

## FY 2022 Summary of Fringe Benefits for VSCUP PAT and SUP Bargaining Unit Positions

<b>Medical – Healthy Saver* Plan (HDHP)</b>	
Employee	VSC funds \$2,500 towards an HRA and monthly contributions are based on the EE's an. salary – see chart attached.
Employee + 1	VSC funds \$5,000 towards an HRA and monthly contributions are based on the EE's an. salary – see chart attached.
Employee + 2	VSC funds \$5,000 towards an HRA and monthly contributions are based on the EE's an. salary – see chart attached.
*For EEs hired on or after 01/01/2017. EEs hired previously, are eligible to enroll on the Open Access Plan (OAP).	
<b>Dental – Traditional Plan</b>	
Employee	VSC mo. contributions are based on EE's an. salary – see chart attached.
Employee + 1	VSC mo. contributions are based on EE's an. salary – see chart attached.
Employee + 2	VSC mo. contributions are based on EE's an. salary – see chart attached.
<b>Life Insurance</b>	
EE's an. salary < \$25,000	\$30,000 benefit* - VSC mo. cost: EE's an. salary / 1000 x 0.245
\$25,000 < EE's an. salary > \$35,000	\$40,000 benefit* - VSC mo. cost: EE's an. salary / 1000 x 0.245
EE's an. salary > \$35,000	\$50,000 benefit* - VSC mo. cost: EE's an. salary / 1000 x 0.245
*benefit amount decreases once Employee reaches 65 years of age.	
<b>AD&amp;D Insurance</b>	
Same as Life Insurance benefit	VSC mo. cost: EE's an. salary / 1000 x 0.02
<b>Long Term Disability Insurance – begins after 6 months of continuous total disability</b>	
60% EE's monthly salary, with a maximum monthly benefit of \$7,000*	
*including social security and worker's compensation	
VSC mo. cost: EE's an. salary / 100 x 0.185 / 12	
<b>TIAA – begins after 6 months of service</b>	
EE's an. salary < \$40,000	VSC mo. cost: 10% EE's an. salary / 12
EE's an. salary > \$40,000	VSC mo. cost: 10% EE's an. salary up to \$40K + 8% beyond \$40K / 12
<b>Tuition waiver</b>	
VSC mo. cost: 10% EE's an. salary / 12	
<b>FICA – social security tax plus Medicare tax</b>	
VSC mo. cost: EE's an. salary x 7.65%	

EEs - Employees  
 EE's an. salary – Employee's annual salary  
 VSC mo. cost – Vermont State Colleges monthly cost

**Vermont State Colleges System**  
**Monthly Rates**  
**Non-Faculty Healthy Saver Plan (20-Pay and 26-Pay)**

Salary Range		Employee Percent	Employee Plan	Employee Cost	Employer Cost	Total Cost	26	20
From	To							
0	15,000	0%	EE	\$ -	\$ 1,016.14	\$ 1,016.14	\$ -	\$ -
		0%	EE+1	\$ -	\$ 2,008.97	\$ 2,008.97	\$ -	\$ -
		0%	EE+2	\$ -	\$ 2,697.25	\$ 2,697.25	\$ -	\$ -
15,001	20,000	2%	EE	\$ 18.80	\$ 997.35	\$ 1,016.14	\$ 8.68	\$ 11.28
		2%	EE+1	\$ 37.01	\$ 1,971.96	\$ 2,008.97	\$ 17.08	\$ 22.21
		2%	EE+2	\$ 49.63	\$ 2,647.62	\$ 2,697.25	\$ 22.91	\$ 29.78
20,001	25,000	4%	EE	\$ 37.59	\$ 978.55	\$ 1,016.14	\$ 17.35	\$ 22.56
		4%	EE+1	\$ 74.02	\$ 1,934.95	\$ 2,008.97	\$ 34.16	\$ 44.41
		4%	EE+2	\$ 99.27	\$ 2,597.99	\$ 2,697.25	\$ 45.81	\$ 59.56
25,001	30,000	6%	EE	\$ 56.39	\$ 959.75	\$ 1,016.14	\$ 26.03	\$ 33.83
		6%	EE+1	\$ 111.03	\$ 1,897.94	\$ 2,008.97	\$ 51.24	\$ 66.62
		6%	EE+2	\$ 148.90	\$ 2,548.35	\$ 2,697.25	\$ 68.72	\$ 89.34
30,001	35,000	8%	EE	\$ 75.19	\$ 940.96	\$ 1,016.14	\$ 34.70	\$ 45.11
		8%	EE+1	\$ 148.04	\$ 1,860.93	\$ 2,008.97	\$ 68.33	\$ 88.82
		8%	EE+2	\$ 198.53	\$ 2,498.72	\$ 2,697.25	\$ 91.63	\$ 119.12
35,001	40,000	10%	EE	\$ 93.98	\$ 922.16	\$ 1,016.14	\$ 43.38	\$ 56.39
		10%	EE+1	\$ 185.05	\$ 1,823.92	\$ 2,008.97	\$ 85.41	\$ 111.03
		10%	EE+2	\$ 248.16	\$ 2,449.09	\$ 2,697.25	\$ 114.54	\$ 148.90
40,001	45,000	12%	EE	\$ 112.78	\$ 903.36	\$ 1,016.14	\$ 52.05	\$ 67.67
		12%	EE+1	\$ 222.06	\$ 1,786.91	\$ 2,008.97	\$ 102.49	\$ 133.24
		12%	EE+2	\$ 297.80	\$ 2,399.46	\$ 2,697.25	\$ 137.44	\$ 178.68
45,001	50,000	14%	EE	\$ 131.58	\$ 884.56	\$ 1,016.14	\$ 60.73	\$ 78.95
		14%	EE+1	\$ 259.07	\$ 1,749.90	\$ 2,008.97	\$ 119.57	\$ 155.44
		14%	EE+2	\$ 347.43	\$ 2,349.82	\$ 2,697.25	\$ 160.35	\$ 208.46
50,001	60,000	16%	EE	\$ 150.38	\$ 865.77	\$ 1,016.14	\$ 69.40	\$ 90.23
		16%	EE+1	\$ 296.08	\$ 1,712.89	\$ 2,008.97	\$ 136.65	\$ 177.65
		16%	EE+2	\$ 397.06	\$ 2,300.19	\$ 2,697.25	\$ 183.26	\$ 238.24
60,001	70,000	18%	EE	\$ 169.17	\$ 846.97	\$ 1,016.14	\$ 78.08	\$ 101.50
		18%	EE+1	\$ 333.09	\$ 1,675.88	\$ 2,008.97	\$ 153.73	\$ 199.85
		18%	EE+2	\$ 446.69	\$ 2,250.56	\$ 2,697.25	\$ 206.17	\$ 268.02
70,001	+	20%	EE	\$ 187.97	\$ 828.17	\$ 1,016.14	\$ 86.75	\$ 112.78
		20%	EE+1	\$ 370.10	\$ 1,638.87	\$ 2,008.97	\$ 170.81	\$ 222.06
		20%	EE+2	\$ 496.33	\$ 2,200.92	\$ 2,697.25	\$ 229.07	\$ 297.80

Employer cost is the monthly amount the Vermont State Colleges pays for the plan.  
 For information on the OAP medical plan, please reach out to VSC Benefits.

**Vermont State Colleges System**  
**Monthly Rates**  
**Non-Faculty Base Dental (20-Pay and 26-Pay)**

Salary Range		Employee Percent	Plan	Employee Cost	Employer Cost	Total Cost		
From	To						26	20
0	15,000	0%	EE	\$ -	\$ 47.80	\$ 47.80	\$ -	\$ -
		0%	EE+1	\$ -	\$ 84.59	\$ 84.59	\$ -	\$ -
		0%	EE+2	\$ -	\$ 103.93	\$ 103.93	\$ -	\$ -
15,001	20,000	2%	EE	\$ 0.96	\$ 46.84	\$ 47.80	\$ 0.44	\$ 0.57
		2%	EE+1	\$ 1.69	\$ 82.90	\$ 84.59	\$ 0.78	\$ 1.02
		2%	EE+2	\$ 2.08	\$ 101.85	\$ 103.93	\$ 0.96	\$ 1.25
20,001	25,000	4%	EE	\$ 1.91	\$ 45.88	\$ 47.80	\$ 0.88	\$ 1.15
		4%	EE+1	\$ 3.38	\$ 81.21	\$ 84.59	\$ 1.56	\$ 2.03
		4%	EE+2	\$ 4.16	\$ 99.77	\$ 103.93	\$ 1.92	\$ 2.49
25,001	30,000	6%	EE	\$ 2.87	\$ 44.93	\$ 47.80	\$ 1.32	\$ 1.72
		6%	EE+1	\$ 5.08	\$ 79.51	\$ 84.59	\$ 2.34	\$ 3.05
		6%	EE+2	\$ 6.24	\$ 97.69	\$ 103.93	\$ 2.88	\$ 3.74
30,001	35,000	8%	EE	\$ 3.82	\$ 43.97	\$ 47.80	\$ 1.76	\$ 2.29
		8%	EE+1	\$ 6.77	\$ 77.82	\$ 84.59	\$ 3.12	\$ 4.06
		8%	EE+2	\$ 8.31	\$ 95.61	\$ 103.93	\$ 3.84	\$ 4.99
35,001	40,000	10%	EE	\$ 4.78	\$ 43.02	\$ 47.80	\$ 2.21	\$ 2.87
		10%	EE+1	\$ 8.46	\$ 76.13	\$ 84.59	\$ 3.90	\$ 5.08
		10%	EE+2	\$ 10.39	\$ 93.54	\$ 103.93	\$ 4.80	\$ 6.24
40,001	45,000	12%	EE	\$ 5.74	\$ 42.06	\$ 47.80	\$ 2.65	\$ 3.44
		12%	EE+1	\$ 10.15	\$ 74.44	\$ 84.59	\$ 4.68	\$ 6.09
		12%	EE+2	\$ 12.47	\$ 91.46	\$ 103.93	\$ 5.76	\$ 7.48
45,001	50,000	14%	EE	\$ 6.69	\$ 41.10	\$ 47.80	\$ 3.09	\$ 4.01
		14%	EE+1	\$ 11.84	\$ 72.75	\$ 84.59	\$ 5.47	\$ 7.11
		14%	EE+2	\$ 14.55	\$ 89.38	\$ 103.93	\$ 6.72	\$ 8.73
50,001	60,000	16%	EE	\$ 7.65	\$ 40.15	\$ 47.80	\$ 3.53	\$ 4.59
		16%	EE+1	\$ 13.53	\$ 71.06	\$ 84.59	\$ 6.25	\$ 8.12
		16%	EE+2	\$ 16.63	\$ 87.30	\$ 103.93	\$ 7.67	\$ 9.98
60,001	70,000	18%	EE	\$ 8.60	\$ 39.19	\$ 47.80	\$ 3.97	\$ 5.16
		18%	EE+1	\$ 15.23	\$ 69.36	\$ 84.59	\$ 7.03	\$ 9.14
		18%	EE+2	\$ 18.71	\$ 85.22	\$ 103.93	\$ 8.63	\$ 11.22
70,001	+	20%	EE	\$ 9.56	\$ 38.24	\$ 47.80	\$ 4.41	\$ 5.74
		20%	EE+1	\$ 16.92	\$ 67.67	\$ 84.59	\$ 7.81	\$ 10.15
		20%	EE+2	\$ 20.79	\$ 83.14	\$ 103.93	\$ 9.59	\$ 12.47

Employer cost is the monthly amount the Vermont State Colleges pays for the plan.

A dental buy-up plan is also available to employees at higher rates. For information on EE's rates, please reach out to VSC Benefits.