

**Claremont McKenna
College Benefits at a Glance
2024**

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.	<p>Kaiser Permanente (HMO) Employee Only \$ 67.91 Employee + one \$285.20 Family \$611.14</p> <p>Blue Shield Access+ (HMO) Employee Only \$ 63.30 Employee + one \$265.83 Family \$569.11</p> <p>Blue Shield Trio (HMO) Employee Only \$ 24.99 Employee + one \$104.94 Family \$224.65</p> <p>Blue Shield HDHP (PPO) Employee Only \$ 24.99 Employee + one \$104.94 Family \$224.65</p>
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.	<p>Cigna Dental DHMO Employee Only \$ 5.93 Employee + one \$16.16 Family \$33.28</p> <p>Cigna Dental PPO Employee Only \$ 40.31 Employee + one \$ 79.20 Family \$156.32</p>
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	<p>Anthem View Core Plan Employee Only \$0.00 Employee + 1 \$1.53 Family \$3.41</p> <p>Anthem Buy-Up Plan Employee Only \$ 7.46 Employee + 1 \$12.60 Family \$20.90</p>
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 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>
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.
Academic Retirement Plan (Defined Contribution)	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.
Direct Deposit	All Employees	Available with any banking institution.	Provided by CMC.

Backup Care Options	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.
Employee Assistance Program	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.
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 \$3,200 (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.
Short Term Disability/VDI Paid Family Leave	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 60-70% - determined by your regular earned income) that can be supplemented by sick leave and/or vacation leave. Paid Family Leave (PFL) allows eight (8) weeks of paid leave for employees who must care for an ill child, spouse, registered domestic partner, grandparent, grandchild, sibling, parent-in-law, parent or “designated person” or who are unable to work due to the birth, adoption, or foster care placement of a new child. Effective January 1, 2021, PFL program expanded to include Military Exigency for paid family leave.	Employees pay 1.0% for the first \$101,636 of wages earned per year. Maximum employee cost \$1,016.36 per year. The taxable wage ceiling was removed as of 1/1/24. CMC 2024 contribution rate is 0.8%
Long Term Disability	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 your monthly salary (prior to the date the disability began), up to a maximum of \$25,000. 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.
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 11 holidays throughout the year.	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 The Claremont Colleges Services (TCCS). If there is any discrepancy between this summary and the plan documents, the plan documents will govern in all cases.