

FY 2023 Summary of Fringe Benefits for Non-Unionized Positions

Medical – Healthy Saver* Plan (HDHP)	
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).	
Dental – Traditional Plan	
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.
Life Insurance	
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.	
AD&D Insurance	
Same as Life Insurance benefit	VSC mo. cost: EE's an. salary / 1000 x 0.02
Long Term Disability Insurance – begins after 6 months of continuous total disability	
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	
TIAA – begins after 6 mo. of service for Administrative Staff; for Administrators, upon hire.	
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
Tuition waiver	
VSC mo. cost: 10% EE's an. salary / 12	
FICA – social security tax plus Medicare tax	
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	Employee	Employer	Total				
From	To	Percent	Plan	Cost	Cost	Cost		
						26	20	
0	15,000	0%	EE	\$ -	\$ 1,071.88	\$ 1,071.88	\$ -	\$ -
		0%	EE+1	\$ -	\$ 2,110.45	\$ 2,110.45	\$ -	\$ -
		0%	EE+2	\$ -	\$ 2,830.25	\$ 2,830.25	\$ -	\$ -
15,001	20,000	2%	EE	\$ 19.85	\$ 1,052.03	\$ 1,071.88	\$ 9.16	\$ 11.91
		2%	EE+1	\$ 39.08	\$ 2,071.37	\$ 2,110.45	\$ 18.04	\$ 23.45
		2%	EE+2	\$ 52.41	\$ 2,777.84	\$ 2,830.25	\$ 24.19	\$ 31.45
20,001	25,000	4%	EE	\$ 39.70	\$ 1,032.18	\$ 1,071.88	\$ 18.32	\$ 23.82
		4%	EE+1	\$ 78.16	\$ 2,032.29	\$ 2,110.45	\$ 36.08	\$ 46.90
		4%	EE+2	\$ 104.82	\$ 2,725.43	\$ 2,830.25	\$ 48.38	\$ 62.89
25,001	30,000	6%	EE	\$ 59.55	\$ 1,012.33	\$ 1,071.88	\$ 27.48	\$ 35.73
		6%	EE+1	\$ 117.25	\$ 1,993.20	\$ 2,110.45	\$ 54.11	\$ 70.35
		6%	EE+2	\$ 157.24	\$ 2,673.01	\$ 2,830.25	\$ 72.57	\$ 94.34
30,001	35,000	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
35,001	40,000	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
40,001	45,000	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
45,001	50,000	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
50,001	60,000	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
60,001	70,000	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
70,001	+	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

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 From	To	Employee Percent	Employee Plan	Employee Cost	Employer Cost	Total Cost		
							26	20
0	15,000	0%	EE	\$ -	\$ 49.22	\$ 49.22	\$ -	\$ -
		0%	EE+1	\$ -	\$ 87.10	\$ 87.10	\$ -	\$ -
		0%	EE+2	\$ -	\$ 107.02	\$ 107.02	\$ -	\$ -
15,001	20,000	2%	EE	\$ 0.98	\$ 48.24	\$ 49.22	\$ 0.45	\$ 0.59
		2%	EE+1	\$ 1.74	\$ 85.36	\$ 87.10	\$ 0.80	\$ 1.05
		2%	EE+2	\$ 2.14	\$ 104.88	\$ 107.02	\$ 0.99	\$ 1.28
20,001	25,000	4%	EE	\$ 1.97	\$ 47.25	\$ 49.22	\$ 0.91	\$ 1.18
		4%	EE+1	\$ 3.48	\$ 83.62	\$ 87.10	\$ 1.61	\$ 2.09
		4%	EE+2	\$ 4.28	\$ 102.74	\$ 107.02	\$ 1.98	\$ 2.57
25,001	30,000	6%	EE	\$ 2.95	\$ 46.27	\$ 49.22	\$ 1.36	\$ 1.77
		6%	EE+1	\$ 5.23	\$ 81.87	\$ 87.10	\$ 2.41	\$ 3.14
		6%	EE+2	\$ 6.42	\$ 100.60	\$ 107.02	\$ 2.96	\$ 3.85
30,001	35,000	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
35,001	40,000	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
40,001	45,000	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
45,001	50,000	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
50,001	60,000	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
60,001	70,000	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
70,001	+	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

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.