



**COLORADO
MOUNTAIN COLLEGE**

BENEFIT HIGHLIGHTS

NON-EXEMPT STAFF POSITIONS 2023

RETIREMENT BENEFIT

- ▶ As a public employer, CMC is not subject to Social Security. In lieu of Social Security, 8% is deducted from the Employee's monthly salary and directed toward retirement.
- ▶ An Employee may choose from TIAA or Corebridge Financial for their retirement plan.
- ▶ With a minimum of one year previous PERA service, an employee would be able to elect PERA. PERA employees are subject to the deduction guidelines set by PERA.
- ▶ Colorado Mountain College contributes up to 12% toward an employee's retirement.
- ▶ An optional 403 (b) plan is also available. Employees can receive up to a 2% match in qualifying cases.

RENTER'S ASSISTANCE

- ▶ Eligible employees can receive a loan from the college to cover first, last, and security deposit for a rental. Repayment is on a 6 or 12 month payback period depending on the term of the lease.

HEALTH INSURANCE BENEFIT

- ▶ CMC has a unique approach. Employees have the option of more than one plan as well as the option to cover dependents. CMC contributes the full cost of the base individual medical plan. Other individual plans are available at a cost to the employee. If insuring dependents, the college will contribute a portion to dependent coverage. The amount of the monthly payroll deduction will depend on the plan selected and dependents covered. Details of the health insurance benefit are included in a separate document. Dental and Vision are optional benefits offered.
- ▶ CMC health insurance benefit is on a calendar year. New plan offerings will be communicated and an open enrollment process conducted in the fall.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

- ▶ Six free visits with a counselor, these can be in person or over the phone. This benefit may be shared with eligible dependents.
- ▶ Free online financial and legal resources.

HEALTHCARE BLUEBOOK

- ▶ Healthcare Bluebook is a tool to encourage members to shop for healthcare to keep costs low and go to top-ranked providers. In some cases, the employee will receive a cash reward for choosing a low cost, high quality provider.

SURGERYPLUS

- ▶ For employees who have upcoming non-emergent surgery, a SurgeryPlus Care Advocate will assist the employee in setting up appointment and travel arrangements for the surgery. By using SurgeryPlus, the deductible and co-insurance are waived and travel costs for the patient and a caregiver are included in the cost of your procedure.

TELADOC

- ▶ Consultations with a physician over the phone 24 hours per day, 7 days per week, 365 days per year. \$0 co-pay.

MARATHON HEALTH CLINICS

- ▶ Employees may use these clinics at little or no cost to the employee. They offer a variety of services and many of those services are free of charge. There are Health and Wellness Centers in Glenwood Springs, Rifle, Gypsum, Colorado Springs, Loveland and Greeley.

COLONIAL SUPPLEMENTAL INSURANCE

- ▶ Accident Insurance
- ▶ Cancer Insurance
- ▶ Critical Illness Insurance
- ▶ Hospital Confinement Indemnity Insurance
- ▶ Whole Life Insurance

FLEXIBLE SPENDING ACCOUNTS

- ▶ Employees can set money aside on a pre-tax basis to cover certain known medical-related expenses associated with Medical and Dependent Care (child or elder care). The annual limit is the IRS limit in place at the beginning of open enrollment in the fall. The flexible spending accounts are the “use it or lose it” accounts, so funds should only be set aside for known medical expenses.

LIFE INSURANCE, AD&D AND LONG TERM DISABILITY COVERAGE

- ▶ CMC provides life insurance, AD&D and long term disability coverage for full time employees. Life insurance coverage is one and one half times your annual salary up to a maximum coverage amount for \$450,000.

LEAVE ACCRUAL FOR NON-FACULTY STAFF AND COLLEGE PAID HOLIDAYS

- ▶ Annual Leave is earned at the rate of 14 hours per month which is 21 days per year.
- ▶ Sick leave is earned at the rate of 8 hours a month.
- ▶ Holidays: Memorial Day; Independence Day; Labor Day; Thanksgiving (along with the day before & after); Christmas Eve, Christmas Day; New Year's Eve & New Year's Day. The College closes on the days between Christmas and New Year's and those days are also considered paid holidays.

BEREAVEMENT

- ▶ Non-exempt employees may receive up to 5 days of paid leave for the death of a member of the employee's immediate family

TUITION GRANT

- ▶ Full Time employees may take credit classes at CMC for up to 12 credit hours per semester. This benefit may be shared with eligible dependents.

TUITION REIMBURSEMENT PROGRAM

- ▶ Reimbursement for employees continuing their education in both degree-seeking programs at accredited institutions and certifications and licensing programs.

UNIVERSITY OF DENVER COHORTS

- ▶ DU is a university with academic programs at the undergraduate and graduate levels that will provide graduate-level education programs for CMC faculty and staff who wish to earn an advanced degree. There are cohorts for the Professional Master of Business Administration and Doctorate of Education. This is available to all full-time CMC employees.

EMPLOYEE COMMUNITY INVOLVEMENT PROGRAM

- ▶ Eight hours of paid time to volunteer for approved programs.

HEALTHY LIFESTYLES BENEFIT

- ▶ Full-time employees have a benefit of \$500 per calendar year to use toward promoting their healthy lifestyle. Many use this benefit to cover expenses like ski passes, pool passes, massage, health insurance premiums, etc.

PET INSURANCE

- ▶ Provided by Nationwide, employees are eligible for preferred pricing on pet insurance.

LEGALSHIELD

- ▶ Legal and Identity Theft Protection.

MEDICARE EDUCATION

- ▶ Employees and their dependents approaching age 65 can work with Medicare consultants to discuss Medicare options.

EMPLOYEE ASSISTANCE FUND

- ▶ The college has an Employee Assistance Fund to assist qualified employees in the event of an unexpected hardship. Emergency relief of up to \$2500 is available to employees in need. The Employee Assistance Fund is funded by employees for employees. A third-party vendor administers the plan to protect employee privacy.

ANNUAL LEAVE CONVERSION

- ▶ Full-time employees who accrue annual leave may convert up to 16 hours of annual leave per calendar year for retirement, CMC Foundation donation, or Employee Assistance Fund donation. To qualify, the employee must have used at least 40 hours of leave in the previous 12 months, and must maintain 40 hours of leave after the conversion.