

FY 2023 Summary of Fringe Benefits for VSCUP PAT and SUP Bargaining Unit 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 months of service	
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		Employee Percent	Plan	Employee Cost	Employer Cost	Total Cost		
From	To						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.