

# **Benefits at a Glance**

Here's a quick overview of Colorado College (CC) benefits that support your health, protect your finances, and help you balance responsibilities in work and life.

### **Medical & Prescription Drug**

Two medical plan options empower you to take charge of your healthcare. The **PPO and HDHP plans** cover in-network preventive care at 100% with no deductible, provide prescription drug coverage, and offer telemedicine, making high-quality healthcare accessible and convenient.

#### **Dental**

The dental plan provides benefits for basic and major dental care and orthodontic benefits. Plus, CC pays 100% of the premium for eligible employees who elect Employee Only coverage!

#### Vision

Protect your vision with benefits for a routine exam, frames, and lenses.

#### **Emeriti® Retirement Health Solutions**

Prepare for high healthcare costs in retirement by contributing to a tax-advantaged health savings account. If you are 40 or older, CC also makes monthly contributions to your account!

# **Health Savings Account (HSA)**

If you enroll in the High-Deductible Health Plan (HDHP), you can open an HSA — a triple-tax advantaged account that helps you save and pay for healthcare expenses.

### Flexible Spending Accounts

Save on taxes in two ways:

- Health Care FSA: Eligible medical, dental, and vision expenses (PPO plan only).
- Dependent Care FSA: Eligible day care expenses.

## **Retirement Savings**

CC offers two options to help you save and prepare for your financial future.

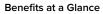
- 403(b) Plan: Eligible employees receive a combined 15% contribution (10% CC and 5% employee) after one year of service. Contributions are pre-tax, and you're always 100% vested.
- Tax Deferred Annuity (TDA) Plan: You can supplement your savings by contributing to the Tax Deferred Annuity (TDA) Plan, the voluntary part of the 403(b) Plan.

### **Income Protection**

Protect your income and financial well-being with life insurance, accidental death and dismemberment (AD&D) coverage, and disability insurance. You have the option to purchase additional life and AD&D coverage.

#### **Education Assistance**

We offer **tuition support** for employees, spouses/ domestic partners, and dependents — including up to 100% coverage for attending CC and 90% for eligible dependents at ACM partner schools (after meeting service requirements). CC also participates in the **Public Student Loan Forgiveness (PLSF)** program to help you achieve your education goals faster.





### **Employee Assistance Program**

When you need extra support, CC has you covered. The Employee Assistance Program (EAP) provides six free confidential counseling sessions per year to help with personal challenges, plus support services for eldercare, day care, and legal and financial counseling.

### **Legal Plans**

Get unlimited access to personal legal advice and services — like wills, powers of attorney, and document reviews — from a network of over 14,000 attorneys.

### **Identity Theft**

Safeguard your personal information from identity theft with features like credit and bank activity alerts, social media monitoring, medical ID fraud protection, and lost wallet assistance — plus expert support to restore your identity if it's ever compromised.

**NOTE:** Identity theft protection is included as part of your medical coverage.

# Home, Auto, & Renter's Insurance

Take advantage of exclusive group discounts on auto, home, recreational vehicle, motorcycle, boat, condominium, and renter's coverage.

### Pet Insurance

Protect your pet and peace of mind. Pet insurance helps cover unexpected vet bills so you can protect your pet's health without the financial stress.

#### **Travel Accident Insurance**

Whether you're traveling for work in the U.S. or abroad, CC automatically provides you with **Business Travel**Accident Insurance and International Business Travel
Accident Insurance. You can also purchase Voluntary
Travel Accident Insurance for extra protection.

#### **Staff Amenities**

As a CC employee, you have special access to a variety of product discounts and free programs in our community, including CC athletic tickets and CC Bookstore discounts, computer and software discounts, access to the CC cabin, child care through the Children's Center, and more.

#### **AUTOMATIC BENEFITS**

As a CC employee, you will automatically receive the following benefits — at no cost to you:

- EAP
- Basic Life and AD&D
- CC contributions to your 403(b)
- Business Travel Accident Insurance
- International Business Travel Accident
   Insurance
- Disability
- Staff Amenities

**NOTE:** Certain automatic benefits are provided once service requirements are met.

