



**COLORADO
COLLEGE**



COLORADO COLLEGE
**Office of
Human Resources**

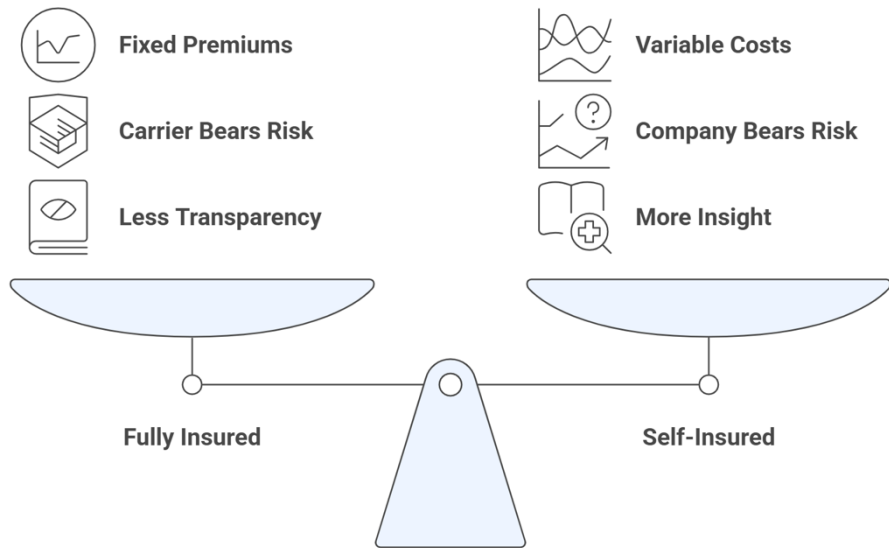
Open Enrollment Benefits Update

Total Rewards

- Benefits are a vital part of our strategy to ensure all employees thrive at CC
- They make up 30% of your "Total Rewards," reflecting our commitment to providing diverse benefits for our employees' well-being and needs



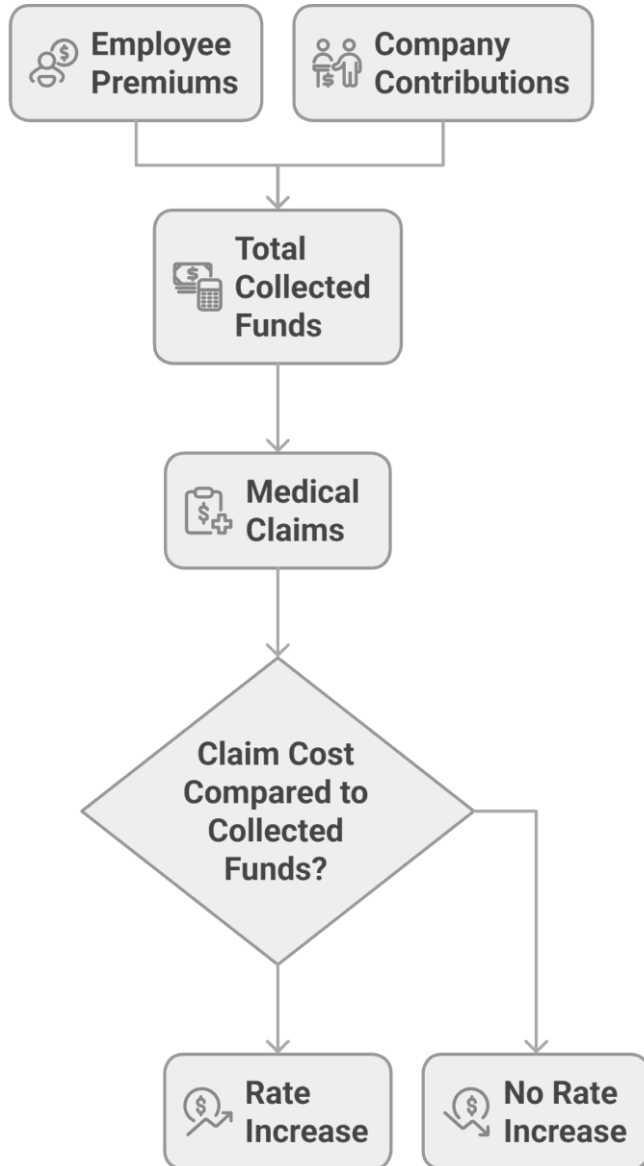
Understanding Self-Insured Medical Plans



Made with  Napkin

- The College pays for medical claims as they occur
- Financial risk stays with the plan
- We partner with an insurance carrier for:
 - Provider networks
 - Claims Processing
 - Customer Service

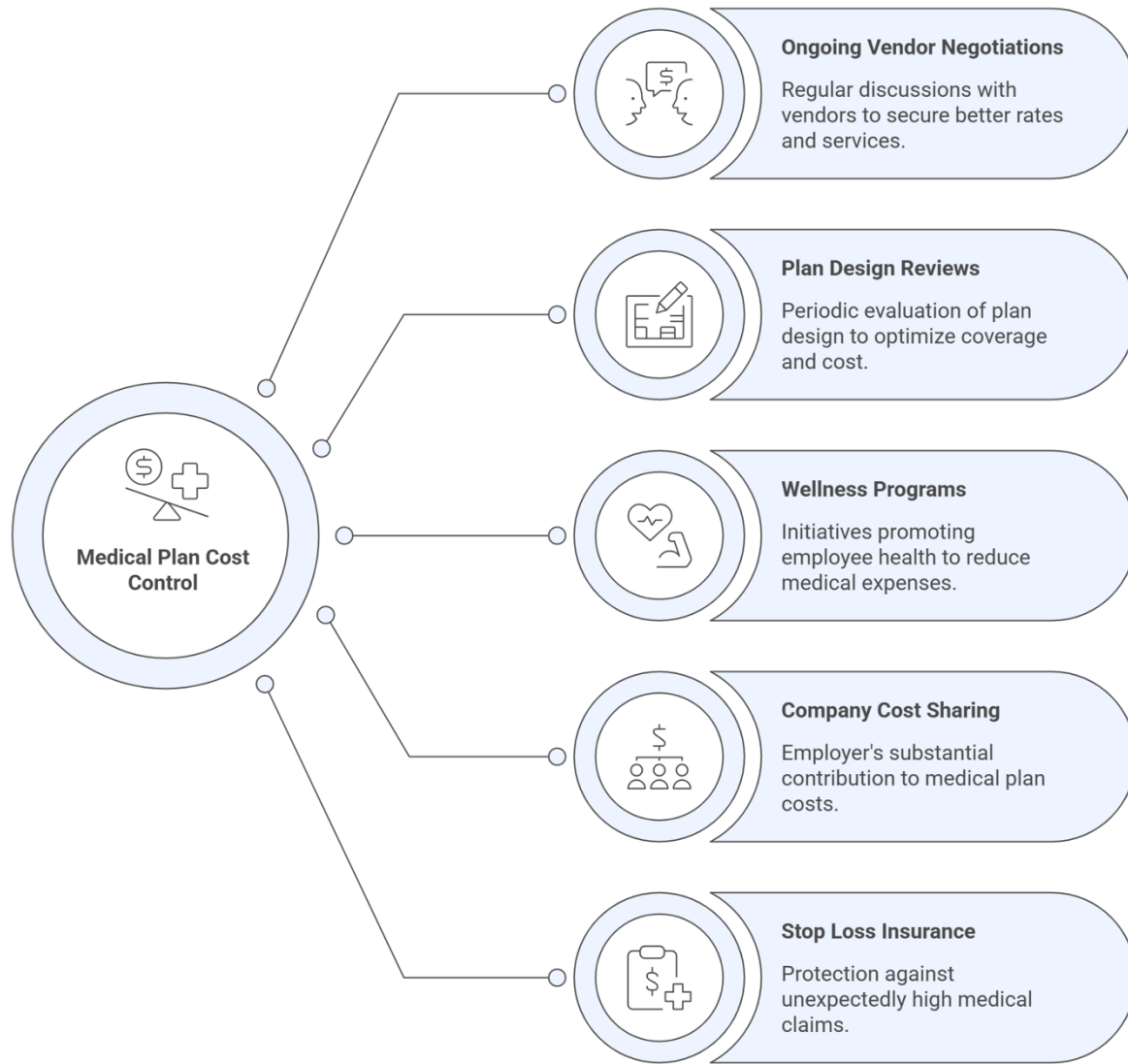
Self-Insured Process



Why Medical Claims Affect What We Pay

- Claims are the biggest driver of cost
- We've experienced several years of higher-than-expected claims
- National increases in healthcare costs
- Increased use of specialty medications

How We Manage Costs Responsibly



- We explore numerous ways to prevent cost increases
- Raising rates is the last lever we pull

Monthly 26 – 27 PPO Rates

Coverage Tier	25 - 26 Rates	26 – 27 Rates	Difference
Employee Only	\$163.12	\$136.00	-\$27.12
Employee + Spouse	\$334.38	\$463.00	\$128.62
Employee + Child(ren)	\$301.76	\$418.00	\$116.24
Employee + Family	\$464.86	\$644.00	\$179.14

PPO Plan Design Changes

*Individual/Family

Medical Plan Changes	25 - 26 Plan Design	26 - 27 Plan Design	Difference
In-Network Deductible*	\$750 / \$1,500	\$1,000 / \$2,000	\$250 / \$500
In-Network Coinsurance	15% After Deductible	20% After Deductible	5% After Deductible
Specialist Copay	\$40	\$50	\$10 / Visit

Pharmacy Changes	25 - 26 Plan Design	26 - 27 Plan Design
Generic	\$10 Copay	\$10 Copay
Brand Name	\$35 Copay	15% Coinsurance (Max \$50)
Non-Formulary	\$60 Copay	25% Coinsurance (Max \$100)
New - Specialty	N/A	20% Coinsurance (Max \$250)

Monthly 26 – 27 HDHP Rates

Coverage Tier	25 - 26 Rates	26 – 27 Rates	Difference
Employee Only	\$112.56	\$80.00	-\$32.56
Employee + Spouse	\$230.74	\$348.00	\$117.26
Employee + Child(ren)	\$208.22	\$315.00	\$106.78
Employee + Family	\$320.76	\$484.00	\$163.24

HDHP Plan Design Changes

*Individual/Family

Medical Plan Changes	25 - 26 Plan Design	26 - 27 Plan Design	Difference
OOP Max	\$4,000 / \$8,000	\$4,250 / \$8,500	\$250 / \$500

Pharmacy Changes	25 - 26 Plan Design	26 - 27 Plan Design
Generic	20% Coinsurance	\$10 Copay
Brand Name	20% Coinsurance	15% Coinsurance (Max \$50)
Non-Formulary	20% Coinsurance	25% Coinsurance (Max \$100)
New - Specialty	N/A	20% Coinsurance (Max \$250)

Dental and Vision



Leave Administration



- Moving from The Hartford to Sun Life 7/1
- Active claims will be finished out
- Sun Life will take over new claims from 7/1 on

Key Changes with Sun Life

- Completely reworked optional life insurance
 - Not based on salary
 - \$10,000 increments up to \$500,000
 - Guaranteed Issue up to \$150k
 - Spouse life now as high as \$50,000
 - Child life up to \$10,000
- Colorado Family Premium will be shared between CC and employees
- CC will pay 0.44% (pre-tax) and employees will pay 0.44% (post-tax)

Colorado Family Change Example

Assumptions: \$65,000 annual salary, \$1,250 gross per week pay, \$12 per pay premium (.44%), 22% effective tax rate

	Old Model	New Model	Difference
12 Weeks' Pay	\$15,000	\$15,000	\$0
Employee Premium	\$0	\$286	\$286
Taxes	\$3,300	\$1,650	-\$1,650
Net Pay	\$11,700	\$13,064	\$1,364

Open Enrollment

- Friday, May 1 – Sunday, May 31
- Remember to elect your optional life insurance
- You'll receive an email with a link to make your selections



Benefits You Might Be Overlooking

- Emeriti Retiree Health Savings Plan
- Pre-Paid Legal Insurance
- Flexible Spending Account (FSA) OR Health Savings Account (HSA)

Emeriti Retiree Health Savings

- CC Contributes \$700/year for all employees 40 and older
- Funds are invested, portable, and stay with you if you leave CC
- Can be used tax-free for qualified medical expenses in retirement
 - Health Insurance Premiums, Medicare costs, prescriptions, deductibles, and copays

Pre-Paid Legal Insurance

- \$17/month gets you unlimited access to Metlife's network of attorneys
- Can be used for:
 - Wills and estate planning
 - Powers of attorney and healthcare directives
 - Legal document review
 - Immigration issues, name changes, family matters
 - Speeding tickets

FSA's and HSA's

- Both our medical plans have tax advantaged savings plans
- FSA's give you access to money at the start of the year and deduct across payrolls
- HSA's are triple-tax-advantaged and let you invest your money
- Both accounts save you taxes on out-of-pocket medical expenses

Thank you!



Benefits Website



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Supporting Students in Distress

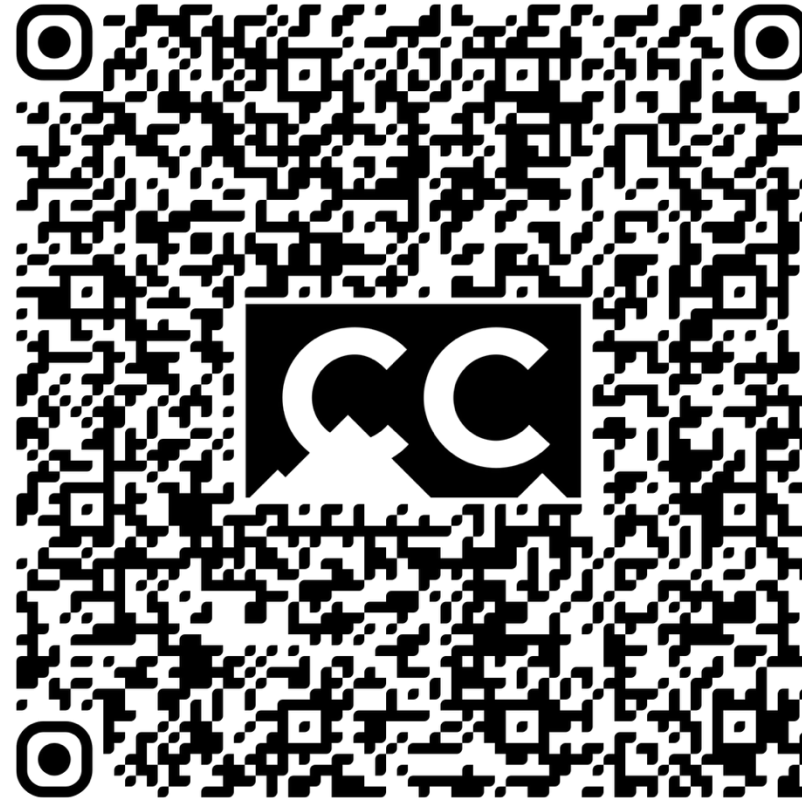
Introduction to Decision Tool

Health & Wellbeing

Spring 2026



Scan for Distress Guide





Responding to a Student in Distress

Use the chart below to decide how best to support and guide a student to resources when distressed, disruptive, or in crisis.

Is the student a danger to themselves, others, or in crisis?

YES

Behavior is threatening, dangerous or reckless indicating immediate or likely harm to self or others.

**Call 911
and
Campus Safety
(x6911)**

**STAY WITH THE
STUDENT UNTIL
HELP ARRIVES**

NOT SURE

Signs of distress but not sure of severity of behavior. Interaction was uneasy or concerning.

Assist student with connecting to support services. Offer to make a call or walk them over to a service:

- Counseling Center (confidential resource)
- Campus Safety
- 988: Colorado Crisis Line
- (833) 484-6359: virtual mental health support through TimelyCare

NO

Not concerned about immediate safety. Student could use support and follow up from resources.

Encourage student to connect with resources:

- Counseling Center
- Student Support through Student Life Office
- Wellness Resource Center
- Accessibility Resources

Resources

Emergency Response (available 24/7)	911 988 (Colorado Crisis Line)
Campus Safety (available 24/7)	(719) 389-6911
Timely Care (24/7 mental health support)	(833) 484-6359
Counseling Center (confidential)	(719) 389-6093
Student Life Office	(719) 389-6689
Wellness Resource Center	(719) 389-7316
Accessibility Resources	(719) 227-8285

Additional Confidential Resources

Campus Advocate	(719) 389-8101
Chaplain's Office	(719) 389-6638
Ombuds	ombuds@coloradocollege.edu



Complete a CARE report in all cases for continued campus support

← Scan to fill out online CARE report



Indicators of Distress

Changes in behavior, especially over time, can be a sign of distress or a “cry for help”. Trust your instincts if you begin to feel worried, alarmed, or threatened.

ACADEMIC

- Multiple requests for extensions or incomplete grades
- Change in quality of work
- Repeated absences
- Written work with disturbing content

PHYSICAL

- Apparent changes in mental state, ability to concentrate or overall participation
- Behaviors that do not match context or setting
- Repeatedly appearing sick or unwell
- Significant changes in appearance

INTRA/INTER-PERSONAL

- Expressed feelings of overwhelm, distress, friend/roommate/family problems
- Peers expressing concern
- Acting out of character or drastic changes in interactions
- Signs of self-harm or injury
- Relationship violence, including physical injuries

Support Resources for Students

ACADEMIC

- Advising Hub
- Speaking Center
- Quantitative Reasoning Center
- Writing Center
- Tutt Library
- Accessibility Resources

PHYSICAL

- Student Health Center
- Food Pantry
- Bon App Nutrition
- Campus Recreation (Athletic Trainer)

INTRA/INTER-PERSONAL

- Residential Experience (ResX)
- Ombuds (confidential)
- WRC, Peer Support
- Butler Center
- Counseling Center (confidential)
- Campus Advocate (confidential)
- Chaplain’s Office (confidential)
- Athletics Peer Support

Scan to learn more about academic & wellness student support



WHEN IN DOUBT, REACH OUT

If you are worried about someone, trust your instincts and seek help.

Mandatory Reporting

It is important to note that college employees who are not confidential resources are mandated reporters, meaning any specific information they receive regarding a possible violation of the gender-based discrimination, sexual harassment, and sexual violence policy must be passed along to the Title IX Coordinator. Mandated reporters include faculty, staff, coaches, RAs, and any other college employee.

Noticing Distress

- Changes in behaviors
- Trust what you know
- Trust your instinct
- Check bias

ACADEMIC	<ul style="list-style-type: none">• Multiple requests for extensions or incomplete grades• Change in quality of work	<ul style="list-style-type: none">• Repeated absences• Written work with disturbing content
PHYSICAL	<ul style="list-style-type: none">• Apparent changes in mental state, ability to concentrate or overall participation• Behaviors that do not match context or setting	<ul style="list-style-type: none">• Repeatedly appearing sick or unwell• Significant changes in appearance
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Levels of Distress

- Focus on behaviors
- When in doubt, reach out
- Help without fixing
- Don't go it alone
- Trust resources
- Care report

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Threat to themselves or others, or in crisis?

- Both 911 **AND** Campus Safety
- Stay with the student when possible
- Keep yourself and others safe

YES

Behavior is threatening, dangerous or reckless indicating immediate or likely harm to self or others.

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NOT SURE

Threat to themselves or others, or in crisis?

- Direct connection to services
- Counseling Center available M-F, 9am to 5pm
- 988 can be used at any time
- TimelyCare has crisis counseling

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Threat to themselves or others, or in crisis?

- Refer with confidence
- Follow up
- If behavior worsens or escalates, bring in next level of help

NO

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Workshop

- Deeper dive into resources
- Practice scenarios
- Language that is supportive
- Explore limits and boundaries
- Debriefing



Faculty & Staff Workshop



Janelle@coloradocollege.edu





**COLORADO
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DO YOU FEEL A SENSE OF COMMUNITY HERE AT CC?

How would you describe our CC community? Do you feel welcomed, supported, and valued here?

We want to hear about your experiences so we can continue building a campus where everyone feels like they belong.

Take the survey & share what has helped or hurt your sense of belonging at CC – **Closes on April 27th**

- Complete in one sitting
- Totally anonymous
- Skip any questions or stop anytime

Check your Outlook email from Christopher Sewell for your personal survey link. The next survey reminder will go out on 04/15.

Your voice matters, and your feedback helps make CC a better place for everyone. **Thank you for sharing your perspective and helping strengthen our community!**

QUESTIONS?

Christopher Sewell:
csewell2025@coloradocollege.edu

HEDS, Survey administrator:
communitysurvey@hedsconsortium.org





**COLORADO
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TAKE OUR SPRING 2026 CUSTODIAL
SERVICES SURVEY AND HELP US IMPROVE!

SCAN
ME

