

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

Medical Bi-Weekly Employee Premiums - Payroll Deductions

Employee Only Coverage: \$144.62, 2-Person: \$275.34, Family: \$375.93	Employee Only Coverage: \$94.79, 2-Person: \$177.13, Family: \$241.19	Employee Only Coverage: \$68.36, 2-Person: \$127.74, Family: \$173.92
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Dental Plan Options - Northeast Delta Dental

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

Vision Plan Options - VSP

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

Income Protection - College Paid Benefits - UNUM

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

Retirement Plan - TIAA

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

Additional Benefits & Perks!

<ul style="list-style-type: none"> ◆ Paid time off & holidays ◆ Tuition Program <ul style="list-style-type: none"> • Employees after 1 year of service • Spouse/Dependents after 2 years 	<ul style="list-style-type: none"> ◆ Emergency Travel Assistance ◆ Employee & Family Assistance ◆ Fitness Center Discounts ◆ Well-being Programming 	<ul style="list-style-type: none"> ◆ Voluntary & Supplemental Insurance buy-up options ◆ Flexible Spending Accounts ◆ Discount Programs and more!
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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 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.