

**FY 2023 Summary of Fringe Benefits for  
FT Faculty Federation Unit Positions**

<b>Medical – Faculty 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 01/01/2020. EEs hired previously, are eligible to enroll on the Open Access Plan (OAP).	
<b>Dental – Faculty 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 > \$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 on first day of full-time service</b>	
EE’s an. salary < \$60,000	VSC mo. cost: 10% EE’s an. salary / 12
EE’s an. salary > \$60,000	VSC mo. cost: 10% EE’s an. salary up to \$60K + 8% beyond \$60K / 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**  
**Faculty Healthy Saver Plan (20-Pay and 26-Pay)**

Salary Range		Employee Percent	Employee Plan	Employee Cost	Employer Cost	Total Cost		
From	To						26	20
25,001	30,000	8%	EE	\$ 79.40	\$ 992.48	\$ 1,071.88	\$ 36.65	\$ 47.64
		8%	EE+1	\$ 156.33	\$ 1,954.12	\$ 2,110.45	\$ 72.15	\$ 93.80
		8%	EE+2	\$ 209.65	\$ 2,620.60	\$ 2,830.25	\$ 96.76	\$ 125.79
30,001	35,000	10%	EE	\$ 99.25	\$ 972.63	\$ 1,071.88	\$ 45.81	\$ 59.55
		10%	EE+1	\$ 195.41	\$ 1,915.04	\$ 2,110.45	\$ 90.19	\$ 117.25
		10%	EE+2	\$ 262.06	\$ 2,568.19	\$ 2,830.25	\$ 120.95	\$ 157.24
35,001	40,000	12%	EE	\$ 119.10	\$ 952.78	\$ 1,071.88	\$ 54.97	\$ 71.46
		12%	EE+1	\$ 234.49	\$ 1,875.96	\$ 2,110.45	\$ 108.23	\$ 140.70
		12%	EE+2	\$ 314.47	\$ 2,515.78	\$ 2,830.25	\$ 145.14	\$ 188.68
40,001	45,000	14%	EE	\$ 138.95	\$ 932.93	\$ 1,071.88	\$ 64.13	\$ 83.37
		14%	EE+1	\$ 273.58	\$ 1,836.87	\$ 2,110.45	\$ 126.27	\$ 164.15
		14%	EE+2	\$ 366.88	\$ 2,463.37	\$ 2,830.25	\$ 169.33	\$ 220.13
45,001	50,000	16%	EE	\$ 158.80	\$ 913.08	\$ 1,071.88	\$ 73.29	\$ 95.28
		16%	EE+1	\$ 312.66	\$ 1,797.79	\$ 2,110.45	\$ 144.30	\$ 187.60
		16%	EE+2	\$ 419.30	\$ 2,410.95	\$ 2,830.25	\$ 193.52	\$ 251.58
50,001	60,000	18%	EE	\$ 178.65	\$ 893.23	\$ 1,071.88	\$ 82.45	\$ 107.19
		18%	EE+1	\$ 351.74	\$ 1,758.71	\$ 2,110.45	\$ 162.34	\$ 211.04
		18%	EE+2	\$ 471.71	\$ 2,358.54	\$ 2,830.25	\$ 217.71	\$ 283.02
60,001	70,000	20%	EE	\$ 198.50	\$ 873.38	\$ 1,071.88	\$ 91.61	\$ 119.10
		20%	EE+1	\$ 390.82	\$ 1,719.63	\$ 2,110.45	\$ 180.38	\$ 234.49
		20%	EE+2	\$ 524.12	\$ 2,306.13	\$ 2,830.25	\$ 241.90	\$ 314.47
70,001	80,000	22%	EE	\$ 218.35	\$ 853.53	\$ 1,071.88	\$ 100.77	\$ 131.01
		22%	EE+1	\$ 429.91	\$ 1,680.54	\$ 2,110.45	\$ 198.42	\$ 257.94
		22%	EE+2	\$ 576.53	\$ 2,253.72	\$ 2,830.25	\$ 266.09	\$ 345.92
80,001	90,000	24%	EE	\$ 238.20	\$ 833.68	\$ 1,071.88	\$ 109.94	\$ 142.92
		24%	EE+1	\$ 468.99	\$ 1,641.46	\$ 2,110.45	\$ 216.46	\$ 281.39
		24%	EE+2	\$ 628.94	\$ 2,201.31	\$ 2,830.25	\$ 290.28	\$ 377.37
90,001	+	26%	EE	\$ 258.04	\$ 813.84	\$ 1,071.88	\$ 119.10	\$ 154.83
		26%	EE+1	\$ 508.07	\$ 1,602.38	\$ 2,110.45	\$ 234.49	\$ 304.84
		26%	EE+2	\$ 681.36	\$ 2,148.89	\$ 2,830.25	\$ 314.47	\$ 408.81

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**  
**Faculty Base Dental (20-Pay and 26-Pay)**

Salary Range		Employee Percent	Employee Plan	Employee Cost	Employer Cost	Total Cost		
From	To						26	20
25,001	30,000	8%	EE	\$ 3.94	\$ 45.28	\$ 49.22	\$ 1.82	\$ 2.36
		8%	EE+1	\$ 6.97	\$ 80.13	\$ 87.10	\$ 3.22	\$ 4.18
		8%	EE+2	\$ 8.56	\$ 98.46	\$ 107.02	\$ 3.95	\$ 5.14
30,001	35,000	10%	EE	\$ 4.92	\$ 44.30	\$ 49.22	\$ 2.27	\$ 2.95
		10%	EE+1	\$ 8.71	\$ 78.39	\$ 87.10	\$ 4.02	\$ 5.23
		10%	EE+2	\$ 10.70	\$ 96.32	\$ 107.02	\$ 4.94	\$ 6.42
35,001	40,000	12%	EE	\$ 5.91	\$ 43.31	\$ 49.22	\$ 2.73	\$ 3.54
		12%	EE+1	\$ 10.45	\$ 76.65	\$ 87.10	\$ 4.82	\$ 6.27
		12%	EE+2	\$ 12.84	\$ 94.18	\$ 107.02	\$ 5.93	\$ 7.71
40,001	45,000	14%	EE	\$ 6.89	\$ 42.33	\$ 49.22	\$ 3.18	\$ 4.13
		14%	EE+1	\$ 12.19	\$ 74.91	\$ 87.10	\$ 5.63	\$ 7.32
		14%	EE+2	\$ 14.98	\$ 92.04	\$ 107.02	\$ 6.92	\$ 8.99
45,001	50,000	16%	EE	\$ 7.88	\$ 41.34	\$ 49.22	\$ 3.63	\$ 4.73
		16%	EE+1	\$ 13.94	\$ 73.16	\$ 87.10	\$ 6.43	\$ 8.36
		16%	EE+2	\$ 17.12	\$ 89.90	\$ 107.02	\$ 7.90	\$ 10.27
50,001	60,000	18%	EE	\$ 8.86	\$ 40.36	\$ 49.22	\$ 4.09	\$ 5.32
		18%	EE+1	\$ 15.68	\$ 71.42	\$ 87.10	\$ 7.24	\$ 9.41
		18%	EE+2	\$ 19.26	\$ 87.76	\$ 107.02	\$ 8.89	\$ 11.56
60,001	70,000	20%	EE	\$ 9.84	\$ 39.38	\$ 49.22	\$ 4.54	\$ 5.91
		20%	EE+1	\$ 17.42	\$ 69.68	\$ 87.10	\$ 8.04	\$ 10.45
		20%	EE+2	\$ 21.40	\$ 85.62	\$ 107.02	\$ 9.88	\$ 12.84
70,001	80,000	22%	EE	\$ 10.83	\$ 38.39	\$ 49.22	\$ 5.00	\$ 6.50
		22%	EE+1	\$ 19.16	\$ 67.94	\$ 87.10	\$ 8.84	\$ 11.50
		22%	EE+2	\$ 23.54	\$ 83.48	\$ 107.02	\$ 10.87	\$ 14.13
80,001	90,000	24%	EE	\$ 11.81	\$ 37.41	\$ 49.22	\$ 5.45	\$ 7.09
		24%	EE+1	\$ 20.90	\$ 66.20	\$ 87.10	\$ 9.65	\$ 12.54
		24%	EE+2	\$ 25.68	\$ 81.34	\$ 107.02	\$ 11.85	\$ 15.41
90,001	+	26%	EE	\$ 12.80	\$ 36.42	\$ 49.22	\$ 5.91	\$ 7.68
		26%	EE+1	\$ 22.65	\$ 64.45	\$ 87.10	\$ 10.45	\$ 13.59
		26%	EE+2	\$ 27.83	\$ 79.19	\$ 107.02	\$ 12.84	\$ 16.70

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.