| BENEFIT | DESCRIPTION OF BENEFIT | ELIGIBILITY | REMARKS |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| LONG-TERM DISABILITY | As a condition of employment, all eligible CC employees are required to participate in the long-term disability plan after one year of employment. Employee may irrevocably 'opt out' of coverage during open enrollment if at least age 65 prior to Jul 1. | Active employees (FT: 1,400 to 2,080 or PT: 1,000 to 1,399 hours per year). Eligible first day of the month following one year of employment Additional eligibility if enrolled in prior employer's group LTD plan | Employee pays premium Replaces up to 60% of lost income in the event of a full disability (up to \$10,250/mo.) Elimination period is 180 days LTD benefits not taxable as income Insurance through The Hartford |
| RFTIRFF HFAITH | Eligible Colorado College employees participate in the | | |

PLAN

Retiree Health Plan. CC contributes