

**Claremont McKenna College**  
**Benefits at a Glance 2016**

<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.	<p><b>Kaiser Permanente (HMO)</b> Employee Only \$ 44.49 Employee + one \$186.86 Family \$400.41</p> <p><b>Anthem Blue Cross (HMO)</b> Employee Only \$ 50.61 Employee + one \$212.56 Family \$455.07</p> <p><b>Anthem (Lumenos HSA)</b> Employee Only \$ 58.17 Employee + one \$244.56 Family \$525.46</p>
<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.	<p><b>Met Life Dental DHMO</b> Employee Only \$ 5.76 Employee + one \$18.52 Family \$30.00</p> <p><b>Met Life Dental PPO</b> Employee Only \$ 62.77 Employee + one \$139.51 Family \$209.28</p>
<b>Vision 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.	Vision Insurance for employees and qualified spouses, domestic partners, and dependents	<p><b>Anthem View Core Plan</b> Employee Only \$0.00 Employee + 1 \$1.36 Family \$3.05</p> <p><b>Anthem Buy-Up Plan</b> Employee Only \$ 4.48 Employee + 1 \$ 7.57 Family \$12.53</p>
<b>Group 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 first day of the month following the 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.	<p>CMC pays one times your basic annual salary (rounded to next \$1,000) with a minimum of \$20,000 and a maximum \$50,000.</p> <p>Additional life insurance is paid for by the employee.</p>
<b>Accidental Death and Dismemberment</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 direct bill. See long term care packet for rates.
<b>Academic Retirement Plan (Defined Contribution)</b>	Academic Retirement Plan: Full or part-time employees (excluding students) are eligible to participate through voluntary elective deferrals upon their date of hire. Eligibility for employer contributions depends on satisfying a service requirement and attainment of age 21.	Vesting is immediate upon enrollment in the plan.	Provided by CMC – no employee contribution required.
<b>Direct Deposit</b>	All Employees	Available with any banking institution.	Provided by CMC.

<b>Emeriti Retirement Health Solutions</b>	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 provide 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.
<b>Backup Care Options</b>	All benefits-eligible employees	This benefit provides center-based and in-home backup care to assist employees in balancing the competing demands of work and family. Employees can use the service when they need to be at work and their regular child or elder/adult care is temporarily unavailable. Call 1-877-242-2737.	Center-based care (children only) is \$2 per hour  In-home care is \$4 per hour  Maximum of 80 hours per calendar year.
<b>Employee Assistance Program</b>	All benefits-eligible employees	Confidential advice & counseling are available at no cost to all employees through this program. Employees, legal spouses, domestic partners & eligible dependents receive up to five (5) counseling sessions with a licensed/certified therapist by phone or in-person, per family member, per issue, each calendar year. Access is available 24/7 year round. Call 1-800-234-5465.	Provided by CMC at no cost to employee.
<b>Flexible Spending Accounts</b>	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 \$2,550 (health care)/\$5,000 (dependent care). Generally, enrollment in the plan is on a once-a-year basis beginning in January of each year.	Participation is optional.
<b>Short Term Disability/VDI</b>  <b>Paid Family Leave</b>	All Employees	The Short Term Disability/Voluntary Disability Insurance (VDI) plan 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 (approximately 55% - determined by your regular earned income) that can be supplemented by sick leave and/or vacation leave.  Paid Family Leave (PFL) 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. Effective July 1, 2014, PFL family member eligibility will expand to include time off to care for a seriously ill grandparent, grandchild, sibling, and parent-in-law.	Employees pay 1.0% for the first \$101,636 of wages earned per year. Maximum employee cost \$1,016.36 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. Effective as of date of hire.	The plan provides a monthly income benefit equal to 66 2/3% of the first \$22,500 of monthly earnings prior to the date the disability began, but not to exceed \$15,000 monthly. Employees must meet the definition of total disability under the program. Benefits begin on the first of the month following 180 days 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 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.
<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.	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.	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.	Provided by CMC.