**Medical Insurance** – two plan designs; all premiums paid by CSM

**Dental Insurance** – two plan designs; all premiums paid by CSM

**Vision Insurance** – voluntary; if selected, premiums paid by faculty member

**Disability Insurance**

1. Long Term Disability insurance – premium paid by CSM
2. Accidental Death and Dismemberment Insurance – premium paid by CSM
3. Short Term Disability and Disability Retirement through PERA for vested employees

**Medical and Dependent Care Flexible Spending Accounts** – voluntary, tax free, through employee contributions

**Life Insurance**

1. Basic Life Insurance – 2x annual salary, premium paid by CSM
2. Optional Life Insurance up to $300,000 – if purchased, premium paid by faculty member

**Other Insurance** – paid by CSM

1. Travel Accident Insurance
2. Workers’ Compensation Insurance
3. Liability Insurance
4. Unemployment Insurance

**Other Benefits**

1. Medical and Dependent Care Flexible Spending Accounts
2. Limited enrollment in School of Mines courses with tuition waived
3. Reduced tuition benefit for children of employees attending Mines
4. State of Colorado Employee Discount Program
5. Medicare

**Retirement** – Colorado Public Employees Retirement Association (PERA), both the faculty member and CSM contribute; five years needed for vesting.

**Voluntary Retirement Plans**

1. PERA 401(k)
2. State of Colorado 457 Deferred Compensation Plan
3. 403(b) and Roth 403(b)

**Holidays** – Ten (10) observed during the calendar year

**Leaves**

1. Sick Leave
2. Jury/Court Leave
3. Medical Disability Leave
4. Parental Leave
5. Annual Leave
6. Military Leave
7. Family Medical Leave
8. Funeral Leave
9. Injury Leave

---

1 All benefits and premiums are subject to eligibility, content of plan documents or insurance contracts, and are subject to change.