



Benefits Overview for Classified Employees

July 1, 2020 - June 30, 2021

The following is an overview of benefits available to University of Northern Colorado Classified Employees

Health Insurance (optional)

Your choice of six options; three options available through Kaiser Permanente and three options available through Cigna: (choose one)

Medical Plan Options	Employee Only		Employee + Spouse		Employee + Child(ren)		Employee + Family	
	State Pays	You Pay	State Pays	You Pay	State Pays	You Pay	State Pays	You Pay
Cigna HDHP (HSA Qualified)	630.64	24.24*	1,122.26	145.42*	1,107.76	55.00*	1,542.40	232.22*
Cigna Copay Basic	633.64	35.96*	1,172.26	178.64*	1,167.76	66.10*	1,662.40	251.28*
Cigna Copay Plus	615.64	85.06*	1,145.26	268.94*	1,143.76	147.82*	1,595.40	408.08*
Kaiser HDHP (HSA Qualified)	568.64	25.78*	1,022.26	156.54*	1,022.76	51.32*	1,462.40	197.02*
Kaiser Copay Basic	588.64	34.80*	1,122.26	172.24*	1,107.76	65.58*	1,562.40	284.12*
Kaiser Copay Plus	603.64	54.42*	1,122.26	244.82*	1,122.76	116.24*	1,562.40	387.80*

***Tobacco Surcharge:** There will be a \$75/mo fee added to all plans for any employee who uses tobacco and does not commit to completing a cessation course during the plan year.

Dental Insurance (optional)

Your choice of two Delta Dental Plans: (choose one)

Dental Plan Options	Employee Only		Employee + Spouse		Employee + Child(ren)		Employee + Family	
	State Pays	You Pay	State Pays	You Pay	State Pays	You Pay	State Pays	You Pay
Delta Dental Basic	26.68	4.44	43.55	16.28	47.82	15.24	64.08	27.98
Delta Dental Basic Plus	26.68	18.96	43.88	45.28	47.82	45.70	64.08	72.96

Vision Insurance (optional with the election of a medical plan)

Your choice of two EyeMed vision plans: (choose one)

Vision Plan Options	Employee Only		Employee + Spouse		Employee + Child(ren)		Employee + Family	
	State Pays	You Pay	State Pays	You Pay	State Pays	You Pay	State Pays	You Pay
EyeMed Basic	No additional cost - included with medical plan.							
EyeMed Enhanced	0.00	4.40	0.00	8.36	0.00	8.80	0.00	12.94

Section 125 Salary Reduction Plan – Health, dental and vision premiums can be deducted pre-tax or post-tax; employees are required to select either post-tax or pre-tax premium.

Retirement (PERA) – Mandatory Employee Contribution to PERA = 10.0%; University Contribution = 20.9%
The retirement plan is in lieu of Social Security tax deductions.

Employer Paid Life and AD&D Insurance – University-provided Coverage is a minimum of \$50,000 for each Classified Employee, or one times the employee's annual salary, up to a maximum of \$250,000.

Unum Optional Life and AD&D Insurance – You may enroll in additional age-rated coverage in \$10,000 increments for you and your spouse to a maximum of \$500,000; Evidence of Insurability (EOI) may be required. Optional life insurance for children (up to age 26) can also be purchased (\$5,000 or \$10,000 policy).

Short-Term Disability

Coverage provided by Unum Insurance Company.

No cost to employees/no action required; enrollment is automatic.

STD insurance pays up to 60% of pre-disability income for up to 150 days following the required benefit waiting period, which is 30 days or until the end of all sick leave, whichever is longer.

Optional Long-Term Disability (LTD) Insurance –Income protection coverage for a disability lasting more than 6 months; cost is based on pay and vesting. Offered to employees working 30+ hours per week.

Flexible Benefits Plan for Health and Dependent Care - Employees can set aside pretax dollars for eligible out-of-pocket expenses.

Maximum Withholding: \$2,750/year for health care and \$5,000/year for dependent care

\$500 of unused health care flexible spending dollars can be carried over to the following year

Health Savings Account (for employees enrolled in HDHPs only) - Employees can enroll in a HSA when they have elected a High Deductible Health Plan. The State will contribute \$60/month to an Optum HSA.

Maximum Annual Contribution: \$3,550 – Individual Coverage or \$7,100 – Family Coverage

Vacation/Annual Leave Accrual (pro-rated for part-time employees)

Years of Service	Hours Accrued per Month	Maximum Accrual
1st through 5th year	8 hours	192 hours
6th through 10th year	10 hours	240 hours
11th through 15th year	12 hours	288 hours
16th year or longer	14 hours	336 hours

Sick Leave Accrual – Full-time employees accrue 6.66 hours/month; pro-rated for part-time employees

Employee Assistance Program – Employees and their household members can receive up to 10 free counseling sessions per fiscal year at the Counseling Center on-campus or take advantage of the Colorado Employee Assistance Program (CSEAP) through the State

Recreational Center Membership – Employees may purchase membership to the recreational facilities (swimming pool, gymnasium, tennis, and fitness classes) at the Campus Rec Center.

- Standard membership is \$300/year (or \$30 month-to-month)
- Non-peak membership (6am-2pm Mon-Fri and weekends) is \$120/year (or \$15 month-to-month)

Employee Professional Development (full time benefits listed below; part time benefits are pro-rated):

Classes at UNC: Employees are limited to 9 credit hours per year

Classes at CSU: Employees are limited to 6 credit hours per year, a part of the 9-total allowed at UNC.

Classes at Aims: Employees are limited to 6 credit hours per semester

LinkedIn Learning: Unlimited online courses covering a wide spectrum of content at no cost to you.

Dependent Tuition Grant - Children under the age of 25 and spouses are eligible for undergraduate tuition grants at UNC (Aims and CSU are excluded for dependents). Tuition Grant applications can be found at www.unco.edu/hr under HR Forms.

Contact Human Resources at 970-351-2718 for additional information