



2013-2014 BENEFIT SUMMARY FULL-TIME STAFF & FACULTY

Colorado Mountain College Mission “Create a Better Future”

Creating a better future for our students, our communities, our partners and our team members

The College appreciates the ongoing commitment of its staff and faculty and is pleased to offer a benefits program as part of an employee’s total compensation that includes:

- A wide range of competitive benefit plans to accommodate you and your families personal needs;
- Tuition benefits for you, your spouse and dependent children;
- Generous time off programs to help you balance your work and family life.

About this Benefits Summary

This Benefits Summary describes the highlights of our benefits in non-technical language. Specific rights to benefits under the plan are solely, and in every respect, by the official plan documents and not the information contained within this Benefits Summary.

If there is any discrepancy between the descriptions of the programs as contained in this Benefit Summary and the official plan documents, the language of the official plan documents shall prevail as accurate. Any of the benefits may be modified in the future to meet Internal Revenue Service rules or otherwise decided by Colorado Mountain College.

This Benefits Summary may not be reproduced or redistributed in any form without express, prior permission, in writing from Colorado Mountain College.



Summary of CEBT Medical Benefits

This information is provided as a summary only.

Please see the following pages for more detailed comparison information.

	PPO 4	PPO 6	EPO 4
Co-Payments			
Office Visit	\$40	\$50	\$45 \$60 Specialty Care
Lab Charges	\$40	\$50	\$45
Retail Prescriptions: 30 day supply Generic/preferred/non-preferred	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60
Mail Order Prescriptions: 90 day supply Generic/preferred/non-preferred	\$40/\$80/\$120	\$40/\$80/\$120	\$40/\$80/\$120
Deductible (single) See inside for family coverage amounts	\$1500	\$3000	No deductible; co-pays as indicated
Co-Insurance			
In Network	80%	80%	n/a
Out of Pocket	60%	60%	n/a
Maximum Out of Pocket (single) See inside for family coverage amounts			
In Network	\$4000	\$5000	\$5000
Out of Network	\$8000	\$10,000	No out of network coverage

CEBT

VOLUNTARY DENTAL BENEFITS WITH ORTHODONTIC COVERAGE

ELIGIBLE EXPENSES: Eligible Dental Expenses are the reasonable, necessary and customary charges: If the provider charges above the reasonable, necessary and customary guidelines, the member will be responsible for the difference.

TYPE I Preventive Services: Routine exams & cleaning are covered 2 times per calendar year; bitewing x-rays, 4 slides per year, performed on the same date. Full mouth x-rays are eligible once every 36 months.

TYPE II Basic Services: Emergency treatment, space maintainers, simple extractions, anesthesia and restorative fillings, oral surgery, endodontic, periodontics, root canal.

Deductible	\$50 Single / \$150 Family
Coinsurance	80% of R&C

TYPE III Major Services: Crowns, dentures, bridges prosthetic repairs, and other prosthetic devices.

Deductible	Combined with Basic
Coinsurance	50% of R&C

ANNUAL MAXIMUM \$1,200

TYPE IV* Orthodontia Services: Eligible dependent children to age 19. Treatment must be completed prior to age 19.

Deductible	50%
Coinsurance	\$1,200

If moving from a CEBT employer paid dental plan, you may not be eligible for the full annual benefit under the voluntary dental plan.

R&C – Charges that are considered to be above the Reasonable & Customary (R&C) guidelines could be the responsibility of the member.

CEBT Voluntary Dental Benefits:

1. Employee and dependents can go to any dentist of their choice

2. An employee or dependent may only enroll or drop coverage during the next open enrollment period.

An employer must have at least 25% of the eligible employees enroll in the plan in order to have the coverage offered.

*** Waiting Period** – Waived for orthodontia in progress; however, we will reduce our lifetime benefit of \$1,200 by the amount of benefits paid by the previous carrier. Dependents that do not currently have work in progress must satisfy the (6) six months waiting period.

Late Entry Restrictions - If any employee or dependent drops coverage, he or she must wait at least 24 months to enroll or re-enroll, and then may only enroll during open enrollment.

Minimum participation requirements apply. This is a brief description of the program. Certain covered services are subject to other limitations described in the policy. Final interpretation and complete listing and description of any and all benefits, limitations and exclusions are found in, and are governed by, the Master Policy issued to CEBT and the Participation Agreement. Read the Certificate of Coverage carefully.

VISION BENEFIT

A voluntary vision benefit provided through Vision Services Plan (VSP) can be elected to cover yourself and your eligible family members. This plan allows you to receive a complete eye examination and materials (if needed).

CEBT Voluntary Vision Service Plan (VSP)

	12/12/24	
<u>MEMBER DOCTOR BENEFITS</u>	<u>UP TO</u>	
Corrective Contact Lenses Allowance	\$ 120.00	Once every 12 months
Exam Co-pay	\$ 15.00	Once every 12 months
Material Co-pay	\$ 15.00	Once every 12 months
Frame Allowance (retail)	\$ 120.00	Once every 24 months
 <u>NON-MEMBER DOCTOR BENEFITS</u>		
Exam	\$ 35.00	
Single Lens	\$ 25.00	
Bifocal Lens	\$ 40.00	
Trifocal Lens	\$ 55.00	
Elective Contact Lenses	\$ 120.00	
Frame	\$ 45.00	

ASSUMPTIONS

1. An employee or dependent may only enroll or drop coverage during the next open enrollment period.
2. An employer must have at least 25% of the eligible employees enrolled in the plan in order to have the coverage offered.

This summary of benefits is a matter of information only. In all cases the plan document will determine the benefits.

2/01/11

Eligibility - Regular full time staff and faculty are eligible for benefits.

Dependent Status: Dependent eligible for medical coverage are spouses and children to age 26. *Spouse* – medical coverage for a spouse that currently does not have insurance. Under no circumstance will CMC provide employer paid medical insurance for a spouse who is carried under another group insurance.

Children: medical coverage for eligible children dependent coverage is extended to age 26, marital status, student status and access to another plan does not matter. If dependents do not currently have coverage, for those covered under a single/individual (not group) insurance plan and for those where the employee or other parent must pay a portion of the premium through the other parent's employer. Under no circumstance will CMC provide employer paid medical insurance for dependents that are carried under the other parent's group insurance at no cost to the family.

Medical Benefits: Coverage, choice, cost and convenience are factors each of us considers important in selecting a medical plan. You may choose from three medical plans whichever one best meets your needs and the needs of your family, as an employee you must have medical coverage through CMC. All three medical plans are designed to provide you and your family with access to quality, affordable health care by covering a broad range of services and supplies.

The plans differ in how they share costs with you and how they provide access to care. Each option is summarized within the Medical Plan Summary below.

No matter which plan you choose from the two PPO plans or the EPO Plan they all use the same network of providers through the UMR network: www.cebt.org/UMR/index.html

The College provides a flexible benefits plan, which includes group medical insurance as well as voluntary dental and vision insurance for full-time benefited employees. You are eligible for coverage on the first of the month following full-time employment. You may elect dependent coverage for eligible dependents if done immediately upon employment. The cost for dependent coverage depends on your coverage choices. It is your responsibility to determine what coverage is best for you and your dependents. The College has a unique approach to funding your health insurance and basis it on your elections. A certain dollar amount will be set aside for you to use within our options. The college contributes monthly to our insurance and examples of what the benefit costs might be based on your elections can be found on the next page.



FLEXIBLE SPENDING ACCOUNTS (FSAs)

Colorado Mountain College lets you redirect a portion of your pay through payroll deductions into Health Care and/or Dependent Care Flexible Spending Accounts (FSAs) administered by 24hourflex. The money that goes into the FSA is deducted from your pay on a pre-tax basis (before Federal, Retirement and some state taxes are calculated). Because you do not pay these taxes on money that goes into an FSA, you decrease your taxable income and potentially increase your spendable income.

Health Care FSA You may deposit up to \$2,500 into a Health Care FSA which provides you with the ability to save money on a pre-tax basis for any IRS-allowed health expenses not covered by your health care coverage. These expenses include, but are not limited to, deductibles, copayments, coinsurance payments, routine physicals, uninsured dental expenses, vision care expense (e.g. eyeglasses or contact lenses), and orthodontia expenses. This is a calendar year. **Dependent Care FSA** you may deposit up to \$5,000 into a Dependent Care FSA. Eligible expenses include payments to day care centers, preschool costs (up to, but not including kindergarten), after school care and elder care.

LIFE INSURANCE, A D & D AND LONG TERM DISABILITY

CMC provides life insurance, long term disability coverage, and A D & D (accidental death and dismemberment) coverage for you as a full time benefitted employee? Your life insurance coverage is up to 1 and 1/2 times your annual salary under the group life insurance policy provided by the College.

The College provides Long-Term Disability (LTD) Insurance - If disabled, an eligible employee may receive up to 60% of monthly earnings up to limits specified within our plan. Accidental Death & Dismemberment Insurance (A D & D) coverage is also provided as a benefit that is based on a percentage of your annual salary. In addition, the employee has the option to increase coverage or purchase coverage for dependents.

PUBLIC EMPLOYEE'S RETIREMENT ASSOCIATION (PERA) The purpose of PERA is to provide you with benefits when you retire or are disabled or to your family if you die while employed. All employees are required by law to be a member, unless one meets exemption requirements. PERA takes the place of Social Security. PERA is an automatic deduction of 8% of the gross monthly salary, which is tax-deferred. The College contributes 16.55%. At your option with some restrictions applying, PERA is refundable at the time of resignation.

OPTIONAL RETIREMENT PLAN (ORP) ORP is available for eligible employees as a replacement to PERA. An automatic 8% of the gross monthly salary is contributed with the College contribution being 16.55%. As with PERA, the employee contribution is tax-deferred. Plans: VALIC and TIAA-CREF.

VOLUNTARY EARLY RETIREMENT PROGRAM All full-time employees with a minimum of 15 years full-time service between the ages of 50 and 65 may be eligible to receive dollars for purchasing service credits. Typically this assists the employee with early retirement options.

TAX – DEFERRED ANNUITIES (401K or 403B) All employees have the option to make tax-deferred contributions to other insurance and/or annuity plans. These programs are non-contributory on the part of the College.

HEALTHY LIFESTYLES BENEFIT All full-time employees have a benefit of \$125 per fiscal year. This benefit is for specific services. Some examples are CMC non-credit physical activity classes such as yoga, weight training, Pilates, etc. Other uses could be for health club memberships and so much more.

ANNUAL LEAVE Faculty members shall have as annual leave those student recesses which have been published in the academic calendar, except those days specified as additional work days in the faculty contract. Two days of personal leave are available for contractual teaching faculty. Full-time, 40 hours per week, twelve-month non-faculty employees shall accrue 1.75 days per month of annual leave, which may be accumulated up to 30 days (240 hours). Employees who work less than 40 hours per week or 12 months per year accrue annual leave at the appropriate pro-rated rate.

SICK LEAVE Full-time, 40 hours per week, twelve-month employees accrue 8 hours of sick leave per month, which may be accumulated without limit. Employees who work less than 40 hours per week or 12-months per year accrue sick leave at the appropriate pro-rated rate. Employees are eligible to utilize their sick leave up to 12 days per calendar year for immediate family illness. There is no cash value for sick leave at termination.

HOLIDAYS The College observes the following paid holidays: New Year's Day; Memorial Day; Independence Day; Labor Day; Thanksgiving Day (along with the day before and day following); Christmas Eve; Christmas Day; New Year's Eve

COMPENSATORY TIME The College does not normally pay overtime. Compensatory time is available for non-exempt employees and is granted and accrued at one and a half-times the hours actually worked over 40 hours within a work week. Hours worked in excess of a work week less than 40 hours will be accrued at straight time. The maximum compensatory time balance is 40 hours. Compensatory time is available for non-exempt employees only. All compensatory time must be used in the same year it was accrued.

WORKER'S COMPENSATION Worker's compensation benefits for employees are provided under Pinnacle Assurance for all injuries and diseases which are work-related. The Business Office handles all Workers' compensation claims.

BEREAVEMENT LEAVE/PAY The College will pay a maximum of five (5) paid days of Bereavement Leave for each occurrence will be granted. For more information on this benefit please see the Administrative Policies & Procedures Manual for more details.

COLONIAL SUPPLEMENTAL There are a variety of supplemental insurance products available through Colonial: Short Term Disability; Accident Coverage; Accident Coverage with Disability; Cancer Coverage; Critical Illness Coverage; and Hospital Confinement Coverage. These products are portable; if you leave CMC and wish to continue having the coverage, you may do so at the same rates.

PREPAID LEGAL SERVICES offers you affordable legal services for a monthly payroll deduction.

EMPLOYEE COMMUNITY INVOLVEMENT PROGRAM Full-time employees will be given 8 hours of approved leave each year to be focused on areas that support three of the Colleges areas: strategic plan; mentoring or tutoring of CMC students; or sustainability efforts.

PUBLIC TRANSPORTATION BENEFIT PRE-TAX Employees may elect to set aside tax-free dollars for public transportation used specifically for commuting to and from work. When an employee enrolls and authorizes payroll deduction, a bus pass is purchased by the College and distributed to the employee. Enrollment period and annual commitment coincides with health insurance enrollment period.

EMPLOYEE BENEFIT CHECKING ACCOUNTS Special banking packages have been established with interested financial institutions throughout the College District in an effort to assist benefited employees with their financial needs.

CREDIT UNIONS Employees are eligible for membership in the Lake County Schools Credit Union, Routt County Credit Union and the Colorado State Employee's Credit Union. Many of the services offered by these credit unions can be handled through payroll deductions.

DIRECT DEPOSIT Is available for all employees whose banking institution is a member of the Automated Clearing House (ACH).

EMPLOYEE ASSISTANCE The Employee Assistance Program is a counseling service offered through the College to full-time benefited employees. This program offers confidential professional help. The EAP benefit provides an employee and dependents three (3) free visits for initial problem assessment and counseling services.

529 COLLEGE SAVINGS FUND is available to any employees that are interested in setting aside money into a college savings plan through payroll deductions at CMC; you can do that through College Invest.

RENT ASSISTANCE & DOWN PAYMENT ASSISTANCE PROGRAMS The College has created these programs to assist our employee with their housing needs, for more information on these programs please contact Human Resource for more information.

EMPLOYEE DISCOUNT PROGRAMS The College has established discount programs through Dell, Microsoft Software, Verizon (contract Verizon and tell them you are a CMC employee for discount) & Office Depot. Please contact the Purchasing Department for more information.

TUITION ASSISTANCE BENEFIT The College is further committed to providing educational opportunities to the communities it serves, both internally and externally. The Tuition Assistance Benefit Program (TAB) has been developed to foster professional growth and enable our employees to continue to grow and develop their knowledge. You must have six (6) months of service with the college to apply for this benefit.



TUITION GRANT PROGRAM: An employee, spouse and/or dependent children may take classes towards an Associate and/or Bachelor's degree at the College. The tuition grant will be for up to twelve (12) credit hours for classes towards an Associate's degree; up to six (6) credit hours for classes toward a Bachelor degree; with a maximum of twelve (12) credit hours total overall per family, per academic semester.

1. Participation in the Tuition Grant Program for the Bachelor's Degree programs will become effective with the 2013 Spring semester.
2. Eligibility for the Tuition Grant Program will be available upon completion of six months of continuous service at CMC. The benefit will become available at the beginning of the semester following completion of the 6 months of continuous employment.
3. The employee must be currently employed to participate in the Tuition Grant Program.
4. Participating in the Tuition Grant Program shall be based on a space availability basis for all employees and their dependents.
5. Participation in the Bachelor's Degree program (300 and 400 level classes) requires the completion of the application process, meeting admission eligibility requirements and acceptance into the degree program.
6. The tuition waiver is not cumulative. In other words, a staff member cannot transfer forward to another semester the benefit provided in the current semester.
7. The employee must pay any additional fees or costs associated with the credit course(s) they choose.
8. Please also see the guidelines for the Tuition Grant Program on the mycmc portal.

