain conditions are met.

# How to Enroll

## Enroll Online



To enroll in benefits, go to [eBenefits](#). Log in with your Colorado College (CC) account username and password. Follow the prompts to enroll and make your benefit selections and contribution elections. Save a copy of your final enrollment elections for your records!

## Benefits Eligibility Month



Coverage begins on the first working day of the month, following your date of hire and after any applicable waiting periods. If you were hired on the first calendar/business day of the month, you will be eligible for coverage that day.

## Enrollment Timeline



You have until the end of your eligibility month to make your benefit elections. If you don't enroll within your eligibility month, your next opportunity to enroll will be during Open Enrollment (unless you experience a qualifying life event).



## Payroll Timing

Your benefit elections are entered into payroll as soon as administratively possible. Any required deductions will be added to your next paycheck if submitted too close to a payroll date.



## About Contributions

**12-month employees:** Contributions are collected during the month of coverage. Coverage ends May 31 for one-year visitors, paraprofessionals, and others whose positions end in May. If you are not scheduled to work over the summer and do not return your appointment letter, coverage retroactively ends on May 31.

**9-month employees:** Contributions are collected from September through May and include higher amounts to “pre-pay” for the summer months.



## Changing Your Benefits

You cannot change your benefits during the year unless you experience a qualifying life event (e.g. birth, adoption, death, marriage, etc.). Your next opportunity to make changes to your benefits will be during Open Enrollment (generally held in May, changes go into effect July 1).

## Enrollment FAQs

Here are some common FAQs related to benefits enrollment.

### Open Enrollment

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**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.

**What type of changes may I make during Open Enrollment?**

You may add coverage(s), cancel coverage(s), or add/drop dependents. An eligible dependent is a spouse, domestic partner, child under age 26, or child of a domestic partner under age 26.

### Health Care

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**Does the Cigna plan include vision exams?**

Cigna does not provide routine eye exams. You **must** elect EyeMed Vision Care for routine eye exams, glasses, or contact lenses.





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Colorado College offers benefits that support your health so you can embrace the opportunities that come your way.

# Health

# Medical & Prescription Drugs

You have two plan options through Cigna: a Preferred Provider Organization (PPO) and a High-Deductible Health Plan (HDHP). Both plans give you access to Cigna's Open Access Plus Network of physicians, specialists, surgeons, and facilities throughout the United States and include prescription drug coverage through Cigna Pharmacy.

To find a network provider, go to [myCigna](#) or download the Cigna mobile app (group number: **3336952**). Once you are registered and logged in, access helpful resources to manage your medical benefits including your ID card, explanation of claims payments, and plan benefits information.

## HDHP with Health Savings Account (HSA)

The HDHP has a higher deductible than the PPO, but lower employee contributions. You pay the full cost of services, including prescription drugs, until you meet the annual deductible. Then you pay coinsurance and the plan pays the balance. Preventive care received from a network provider is covered 100%, with no deductible. Preventive prescription drugs are covered according to a schedule, with no deductible required. The HDHP includes a tax-advantaged [Health Savings Account \(HSA\)](#). Use your HSA to save money and help pay for eligible expenses.

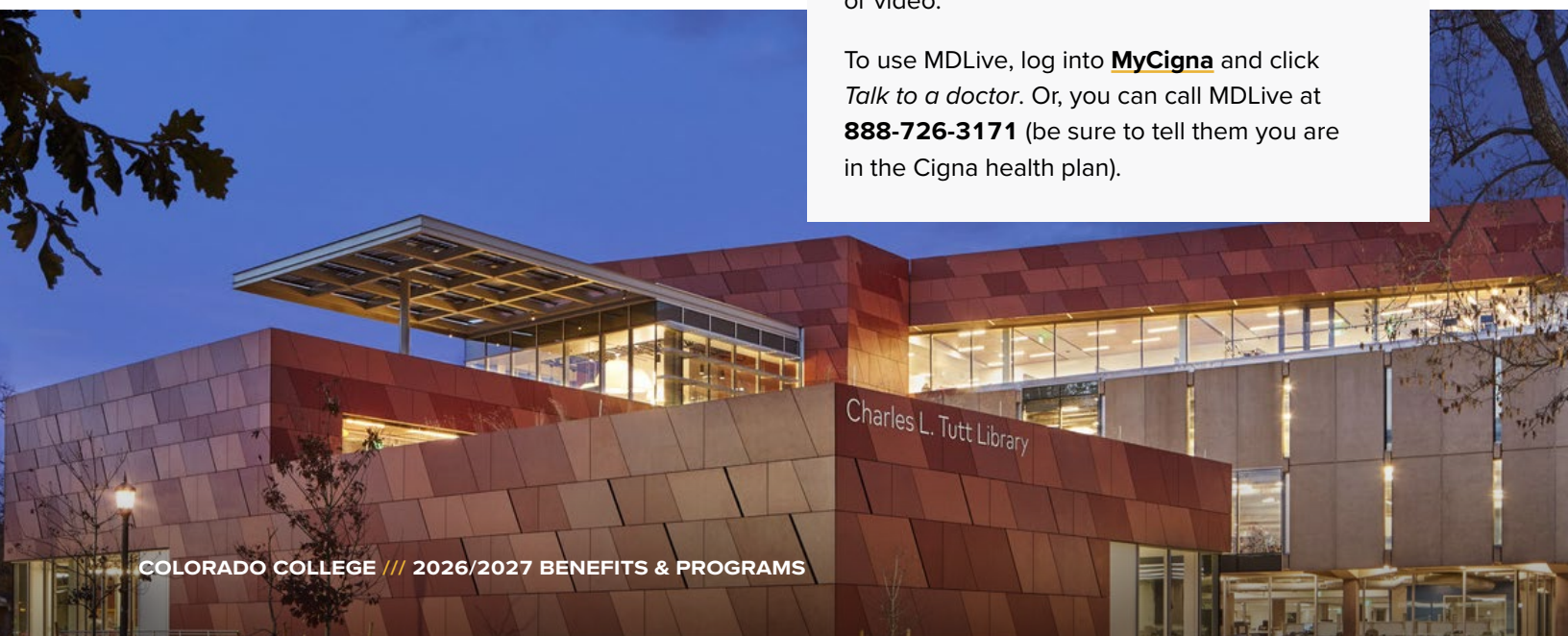
## Preferred Provider Organization (PPO)

The PPO has a lower deductible than the HDHP, but your monthly contributions are higher. The PPO includes a copay for network office visits and urgent care prior to reaching your deductible. Preventive care received from a network provider and preventive prescription drugs are covered at 100%. If you enroll in the PPO, you can use a [Health Care Flexible Spending Account \(HCFSA\)](#) to save money and help pay for eligible expenses.


### CARE FROM THE COMFORT OF YOUR HOME

Get 24/7 access to board-certified providers through MDLive for non-emergency issues like colds, flu, rashes, and pink eye — via phone or video.

To use MDLive, log into [MyCigna](#) and click *Talk to a doctor*. Or, you can call MDLive at **888-726-3171** (be sure to tell them you are in the Cigna health plan).



## Medical Plan Options /// What You Pay

 **IMPORTANT!** The plan year is **July 1, 2026 – June 30, 2027**. PPO plan accumulators run on a calendar year basis and the HDHP accumulators run on a plan year basis.

	HDHP		PPO	
	Network	Non-Network	Network	Non-Network
<b>Lifetime Maximum</b>	Unlimited		Unlimited	
<b>Coinsurance</b>	20%	40%	20%	30%
<b>ANNUAL DEDUCTIBLES</b>				
<b>Individual</b>	\$2,000	\$4,000	\$1,000	\$2,000
<b>Family</b>	\$4,000	\$8,000	\$2,000	\$4,000
<b>OUT-OF-POCKET MAXIMUM</b>				
<b>Individual</b>	\$4,250	\$8,000	\$4,250	\$7,000
<b>Family</b>	\$8,500	\$16,000	\$8,500	\$14,000
<b>COVERED SERVICES</b>				
<b>Preventive Care</b> Subject to age/frequency guidelines	\$0	40% (after deductible)	\$0	30% (after deductible)
<b>MDLive</b> Telemedicine Visit	20% (after deductible)	40% (after deductible)	\$10 copay	N/A
<b>Primary Care Visit</b>	20% (after deductible)	40% (after deductible)	\$25 copay	30% (after deductible)
<b>Specialist Visit</b>	20% (after deductible)	40% (after deductible)	\$50 copay	30% (after deductible)
<b>Inpatient Hospital Services</b>	20% (after deductible)	40% (after deductible)	20% (after deductible)	30% (after deductible)
<b>Outpatient Surgery</b>	20% (after deductible)	40% (after deductible)	20% (after deductible)	30% (after deductible)
<b>Lab/X-ray/Advanced Imaging</b>	20% (after deductible)	40% (after deductible)	20% (after deductible)	30% (after deductible)
<b>Emergency Room</b>	20% (after deductible)		\$150 copay (waived if admitted)	
<b>Urgent Care</b>	20% (after deductible)		\$50 copay	
<b>Chiropractor</b> 20 days per annual calendar year	20% (after deductible)	40% (after deductible)	\$40 copay	30% (after deductible)
<b>Fertility Benefit</b>	\$25,000 lifetime benefit (after deductible)		\$25,000 lifetime benefit	
<b>Outpatient mental health</b> Includes substance abuse services	20% (after deductible)	40% (after deductible)	\$40 copay (deductible waived)	30% (after deductible)
<b>Inpatient mental health</b> Includes substance abuse services	20% (after deductible)	40% (after deductible)	15% (after deductible)	30% (after deductible)
<b>Hearing Aids</b> One per ear every 2 years	100%, up to \$3,000 maximum (no maximum benefit for eligible expenses for hearing aids for children up to age 18)		100%, up to \$3,000 maximum (no maximum benefit for eligible expenses for hearing aids for children up to age 18)	

## Prescription Drug Coverage /// What You Pay

Prescription drug coverage is administered through Cigna Pharmacy.

- **HDHP:** You pay the full cost for prescription drugs until you meet the medical deductible, then coinsurance applies. Preventive prescription drugs are covered according to the schedule below, with no deductible required.
- **PPO:** The deductible does not apply. You pay the applicable copay or coinsurance. Preventive prescription drugs are covered in full.

For a list of covered drugs, log into Cigna to view the [myCigna](#) Standard Prescription Drug List.

	HDHP	PPO
	Network Pharmacy	Network Pharmacy
<b>PREVENTIVE</b>		
Generic	\$10 copay	\$0
Preferred Brand	15% (up to \$50)	\$0
Non-Preferred Brand	25% (up to \$100)	\$0
Specialty	20% (up to \$250)	\$0
<b>RETAIL (30-DAY)</b>		
Generic	20% (after deductible)	\$10 copay
Preferred Brand	20% (after deductible)	15% (up to \$50)
Non-Preferred Brand	20% (after deductible)	25% (up to \$100)
Specialty	20% (after deductible)	20% (up to \$250)
<b>RETAIL (90-DAY)</b>		
Generic	20% (after deductible)	\$30 copay
Preferred Brand	20% (after deductible)	15% (up to \$150)
Non-Preferred Brand	20% (after deductible)	25% (up to \$300)
Specialty	20% (after deductible)	20% (up to \$750)
<b>MAIL ORDER (90-DAY)</b>		
Generic	20% (after deductible)	\$20 copay
Preferred Brand	20% (after deductible)	15% (up to \$100)
Non-Preferred Brand	20% (after deductible)	25% (up to \$200)
Specialty	20% (after deductible)	20% (up to \$500)

## SaveOn Specialty Program (SaveOnSP)

Some specialty medications may be considered non-essential and fall outside the deductible and out-of-pocket maximum — often resulting in higher costs.

That's why we offer SaveOnSP, a copay assistance program that could potentially **reduce your out-of-pocket cost to \$0**. If you order an eligible medication, SaveOnSP will contact you to enroll and participate in the program.

If you don't participate, you'll be responsible for the full cost share, and those payments will not be applied toward your deductible and out-of-pocket maximums.



## Monthly Medical Contributions

Contributions are split between two payrolls.

	HDHP		PPO	
	Employee Pays	Colorado College Pays	Employee Pays	Colorado College Pays
<b>12-MONTH CONTRIBUTIONS</b>				
Employee Only	\$80.00	\$768.00	\$136.00	\$768.00
Employee + Spouse/DP	\$348.00	\$1,390.00	\$463.00	\$1,390.00
Employee + Child(ren)	\$315.00	\$1,254.00	\$418.00	\$1,254.00
Family	\$484.00	\$1,932.00	\$644.00	\$1,932.00
<b>9-MONTH CONTRIBUTIONS</b>				
Employee Only	\$106.67	\$1,024.00	\$181.33	\$1,024.00
Employee + Spouse/DP	\$464.00	\$1,853.33	\$617.33	\$1,853.33
Employee + Child(ren)	\$420.00	\$1,672.00	\$557.33	\$1,672.00
Family	\$645.33	\$2,576.00	\$858.67	\$2,576.00

### PROTECT YOUR ONLINE IDENTITY

**Cigna's IdentityForce** helps safeguard your personal information by monitoring for threats like fraud, data breaches, and stolen credentials — and provides restoration support if your identity is compromised. IdentityForce is included with your medical coverage at no extra cost for you and your children under 18.

### MEDICARE & PRESCRIPTION DRUGS

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. Review **Legal Notices** online for details.

# Dental

The dental plan, administered by Delta Dental of Colorado, covers preventive dental care and services that are essential for the proper care of your teeth. You'll save money when you use providers in the Delta Dental network.

To find network providers, go to [Delta Dental of Colorado](#) or download the Delta Dental mobile app (group number: **0284**). Once you log in, you can access helpful resources to manage your dental benefits including your ID card, explanation of claims payments, and plan benefits information.

## Dental Plan /// What You Pay



**IMPORTANT!** The plan year is **July 1, 2026 – June 30, 2027**. Deductibles and other accumulators run on a calendar year basis.

	DELTA DENTAL PPO	
	Network	Non-Network*
<b>BENEFIT MAXIMUMS</b>		
Annual Maximum	\$1,500 per covered individual	
Lifetime Orthodontic Maximum	\$1,600 (limited to children under age 19)	
<b>ANNUAL DEDUCTIBLE</b>		
Individual	\$25	\$50
Family	\$75	\$150
<b>COVERED SERVICES</b>		
Preventive & Diagnostic	\$0	20% after deductible
Basic	20% after deductible	50% after deductible
Major	50% after deductible	50% after deductible
Orthodontic	50% no deductible	50% no deductible

\* Delta Dental Premier Dentists are considered non-network providers, and are 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 in fees.

## Monthly Dental Contributions

Monthly contributions are split between two payrolls.

DENTAL CONTRIBUTIONS		
	Employee Pays	Colorado College Pays
<b>12-MONTH CONTRIBUTIONS</b>		
Employee Only	\$0	\$42.28
Employee + Spouse/DP	\$27.55	\$42.28
Employee + Child(ren)	\$25.74	\$42.28
Family	\$42.28	\$42.28
<b>9-MONTH CONTRIBUTIONS</b>		
Employee Only	\$0	\$56.37
Employee + Spouse/DP	\$36.73	\$56.37
Employee + Child(ren)	\$34.32	\$56.37
Family	\$56.37	\$56.37



### Great news!

If you elect Employee Only dental coverage, CC pays 100% of the contribution.



# Vision

The vision plan is provided by EyeMed Vision Care. The vision plan offers benefits for routine eye exams, lenses, or contact lenses, and frames over a 12-month period. You'll make the most of your benefits when you see an EyeMed network provider.

To find network providers go to [EyeMed](#) or download the EyeMed mobile app (group number: **9817230**). Once you are logged in, you can download your ID card, search for a list of network providers, access plan information, and more.



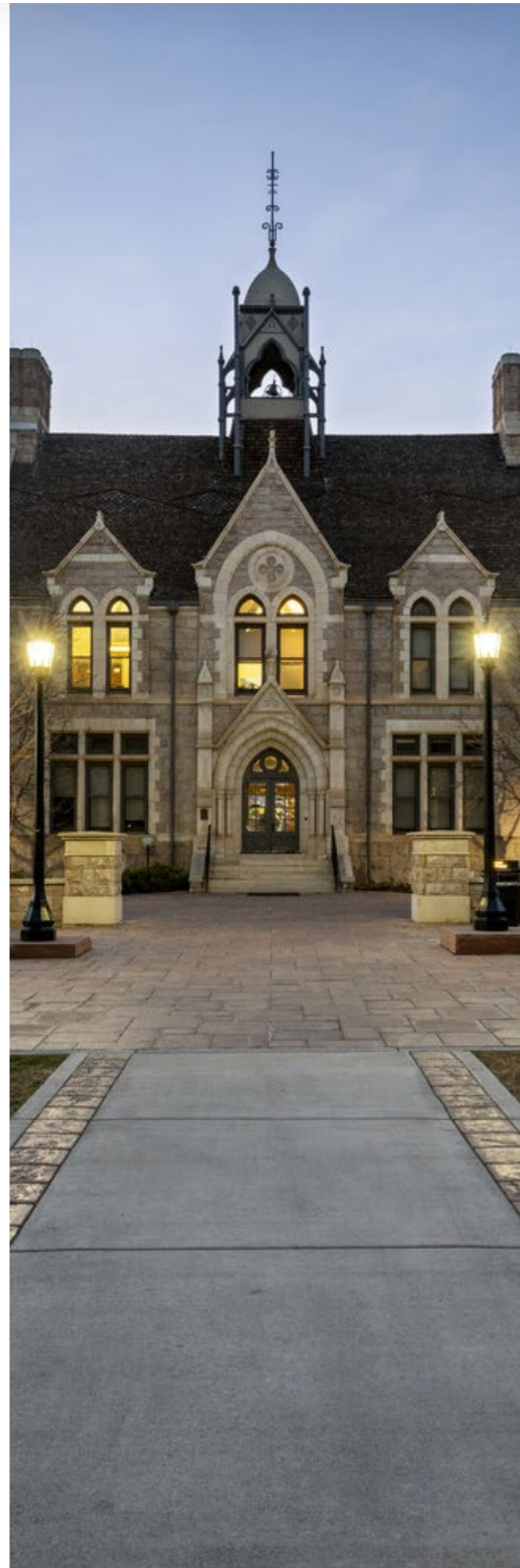
**IMPORTANT!** The plan year is **July 1, 2026 – June 30, 2027**. You become eligible for certain services **12 months after the date you last used them** — not based on the plan year. For example, if you had an eye exam on March 4, 2026, you can schedule your next exam on or after March 5, 2027.

EYEMED VISION CARE		
	Network — What You Pay	Non-Network — EyeMed Reimbursement
<b>ROUTINE EYE EXAM</b>		
Every 12 months	\$0	Up to \$35
<b>FRAMES</b>		
When purchased with new lenses	\$0 copay, \$135 allowance; 20% discount off balance	Up to \$68
<b>LENSES</b>		
Single Vision	\$25 copay	Up to \$25
Bifocal	\$25 copay	Up to \$40
Trifocal	\$25 copay	Up to \$60
<b>CONTACTS</b>		
Fittings	Up to \$55	Not covered
Medically Necessary	Covered in full, no copay	\$210
Elective	\$135 allowance	Up to \$108

## Monthly Vision Contributions

You pay the full monthly contribution for vision coverage through automatic payroll deductions on a pre-tax basis. Monthly contributions are split between two payrolls.

VISION CONTRIBUTIONS	
Employee Pays	
<b>12-MONTH CONTRIBUTIONS</b>	
Employee Only	\$8.04
Employee + Spouse/DP	\$15.22
Family	\$22.34
<b>9-MONTH CONTRIBUTIONS</b>	
Employee Only	\$10.72
Employee + Spouse/DP	\$20.30
Family	\$29.80



# Emeriti® Retirement Health Solutions

Retirement should be a time to relax — not burdened by healthcare costs. That's why Colorado College (CC) offers Emeriti® Retirement Health Solutions, a tax-advantaged savings account to help you and your dependents prepare for future medical expenses.

## How It Works

The Emeriti® Retirement Health Solutions is a dedicated healthcare savings account funded by contributions from CC and employee contributions. Funds are invested and grow over time and can be used tax-free for qualified medical expenses in retirement or upon leaving CC — such as health insurance contributions, Medicare costs, prescription drugs, copay, and deductibles.

## How To Enroll

You can start, stop, or make changes to your **voluntary** contribution amount at any time during the year. Log in to [eBenefits](#) using your CC username and password.

## Manage Your Account

Your Emeriti account is held at OneBridge. To view your balance, manage investments, and access statements, go to [My Emeriti Health](#) or call **866-363-7484**.

## Contributions

Depending on your age, you and/or CC make contributions to your Emeriti account. There is no maximum contribution amount.

- **Employees age 21+:** You can make voluntary contributions to your Emeriti account. Contributions are post-tax.
- **Employees age 40+:** CC makes monthly contributions. Contributions are pre-tax. Monthly contributions are split between two payrolls.

### EMERITI® RETIREMENT CONTRIBUTIONS

#### 12-MONTH CONTRIBUTIONS

Colorado College Pays	\$58.28
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#### 9-MONTH CONTRIBUTIONS

Colorado College Pays	\$77.71
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## YOUR FINANCIAL FUTURE

CC empowers you to invest in your future today — so you're ready for whatever tomorrow brings. Explore these benefits and programs to support your financial goals:

- [Health Savings Account](#)
- [403\(b\) Plan](#)
- [Tax Deferred Annuity Plan](#)



Save on taxes, protect your income, and plan for a bright future with Colorado College's financial benefits.

# Financial

# Health Savings Account

The Health Savings Account (HSA) is a smart way to save and pay for health care expenses now and in the future. The HSA is administered by Rocky Mountain Reserve.

## HSA Eligibility

You are eligible for an HSA if you are enrolled in the HDHP medical plan. You are not eligible to contribute to an HSA if you:

- Have other health insurance coverage that is **not** a high deductible health plan, including coverage under your spouse's plan.
- Are enrolled in Medicare coverage.
- You must not be covered by a Health Care Flexible Savings Account (FSA) established by you, your spouse/domestic partner, or any other family member.

## How It Works

You will be prompted to open an HSA during the enrollment process. Once your HSA is open, you decide how much you want to contribute on a pre-tax basis, up to the IRS annual contribution limit. You can adjust your contribution amount at any time during the year.

Plus, you get triple-tax advantages: your dollars go into the account tax-free, grow tax-free, and can be used tax-free.

## Eligible Expenses

You can use funds in your HSA to pay for eligible expenses, including:

- Most medical care and services (including the annual deductible coinsurance)
- Dental care (non-cosmetic)
- Vision care
- Orthodontia
- Prescription drugs
- Over-the-counter medications with a doctor's prescription
- COBRA coverage
- Qualified long-term care expenses
- Health insurance premiums for individuals receiving unemployment compensation
- Medicare and retiree health insurance premiums

**IRS Publication 502** has a complete list of eligible and ineligible expenses.

## Annual Contribution Limit

The maximum HSA contribution amount is set each year by the IRS. For 2026, the limits are:

- **Employee Only:** \$4,400
- **Family:** \$8,750
- **Catch-up:** \$1,000 if you are age 55 or attain age 55 by the end of 2026

## How to Use Your HSA

There are two ways to use the funds in your HSA:

- 1 **HSA debit card.** You are provided an HSA debit card automatically. This is the quickest way to use your HSA funds.
- 2 **Use personal funds and submit claims for reimbursement.** Access claim forms [online](#). Claims can be submitted by mail, fax, or email to [claims@RMRbenefits.com](mailto:claims@RMRbenefits.com). While receipts are not required for reimbursement, we strongly recommend saving your receipt to document that your expenditure was a qualified medical expense. Your reimbursement will be sent to you through your choice of direct deposit to your bank account or check mailed to your home.

## Manage Your Account

Log into [Rocky Mountain Reserve](#) to view your account balance, select investments, submit claims for reimbursement, and more. For first-time account access, you will need to submit the last four digits of your Social Security Number and your date of birth. For help, call **888-722-1223**.

## More About the HSA

- The money in your HSA rolls over every year and is yours to keep even if you change jobs or retire.
- Once your HSA balance hits \$500, you can start investing it — just like your 403(b) — in mutual funds, stocks, and bonds. Plus, your contributions and any investment earnings grow tax-free!
- At age 65, you can take penalty-free distributions from your HSA for any reason. However, to be tax-free and penalty-free the distribution must be for a qualified health care expense. Withdrawals made for other purposes will be subject to ordinary income taxes.

### PLAN CAREFULLY

The HSA plan year runs July 1 – June 30, while the IRS annual limits follow the calendar year. You can only contribute based on the number of months you're eligible.

For example, if you switch to the HDHP from the PPO plan on 7/1 and want to participate in the HSA, you are eligible to contribute for 6 months (July – December). You may contribute \$2,200 for individual coverage or \$4,375 for a family coverage.

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### Important!

This tax advantage summary is with respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. Consult with a tax advisor for more detailed information on managing this plan appropriately.

# Health Care Flexible Spending Account

The Health Care Flexible Spending Account (HCFSA), administered by Rocky Mountain Reserve, lets you set aside pre-tax dollars to pay for eligible health care expenses. When you enroll, you will elect the total amount you wish to contribute for the year.

## How It Works

HCFSA contributions are deducted before-tax from your paycheck, which reduces your taxable income and increases your take-home pay. You can participate in the HCFSA if you don't have coverage through a Colorado College (CC) medical plan. Or, if you do have CC medical coverage but are not eligible to contribute to an HSA, you can still enroll in the HCFSA.

The HCFSA is front-loaded, meaning the entire amount you elect to contribute is available to you on the first day of your eligibility. Your contribution amount is then split and deducted from your paychecks throughout the plan year.

## Eligible Expenses

Use your HCFSA to reimburse yourself on a pre-tax basis for eligible expenses, including:

- Medical and dental deductibles
- Medical, prescription drug, dental, and vision copays
- Orthodontics
- Hearing aids
- Coinsurance and other out-of-pocket expenses not covered by the medical, dental, or vision plan

**IRS Publication 502** has a complete list of eligible and ineligible expenses.

## Annual Contribution Limit

The 2026/2027 minimum annual contribution is \$100 per year and the maximum is \$3,400.

**Plan carefully!** You cannot change your contribution amount or decision to participate until the next Open Enrollment period unless you experience a qualified life event.

## How to Use Your HCFSA

There are two ways to use the funds in your HCFSA:

- 1 **HCFSA debit card.** You are provided an HCFSA debit card automatically. This is the quickest way to use your HCFSA funds.
- 2 **Use personal funds and submit claims for reimbursement.** You can submit claims by mail, fax, or email to [claims@RMRbenefits.com](mailto:claims@RMRbenefits.com). Claim forms are available **online**. To get reimbursed, you must include receipts with your claim to confirm the expense was eligible. You'll receive your reimbursement either by direct deposit to your bank account or a check mailed to your home — whichever option you choose.

## Timeline for Claims Reimbursement

- You can incur eligible expenses **through September 15**.
- Submit all claims to **Rocky Mountain Reserve by September 31**.
- If your employment ends during the plan year, you can submit claims for eligible expenses you incurred **before your termination date**. You'll need to **submit all claims within 90 days** after the end of the plan year in which your employment ended.

**NOTE:** The HCFSA plan year runs each July 1 – June 30.

## Manage Your Account

Log into [Rocky Mountain Reserve](#) to view your account balance, submit claims for reimbursement, and more. For first-time account access, you will need to submit the last four digits of your Social Security Number and your date of birth. For help, call **888-722-1223**.

## More About the HCFSA

- Any unused funds after the date of termination are forfeited.
- Terminated employees may elect to continue making contributions and use remaining funds via COBRA.



# 403(b) Plan

Save for your future with Colorado College's 403(b) Defined Contribution (DC) Plan, administered by TIAA.

## Eligibility

In general, participation is mandatory for full- and part-time benefits-eligible employees, regardless of employee classifications.

## How It Works

Pre-tax contributions are taken out of your pay. Your pre-tax contributions and contributions from CC will grow tax-free in an investment option of your choice.

## Automatic Participation

Employees who meet the following criteria will be automatically enrolled:

- Age 29 or older
- Completed one year of service at CC

Once enrolled, you will automatically contribute **5%** of your pay on a pre-tax basis and CC will contribute **10%**, for a **total 15% contribution**. Contributions are split across two monthly payrolls and help lower your taxable income. These contributions **don't count toward the IRS limits** for elective deferrals on retirement savings.

## Voluntary Participation

If you are younger than 29 and have completed one year of service, you may elect to contribute **5%** to the 403(b) plan and receive the college's **10% contribution**. Monthly contributions are split between two payrolls.

To begin contributing, log into [TIAA](#) to access the Voluntary Salary Reduction Form.

## Vesting

Plan participants are immediately 100% vested in their accounts.

## Investment Options

You're responsible for making your own investment choices. Schedule a **one-on-one counseling session** to explore your options or call TIAA at **800-842-2252**.

Go to the [TIAA portal](#) for the complete list of investment options.

TIAA counselors visit campus regularly for individual sessions — watch the *Digest* for upcoming dates and sign-up details.

If you don't select an investment option, the plan automatically invests your contributions in the **Qualified Default Investment Alternative (QDIA)**.

## Manage Your Account

To securely access your personal account information online, visit [TIAA](#). The first time you log in, you'll need to create a user ID and password. TIAA will ask for some personal information to set up your secure login.

# Tax Deferred Annuity Plan

Boost your financial retirement security by contributing to the Tax Deferred Annuity (TDA) Plan with TIAA. This is the voluntary part of our 403(b) Defined Contribution Retirement Plan.

## Eligibility

All active employees (except student employees), regardless of classification, are eligible to participate.

## How It Works

You can make contributions to the TDA plan on a **pre-tax** or **post-tax** (Roth) basis. All contributions are subject to the IRS annual limits. You may start or change your voluntary retirement contributions during Open Enrollment or any time throughout the year.

## Maximum Contribution Limit

For 2026, you can contribute up to \$24,500.

### AGE 50 OR OLDER CATCH-UP

If you are 50 or older in 2026, you can contribute an additional **\$8,000**, bringing your total contribution limit to \$32,500.

### AGE 60-63 CATCH-UP

If you are 60 to 63 in 2026, the additional catch-up contribution amount increases to **\$11,250**, for a total of \$35,750.

## Investment Options

Individual counseling sessions are available to assess your financial situation and retirement planning. Go to [TIAA](#), call **800-842-2252**, or watch the *Digest* for dates individual counselors will be available.

## Manage Your Account

To securely access your personal account information online, visit [TIAA](#). The first time you log in, you'll need to create a user ID and password.

**NOTE:** TIAA will request some personal information to set up your secure login.

# Life Insurance

Life insurance provides financial protection for your family in case the unexpected happens. Colorado College (CC) automatically provides basic life coverage. You can choose to add optional life and dependent life insurance. Sun Life administers the plans.

## Basic Life Insurance

CC automatically provides employer-paid basic life insurance of 1.5 times your salary, up to \$500,000. You do not need to make an election.

If your life insurance amount exceeds \$50,000, the IRS requires you to pay imputed income tax on the value above that amount. This ensures the benefit remains tax-free for your beneficiaries. You will be prompted to designate a beneficiary(ies) during the online enrollment process.

### WHEN YOU NEED EXTRA SUPPORT, USE THE EAP

We could all use extra support from time to time. Check out the [Employee Assistance Program \(EAP\)](#) to take advantage of free confidential counseling sessions from Guidance Resources.

## Support from Wellthy

Sun Life partners with Wellthy to provide you and your loved ones with holistic support for end-of-life planning and loss — whether you are preparing for the future, managing current needs, or grieving.

### HOW IT WORKS

Once you create a Wellthy account, you can get started in three ways.

- **Care Concierge:** Work with a Care Coordinator from Wellthy's Care Concierge team to identify priorities, create a personalized plan, and manage tasks. The team includes experts with backgrounds in healthcare, social work, mental and behavioral health, aging, and patient advocacy. Use Wellthy's digital platform to stay organized, track progress, and communicate with loved ones.
- **Wellthy Community:** Join an online community to connect with other family caregivers, access educational resources, get advice from experts, and find support.
- **Care Planning tool:** Prepare for the future by creating a support plan to help your loved ones care for you.

### GET STARTED

Go to [Wellthy](#), click *Activate my Account* and follow the prompts to enter your contact information and confirm your eligibility.

## Optional Life Insurance

You may purchase additional life insurance for yourself in \$10,000 increments up to five times your annual salary, not to exceed \$500,000. Any amount over \$150,000 requires Evidence of Insurability (EOI).

## Dependent Life Insurance

- **Adult (Spouse/Domestic Partner):** You may purchase dependent life insurance for your spouse (or domestic partner) in \$5,000 increments up to \$250,000 or 50% of the employee amount. EOI is required for elections greater than \$50,000.
- **Child:** You can purchase child dependent life for \$10,000 per child up to age 26. This means that each of your eligible dependent children will be covered for \$10,000 of coverage. EOI is not required.

## MONTHLY CONTRIBUTIONS

Monthly contributions for employee and spouse/ domestic partner optional life insurance are split between two payrolls. The contribution for dependent child(ren) is taken from one payroll per month *only*.

### OPTIONAL LIFE INSURANCE

EMPLOYEE & DEPENDENT ADULT RATES PER \$1,000 OF COVERAGE — YOU PAY	
Under 30	\$0.060
Age 30 – 34	\$0.080
Age 35 – 39	\$0.090
Age 40 – 44	\$0.110
Age 45 – 49	\$0.202
Age 50 – 54	\$0.330
Age 55 – 59	\$0.536
Age 60 – 64	\$0.771
Age 65 – 69	\$1.400
Age 70 – 74	\$2.060
Age 75 – 79	\$4.640
Age 80+	\$4.640
DEPENDENT CHILD(REN) — YOU PAY	
Child Rate	\$2.00*

\* Rate covers all of your eligible children from birth to 26 years.

# Accidental Death & Dismemberment

Accidental Death & Dismemberment (AD&D) coverage provides financial protection in case of a serious accident. Colorado College (CC) automatically provides basic AD&D, administered by Sun Life. You can enroll in voluntary AD&D, which Associated Colleges of the Midwest (ACM) administers.

## Basic AD&D

CC provides employer-paid basic AD&D equal to 1.5 times your salary, up to \$500,000. AD&D coverage provides you 24-hour financial protection if you die (100% of benefit amount) or suffer a serious injury (percentage of benefit amount). Benefits are paid to you and/or your beneficiary, depending on the type of loss. Since this coverage is automatic, you don't need to make an election.

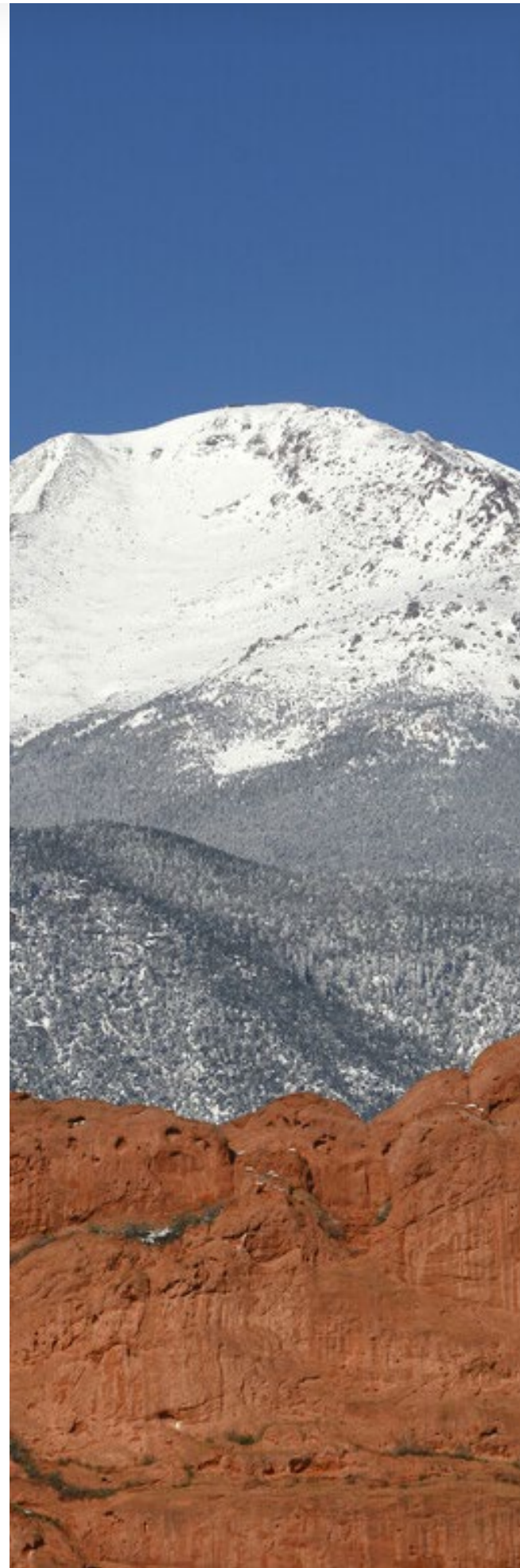
## Voluntary AD&D

You can purchase coverage up to \$750,000 in increments of \$10,000. **If you elect over \$350,000**, your total benefit can't exceed 10 times your Base Annual Earnings. If you enroll dependents, their coverage will be a percentage of your benefit, up to \$100,000.

### MONTHLY CONTRIBUTIONS

This contribution is taken from one payroll per month *only*.

VOLUNTARY AD&D	
COST (PER \$1,000 OF COVERAGE) — YOU PAY	
Employee Only	\$0.012
Family	\$0.023



# Disability

If you become disabled while working at Colorado College (CC) and can't work, disability benefits provide income to support you and your family. CC automatically provides short-term disability (STD) coverage. Long-term disability (LTD) is employee-paid and becomes mandatory after one year of service. Sun Life administers STD and LTD plans.

## Short-Term Disability

CC automatically provides STD coverage, at no cost to you, with a benefit of 100% salary continuation. STD has a 7-day elimination period and can go for a maximum duration of six months.

## Long-Term Disability

LTD provides tax-free income replacement equal to 60% of your monthly base salary, up to **\$10,250**. Benefits begin after 180 consecutive days of non-work-related disability.

Enrollment is automatic and monthly contributions are deducted from your paycheck, after tax.

LTD participation is required at CC based on the following criteria:

- **After one year of service.**
- **Employees younger than 65.** After reaching age 65 (by July 1), you can opt out of LTD during Open Enrollment. If you opt out, you will not be able to re-enroll.

### MONTHLY CONTRIBUTIONS

Monthly LTD contributions are split between two payrolls. You pay 0.23% of insured earnings per month for Employee Only coverage.



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Support to help you thrive at home, work, and everywhere in between.



# Work/Life

# Education Assistance

At Colorado College (CC), we're proud to support your educational journey.

We offer valuable education benefits for you, your spouse/domestic partner, and your dependent children. Here's an overview of the four education assistance programs at CC. For details, go to [Colorado College HR > Education Assistance Program](#).

## Tuition Remission at CC

You, your spouse/domestic partner, and eligible dependents attending CC can receive tuition remission.

## ACM Tuition Exchange Program

If your dependent child attends a participating ACM school, they may receive tuition support under the TREP agreement.

## Partial Tuition Assistance

Dependent children who opt to attend a school other than CC or an ACM participating school may receive Partial Tuition Assistance.

## Staff Tuition Assistance

CC will reimburse you for professional development courses at a business or technical school, or an accredited college or university. Reimbursement covers actual tuition costs, up to the current in-state rate for comparable courses at the University of Colorado, Colorado Springs. Limited to four courses per fiscal year.

	ELIGIBILITY	TUITION BENEFIT*
<b>TUITION REMISSION AT CC</b>		
<b>Employee</b>	1 year of full-time service	100% CC-paid
<b>Spouse/DP</b>	1 year of full-time service	100% CC-paid
<b>Eligible Dependents</b>	5 years of full-time service	90% CC-paid; 10% employee-paid
<b>ACM TUITION EXCHANGE PROGRAM</b>		
<b>Eligible Dependents</b>	5 years of full-time service	90% ACM and CC-paid; 10% employee-paid
<b>PARTIAL TUITION ASSISTANCE</b>		
<b>Eligible Dependents</b>	5 years of full-time service	Up to 10% of the prevailing CC tuition rate paid by CC
<b>STAFF PROFESSIONAL DEVELOPMENT</b>		
<b>Employee</b>	1 year of full-time service	100% CC-paid

\* All expenses, such as, books, fees and room and board are paid by the employee.

## TAX CONSIDERATIONS

Undergraduate education assistance is generally not taxable, except for assistance to domestic partners and/or the children of domestic partners.

Graduate level education assistance to retirees, employees, and spouses may be considered taxable income under the Internal Revenue Code.

## Public Service Loan Forgiveness (PSLF)

As a Colorado College (CC) employee, you may qualify for federal Public Service Loan Forgiveness (PSLF) program, which is administered by TIAA in partnership with Savi.

### ELIGIBILITY

We determine eligibility based on several factors, including income, debt amount, number of dependents, and other personal information as follows:

- Work full time (30 or more hours per week or as defined by your employer) for a 501(c)3 not-for-profit, government organization, or another select not-for-profit for the duration of the program.
- Have a federal student loan issued through the Direct Loan Program of the U.S. Department of Education. You may also qualify if you convert your federal student loans to a Direct Loan.
- Enroll in an income-driven repayment (IDR) plan, one of four federal repayment plans that base your payment on your income, debt amount, dependents, and other criteria. The four IDRs are REPAYE, PAYE, IBR, and ICR.
- Must make 120 on-time monthly payments in the IDR, though not necessarily consecutive or with the same employer. Payments before you switched to an IDR may also count toward forgiveness.

### HOW IT WORKS

PSLF can provide financial relief by:

- Immediately lowering your monthly student loan payments, and
- Potentially forgiving the balance of your loan tax free after 10 years of payments.

### PSLF DETAILS

To explore if the PSLF can help you, go to [Savi – Colorado College](#) and follow the prompts. You'll need your Social Security Number, the first page of your most recent tax transcript or tax return, and login information to your student loan servicers.

The Savi tool uses your information to help you understand:

- The best repayment plan for your situation and how much you could save each month.
- Whether you qualify for loan forgiveness, including how much could be forgiven and when.

### HOW TO ENROLL

If you choose to enroll in the PSLF program, you'll need to complete the required paperwork and meet ongoing requirements to receive the full benefits. To support you through this process, Savi offers a service — for a small fee — that helps you enroll and stay compliant.

The annual fee includes:

- Electronic generation and review of all required forms prior to submission.
- Ongoing tracking of applications and forms with loan servicers and employers.
- Payment and application filing reminders to ensure you meet important deadlines.
- Monitoring the accrual of PSLF credits to avoid surprises at the end of the repayment period.

# Employee Assistance Program

The Employee Assistance Program (EAP) provides *free* support for personal challenges that might impact your health, well-being, or life at work and home. Guidance Resources administers the EAP.

## Eligibility

The EAP is available to you and your dependents, even if you are not enrolled in a CC medical plan.

## How It Works

Access 24/7, *confidential* support to help with everyday challenges, life's big transitions, and in times of crisis.

You and your dependents are eligible for up to **six confidential counseling sessions** each year. Counseling through the EAP is short-term and available online, in-person, or over the phone. The EAP offers the following support:

- Family and relationships
- Stress and emotional disorders
- Financial stress
- Referrals to community resources

To get started, call at **800-272-7255** or go to **Guidance Resources** (code: **COM589**).

## Additional EAP Support

As a CC employee, you also have access to a range of work/life services through the EAP, such as:

- **Elder care and daycare** referrals.
- **Legal support**, including one free 30-minute consultation per legal issue. If you want to continue working with the attorney after the initial consultation, you'll receive a 25% discount on their hourly rate.
- **Financial counseling**, with free 30 – 60 minute consultations per issue from participating financial counselors or CPAs. If you continue services beyond the initial consultation, you'll receive a 25% on their hourly rate.

### LONG TERM COUNSELING

Your CC medical plan may cover long-term counseling if needed. Be sure to review your **medical plan** coverage.

# Dependent Care Flexible Spending Account

The Dependent Care Flexible Spending Account (DCFSA), administered by Rocky Mountain Reserve, lets you set aside pre-tax dollars to pay for eligible dependent day care and elder care expenses.

## How It Works

DCFSA contributions are deducted before-tax from your paycheck, which reduces your taxable income and increases your take-home pay.

When you enroll, you will elect the total amount you wish to contribute for the year. Unlike the Health Care FSA, the DCFSA is not front-loaded. Claims are paid as contributions are made during the plan year.

## Eligible Expenses & Dependents

Use your DCFSA to reimburse yourself on a pre-tax basis for expenses related to the care of eligible dependents that allow you and your spouse to work, seek work, or attend school (full-time). This includes:

- Day care
- Before- and after-school programs
- Summer day camp

Eligible dependents include your children under age 13 who can be claimed as a dependent on your federal tax return; a relative who is physically or mentally incapable of self-care and who lives with you more than half the year.

**IRS Publication 503** has a complete list of eligible and ineligible expenses.

## Annual Contribution Limit

The 2026 minimum annual contribution is \$100 per year and the maximum is \$5,000 if married and filing jointly or single head of household; or \$2,500 if married and filing separately.

## How to Use Your DCFSA

There are two ways to use the funds in your DCFSA:

- 1 **DCFSA debit card.** This is the quickest way to use your DCFSA funds.
- 2 **Use personal funds and submit claims for reimbursement.** You can submit claims by mail, fax, or email to [claims@RMRbenefits.com](mailto:claims@RMRbenefits.com). Claim forms are available [online](#). To get reimbursed, you must include receipts with your claim to confirm the expense was eligible. You'll receive your reimbursement either by direct deposit to your bank account or a check mailed to your home — whichever option you choose.

## Timeline for Reimbursement

- You can incur eligible expenses **through September 15**.
- Submit all claims to **Rocky Mountain Reserve by September 31**.
- If your employment ends during the plan year, you can submit claims for eligible expenses you incurred **before your termination date**. You'll need to **submit all claims within 90 days** after the end of the plan year in which your employment ended.

**NOTE:** The DCFSA plan year runs each July 1– June 30.

## Manage Your Account

Log into [Rocky Mountain Reserve](#) to view your account balance, submit claims for reimbursement, and more. For first-time account access, you will need to submit the last four digits of your Social Security Number and your date of birth. For help, call **888-722-1223**.

## More About the DCFSA

- Any unused funds after the date of termination are forfeited.
- Terminated employees may elect to continue making contributions and use remaining funds via COBRA.



# Legal Plans

The MetLife Legal Plan provides access to a network of over 14,000 attorneys to help you and your family deal with planned and unplanned legal issues.

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## How It Works

The plan provides personal legal services for you, your spouse/domestic partner, and dependent children. You pay the full cost of the prepaid legal services plan.

## Services

Get unlimited telephone consultations and in-office visits with a plan attorney of your choice from the nationwide network. These services cover nearly all personal legal matters — excluding business and employment-related issues.

Covered services include:

- 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.

For more information, go to [MetLife Legal Plans](#) or call MetLife Legal Plans' Client Service Center at **800-821-6400**. Customer Service Representatives can answer your questions, provide a complete plan description, and help you find attorneys.

## Monthly Legal Plan Contributions

Monthly deduction taken half from each of two monthly payrolls. You pay:

- **12-month:** \$17.00
- **9-month:** \$22.68



# Travel Accident Insurance

Whether attending a U.S. conference or conducting research overseas, travel insurance protects you from unexpected disruptions. Business Travel Accident Insurance (BTA) is provided by Associated Colleges of the Midwest (ACM), and International BTA is offered through Zurich. For additional protection, you can purchase Voluntary Travel Accident Insurance through ACM.

## Eligibility

Coverage is available for all benefits-eligible employees.

## BTA Insurance

CC automatically provides BTA insurance for domestic travel from ACM at no cost to you — no enrollment required.

### KEY FEATURES

- **Benefit:** 2x salary (minimum of \$100,000; maximum of \$300,000).
- **Coverage:** This plan provides accidental death and dismemberment (AD&D) benefits while you're traveling for business outside your residence or permanent assignment.
- **Coverage begins/ends:** Begins when you leave home or your regular workplace (whichever is later), for a business trip and ends when you return to your home or workplace (whichever is first). Coverage ends if a personal side trip exceeds three days.
- **Additional benefit:** If you're traveling 100+ miles or internationally for CC business, you can also access Assist America Global Emergency Services. Refer to your Assist America brochure/ID card for details.

## International BTA Insurance

CC automatically provides International BTA Insurance from Zurich at no cost to you — no enrollment required.

### KEY BENEFITS

- **AD&D:** \$100,000; \$1,000,000 maximum per accident
- **Emergency medical expenses:** \$25,000, subject to a \$250 deductible
- **Medical repatriation:** \$1,000,000 per person; \$15,000,000 maximum
- **Political repatriation:** \$50,000 per person

**Coverage:** This plan provides coverage for claims not covered by Workers Compensation, including: accidental death or dismemberment, transportation of remains, and transportation costs for political repatriation.

## Voluntary Travel Accident Insurance

You can purchase additional travel accident insurance for you and your dependents. This plan provides accidental death and dismemberment benefits while traveling or on permanent assignment. You elect the benefit amount:

- **Employee Only:** \$10,000 – \$750,000 in \$10,000 increments, amounts over \$350,000 may not exceed 10x salary
- **Employee + Dependents:** \$100,000

### MONTHLY CONTRIBUTIONS

Monthly deduction taken half from each of two monthly payrolls. You pay:

- **Employee Only:** \$0.012 per \$1,000/month
- **Employee + Dependents:** \$0.023 per \$1,000/month

### REGISTER ON SUMMIT!

If you are traveling outside the U.S. on college business, register your trip on the Summit to ensure you're covered for travel medical, emergency evacuation, and repatriation coverage under CC's SOS and UHP Plan.

Go to **Summit** > *Center for Global Education and Field Study* > *Travel Abroad SOS Registration* (log-in with your CC credentials). Contact the Center for Global Education and Field Study for more information.



# Identity Theft

Safeguard your digital life with IdentityForce, a powerful service that monitors, alerts, and helps your personal information before fraud can take hold. IdentityForce is provided through Cigna — at no cost to you.

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## Eligibility

You and your children (under age 18) living in your household can take advantage IdentityForce if you are enrolled in a Colorado College (CC) Cigna medical plan.

## Enroll Now

To enroll, go to [Cigna — Identity Force](#) or call **833-580-2523**. You will receive a registration email from IdentityForce if you are new to the CC Cigna medical plan and have provided your email address.

## How It Works

IdentityForce proactively monitors your bank and credit cards, social media, data breaches, Dark Web, credit reports, real-time fraud issues, and more. Plus, IdentityForce will restore your identity without the burden of phone calls and paperwork. And, you're covered with identity theft insurance — up to \$1,000,000!



# Group Home, Auto, & Renter's Insurance

Get peace of mind and exclusive savings to protect everything from your car to your condo, with flexible payment options and no hidden fees. Farmers Insurance administers home, auto, and renter's insurance.

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## How It Works

You can enroll in group auto, home, recreational vehicle, motorcycle, boat, and condominium insurance. The program gives you access to **special group discounts**.

## Get a Quote

You may apply for this group insurance at any time during the plan year. To get a quote, call **800-438-6381** and tell them you're a CC employee.

## Contributions

If you accept the quote and sign up for coverage, Farmers will let Colorado College (CC) know and contributions will be deducted from your paycheck and sent to Farmers.

You can have your contributions automatically deducted from your paycheck or bank account. Your contributions are spread throughout the policy term with no down payments, interest charges, or service fees (a down payment is sometimes required). Other payment options are available.



# Pet Insurance

Protect your furry family members with insurance that helps cover unexpected vet bills. Nationwide administers pet insurance.

## How It Works

You pay 100% of the cost of pet insurance. You can choose between the following plans:

- **Medical plans:** Covers accidents, illnesses, surgeries, x-rays, prescriptions.
- **Wellness plans:** Covers checkup exams, vaccinations, testing, flea control.

With both plans, you also get unlimited, free access to Vet Helpline — connect with a veterinary professional 24/7 for guidance on pet health questions.

## Get a Quote

Call **877-738-7874** or go to [Nationwide Pets](#) and follow the prompts.

## Contributions

If you accept the quote and sign up for coverage, Nationwide will let Colorado College (CC) know and contributions will be deducted for your paycheck and sent to Nationwide.

**NOTE:** Nationwide will base your quote on 24 payrolls per year. Your contribution amount will be adjusted accordingly if you have fewer than 24 payrolls.

### ENROLL ANYTIME!

This benefit can be elected at Open Enrollment or any time during the year.

# Staff Amenities

Explore how Colorado College (CC) invests in you through a wide variety of staff amenities that go beyond the paycheck — from wellness perks and dining discounts to childcare support, and outdoor gear access.

Here's a quick overview of staff perks. For details, visit our [Staff Amenities](#) page.

- Arts and Crafts program
- Private visits to Capitalize Crafts in Crestone, Colorado
- Campus dining
- CC Cabin
- Infant care and afterschool program at CC Children's Center
- Childcare and household help
- Fine Arts Center, including museum admission, memberships, and theatre tickets
- Gold Card Office
- Colorado College Mail Center
- Notary Services
- Newspapers
- Outdoor Programs
- SARP (Sexual Assault Response Program)
- Access to Shove Chapel, Tech Sandbox, Tutt Library, Worner Information Desk, Writing Center, El Pomar Sports Center
- Discounts on computers and software; athletic sponsors' businesses; the CC Bookstore





Access important contacts  
and benefit information.

# Resources

# Benefit Contacts

	PROVIDER	CONTACT
<b>GENERAL</b>		
Colorado College HR	—	<a href="mailto:HR@coloradocollege.edu">HR@coloradocollege.edu</a> 719-389-6421
<b>HEALTH CARE</b>		
Medical & Prescription Drugs	myCigna	<a href="http://my.cigna.com">my.cigna.com</a> (Code: 3336952) 800-244-6224
Dental	Delta Dental of Colorado	<a href="http://deltadentalco.com">deltadentalco.com</a> (Code: 0284) 800-610-0201
Vision	Eyemed Vision Care	<a href="http://eyemed.com">eyemed.com</a> (Code: 9817230) 866-939-3633
Savings for retirement health care	Emeriti® Retirement Health Solutions	<a href="http://myemeritihealth.org">myemeritihealth.org</a> 866-363-7484
<b>FINANCIAL</b>		
Health Savings Account (HSA)	Rocky Mountain Reserve	<a href="http://rockymountainreserve.com">rockymountainreserve.com</a> 888-722-1223
Health Care Flexible Savings Account (HCFSAs)		
Defined Contribution Plan 403(b)	TIAA	<a href="http://tiaa.org/public/tcm/coloradocollege">tiaa.org/public/tcm/coloradocollege</a> 800-842-2776
Tax Deferred Annuity Plan		
Life Insurance Basic, Optional, and Dependent	Sun Life	<a href="http://sunlife.com/account">sunlife.com/account</a> (Policy #: 996298) 800-247-6875
End of Life Planning/Loss Support	Wellthy	<a href="http://wellthy.com/sunlife-yourjourney">wellthy.com/sunlife-yourjourney</a>
AD&D — Basic	Sun Life	<a href="http://sunlife.com/account">sunlife.com/account</a> (Policy #: 996298) 800-247-6875
AD&D — Voluntary	Associated Colleges of the Midwest (ACM)	559-252-2525
Disability Short- and Long-term	Sun Life	<a href="http://sunlife.com/account">sunlife.com/account</a> (Policy #: 996298) 800-247-6875

	PROVIDER	CONTACT
<b>WORK/LIFE</b>		
<b>Employee Assistance Program (EAP)</b>	Guidance Resources	<a href="http://guidanceresources.com">guidanceresources.com</a> (Web ID: COM589) 800-272-7255
<b>Dependent Care FSA (DCFSA)</b>	Rocky Mountain Reserve	<a href="http://rockymountainreserve.com">rockymountainreserve.com</a> 888-722-1223
<b>Voluntary Travel Accident Insurance</b>	Associated Colleges of the Midwest (ACM)	559-252-2525
<b>International Business Travel Accident</b>	Zurich	844-632-0002
<b>Legal Plan</b>	MetLife	<a href="http://members.legalplans.com">members.legalplans.com</a> 800-821-6400
<b>Identity Theft</b>	Cigna IdentityForce	<a href="http://identityforce.com">identityforce.com</a> 877-694-3367
<b>Home, Auto and Renter's Insurance</b>	Farmers Insurance	<b>Free quote:</b> 800-438-6381
<b>Pet Insurance</b>	Nationwide	<a href="http://petsnationwide.com">petsnationwide.com</a> 877-738-7874
<b>Education/Tuition Assistance</b>	Colorado College	719-389-6421
<b>Public Student Loan Forgiveness</b>	TIAA	<a href="http://coloradocollege.bysavi.com">coloradocollege.bysavi.com</a> 833-604-1226 <a href="mailto:partners+tiaa@bysavi.com">partners+tiaa@bysavi.com</a>
<b>Staff Amenities</b>	Colorado College/Various	<a href="mailto:staffcouncil@coloradocollege.edu">staffcouncil@coloradocollege.edu</a>

# Benefit Information

Access the following documents on *Colorado College > Human Resources > **Benefits & Wellness***:

- Marketplace Exchange Notice
- HIPAA Special Enrollment Notice
- Notice of Privacy Practices Regarding Protected Health
- Medicare Part D Coverage Disclosure Notice
- Newborns' Act Disclosure Notice
- Women's Health and Cancer Rights Act
- Notice Regarding the Rights of Pregnant Works
- Children's Health Insurance Program Reauthorization
- 403(b) Universal Availability Notice
- General Notice of COBRA Continuation
- Health Plan Summary Annual Report
- Retirement Benefit Plan Summary Annual Report
- Colorado Springs Fine Arts Center 403(b) Savings Plan
- Emeriti Plan Summary Annual Report
- Colorado Family and Medical Leave Insurance

## DISCLAIMER

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.

