



## **Summary of Benefits for Faculty**

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

### **MEDICAL/DENTAL INSURANCE**

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- **CIGNA Point of Service - POS**

The plan pays 100% of out-patient care surgery, preadmission testing and in-patient care. Office visits cost **\$20/visit** for primary physician visits or specialists with a referral. Mental health out-patient visits cost **\$20/visit**; substance use out-patient visits cost **\$20/visit**; vision exams cost **\$10/visit**.

All of these services require using providers within the Point of Service 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.

Enrollment in the POS plan requires an employee contribution to the premium based on annual salary.

- **CIGNA - Dental Insurance**

There is a \$50 individual or \$150 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 50% of the "reasonable and customary" charge after the deductible is met. There is a \$750 per person annual maximum benefit for covered dental expenses.

## Faculty Benefits Program Page 2

- **CIGNA- Prescription Drugs**

A three-month supply of maintenance prescriptions can be purchased through the CIGNA Tel-Drug program at \$10 generic drugs, \$25 for brand-name drugs and \$50 for non-preferred 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 \$25 for brand-name drugs and \$50 for non-preferred brand-name drug. There is a comprehensive pharmacy network in Vermont and throughout the country.

CIGNA Healthcare requires the use of FDA approved generic drugs which are equivalent to brand name drugs and meet all federal government standards. If there is no generic drug available, the generic co-pay will apply to preferred brand drugs. The \$50 non-preferred co-pay applies only when a generic or preferred brand is available but not chosen.

- **"Opt-Out" Program**

VSC Faculty may waive medical and dental insurance if they have other, non-VSC coverage available. Currently a payment of up to \$1,800 will be made to employees who waive both medical and dental coverage. Opt-out participation may be elected upon hire or 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.

- **Employee Assistance Program**

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 and can be accessed by calling a toll free number and through the internet. EAP services are completely confidential.

## **LIFE AND LONG-TERM DISABILITY**

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- **Unum - Long-Term Disability Plan**

60% of monthly earnings to a maximum benefit of \$7,000 per month.

Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.

## Faculty Benefits Program Page 3

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

- **Unum - Life Insurance**

<u>Age</u>	<u>Amount of Insurance</u>
Under age 65	\$50,000

After age 65 the amount of life insurance is reduced. Please consult the policy for a specific reduction schedule.

If you retire, your amount of life insurance will be \$5,000.

Employees may take advantage of the Accelerated Benefit to receive partial or full payment of their life insurance amount in the case of terminal illness.

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**

Full-time employees are eligible to receive retirement benefits.

College contribution equals 12% of base salary annually. Employees may make pre-tax salary reduction contributions by opening a supplemental account (SRA).

## **SECTION 125 - FLEXIBLE SPENDING ACCOUNTS**

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- **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.

## **SICK LEAVE**

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Each Faculty member shall earn six (6) days of sick leave per semester of full-time teaching services. In addition, up to three days of sick leave per year may be used for personal reasons. Sick days can accrue up to 150.

## **TUITION WAIVER**

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| Vermont State Colleges - | Upon beginning full-time employment, employees, spouses, civil union partners, dependent children, and legal wards are eligible. |
| University of Vermont -  | Upon beginning full-time employment, children, legal wards, and stepchildren are eligible, subject to certain conditions.        |

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