



BENEFITS AVAILABLE FOR ADJUNCT FACULTY & PART TIME STAFF

Individual Medical Insurance

CMC has made arrangements with one of our vendors to offer you and your dependents individualized medical insurance options. Flood and Peterson has provided insurance needs for the College for some time; we believe you'll receive the same services and benefits as an individual policy holder.

There are several individual medical insurance plans available through several insurance companies. Flood and Peterson, Inc. is the administrator for these plans. Flood and Peterson is dedicated to answering questions, helping untangle claims processing issues, and providing underwriting needs should coverage be declined.

We believe you will find these insurance options to be very competitive, not only in pricing but also in selection opportunities.

To get more information, please contact
Jo McLavey at 800-356-2295 or via email
Jo.McLavey@fpinsurance.com

Supplemental Insurance

Insurance and Wellness in the Rockies (formerly known as Lidke and Associates) provides supplemental insurance options for CMC through Colonial Supplemental Insurance. A variety of coverage options exist:

- Short Term Disability
- Accident Coverage
- Accident Coverage with a Disability Rider
- Cancer Coverage
- Critical Illness Coverage
- Hospital Confinement Coverage
- Life Insurance

These products are portable; if you leave CMC you may continue your coverage. Coverage is available for your spouse and children with most products; benefits are paid directly to you; with most plans you receive benefits regardless of any other insurance you may have with other insurance companies. Please be aware there are some restrictions and eligibility requirements. For information, please call 800-613-4021 or 970-384-1900 or go to www.insuranceandwellness.com.

Dental and Vision Benefits

The Triple Choice Dental Plan is now available for CMC adjunct faculty and part time staff! Three options are available. The Alpha Dental Plan and Choice Dental Plan involve seeing network dentists only, are discount fee-for-service plans, with no deductible to satisfy. The Companion Life Insurance Dental Plan is an indemnity plan with a \$1000 lifetime deductible. These benefit options come to us through Beta Health Association and are coordinated by Insurance and Wellness in the Rockies.

An added bonus: a vision benefit will accompany the dental benefit at no additional charge! The vision benefit is provided through Vision Plan of Colorado. It is a network plan. Please note: the majority of the providers are in the Denver metropolitan area at this time. For more information, please contact Insurance and Wellness in the Rockies at 800-613-4021 or 970-384-1900. You may also visit their web site at www.insuranceandwellness.com.

PERA Retirement

PUBLIC EMPLOYEES RETIREMENT ASSOCIATION (PERA)

The purpose of PERA is to provide you with benefits when you retire or are disabled, or to your family if you die while you are employed. All employees are required by law to be members unless one meets exemption requirements. PERA takes the place of Social Security. PERA is an automatic deduction of 10.5% of the gross salary, which is tax-deferred. The College contributes 11.35% . At your option with some restrictions applying, PERA is refundable at the time of resignation.

Vacation for Part Time Staff

- The part time vacation benefit is based on an average work week over the last 12 months of employment (not to exceed 28 hours).
- It will not accrue, carry forward or be paid.
- Part time vacation time will be awarded in July of each year; the employee must have worked during the preceding 12 months (July to June). The accrual will be prorated for those working less than 12 months.
- Vacation time must be taken in one hour increments.
- Any remaining balance will be forfeited; this benefit is not paid out at the end of employment.

PERA 401(k)

Members of PERA have the option to make tax-deferred contributions to PERA's 401 (k) plan. This is non-contributory on the part of the College. If you are interested in the PERA 401 (k), please request an enrollment packet from Human Resources.



Pre-Paid Legal Services

Pre-paid legal services is a benefit that offers you affordable legal services for a monthly membership fee that can be handled via payroll deduction. Benefits include phone calls, letters, wills, help with traffic violations and more. For details, please contact Insurance and Wellness in the Rockies at 970-384-1900 or 800-613-4021.

Adjunct Faculty Tuition Benefit

Colorado Mountain College will make tuition grants to adjunct instructors and/or spouse/dependent in the amount equal to the number of credits taught each semester; non-credit classes excluded, not to exceed six credits per semester (does not carry over), for classes taken at CMC. This benefit may be applied in the semester of employment or in the semester immediately following. For additional details regarding this benefit, please refer to the CMC Faculty Handbook—Adjunct Faculty Employment.



9/1/2010

Direct Deposit

Direct deposit is available for all part time employees and adjunct faculty members whose banking institution is a member of the Automated Clearing House (ACH).

Credit Unions

CMC Employees are eligible for membership in the Lake County Schools Credit Union, Routt County Credit Union and the Colorado State Employee's Credit Union. Many of the services offered by these credit unions can be handled through payroll deduction.

Worker's Compensation

Worker's compensation benefits for all employees is provided under Pinnacle Assurance for work related injuries and diseases. All work related injuries must be reported to Human Resources immediately.

Part-Time Staff Tuition Benefit

CMC is pleased to offer a tuition benefit for our part time employees. After six months of continuous service, PT employees who average 20 hours per week are eligible for six credit hours per semester. Part-timers must meet the following criteria to use the benefit:

1. To qualify, part time staff must work an average of 20 hours per week within the academic semester.
2. The benefit will not be available until six months of continuous service have been completed. The staff person must be currently employed to use the benefit.
3. The tuition waiver is not cumulative. In other words, a staff member cannot transfer forward to another semester the benefit provided in the current semester.
4. The benefit is non-transferable to dependents or others.
5. The PT employee must pay additional fees or costs associated with the credit course(s) they choose.
6. Supervisor's approval is required for the benefit to be utilized. It is important that participation in a course not interfere with a person's job.