



## Summary of Benefits for VSCSF Members

Note: The appropriate benefits forms and additional information are available from the college human resources office.

### MEDICAL INSURANCE

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- **CIGNA Open Access Plan (OAP)-** Enrollment choice in this plan is for those employees hired prior to January 1, 2017.

The plan pays 100% of out-patient care surgery, preadmission testing and in-patient care. Office visits cost **\$15/visit** for primary physician visits or specialists. Mental health out-patient visits cost **\$15/visit**; substance use out-patient visits cost **\$15/visit**; vision exams cost **\$10/visit**. All of these services require using providers within the Designated Provider health network. The plan includes an admission review, preadmission review and out-patient procedure review. For care outside the network, standard benefits require a deductible and co-payment.

All of these services require using providers who accept CIGNA. The plan includes an admission review, preadmission review and out-patient procedure review. For care outside the network, standard benefits require a deductible and co-payment.

Enrollment in the OAP plans requires an employee contribution to the premium. Employee contributions are based on annual salary.

- **CIGNA Healthy Saver Plan (HDHP) –** For all employees hired on or after January 1, 2017.

The same coverage as the Open Access Plan. However, there are no co-pays. Once you have met the total deductible all service including prescriptions are covered at 100%.

Individual deductible of \$3,000 and \$6,000 for a family. The VSC funds the first \$2,500 of the deductible for the single plan and \$5,000 for a family plan through a health reimbursement account. The remaining **\$500 for a single** plan and the **\$1,000 for a family** plan can be funded by you through a flexible spending account or paid out of pocket.

All of these services require using providers who accept CIGNA. The plan includes an admission review, preadmission review and out-patient procedure review. For care outside the network, standard benefits require a deductible.

Enrollment in the Healthy Saver plan requires an employee contribution to the premium. Employee contributions are based on annual salary.

### **DENTAL INSURANCE**

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- **CIGNA - Dental Insurance – VSCSF Plan**

There is a \$25 individual or \$75 family annual deductible for dental expense benefits. Diagnostic and preventative services are covered at 100% for approximately two annual visits. The maximum covered expense for services such as fillings, root canals, periodontics, extractions, crowns, dentures and bridgework is 80% of the "reasonable and customary" charge after the deductible is met. There is a \$1,000 per person annual maximum benefit for covered dental expenses.

Enrollment in the dental plan requires an employee contribution to the premium. Employee contributions are based on annual salary.

- **CIGNA - Prescription Drugs**

A three-month supply of maintenance prescriptions can be purchased through the CIGNA Tel-Drug program at \$10 for generic drugs and \$20 for brand-name drugs. Prescriptions for up to a one-month supply may be purchased at a retail pharmacy in the CIGNA network at \$10 for generic drugs and \$20 for brand-name drugs. There is a comprehensive pharmacy network in Vermont and throughout the country.

### **EMPLOYEE ASSISTANCE PROGRAM**

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The Vermont State Colleges offers an Employee Assistance Program to all active employees and their household members. The EAP provides assistance on a wide variety of issues including substance abuse, relationship issues, family counseling and legal and financial issues. The services include at least 3 visits per incident with a qualified provider. Services are provided by CIGNA can be accessed by calling a toll free number and through the internet. EAP services are completely confidential.

### **OPT-OUT PROGRAM**

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VSC Represented Staff may waive medical and dental insurance if they have other coverage available. Currently a payment of up to \$1,800 will be made to employees who waive medical and dental coverage. Employees opting out of medical only will receive \$1,400. Opt-out participation may be elected in November for the new calendar year with payment made at the end of the calendar year. The "opt-out" program is a year by year benefit that may or may not continue for subsequent years.

## LIFE AND LONG-TERM DISABILITY

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- **The Standard - Long-Term Disability Plan**

60% of covered monthly salary with maximum monthly benefits of \$7,000, including social security and workman's compensation.

Benefits begin after six months of continuous total disability. Application should be made as soon as disability begins.

- **The Standard - Life Insurance**

<u>Salary</u>	<u>Life Insurance Amount</u>
Up to \$4,999	\$15,000
\$ 5,000 - \$ 7,499	\$17,500
\$ 7,500 - \$ 9,999	\$20,000
\$10,000 - \$14,999	\$25,000
\$15,000 - \$24,999	\$30,000
\$25,000 - \$34,999	\$40,000
\$35,000 and over	\$50,000

These amounts reduce at age 65.

If you qualify for retirement benefits, your amount of life insurance will be \$10,000.

In the event of death, the beneficiary should contact the college human resources office promptly.

## RETIREMENT

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- **TIAA-CREF - VSC Non-contributory Plan**

Employees become eligible after one year of full time employment. Part-time employees with more than ten (10) years of service.

College contribution equals 12% of annual base salary.

- **10% contribution up to \$40,000 of income and 8% beyond \$40,000 of income for new hires as of July 1, 2016.**
- **10% contribution up to \$40,000 of income and 8% beyond \$40,000 of income for current employees as of July 1, 2017.**

Employees may make pre-tax salary reduction contributions by opening a supplemental account (SRA).

[TIAA-CREF](#) click here for website

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**PAID LEAVE**

**14 paid holidays** - dates published annually.

**Medical Leave** - 12 days annually for first five years of employment; more after five years. Limit of 150 days of medical leave accrued for all employees.

**Personal Leave** - 4 days annually.

**Vacation Leave** – 12 days annually for first five years of employment; more after five years (see schedule in VSCSF agreement).

**Bereavement Leave** –5 working days of paid bereavement leave including the day of funeral when the death occurs in the immediate family. See bargaining unit agreement for further details.

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**TUITION WAIVER**

Vermont State Colleges - Upon beginning full-time employment, employees and their immediate families, spouse, dependent, including legal wards, are eligible for a tuition waiver. Part-time employees employed 20 hours or more per week and their immediate families also may enroll in any course or program, including graduate and summer, at any member College with a pro-rated tuition waiver (reference VSCSF agreement for specific guidelines).

University of Vermont - Upon beginning full-time employment, children, legal wards, and stepchildren are eligible, subject to certain conditions.

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**VOLUNTARY BENEFITS**

***SECTION 125- Flexible Spending Accounts***

- **CIGNA- Flexible Spending Reimbursement Account**

Employees may elect to open a flexible spending reimbursement account for medical and dependent care expenses. Restrictions are determined by IRS and VSC guidelines. Election is for calendar year only. Premiums are made by payroll deduction

- **HUMANA – Vision Election**

Employees may elect to enroll in vision coverage through Humana. Election is for calendar year only. Premiums are made by payroll deduction.

[HUMANA - Vision Plan](#) click here for website

- **The Standard – Supplemental Life Insurance**

Employees may also purchase additional life insurance for themselves, spouse and/or dependents on a voluntary basis through The Standard. Premiums are made by payroll deduction. Rates are based on age.

***The College is not bound by this summary statement of benefits. This is for quick reference only. More complete descriptions are published in the Personnel Handbook and elsewhere. Further details are available from the college human resource office.***