

# 2024 Benefit Package Summary

## Overview for Candidates



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Champlain College is proud to offer a benefit program that contributes to the health and well-being of employees & their families. Full-time benefit eligible employees may participate in retirement savings, medical, dental and vision coverages in addition to income protection and other benefits.

### Medical Plan Options - Cigna

**For All Health Plans:** Preventative Care is covered at 100%, prescription benefits are via retail and mail order options.

Search for your medical provider(s) at: <https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

| Gold Plan   | Silver Plan  | Bronze Plan   |
|---|--|---|
| <i>Low Deductible Health Plan</i>   | <i>High Deductible Health Plan</i>   | <i>High Deductible Health Plan</i>  |
| <ul style="list-style-type: none"> <li>◆ Deductible:               <ul style="list-style-type: none"> <li>• \$450 employee only coverage,</li> <li>• \$900 2-person coverage, or</li> <li>• \$1,350 family coverage.</li> </ul> </li> <li>◆ 20% Coinsurance - Employee pays 20%, college pays 80%.</li> </ul> | <ul style="list-style-type: none"> <li>◆ Deductible: \$2,000 employee only or \$4,000 2+ person coverage.</li> <li>◆ 20% Coinsurance - Employee pays 20%, college pays 80%.</li> <li>◆ Paired with Health Savings Account (HSA), College funds 60% of the deductible.</li> </ul> | <ul style="list-style-type: none"> <li>◆ Deductible: \$2,500 employee only or \$5,000 2+ person coverage.</li> <li>◆ 20% Coinsurance - Employee pays 20%, college pays 80%.</li> <li>◆ Paired with Health Savings Account (HSA) College funds 60% of the deductible.</li> </ul> |

### Medical Bi-Weekly Employee Premiums - Payroll Deductions

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|---|--|--|
| Employee Only Coverage: \$144.62,<br>2-Person: \$275.34, Family: \$375.93 | Employee Only Coverage: \$94.79,<br>2-Person: \$177.13, Family: \$241.19 | Employee Only Coverage: \$68.36,<br>2-Person: \$127.74, Family: \$173.92 |
|---|--|--|

### Dental Plan Options - Northeast Delta Dental

| Enhanced Dental Plan  | Base Dental Plan   |
|---|--|
| <ul style="list-style-type: none"> <li>◆ Preventative (4 visits) - Covered 100%</li> <li>◆ Deductible \$25/person, Max annual benefit \$2,000</li> <li>◆ Basic Services - Covered 80%, Major - Covered 50%</li> <li>◆ Adult and child Orthodontics up to \$2,000</li> </ul> | <ul style="list-style-type: none"> <li>◆ Preventative (2 visits) - Covered 100%</li> <li>◆ Deductible \$100/person, Max annual benefit \$1,250</li> <li>◆ Basic Services - Covered 50%, Major - Covered 50%</li> <li>◆ Child Orthodontics up to \$1,250</li> </ul> |
| <b>Bi-weekly Payroll Deduction:</b> Employee only: \$10.57,<br>2-Person: \$18.97, Family: \$31.27   | <b>Bi-weekly Payroll Deduction:</b> Employee only: \$8.02,<br>2-Person: \$14.34, Family: \$23.77   |

### Vision Plan Options - VSP

| Enhanced Vision Plan  | Base Vision Plan  |
|---|---|
| <ul style="list-style-type: none"> <li>◆ Annual Exam Copay - \$15</li> <li>◆ Frames covered every year up to \$200</li> <li>◆ Contacts or Lenses for your glasses every year</li> </ul> | <ul style="list-style-type: none"> <li>◆ Annual Exam Copay - \$15</li> <li>◆ Frames covered every other year up to \$150</li> <li>◆ Contacts or Lenses for your glasses every other year</li> </ul> |
| <b>Bi-weekly Payroll Deduction:</b> Employee only: \$9.48,<br>2-Person: \$13.75, Family: \$24.66  | <b>Bi-weekly Payroll Deduction:</b> Employee only: \$7.69,<br>2-Person: \$11.15, Family: \$19.98  |

### Income Protection - College Paid Benefits - UNUM

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| <b>Short Term Disability</b><br>Up to 26 week of 66.67% income protection after 10 day elimination | <b>Long Term Disability</b><br>66.67% income protection after 180 day/26 week elimination period | <b>Life and AD&amp;D Insurance</b><br>2x your salary provided up to cap w/ options to buy additional coverage |
|--|--|---|

### Retirement Plan - TIAA

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|---|
| <ul style="list-style-type: none"> <li>◆ Traditional Pre-tax and Roth options to contribute a percentage of salary.</li> <li>◆ Champlain College matches 100% of the first 3% of employee contribution for up to a 3% employer contribution.</li> </ul> |
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### Additional Benefits & Perks!

|   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>◆ Paid time off &amp; holidays</li> <li>◆ Tuition Program               <ul style="list-style-type: none"> <li>• Employees after 1 year of service</li> <li>• Spouse/Dependents after 2 years</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>◆ Emergency Travel Assistance</li> <li>◆ Employee &amp; Family Assistance</li> <li>◆ Fitness Center Discounts</li> <li>◆ Well-being Programming</li> </ul> | <ul style="list-style-type: none"> <li>◆ Voluntary &amp; Supplemental Insurance buy-up options</li> <li>◆ Flexible Spending Accounts</li> <li>◆ Discount Programs and more!</li> </ul> |
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This is a summary of benefits highlights. Please see plan documents or contact the Benefits Team at 802-443-5485 or [benefits@gmhec.org](mailto:benefits@gmhec.org) for details of coverage, eligibility, rates, limitations and exclusions. Our [2024 Benefit Guide](#) has more detail. Green Mountain Higher Education Consortium provides benefit services on behalf of Champlain College. Updated 12/2023.