

# 2024 Benefits Summary: An Overview for Candidates



Middlebury



Middlebury College is proud to offer a benefit program that contributes to the health and well-being of employees & their families. Full-time benefit eligible employees may participate in retirement savings, medical, dental and vision coverages in addition to income protection. Our [Benefit Guide](#) has more info!

## Medical Plan Options - Cigna

<p><b>Platinum+ Plan (PPO)</b> <i>Low Deductible Health Plan</i></p> <ul style="list-style-type: none"> <li>◆ Deductible: <ul style="list-style-type: none"> <li>• \$300 individual,</li> <li>• \$600 2-person,</li> <li>• \$900 family</li> </ul> </li> <li>◆ Stacked Deductible</li> <li>◆ 20% Coinsurance <ul style="list-style-type: none"> <li>• <i>Employee pays 20%, college pays 80%.</i></li> </ul> </li> </ul>	<p><b>Gold Plan</b> <i>Low Deductible Health Plan</i></p> <ul style="list-style-type: none"> <li>◆ Deductible: <ul style="list-style-type: none"> <li>• \$450 individual,</li> <li>• \$900 2-person,</li> <li>• \$1,350 family</li> </ul> </li> <li>◆ Stacked Deductible</li> <li>◆ 20% Coinsurance <ul style="list-style-type: none"> <li>• <i>Employee pays 20%, college pays 80%.</i></li> </ul> </li> </ul>	<p><b>Silver Panther Plan</b> <i>High Deductible Health Plan</i></p> <ul style="list-style-type: none"> <li>◆ Deductible: \$2,000 individual, \$4,000 for 2 person or family</li> <li>◆ Aggregate Deductible</li> <li>◆ 20% Coinsurance after Deductible <ul style="list-style-type: none"> <li>• <i>Employee pays 20%, college pays 80%.</i></li> </ul> </li> <li>◆ Comes with <b>Health Savings Account</b> and employer (college) contribution to the HSA!</li> </ul>
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**For All Plans:** Preventative Care is covered at 100%, Prescription Benefits with retail and mail order options. Search for a provider at: <https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

*Bi-weekly employee premiums are income sensitive, see our [Benefit Guide Book](#) for rates and more information.*

## Dental Plan Options – Northeast Delta Dental

<p><b>Enhanced Plan</b></p> <ul style="list-style-type: none"> <li>◆ Preventative - Covered 100%</li> <li>◆ Deductible \$25/person</li> <li>◆ Max benefit \$2,000/year</li> <li>◆ Basic &amp; Major Services - Covered 80%</li> <li>◆ Adult and child Orthodontics up to \$2,000</li> </ul>	<p><b>Base Plan</b></p> <ul style="list-style-type: none"> <li>◆ Preventative - Covered 100%</li> <li>◆ Deductible \$100/person</li> <li>◆ Max benefit \$1,250/year</li> <li>◆ Basic &amp; Major Services - Covered 50%</li> <li>◆ Child Orthodontics up to \$1,250</li> </ul>
<p><b>Enhanced Dental Plan bi-weekly employee cost:</b> Individual: \$4.30, 2-Person: \$19.56, Family: \$28.52, 2 Employee Couple: \$7.41 each</p>	<p><b>Base Dental Plan bi-weekly employee cost:</b> Individual: \$2.96, 2-Person: \$14.26, Family: \$19.91, 2 Employee Couple: \$5.70 each</p>

## Vision Plan Options – VSP

<p><b>Enhanced Plan</b></p> <ul style="list-style-type: none"> <li>◆ Annual Exam Copay - \$15</li> <li>◆ Frames covered every year up to \$200</li> <li>◆ Contacts or Lenses every year</li> </ul>	<p><b>Base Plan</b></p> <ul style="list-style-type: none"> <li>◆ Annual Exam Copay - \$15</li> <li>◆ Frames covered every other year up to \$150</li> <li>◆ Contacts or Lenses every other year</li> </ul>
<p><b>Enhanced Vision Plan bi-weekly employee cost:</b> Single: \$1.22, 2-Person: \$6.11, Family: \$9.85, 2 Employee Couple: \$3.15 each</p>	<p><b>Base Vision Plan bi-weekly employee cost:</b> Single: \$.76, 2-Person: \$3.79, Family: \$6.11, 2 Employee Couple: \$1.95 each</p>

## Income Protection – College Paid Benefits - UNUM

<p><b>Short Term Disability</b> Up to 24 weeks of 60% income protection after 14 day elimination</p>	<p><b>Long Term Disability</b> 60% income protection after 180 day/24 week elimination period</p>	<p><b>Life and AD&amp;D Insurance</b> 1.5x your annual earnings up to the cap w/ options to buy additional coverage</p>
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## Retirement Savings Plans - TIAA

<p><b>Mandatory Employee and Employer 401(a) Plan</b> Employee contributes, along with generous college contributions which increase with age and tenure.</p>	<p><b>Voluntary Employee 403(b) Plan</b> Employee may contribute to traditional pre-tax and Roth post-tax accounts up to IRS annual maximums.</p>
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## Additional Benefits & Perks!

<ul style="list-style-type: none"> <li>◆ Employee Assistance Program</li> <li>◆ Fitness Center Discounts</li> <li>◆ Well-being Programming</li> <li>◆ Flexible Spending Accounts</li> </ul>	<ul style="list-style-type: none"> <li>◆ Paid Time Off &amp; Holidays</li> <li>◆ Educational Benefits</li> <li>◆ Emergency Travel Assistance</li> <li>◆ Financial Coach &amp; Planning</li> </ul>	<ul style="list-style-type: none"> <li>◆ Voluntary &amp; supplemental life, accident and critical illness insurance buy-up options</li> <li>◆ Discount Programs and more!</li> </ul>
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