

CGU PROGRAMS:

BENEFIT	ELIGIBLE PARTICIPANTS	FUNDING	COMMENTS
<p>ACADEMIC RETIREMENT PLAN (ARP) TIAA/CREF Benefit pays lifetime income from assets in individual's account. Without penalty: via annuity at age 55; via lump sum at age 59½</p>	<p>As of 7/1/05 All levels of regular faculty and Staff working 20 HOURS OR MORE.</p>	<p>CGU contributes 10% of base pay (not including overtime or bonus payments).</p>	<p>Defined Contribution Plan Immediate participation for faculty and administration grade 8 and above. All other eligible staff have one year waiting period.</p>
<p>EMPLOYEE TUITION REMISSION 100% Tuition at TCC</p>	<p>All full time employees (32 hrs) working after one year of employment</p>	<p>Employer funded</p>	<p>CGU will pay 100% of Tuition per policy Max 2 courses/8 units p/semester. Includes Doc Study and Cont. Registration up to 6 semesters.</p>
<p>DEPENDENT TUITION REMISSION CGU will pay up to 50% tuition for spouse and dependent children enrolled in any Claremont College.</p>	<p>Dependent children of employees working full-time and over one year of service</p>	<p>Employer funded</p>	<p>CGU will pay 50% of Tuition per policy 8 FTE semesters undergrad course work. 6 FTE for graduate course work. Doc Study and Cont. Registration is not covered. Employee taxed on tuition amount.</p>

CONSORTIUM POLICIES & PROGRAMS:

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<p>MEDICAL INSURANCE PLANS Employees choose from four plans: • Kaiser HMO • Anthem Blue Cross HMO • Anthem Blue Cross PPO Lumenos High Deductible w/ Health Savings Acct (H.S.A. can only be used for medical reimbursements)</p>	<p>All benefit based employees working 20 hours or more.</p>	<p>Employer pays percent of premium based on plan type & level of coverage. Employer contributions of 1/1/2005:</p> <table border="0" data-bbox="926 407 1234 532"> <tr> <td></td> <td>HMO</td> <td>PPO</td> </tr> <tr> <td>EE only</td> <td>90%</td> <td>55%</td> </tr> <tr> <td>EE + 1</td> <td>80%</td> <td>50%</td> </tr> <tr> <td>Family</td> <td>70%</td> <td>45%</td> </tr> </table> <p>Employee pays difference between total premium and employer contribution.</p>		HMO	PPO	EE only	90%	55%	EE + 1	80%	50%	Family	70%	45%	<p>Employee Rates as of 1/1/2010</p> <table border="0" data-bbox="1367 310 1955 513"> <tr> <td></td> <td>HMO</td> <td>HMO</td> <td>PPO</td> <td>HDHP</td> </tr> <tr> <td></td> <td>Kaiser</td> <td>Anthem</td> <td>Anthem</td> <td>Anthem</td> </tr> <tr> <td>EE only</td> <td>33.48</td> <td>37.88</td> <td>317.36</td> <td>40.00</td> </tr> <tr> <td>EE + 1</td> <td>140.66</td> <td>159.08</td> <td>827.54</td> <td>168.20</td> </tr> <tr> <td>Family</td> <td>301.44</td> <td>340.60</td> <td>1,129.68</td> <td>361.40</td> </tr> </table> <p>Eligible on 1st of month after date of hire. Application must be made within 30 days of hire, at annual open enrollment, or life event.</p>		HMO	HMO	PPO	HDHP		Kaiser	Anthem	Anthem	Anthem	EE only	33.48	37.88	317.36	40.00	EE + 1	140.66	159.08	827.54	168.20	Family	301.44	340.60	1,129.68	361.40
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<p>DENTAL PLANS Prepaid Plan Reimbursement Plan (PPO)</p>	<p>All benefit based employees working 20 hours or more.</p>	<p>Employer pays \$7 towards premium, employee pays difference</p>	<p>Delta Dental</p> <table border="0" data-bbox="1367 743 1850 868"> <tr> <td></td> <td>Prepaid</td> <td>PPO</td> </tr> <tr> <td>EE Only</td> <td>6.68</td> <td>43.94</td> </tr> <tr> <td>EE + 1</td> <td>20.04</td> <td>100.60</td> </tr> <tr> <td>EE + 2 or more</td> <td>32.24</td> <td>150.64</td> </tr> </table> <p>Eligible on 1st of month after date of hire. Application must be made within 30 days of hire, at annual open enrollment, or at life event.</p>		Prepaid	PPO	EE Only	6.68	43.94	EE + 1	20.04	100.60	EE + 2 or more	32.24	150.64																									
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<p>Vision Plan</p>	<p>All benefit based employees working 20 hours or more.</p>	<p>All employees receive core benefit of one full eye exam per year. Only cost to employee is \$10 co-pay. Employee has option of adding dependents and/or adding buy-up (frame and lens allowance)</p>	<p>VSP</p> <table border="0" data-bbox="1367 1130 1850 1255"> <tr> <td></td> <td>Core</td> <td>Buy-Up</td> </tr> <tr> <td>EE Only</td> <td>\$0</td> <td>8.48</td> </tr> <tr> <td>EE + 1</td> <td>0.92</td> <td>18.18</td> </tr> <tr> <td>EE + 2 or more</td> <td>2.04</td> <td>29.84</td> </tr> </table> <p>Eligible on 1st of month after date of hire. Application must be made within 30 days of hire, at annual open enrollment, or at life event.</p>		Core	Buy-Up	EE Only	\$0	8.48	EE + 1	0.92	18.18	EE + 2 or more	2.04	29.84																									
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BENEFIT	ELIGIBLE PARTICIPANTS	FUNDING	COMMENTS
<p>FLEXIBLE SPENDING ACCOUNT (FSA)</p> <ul style="list-style-type: none"> - Medical - Dependent Care - Personal Health Premium 	<p>All benefit based employees working 20 hours or more.</p>	<p>Employee funded</p>	<p>Pretax payroll deduction paid to individual's account (by 3rd-party) for reimbursement of IRS approved medical or dependent care expenses that are not covered by insurance. Employee chooses deduction amount with following limits:</p> <ul style="list-style-type: none"> \$ 300/annual minimum \$5,000/annual max for dep care \$5,000/annual max for medical <p>No limit on Personal Health Insurance Premium. Employee forfeits excess in FSA</p>
<p>GROUP TERM LIFE</p> <p>\$20,000 minimum to 1x's salary up to \$50,000 (not portable)</p> <p>Supplemental available 1 to 4 times salary. Spouse & dependent coverage available</p>	<p>All benefit based employees working 20 hours or more.</p>	<p>Employer pays for basic; employee pays for supplemental & dependent coverage.</p>	<p>Anthem Blue Cross is the provider beginning 01/01/05</p>
<p>LONG TERM DISABILITY</p> <p>Provides partial wage replacement (66⅔% of salary after 6 months of continuous disability) upon approval of carrier, until age 65; unless 60 or older at disability. \$100/mo min; \$10,000/mo max benefit</p>	<p>Benefit based Staff employees scheduled to work 32 hours/week or more; Benefit based faculty working 50% FTE or greater</p> <p>(Coverage for staff at 50-75% FTE as of 10/1/96 is grandfathered)</p>	<p>Employer pays entire premium.</p> <p>as of 10/96:</p> <p>Non-TIAA/CREF participants: .389% of salary</p> <p>TIAA/CREF participants: .662% of salary</p>	<p>Salary, short-term disability, workers compensation, social security or other disability benefit reduces LTD benefit. Retirement contributions continue until disability ends or age 65. Employer funding of full premium began 1986. Survivor benefit & conversion right added 10/96. Carrier as of 1/1/09 is Standard. Requires EOI when applied for after 1st 30 days of eligibility.</p>

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<p>LONG TERM CARE INSURANCE PLAN (LTC)</p> <p>Insurance for assisted care of insured when medical condition requires assistance of another person to perform activities of daily living which is expected to last more than 90days</p>	<p>Full, part time staff and faculty working at least 75%FTE; Retirees in TCC medical &/or dental plans; Spouse/qualified domestic partner (age 18+); parents, & parents-in-law, grandparents & grandparents-in-law; Siblings (natural, adoptive or step aged 18+) and their spouses; children (natural, adoptive or step aged 18+) and their spouses. The employee does not have to enroll, but must be eligible to apply, in order for family members to be eligible</p>	<p>Insured pays entire premium</p>	<p>There are many choices of coverage levels. Premiums are determined by choice of coverage and age. See plan documents for further information.</p>
<p>STAFF RETIREMENT PLAN (SRP)</p> <p>Frozen on 6/30/2005 Beginning 7/1/05 will participate in ARP – As of 7/89: SRP benefit is 1.8% of career salary avg.</p>	<p>Administrative employees below level V after one year of employment at 50% FTE or greater</p>	<p>Employer funded</p>	<p>Defined Benefit Plan Full vesting at completion of 5th year. As of 7/89 Special Early Retirement benefit: age 60 with at least 25 years of service = no reduction of benefit for early retirement.</p>
<p>TAX DEFERRED ANNUITY (TDA) (403b)</p> <p>Supplemental Retirement Pays at retirement and some other circumstances. Also provides income tax deferral on current earnings.</p>	<p>All benefit based employees working 20 hours or more.</p>	<p>Employee pays entire cost, up to a maximum defined by IRS based on individual circumstances. 2010 Maximum \$16,500 Over 50 \$5000</p>	<p>Three investment options are offered: - TIAA/CREF (annuity contract) - Vanguard (mutual funds) - Fidelity (mutual funds)</p>

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<p>VACATION Earned daily (using monthly equivalents per schedule) Maximum earned and unused balance is 22 days; no further earnings until balance is below 22 days.</p>	<p>Benefit based employees (grade V +) working 20 hrs or greater earn at 1.83 at day of hire. Below grade V earn per schedule; (Prorated to FTE).</p>	<p>Employer funded</p>	<p>Schedule</p> <table border="0"> <tr> <td>1st thru 12th month</td> <td>.83</td> <td>day/month</td> </tr> <tr> <td>13th thru 24th month</td> <td>1.00</td> <td>days/month</td> </tr> <tr> <td>25th thru 36th month</td> <td>1.50</td> <td>days/month</td> </tr> <tr> <td>37th month & after</td> <td>1.83</td> <td>days/month</td> </tr> </table> <p>Not earned during unpaid, med/disability leaves.</p>	1 st thru 12 th month	.83	day/month	13 th thru 24 th month	1.00	days/month	25 th thru 36 th month	1.50	days/month	37 th month & after	1.83	days/month
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<p>PERSONAL HOLIDAYS Two days per year are awarded.</p>	<p>Benefit based employees working 20 hrs or greater (prorated to FTE)</p>	<p>Employer funded</p>	<table border="0"> <tr> <td>90-day eligibility ends between</td> <td># of days</td> <td>awarded on</td> </tr> <tr> <td>July 1- Dec 31</td> <td>1</td> <td>Jan 1</td> </tr> <tr> <td>Jan 1- June 30</td> <td>2</td> <td>July 1</td> </tr> </table>	90-day eligibility ends between	# of days	awarded on	July 1- Dec 31	1	Jan 1	Jan 1- June 30	2	July 1			
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<p>SICK LEAVE Award based on employment status. Pays salary equivalent when unable to work due to illness.</p>	<p>Benefit based employees working 20 hrs or greater (prorated to FTE)</p>	<p>Employer funded</p>	<p>Award one day per month in which 15 days worked. Can accumulate up to 120 days. Not available for use by nonexempt staff during initial review period. Six days per year may be used for care of dependent/spouse. Not awarded during unpaid, or medical/disability leaves.</p>												
<p>PAID HOLIDAYS Ten days per year</p>	<p>Benefit based employees working 20 hrs or greater and filling a regular position.</p>	<p>Employer funded</p>	<p>New Year's Day, Martin Luther King, Jr., Cesar Chavez, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the Friday after, Christmas Day and the day before</p>												
<p>EMPLOYEE ASSISTANCE PROGRAM (EAP) Provides counseling or crisis intervention to employees and their families on a limited basis.</p>	<p>All benefit based employees working 20 hours or more.</p>	<p>Employer pays entire premium.</p>	<p>Carrier: PacifiCare Assistance is provided on confidential basis.</p>												
<p>TRAVEL ACCIDENT INSURANCE \$100,000 benefit for employee plus spouse while traveling on college business (Accidental death and dismemberment).</p>	<p>All benefit based employees working 20 hours or more.</p>	<p>Employer pays entire premium.</p>													

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OTHER "GROUP" PLANS Payroll deduction available - Personal Accidental Death/Dismemberment - Auto Insurance - Homeowner/Renter Ins. - Credit Union - 3-Year Term/Dependent Life Coverage (Tri-term)	All benefit based employees working 20 hours or more.	Employee funded	Various vendors

MANDATORY POLICIES AND PROGRAMS

BENEFIT	ELIGIBLE PARTICIPANTS	FUNDING	COMMENTS
<p>SHORT TERM DISABILITY Provides partial wage replacement for wages lost due to nonworking-related disability. \$917.00 \$840/week maximum 52 weeks maximum benefit 5-day waiting period</p>	<p>All employees State mandated</p>	<p>Employee pays entire premium. 01/01/05 rate = 1.0% of first \$79,418 of salary for the calendar year (max. premium = \$794.18). Rate: 0.8% of first \$86,698.00 max \$693.58</p>	<p>Short-term disability benefit is supplemented with sick leave; (other leave may be used at employee discretion) for staff and with regular salary for faculty, to equal full pay. Paid leave portion is taxable; disability portion is not taxable. Only illness absences of 6 days or more should be processed as disability. Sick leave may be used for absences under 6 days.</p>
<p>PAID FAMILY LEAVE Provides 6 weeks of partial wage replacement for employees who must care for ill child, spouse, domestic partner or parent, or are unable to work due to the birth, adoption or placement of a new child for foster care</p>	<p>All benefit based employees working 20 hours or more.</p>	<p>Employee pays entire premium. 01/01/05 rate = 0.08% first \$79,418 of salary for the calendar year (max. premium = \$63.53). Part of VDI contribution rate</p>	<p>Premiums began 1/1/2004, benefits began 7/1/2004</p>
<p>SOCIAL SECURITY Partial income replacement in the form of: - Retirement Income - Disability Income - Survivor Benefits - Medicare Benefits</p>	<p>All Employees Federally mandated</p>	<p>Employee and employer make equal contributions.</p>	<p>As of 1/2005 Retirement contribution is 6.2% on maximum salary of \$90,000 Medicare contribution is 1.45%. As of 1/94 there is no salary max for Medicare.</p>
<p>UNEMPLOYMENT COMPENSATION Provides partial wage replacement for unemployment through no fault of employee. \$450/week maximum</p>	<p>All employees State mandated</p>	<p>Employer funded on actual claims basis.</p>	<p>Claims filed with & eligibility determined by the State. CUC Disability and Unemployment Office is the contact point at the Colleges.</p>

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<p>WORKERS COMPENSATION Provides medical care for work-related illness or injury. Partial wage replacement for temporary disability if work-related cause. \$916.37 \$840 week max. for temporary disability. Vocational rehabilitation may be provided. \$.24/mile transportation for medical and rehabilitation. \$148/week maximum for permanent disability. Amount of benefit for work-related death of employee is controlled by the date of the illness or injury.</p>	<p>All employees - including student workers State mandated</p>	<p>Employer pays entire premium Rates at 7/1/04, including modification rates are:</p> <p>Clerical: \$0.35/per \$100 wages Professors: \$1.05/per \$100 wages Service: \$3.50/per \$100 wages Sales*: \$0.48/per \$100 wages</p> <p>* VP Advancement & Dir Annual Support ONLY Clerical - \$0.24 Professors - \$.070 Service: - \$2.33 Sales: - \$0.32</p> <p>These rates are for 2008-2009 Fiscal year</p>	<p>Claims administered by Disability & UI Office. Injured/ill employee and his/her supervisor must notify Disability & Unemployment Office ASAP at 18847 at time of work-related injury/illness. WC benefit is supplemented with sick leave; (other leave may be used at employee discretion) for staff and with regular salary for faculty, to equal full pay.</p>