

**Claremont McKenna College**  
**Benefits At A Glance 2007**

<b>Benefit</b>	<b>Eligibility</b>	<b>Features</b>	<b>Employee Cost Per Month</b>
<b>Health Insurance</b>	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 \$29.29 Employee + one \$123.01 Family \$263.59 Blue Cross (HMO) Employee Only \$32.56 Employee + one \$136.76 Family \$292.78 Blue Cross (PPO) Employee Only \$261.99 Employee + one \$682.94 Family \$932.21 Blue Cross (HDHP) Employee Only \$32.96 Employee + one \$138.57 Family \$297.72
<b>Dental Insurance</b>	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.	Guardian DMO Employee Only \$12.27 Employee + one \$24.26 Family \$35.19 Guardian PPO Employee Only \$50.94 Employee + one \$107.60 Family \$157.65
<b>Life Insurance</b>	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.	\$20,000 to \$30,000 life insurance policy. Employees may also purchase additional life insurance for themselves and their spouse or children.	CMC pays one time your basic annual salary; minimum of \$20,000 or maximum of \$30,000. Additional life insurance is paid for by the employee.
<b>AD &amp; D</b>	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.
<b>Long-Term Care Insurance</b>	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.
<b>Academic Retirement Plan (Defined Contribution)</b>	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.
<b>Employee Assistance Program</b>	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 -no employee cost.
<b>Direct Deposit</b>	All Employees	Available with any banking institution.	Provided by CMC.

<b>Short Term Disability/ VDI/PFL</b>	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. 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.	Employees pay 0.6% for the first \$83,389 of wages earned per year. Maximum employee cost \$500.33 per year.
<b>Long Term Disability</b>	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.
<b>Tuition Remission Plan</b>	Full-time employees 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. Scholarships are only granted to eligible children who are working toward an Associate of Arts or a Bachelor's degree at an eligible institution. CMC pays 50% of the tuition of the attending school (excluding the cost of books, fees, room, and board), NOT to exceed 50% of CMC's current tuition.	Provided by CMC.
<b>Vacation Pay (Staff Only)</b>	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. Vacation time is not earned during a leave of absence or for any period you are not working.	Provided by CMC.
<b>Holiday Pay (Staff Only)</b>	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. CMC also 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.
<b>Sick Pay (Staff Only)</b>	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. Time is prorated based upon daily scheduled hours. Sick time is not accumulated during a leave of absence or for any period you are not working.	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.