

Claremont McKenna College
Benefits At A Glance 2009

Benefit	Eligibility	Features	Employee Cost Per Month
Health Insurance	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year. The first day of the month following the date of hire.	Medical Insurance for employees and qualified spouses, domestic partners, and dependents.	Kaiser (HMO) Employee Only \$32.68 Employee + one \$137.30 Family \$294.24 Blue Cross (HMO) Employee Only \$32.32 Employee + one \$135.72 Family \$290.56 Blue Cross (PPO) Employee Only \$289.44 Employee + one \$754.78 Family \$1,030.34 Lumenos (HDHP) Employee Only \$36.48 Employee + one \$153.42 Family \$329.62
Vision Insurance	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year. The first day of the month following the date of hire.	Vision Insurance for employees and qualified spouses, domestic partners, and dependents	VSP Core Plan Employee Only \$0.00 Employee + 1 \$0.92 Family \$2.04 VSP Buy-Up Plan Employee Only \$8.48 Employee + 1 \$18.18 Family \$29.84
Dental Insurance	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year. The first day of the month following the date of hire.	Dental insurance for employees and qualified spouses, domestic partners, and dependents.	DeltaCare USA DHMO Employee Only \$6.68 Employee + one \$20.04 Family \$32.24 Delta Dental PPO Employee Only \$43.94 Employee + one \$100.60 Family \$150.64
Group Life Insurance	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year. Effective on date of hire.	Minimum of \$20,000 up to maximum of \$50,000 life insurance policy. Employees may also purchase additional life insurance for themselves and their spouse or children.	CMC pays one times your basic annual salary (rounded to next \$1,000); minimum of \$20,000; maximum \$50,000. Additional life insurance is paid for by the employee.
Accidental Death and Dismemberment	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year. The first day of the month following the date of hire.	An employee may buy Accidental Death & Dismemberment insurance at his/her own cost for single or family coverage.	See the Employee Benefits booklet for monthly paycheck cost.
Long-Term Care Insurance	Full-time employees & part-time employees, eligible spouses/qualified domestic partners, parents, parents-in-law, grandparents & grandparents-in-law.	This is a voluntary group long-term care insurance plan that covers conventional nursing homes as well as services received in one's own home. Other types of care facilities may be covered. The mix of care settings and levels of care varies with different policies.	The employee pays the premium for self and/or spouse/qualified domestic partner through payroll deduction. See long term care packet for rates.
Academic Retirement Plan (Defined Contribution)	Academic Retirement Plan: Full or part-time employees who meet the plan document's criteria for eligibility.	Vesting is immediate upon enrollment in the plan.	Provided by CMC – no employee contribution required.
Tax-deferred Annuity (TDA)	All benefits-eligible employees who work 20 or more hours per week.	Qualified employees can contribute additional money on a tax-deferred basis. Three plans are currently offered: TIAA/CREF, Vanguard, and Fidelity Investment Groups.	Participation is optional.
Direct Deposit	All Employees	Available with any banking institution.	Provided by CMC.

Emeriti Retirement Health Solutions	Full and part-time benefits-eligible employees who meet the College's criteria as defined in the Emeriti Health Solutions Retirement plan.	This benefit offers a tax-advantaged way to invest and accumulate assets during working years to help pay for medical costs in retirement. Emeriti also provides a specially-designed nationwide menu of retiree health insurance options, and a tax-free way to pay for other qualified, out-of-pocket medical expenses.	The College provides a contribution for benefits-eligible, qualified employees. Qualified employees may opt to make voluntary, post-tax contributions to a Fidelity account used for health coverage during their retirement years.
Backup Care Options	All benefits-eligible employees	This benefit provides 24 hrs/day, 7 days/wk backup care to support employees in their need to get to work when they experience a temporary breakdown in normal care arrangements for anyone who counts on them as their primary caregiver.	\$2 co-pay/hr per child for center-based care. \$4 co-pay/hr for home care (up to 3 dependents) 80 hrs/yr of care
Employee Assistance Program	All benefits-eligible employees	This benefit provides a confidential resource for an employee to seek professional advice regarding personal, family, legal, financial, drug, or alcohol issues. Call 1-800-234-5465.	Provided by CMC at no cost to employee.
Flexible Spending Accounts	All benefits-eligible employees	Allows employee to pay for eligible health care and dependent care benefits on a pre-tax basis, minimum annual election, \$300, maximum \$5,000. Generally, enrollment in the plan is on a once-a-year basis beginning in January of each year.	Participation is optional.
Short Term Disability/VDI	All Employees	The Short Term Disability Insurance Program is designed to provide partial compensation for wages lost if employee is unable to work because of a sickness or injury. The plan provides a basic weekly disability benefit that can be supplemented by sick leave and/or vacation leave.	Employees pay 1.0% for the first \$90,669 of wages earned per year. Maximum employee cost \$997.36 per year.
Paid Family Leave		Paid Family Leave allows six (6) weeks paid leave for employees who must care for an ill child, spouse, registered domestic partner, or parent, or who are unable to work due to the birth, adoption, or foster care placement of a new child.	
Long Term Disability	Full-time employees and part-time employees working 30 hours or more per week, 6 months or more per year. The first day of the month following the date of hire.	The plan provides a monthly income benefit equal to 66 2/3% of your covered monthly salary as of the date the disability began, but not to exceed \$10,000 monthly. Employees must meet the definition of total disability under the program. Benefits begin on the first of the month following 6 consecutive months of total disability and continue during such disability to maximums as outlined in the plan document.	Provided by CMC – no employee contribution required.
Tuition Remission Plan	Full-time staff and regular faculty who have completed two or more years of employment with CMC.	Scholarships are provided to the dependent children of eligible employees. Each qualified employee is eligible for scholarships that cover no more than 16 semesters of undergraduate education.	Provided by CMC.
Vacation Pay (Staff Only)	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year.	Vacation is earned according to years of service and weekly number of scheduled hours.	Provided by CMC.
Holiday Pay (Staff Only)	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year.	CMC observes 10 holidays throughout the year.	Provided by CMC.
Personal Holidays (Staff Only)	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year.	CMC provides personal holiday hours at the beginning of each fiscal year, prorated upon the date of hire. Personal holiday hours are not cumulative.	Provided by CMC.
Sick Pay (Staff Only)	Full-time employees and part-time employees working 20 hours or more per week, 6 months or more per year.	One day of sick leave is accumulated for each month an employee is in a paid status of 15 days or longer.	Provided by CMC.

This summary is provided as a brief overview of the benefits package that CMC offers. The specific terms of coverage, exclusions and limitations are contained in the Summary Plan Descriptions and other plan documents available from the Benefits Department at Claremont University Consortium. If there is any discrepancy between this summary and the plan documents, the plan documents will govern in all cases.