Advisory Report

Changes to Benefit Cost Sharing

University Benefits Advisory Council

March 17, 2014
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Executive Summary

On December 5, 2013, President Sullivan, Provost Rosowsky and Vice President for Finance, Richard Cate met with the University Benefits Advisory Council (UBAC) and charged the group to complete a short-term study culminating in an advisory report. Specifically, the UBAC was asked to review and discuss the impact on the projected FY2015 budget of adjusting employer-employee cost-sharing ratios for the three benefits that represent the highest total cost to the University’s General Fund Budget: retirement savings 403(b), dependent tuition remission, and health insurance.

The Council agreed to develop opportunities for members of the campus community to consider several scenarios descriptive of cost-sharing adjustments, identify and discuss associated pros and cons of each, (including the direct cost impact on employees at different salary levels, as well as on prospective employees), and to understand how similar higher education institutions administer benefit cost-sharing. It was the Council’s understanding that access to the benefits, benefit plan design and eligibility would not be changed at this time. In the December 5 charge, it was emphasized that neither the UBAC process of deliberation nor its outcomes are intended to operate in a manner in conflict with or inconsistent with the collective bargaining rights of UVM or any certified bargaining groups representing UVM employees.

Increasing costs of UVM’s employee benefits package are influenced by the aging of the faculty and staff population and its high rate of utilization of benefits, as well as by external factors such as rising health care and education costs and the high cost of living associated with retirement. The Council worked diligently over a short time period, with support from UVM’s Human Resource Services experts, and reviewed multiple cost-sharing scenarios, evaluating and discussing the impact of changes to the ratios on different employee groups. Scenarios considered had a low to moderate impact on the cost to employees, while generating a meaningful cost savings, in the $1-2 million range. In Council discussions, special attention was given to changes that would preserve affordability of the benefits for lower paid employees and protect specific groups, such as employees with longer service. Public comment supported the view of the Council that preserving the benefit package for future employees and for those with fewer years of service is essential for recruitment and retention. A compelling need for employee education related to life cycle planning for dependent education, retirement and health care was identified during Town Hall discussions and through online feedback.

The University Benefits Advisory Council, formed in the summer of 2007, serves in an advisory capacity to the administration on policies and decision-making processes that bear on the full range of employee benefits programs at UVM. As stated in its charge, UBAC recognizes that compensation, comprising both salary and benefits, is set within institutional constraints of projected budget allocations and available resources.

The Council notes that it was not able to explore options to significantly restructure the cost share model in the time allotted for research and study; other institutions have identified approaches that could be useful for UVM’s consideration. The process was aided greatly by the intervening decision by University administration to focus consideration on the single, highest-cost area of health insurance. Provision of a reasonable cost-reduction target also enabled the Council to introduce rational parameters to the Town Hall discussions. Faculty and staff input from Town Hall meetings and e-mail correspondence supported the importance of UVM’s benefits in all areas and was consistent with Guiding Principles adopted by the UBAC. Although the scenarios considered have associated pros and cons, in the context of balancing institutional resource constraints, as directed in its charge, the Council concludes that modest adjustment of health insurance premium cost-sharing generally fits with the UBAC’s Guiding
Principles. Council members stressed the importance of limiting cost-sharing increases to the smallest amount necessary, and continually monitoring health care costs and projections. UBAC members hope this process will help in future discussions related to benefit cost-sharing.

**Introduction**

The University Benefits Advisory Council’s work is guided in part by the UVM *Parameters for Compensation* that set faculty and staff salary and benefits within institutional constraints of projected budget allocations and available resources. The UBAC’s Health Insurance Working Group (HIWG) develops recommendations to the full Council specific to health insurance offerings, balancing the competing considerations of employee choice, access, equity and value with institutional needs of competitiveness, stability, cost controls and administrative simplicity. In order to develop consistency in its consideration of specific employee benefits, the UBAC developed a *template* that is applied by the Working Groups to guide their deliberations:

- Why the benefit is important
- Changing demographics
- Other relevant descriptive information/data
- Target population(s)
- Delivery mechanism(s) – are these working?
- Demographic and utilization data – trends – are there gaps?
- Cost(s) and cost issues
- Other institutions for comparison? Other approaches?
- Options/Suggestions/Recommendations

**Benefit Cost-Sharing**

In November 2013, the UBAC became aware that the University administration, as part of its 2015 budget planning process, was considering the possibility of adjusting the ratio of the cost of benefits paid by faculty and staff in relation to the University’s benefit contribution. The President, Provost and Vice President for Finance attended the UBAC’s December 5 meeting and requested the Council’s review of options for changes to cost sharing for three employee benefits that represent the largest portion of benefit costs at UVM:

- Healthcare Coverage
- Dependent Tuition Remission
- Retirement Savings Plan

They stressed that there was no thought of changing access, eligibility or coverage of the benefits, but that they wished to examine the way the cost of benefits is shared between the University and the individual. Further, it was emphasized that neither the UBAC process of deliberation nor its outcomes would be applied in a manner inconsistent with the collective bargaining rights of UVM or of any certified bargaining representative(s) of UVM employees.

At the December 5 meeting, Council members identified relevant areas for consideration, and they began the process of articulating a set of guiding principles to be applied in the review of benefit cost sharing. The UBAC agreed to review specific cost sharing scenarios against a final set of guiding principles when it resumed meeting in January, 2014.
The Council agreed to provide a variety of opportunities for input from faculty and staff, through representatives serving on the Council, as well as through public comment periods during subsequent meetings, a dedicated website, opportunity for confidential e-mail comments and at least two open informational sessions.

**Guiding Principles and the UBAC Process**

The following **Guiding Principles** served as a starting place for the development of a framework to evaluate proposed options for cost sharing adjustments to the University’s Retirement Savings, Dependent Tuition Remission and Health Insurance benefits. The Principles were discussed at the January 27 meeting, were shaped by the campus conversation, and are presented here in their final form:

- Protect current employees and retirees from undue financial burden.
- Sustain access to benefits that are adequate for current employees, regardless of length of service.
- Preserve an income-sensitive premium cost sharing structure for current employees.
- Continue to offer benefit programs that are competitive with those of peer institutions.
- Consider the impact of benefit cost sharing changes on recruitment and retention of both faculty and staff.
- Support active employee participation in all UVM benefits, including health care, emphasizing prevention and management of chronic health conditions.
- Educate employees and provide incentives to assist them in planning for their retirement, including medical care.
- Consider and continuously review contracts, plan design, funding models and/or vendor changes to ensure that UVM has a full range of efficient, effective and high-quality benefit programs.

The Council developed a timeline to enable completion of their report by mid-March 2014, including two “Town Hall” meetings during the week of February 10, and a provision for an expanded period of public comment during its full Council meeting on February 20. It was confirmed that the Council would request relevant research support from Human Resource Services and serve as a sounding board, but that it would not make recommendations for any specific modifications to current cost sharing formulas.

**UVM’s Business Case for Change**

Consideration of changes to benefit cost sharing is part of an ongoing University budget process designed to address a projected structural deficit in excess of $10 million in the University’s General Fund accounts. In addition to permanent, ongoing savings that could be achieved by changing benefit cost sharing contributions, the administration is requiring departments to reduce their annual general fund expenditures, and a number of academic and administrative initiatives are underway that are likely to generate additional revenue for this purpose. Vice President for Finance Richard Cate advised the UBAC that cost savings of between $1-2 million from benefit cost sharing adjustments would be adequate from this source to help meet budget planning goals.
In FY2014, UVM will pay $62,030,000 for the three benefits under consideration, while employee contributions toward the benefits will total $7,687,000. For the 403(b) retirement savings plan, the University contributes 10% of annual salary after the employee completes three years of qualifying service. Staff members contribute a minimum of 2% of their annual salary, and faculty a minimum of 3%, to receive the University contribution. For FY2014, UVM’s retirement savings contributions will total $17,820,000.
Faculty and Staff make no contribution for dependent tuition remission, while the University pays 100% of tuition costs for all qualified dependent children who are full-time undergraduate students ($5,000,000 in FY2014). The health insurance cost share paid by the University is between 70 and 97% of premium, based on employee salary level. In FY2014, UVM will pay $39,210,000 from the General Fund. It is reasonable to expect that a modest adjustment in cost sharing for these benefits could yield General Fund savings in the range of $1-2 million.

Revised Scope of Review

Based on preliminary feedback from faculty and staff shared through online comments and in the Town Hall meetings, the UBAC received direction from the University administration to limit its consideration to Health Insurance Cost-Sharing; no change will be made at this time to cost sharing of dependent tuition or retirement savings costs.

Health Insurance Cost-Sharing Options

At its February 20 meeting, the Council reviewed in detail the impact of three levels of adjustment to employee cost sharing for employees earning $24,000, $32,000, $55,000, $85,000, and $150,000 annually (see Addenda 1 and 2 for details). Adjusting the employee share of cost by 33% and 30% were compared in order to identify the impact of a few percentage points’ difference. These options were compared to a smaller increase (20%) to observe the relative cost savings among the options. Since the Council would not be making a specific recommendation, the focus of discussion was on questions of scale and impact.

A question was raised regarding the continued practice of applying multiple levels of salary sensitivity vs. determining a “flat rate” approach to employee premium costs for each type of coverage (single, two-person, single with children, family). While UVM is not alone in adhering to a salary-based contribution schedule, many institutions have moved away from this practice in the past several years. Of those institutions with a uniform rate structure, it was reported that the average employee-only contribution is 20% (27% for family coverage), while UVM’s average is closer to the median contribution amount (see Peer and Aspirant Research, below).

Cost-Sharing Practices of Peer and Aspirant Institutions

Three primary sources were reviewed for relevant health insurance cost share structures: (1) the College and University Benefits Study (CUBS) published by Sibson Consulting in the summer of 2013, based on data collected from nearly 200 institutions; (2) the 2013 Benefits Survey of 4-year Doctoral-granting Research Universities, conducted by the College and University Professional Association (CUPA-HR); and a UVM-benchmarked survey completed by Aon-Hewitt Associates in 2013.

While more traditional PPO/POS plans (like UVM’s) account for 72% of all health plans in higher education institutions, the CUBS survey indicates that the percentage of health insurance premiums paid by employees is lowest for those covered by high deductible health plans. The survey found negligible differences, on average, among employee contributions required of faculty, administrative staff and clerical staff.

Consistent with UBAC recommendations for the past several years, the Aon-Hewitt UVM-specific benchmarking study highlights the importance of efforts to improve the overall health of the workforce as the most significant cost containment strategy. They recommend “exploring tactics that build on plan design or contribution strategy changes while moving toward greater health awareness, heightened consumerism and increased focus on higher-cost claimants.”

According to the CUPA-HR study, 26% of comparable institutions still offer salary-sensitive premium contribution structures, (24% of OSU institutions, an historic UVM comparator group).
## Application of Guiding Principles

<table>
<thead>
<tr>
<th>UBAC Guiding Principles</th>
<th>Emerging Themes</th>
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<tbody>
<tr>
<td>Protect current employees and retirees from undue financial burden</td>
<td>Implement changes only for new hires</td>
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<tr>
<td>Preserve an income-sensitive premium cost sharing structure for current employees</td>
<td>Benefit contributions should remain income-sensitive (protect lower-paid employees)</td>
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<td>Sustain access to benefits that are adequate for current employees, regardless of length of service</td>
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<td>Continue to offer benefit programs that are competitive with those of peer institutions</td>
<td>Monitor effects on new hires, i.e., recruitment/retention</td>
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<td>Dependent tuition remission is highly valued</td>
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<td>Consider the impact of benefit cost sharing changes on recruitment and retention of both faculty and staff</td>
<td>Changes should affect both faculty and staff</td>
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<td>Current benefit contribution levels are important to the total compensation picture</td>
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<td>No more increase in cost sharing than is necessary for budget purposes</td>
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<td>Support active employee participation in all UVM benefits, including health care, emphasizing prevention and management of chronic health conditions</td>
<td>Reaffirm UBAC Guiding Principles</td>
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<td>Reaffirm themes from Town Hall Meetings</td>
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<td>Educate employees and provide incentives to assist them in planning for their retirement, including medical care</td>
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<tr>
<td>Consider and continuously review contracts, plan design, funding models and/or vendor changes to ensure that UVM has a full range of efficient, effective and high-quality benefit programs</td>
<td>Continue to monitor health care costs and future projections in real time</td>
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<td>Continue to monitor Chittenden County cost of living for local, direct impact</td>
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Summary of Public Comment with Selected Quotes

Comments from members of the campus community in public meetings as well as through unattributed online feedback (see Addendums 3 and 4), reflect the high value placed on the University’s total benefits package as well as a clear understanding that such a package requires considerable institutional financial support. Many compelling stories were shared regarding life events, ranging from medical treatment and recovery to retirement decisions and the provision of high quality education to employees and their dependents, to illustrate how effective the protection afforded by the University’s benefit plans has been for individual employees and their dependents. In every meeting, some employees stepped forward to acknowledge how difficult it will be for the administration to make decisions regarding cost sharing changes, and to express gratitude that the University, once again, worked through the UBAC structure to provide opportunities for employees to provide feedback.

General Topics

“UVM can be a leader in equity amongst employee benefits, and I think we need to move beyond the precept that highly skilled employees would not come to UVM if not for the benefits....”

“While I recognize these are difficult budget times at UVM, I find it incredulous that a discussion is underway about increasing the percentage of benefits paid by staff. Raises do not even keep pace with the cost of living increases, the University is embarking on a new budgeting model that could reap gains in revenue, and I personally have seen so many instances of wasted spending that I think these avenues should be fully vetted first before digging into the pockets of faculty and staff....”

“Although I’m not one myself, please consider your long-time employees. Significantly altering benefits that they were promised 5, 10, 15+ years ago, and have been a major reason for them remaining is not cool.”

“I like to think of us as a UVM community where I don’t personally benefit by reducing the benefit to another member of my community....This [process] leaves out the most vulnerable of our community who do not participate in these meetings or give feedback anonymously because they...cannot leave their work to attend these forums....”

“Any cut in benefits is taking away from our overall pay; it is basically a pay cut. We already have low wages for what we do here, and the reason most of us are here is for the benefits that make up for the lower wages as was mentioned by many today at the forum....If you start cutting those, people are going to look elsewhere, and you may lose some really valuable employees.”

Dependent Tuition Remission

“UVM has done an extraordinary job of supporting these [Honors College] students in their undergraduate experience: both in the classroom and financially. Since 2009, forty-two percent of national scholarship winners from Vermont attended UVM either on tuition remission or received a Green & Gold Scholarship. Scholarship policies that attract the best students to UVM are a critical tool to ensure that the top Vermonter stay in the state during their college career. With this data in mind, The Office of Fellowships Advising urges the University Benefits Advisory Council to not make any changes to the tuition remission policies in place for UVM employees.”
“Many employees have planned on this benefit during their financial planning for higher education. To have that benefit changed without some long term notice will cause even more stress and anxiety on employees as they scramble to fill this void—assuming they can.”

“For some, this may be the only way for their child or children to attend college—what a wonderful benefit. Looking to the future, however, could a savings to UVM be realized by keeping the benefit on an “as needed” basis similar to financial aid? Employees would still be eligible for the tuition remission benefit, but maybe not the full 100% if a family’s income and other qualifiers indicate that they can contribute a % of tuition.”

“Maybe tuition remission should be based on years served. For every year you’ve worked at UVM maybe you should only get a semester’s worth of tuition remission. Meaning, you’d have to work here over a course of 8 years to have your child attend the University completely tuition free….”

“One of my 2 sons graduated from UVM in 2006 with a Poli Sci degree, and he would never have been able to afford to go to UVM without the tuition remission program. We paid for his room and board, books and other expenses and he was able to graduate debt-free. This enabled him to take a minimum wage job at Magic Hat in their warehouse, which ultimately led to a position in Marketing, and now he is totally self-sufficient….”

“The President has stated repeatedly that 44% of Vermonters who graduate from UVM are debt free. Obviously, some of those Vermonters are dependent children of UVM employees. Under the possible scenario of a contributory dependent tuition remission program, what does that number look like?….”

Retirement Savings

“I do feel that some of us that have been at the university for 10+ years should get grandfathered when some of these changes come into place. My retirement age keeps getting moved out further every time a change is made.”

“…my best suggestion would be, if necessary, to cut the retirement benefit by 1% and ask for the staff contribution to be raised 1%.....Although these changes are not described as a cut, please know that I know that if any of the proposed changes are made, it would be a significant cut for employees. But again, we would tighten the belt once again to preserve the benefits which make this such an amazing place to work….I have confidence in the administration at UVM to do what is right and fair for the hard working staff.”

“Personally, I have been in a fulltime position here for 9 years…..thinking that while I make such a small wage that I qualify for food stamps and daycare assistance, it will all be worth it in the long run because my son will have a decent education and I will have some money set aside for my ‘golden’ years…."

“….Any changes made to UVM’s existing employee retirement and health care benefits for employees age 55 to 65, in their final stages of retirement planning and saving, will bring serious financial hardship as they are navigating catch-up contributions and making course corrections in the last 10 years before their retirement. For those who have given great time and service to the University, it will force rethinking of long-standing retirement plans….It is with profound concern and deep sincerity that I ask you to especially protect this class of employees—they have served UVM in good faith with the expectation that their benefits would be there for them, as planned, at the end of their partnership with the University.”
Health Care

“It worries me that even with a “modest” salary increase from year to year…with a cost share increase, one would offset the other resulting in no or next to no raise.”

“…It’s no secret that UVM has excellent healthcare benefits, and we pay a reasonable amount for those benefits. Any increase to our premiums is, in my eyes, a pay cut….With that said, out of the three benefits, I would probably vote for the increase to come in this area….we are headed in the direction of a single payer system, whether that happens at a state or federal level.”

“As a staff member of 25 years, I understand the importance of the University’s need to address this issue. Having worked in only one other business environment prior to coming to UVM, I continue to tell my colleagues and peers that one would not be able to get the kind of health coverage we have anywhere else….I would rather have to pay a little more for those benefits than to have them reduced.”

“With healthcare costs only rising, the cost to the employee needs to remain low. Any change to this benefit in a negative way to employees might have a negative effect on their work and outlook on their position here at the University. I’d hate to see the University lose quality employees because the healthcare coverage costs are too high for their family.”

“First, thank you for holding the town meetings and for soliciting feedback…To truly lower [medical] costs long term, we need a paradigm shift from sickness to wellness. There need to be incentives for employees to be and stay well…..”

“UVM’s effort to shift health care costs was made irrespective to the context of the new state healthcare system. People do not know what will happen beyond 2017 to the health care system and what the financial impacts will be to UVM or its employees in the future…..”

“If one of the “guiding principles” is “emphasizing prevention and management of chronic health conditions,” then please consider providing incentives for employees to adopt healthy lifestyles…Wellness programs on campus are under resourced. Work schedules and demands outside work do not permit everyone to go to the campus fitness center…."

“More time should be given to observe how the state health care laws are evolving and plans drawn up for the year 2017; now is too premature to act. Given that salary raises going forward will be about 2-2.5%, cuts to benefits will be devastating when raises don’t even keep up with inflation…..”
Conclusion

In summary, the UBAC engaged in a six-week process of engagement with the campus community in keeping with our charge and our Guiding Principles. As a result of our review and discussions, we feel it is important to emphasize the following:

- Changes to cost sharing of key benefits, including health insurance, should be viewed with consideration given to the large majority of University faculty and staff with long service resulting in firmly established life-cycle financial planning based on the current structure.

- The demographics of UVM faculty and staff place a larger part of the population in active utilization of benefits for health care treatment rather than for prevention. The average age is over 45, and nearly two-thirds of the population already has developed two or more chronic health conditions.

- From the data reviewed regarding the University’s cost of benefits, we agree that a modest adjustment could yield meaningful savings to the General Fund.

- UBAC Guiding Principles developed during this process provide a framework for decision making; faculty and staff input during the process was generally consistent with these principles.

- Town Hall Meetings and electronic input from faculty and staff supported the importance of benefits to UVM employees and the importance of limiting increases in cost sharing to the smallest amounts needed.

- The Council emphasized the importance of ongoing monitoring of the impact of changes, such as any effects on recruitment and retention of faculty and staff, and monitoring of health care costs and projected increases.

The Council studied the short-term (FY15) impact on the General Fund budget of the current cost sharing structure as well as a range of adjustments to determine the cost requirements at the individual level. It is understood clearly that costs associated with implementation of the Affordable Care Act have increased financial pressure on these funds, and it is acknowledged that the change contemplated is a short-term solution to address a structural budget deficit.

The UBAC provided several opportunities during this accelerated process for input from faculty and staff, through representatives of the Council, as well as through public comment at Town Hall meetings and during the February 20 UBAC meeting. A dedicated website provided additional communication, including unattributed online feedback opportunities, supplemented by a similar site managed by Staff Council.

While earlier considerations of the Health Insurance Working Group (HIWG) have included pairing the current level of coverage with a lower cost health plan design, our research has shown that the coverage provided by lower cost plan designs, including High Deductible Plans, is insufficient to meet the needs of our current employee population. Nonetheless, the HIWG is committed to continuing its efforts to promote health and wellness education and financial literacy related to health care issues as the most effective, long term solution to the impact of escalating health care costs. Additional work will be undertaken to monitor cost sharing models in other organizations, with an emphasis on higher education.
Addenda

1. Presentation Slides from Open Forum, February 13

2. Schedule of Monthly Costs for Medical Insurance, FY2014

3. Cost Share Website: Unattributed, Verbatim Feedback from Faculty and Staff

4. Staff Council Office: Unattributed, Verbatim Feedback from Staff
University of Vermont
Benefit Cost Sharing

Background and Discussion

University Benefits Advisory Council
February 13, 2014
Background

- **UVM cost** equals total benefit cost less employee contributions
  
  - UVM contributes 10% of salary to retirement savings for employees who pay the minimum contribution (2% for staff; 3% for faculty)
  
  - UVM pays 100% of the cost of dependent tuition remission, regardless of employee salary level
  
  - UVM pays 70–97% of the premium cost for health insurance for active employees, depending on salary

Current UVM Cost Share

- In FY2014, UVM will pay $62,030,000 for these three benefits
  
  - Employees will pay $7,687,000
Current 403(b) Retirement Savings Plan

Cost Sharing:

➢ University contributes 10% after 3 years of qualifying service
➢ Staff contribute 2%, Faculty 3%, to receive the University contribution
➢ For FY2014, UVM will contribute $17,820,000

Current UVM Dependent Tuition Remission Benefit

Cost Sharing:

➢ 100% UVM-paid for benefits-eligible employees with qualified dependent children who are full-time undergraduate students
➢ For FY2014, UVM will pay $5,000,000
Current UVM Health Insurance Benefit

Cost Sharing:

- UVM pays 70–97% of premium, based on employee salary
- In FY2014, UVM will pay $39,210,000

UVM Must Evaluate How Its Benefit Costs\(^1\) Are Shared with Employees

Total Benefits Costs to be Shared with Employees

1. Estimated General Fund Costs to UVM
Charge of the University Benefits Advisory Council

The University Benefits Advisory Council (UBAC) serves in an advisory capacity to the Administration concerning policies and decision-making processes that bear on the full range of employee benefits programs at UVM…within institutional constraints of projected budget allocations and available resources.
UBAC Guiding Principles, 1/31/2014

The following Guiding Principles will serve as a framework for evaluating proposed options for cost-sharing changes to the University’s Retirement Savings, Dependent Tuition Remission and Health Insurance benefits.

› Protect current employees and retirees from undue financial burden.

› Sustain access to benefits that are adequate for current employees, regardless of length of service.

› Preserve an income-sensitive premium cost-sharing structure for current employees.

UBAC Guiding Principles, 1/31/2014

› Continue to offer benefit programs that are competitive with those of peer institutions.

› Consider the impact of benefit cost-sharing changes on recruitment and retention of both faculty and staff.

› Support active employee participation in all UVM benefits, including health care, emphasizing prevention and management of chronic health conditions.

› Educate employees and provide incentives to assist them in planning for their retirement, including medical care.

› Consider and continuously review contracts, plan design, funding models and/or vendor changes to ensure that UVM has a full range of efficient, effective and high-quality benefit programs.
Discussion Question:

Changes in cost-share for which benefits would have the least negative impact?
The most negative impact?
Addendum 2: Schedule of Monthly Costs for Medical Insurance, FY 2014

See this link* on the HRS website for a full list of premium schedules:

Medical Premiums (employee/retiree’s monthly cost/share):

- Active Non-Represented Employees and Pre-Medicare Retirees
- Active Teamsters and Pre-Medicare Retirees
- Active United Electrical Workers and Pre-Medicare Retirees
- Active United Academics Full-Time Unit and Pre-Medicare Retirees
- Active United Academics Part-Time Unit
- All Medicare-Eligible Retirees

Other Premiums:

- Dental premiums (employee’s monthly cost/share)
- COBRA monthly premiums

*This information can be found at: www.uvm.edu/hrs/fy14premiums
Addendum 3: Cost Share Website—Unattributed, Verbatim Feedback

The University Benefits Advisory Council (UBAC) has collected the following comments, questions, and concerns from UVM faculty and staff as part of the UVM Benefits Cost Share dialogue. Names and identifying information have been removed prior to publishing for confidentiality purposes.

In instances where an individual sent the exact same correspondence to both the Staff Council office and the UBAC, their feedback has been suppressed in the UBAC listing below, but appears in the Staff Council listing that follows as a separate addendum.

February 28

I am submitting this under the wire. I am happy to hear that the administration has decided not to make changes at this time to retirement savings contribution or dependent tuition remission. Let me pass on a big Thank you!

I am however concerned with the cost-share changes in healthcare coverage. I imagine this conversation is happening because of the Affordable Care Act and the cost of coverage increasing for employers and employees.

I have a few comments, 1) I'm pretty sure the administration in Waterman has a pretty good idea of the amount they are willing to contribute to employee's healthcare coverage. It would be greatly appreciated if this information was given at the town hall meetings in February. It was rather insulting to be asked a question about which benefit would have the most negative impact on our lives without giving us more than the status quo statistics. I would have liked a more open conversation about the numbers, percentages that the administration has in mind. 2) I have a M.S. in ecological planning from UVM. I have worked for the university since 2010. I have received a standard of living increase twice, one was negated by the federal healthcare increase January 1st, 2014. I have received no step increase in the outreach professional pay grade. I work hard. I am not represented by a union. I have a young son at UVM campus children's center, a great, albeit expensive school. I pay for my family's healthcare. I take home very little after saving for retirement and healthcare. I don't have close to the salary I could make as a private consultant in the environmental field. Chittenden County is not a cheap place to live. I love Vermont, it has been my home for over a decade and I like UVM. What I'm getting at is I would be most impacted by a decrease in UVM's healthcare cost-share and an increase in my contribution if I continued to not receive step increases in my pay grade and be asked to do more for my department.

One last thing, an idea really, I think the campus children's center should have a sliding scale fee. And pay those teachers more! They are taking care and teaching the next generation of UVM! Thank you and good luck with the tough decisions you have to make.

February 27

Too many highly paid ($200K + annualized salaries) individuals, typically only because MD, who do too little. This is one reason we are in such a pickle. The little people suffer and the MDs continue to get rich and do next to nothing but pontificate at a few meetings. Most of the time MD degree is not needed for these administrative positions; let's stop this madness. Put the MDs back in the clinic or the classroom and get them out of administration where too often do not excel and others have to take care of them so they can get undeserved credit.

-----------------------------------------------------------------
Will the faculty and staff be held to the same cost share?

Couples who work at UVM should receive a break since UVM is saving $ in this case. The pooled cost share for grants factor all individuals even when not taking the insurance due to a spouse. Currently UVM does not factor this (couples/family plan) as a savings to the institution, but it is. Please do not penalize couples by increasing their cost share when they already provide savings.

Incent healthy lifestyles via cost share. Why make those who use the system less pay for those who use more due to unhealthy choices? Bring back free VTRIM (or similar, Calorie King) to all UVM employees. Allow free gym, yoga use for employees rather than charging additional fees. Tuition remission was removed from the discussion too early. Perhaps the savings would be too low, but having a minimum # of years of service seems reasonable: 1 year for self; and 3-5 for children.

When I read this statement (noted below), it reads all employees will be impacted. Therefore, in lieu of UVM Faculty and Staff potentially paying more for their health insurance starting July 1, 2014, it makes sense to reduce what those individuals receive in an annual $1,000 stipend who voluntarily "opt-out" of the proposed UVM insurance plan. This is fair and equitable to all parties involved with this cost sharing process.

Whatever the outcome of these new discussions on the Cost Share Formulas for Benefits, it will impact all employees, both Faculty and Staff....

I have two reactions: First, the term “cost share” is unconvincing. It suggests that the administration is beating around the bush. What we are talking about is a reduction in the level of compensation to university employees relative to the current package. If employees are responsible for an increased cost of benefits, they are receiving lower compensation relative to what they would receive under the current formulae. Whether you cut my salary by $100 or make me pay for $100 more in benefits is the same in my book. It affects my ability to support my family the same. So please do not use the euphemism “cost share.” It is a cut in compensation, plain and simple. Calling it anything else makes it seem that the administration is trying to sneak a cut in compensation past its employees. No one is fooled.

Second, the projections of the total costs of benefits into the future are interesting. I am well aware of the challenges and pitfalls associated with such forecasts. What are the bases for these forecasts? What are the assumptions embedded in these forecasts? What algorithm or model produced these numbers? One of the most egregious faults of most such forecasts is that typically the only forecast presented is a point forecast, and that this is potentially misleading because it suggests a level of certainty about the forecast that is typically not true. A step in the right direction is to present forecast intervals in lieu of point forecasts. What are the 50% forecast intervals for benefits costs? 90% forecast intervals? Furthermore, how successful have past forecasts of benefits costs been? What are the forecast errors associated with past five year projections of benefits costs? How do the models that generated the past forecasts differ from the model that generated the current forecast? Are there potential land mines out there that could radically invalidate the current forecasts, i.e. Vermont government health care initiatives?

Please stop doing this to us. We need more money. We can barely survive on our current wages especially in the Burlington area. Have some compassion and raise wages for the lowest (and often just as educated) workers and cut wages from the top.
UVM is starting to act like corporate America: Cold and uncaring. Welcome to the new IBM.

My suggestion would be to make sure that if UVM staff has to pay more for insurance, that those that can "opt-out" of the UVM program/plan get less of an incentive to help create fairness and equity for all levels.

I appreciate your help with this "cost sharing" initiative at UVM. I know you have put a lot of time and effort on our behalf. Thank you very much.

February 26

It is paramount that the decision regarding the cost share for medical benefits is made and publicized well in advance of the July 1st implementation date. There are a number of faculty and staff who are making calculations and assessments regarding retirement and this is an important part of the equation.

I applaud the decision to drop tuition remission and retirement benefits as part of this process. Tuition remission makes a significant contribution to the educational progress for families of employees and is also a very important contribution to lifting the educational levels in all of our communities locally, regionally and nationally.

February 25

Of the three benefits that have been considered for changes in cost sharing, tuition remission for employees’ children would have been the fairest one to change. It benefits only those who choose to have children (yes, having children is a choice), while health insurance and retirement contributions are benefits all employees need and can take advantage of. The current tuition remission benefit further discriminates by not even covering spouses (while covering any number of children). And it has become a public relations burden, understandably detracting from the message of affordability for Vermont students. Reasonable changes to the tuition remission benefit would include capping it at one tuition (either a spouse or a child) per employee. It could be phased in to address concerns that people have worked here for many years solely to take advantage of the benefit.

That’s not to say no changes should be made to the health insurance and retirement benefits, given the need to reduce compensation costs. Health insurance costs do rise beyond the University’s control, and the progressive percentages we each contribute toward coverage ensure that increased contributions are not a hardship. Employees should contribute for each child, rather than paying the same premium for 2 or 10 children. A reasonable principle would be for employees to pay the full cost beyond two-person coverage.

UVM’s retirement contribution, at 10%, is wonderful, but way out of line with other employers. Cost reductions could come from matching employee contributions (capped at 10%) and from a longer waiting period prior to eligibility. The waiting period for faculty (currently 2 years but 0 for certain ranks) should be extended to match that for staff.

Thank you for considering these comments. I know that your work is very difficult and largely thankless.

I was encouraged to hear that dependent tuition remission and contributions to the retirement plan are off the table. As a retiree I am okay with increasing my cost-share of healthcare insurance premiums 30-33%.
February 24

Tuition Remission is a benefit that is used by a small percentage of UVM employees where health care is used by all. Free tuition is great but a small fee %10 or %20 paid by the few that use this would put less of a burden on the staff that cannot already make ends meet.

I am making less money this year than last year due to the %13 increase in health care cost added last July and in January. I cannot afford another pay cut! When I hear remarks "it's only an extra.... per month." When you make less than $50,000.00 a year even an extra $20.00 a month is missed. I came to UVM because of the great health care benefits which made up for the lower pay.

Maybe the President and all of UVM VPs should take a hard look at what they make and realize they live in the same towns and work at the same place as people who make far less and stop being greedy. Make the cuts from the top and spare the hardship it would cause people who work hard every day to make their jobs easier.

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I appreciate the difficult task you've been given. I find myself thinking of many scenarios, and maybe some of these ideas have been discussed and dismissed, but maybe not. I acknowledge a few of my points may be out of scope for the constraints listed, but I'm including them as ideas, perhaps for future consideration.

Medical Insurance: Our employee contribution % for medical premiums is based on the Medical Salary Band achieved as of January 1 each year. During the course of a year, almost all salaries increase July 1st, and others increase for pay raises at other various times. These increases are not reflected in the Medical Salary Band until the following January 1. Is it possible the Medical Salary Band could be updated at the same effective date as the compensation? This would increase the employee contribution sooner, as the higher Medical Salary Bands are reached.

Additional Payments (APFs) are made to employees (both faculty and staff) and these payroll payments are not included in a person's Medical Salary Band. Since these amounts increase a person's overall compensation, maybe if the extra pay was included in the Medical Salary Band, it would help lower the university % of contribution.

Spouses are eligible for coverage under UVMs policy, even though they may be employed and have access to their own healthcare coverage. The UVM family coverage is a wonderful benefit, but it appears UVM is carrying a larger population than seems fair, simply because the Medical Policy is really good. I know of two co-workers where their IBM spouse is on the UVM policy because the coverage is so much better.

The Medical Waiver amount of $1,000 per year seems low as an incentive amount for employees to waive medical coverage.

Dependent Tuition Remission: For new employees, change the "eligible" time-frame from 1 year, to phased in over 5 years, (i.e.; year 2=25% reduction, year 3=50% reduction, etc.).

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I am glad that nothing is going to change in regard to our cost share for dependent tuition and retirement savings. As it is, I can only afford to contribute the 2% minimum to my retirement savings...I wish I could contribute more.

It is unfortunate that there is a possibility of having my medical cost share increase, because it's already hard to make ends meet on my salary. Having to pay more will have an impact. In any case, based on the "scenarios" that were presented at the Feb 20th UBAC meeting, if there is any option, I would vote for the LEAST percent increase to my cost share amount. Ideally I
would like not to see any increase, but if UVM is going to make a change, I would say the less, the better.

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Why can't the University find other ways to cut costs/expenses instead of hitting the middle class employees where it hurts. Where was this amount of $$ found recently & reallocated within the University budget? Why isn't there a "grandfather" clause put into this June 30 deadline for the retirement option & health care % increase? The majority of University employees who have been employed over 20+ years but don't have the age to be eligible for retirement this fiscal year. It's not fair to their dedicated years of service for them. It's a slap in the face to their years of service. It's very upsetting to them, how their years of service doesn't mean anything to the University. It leaves a bad taste & feeling to the University management with these employees.

The University seems to be continuing hiring higher up management who start at making 6 figures for a salary. Whatever the increase it won't hurt their pockets. The majority of the 3400 employees aren't making the nice 6 figures these employees are making. It's not fair to the valuable employees who have put in over 25+ years of service here. The small % of raises doesn't even cover the increase of parking fees & insurance benefits the employee has to pay. The University will be continuing to lose valuable employees with many years of service due to this threat of a large increase in the health benefit coverage. It seems hard to swallow after 25+ years of service myself, who isn't eligible to retire because of my young age to be wanting to stay on at the University. The University continues to take or make the employees pay more out of their hard earned paychecks. It's sad to see this continue to happen here. The University could cut some higher up management who have an assistant or a position created to analyze some other topic on campus. It seems like the University could utilize its budget more efficiently in paying the hard working middle class the salaries they deserve. This would help them continue to stay as valued University employees. The University isn't becoming a place of employment for the middle class to want to be employed. The employees used to LOVE coming to work, now it's a necessity or chore to pay their bills. It's too bad the excitement has come & gone over the years.

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How will this affect my paycheck? I have been here for 14 years in March, and still don't make very much. I feel I will be taking home less than I was 10 years ago. This is a scary thought. Next month it will be 14 years since I was hired here at UVM. I have not made a significant raise in pay for over 6 years now. With more taken out for this and that, there has been no progress in covering inflation. My property taxes are double of what they were 5 years ago. Yet my pay stays the same. If they take out more from my paycheck, I will be going way back in funds and will not be able to keep my house. I WILL loose my house!!! What does a person do without a home with a sick/needy family to care for?? I have a son with Cystic Fibrosis who needs lots of care and hospitalizations. He has gone downhill rapidly. Recently my husband has been diagnosed with recurrent renal cell cancer and the med is making him sick. What if he has to leave his job? He makes more than I do. I may be left to deal with all of these issues on my own and with less pay. My father is now in a nursing home and is 94 years old. They have taken all of his resources to pay for his care. Enough going on, then to have a cut in pay on top of it all. I work harder and have more work added to my job than ever before...it is very unfair to think I will be making less instead of more. There were promises of my getting compensated for my work, but never went thru. We need a raise for inflation, not a cut. Spending all that money for a new UVM sign which could have been 1/2 the size and cost for that wall, and spending on other things that should go to pay raises. I hear tuition is going up again. This means UVM will have more money in its pocket, but we (employees) won't see any of it.
While healthcare costs are predicted to rise, it really is an unknown. If the state goes to a single payer system what are the projections?

I currently am enrolled in healthcare for myself and my children. According to the latest presentation, my premium would rise anywhere from $30 to $50/month. While this doesn't sound like much, I am living pay check to pay check and can't afford for my salary to go down. In fact the current annual raises are so low that they do not cover the rise in the cost of living as just even food and gas grow more expensive each year, not to mention out-of-pocket health care and other necessary costs.

Being single my retirement benefit is also crucial. It is a scary thought knowing that I will probably outlive my money fairly quickly unless I am able to work until a ripe old age - and that's a best case scenario.

I have been fortunate to put both of my kids through college using the tuition remission. This was crucial to their ability to get their degrees and was the main reason I sought employment at UVM.

I urge you to consider other budget cuts throughout the University that would not essentially be pay cuts for staff making less than a certain level ($75k??)

My suggestion would be to make everything salary sensitive with regard to our health benefits to help those that are on the middle to lower pay scale at UVM. This should include the associated co-pays, as well.

I appreciate your help with this "cost sharing" initiative at UVM. I know you have put a lot of time and effort on our behalf. Thank you very much.

I have reviewed the documents re: your February 20 meeting and have a comment. I really think you need to be careful when you think about increasing the amount of a person's monthly deductions (even someone who makes $55K a year) by almost $80 a month. That could be a big hit to someone's budget without much notice from now until July 1 to prepare for it. It would be one thing if you were telling us now to prepare for this in January, or next July, but to make this decision in March...and tell us it's going into effect in July, this is going to have a major impact on a lot of people's budgets and their ability to pay their bills, buy food, etc.

Tuition Remission is a tremendous benefit but does not touch the majority of employees as does health insurance and retirement. Maybe a cut to 80% tuition remission and a cut to matched money for retirement would help with not having to hit as hard with an increase in health insurance.

When will campus hear of other cost cutting or cost saving measures? Newly revised policies (travel and business meals) do not curb spending, and in the case of travel, actually encourage higher costs. Will the excessive salary increases for the highest levels of administration stop? Many were printed in our local newspaper, others were not.

Is the shift in cost share going to be used to pay for new faculty members in the STEM project? Faculty members who will undoubtedly be highly compensated.

How many years are dependents eligible for tuition remission? More than four or five? Cut that.

Are medical faculty members who are full time FAHC employees eligible for full UVM benefits? Are they taking advantage of tuition remission, when they could likely pay the full tuition?
How much has UVM saved from cutting the post-retirement medical benefit?
How many academic programs graduate 5 or less students each year? There could be some budget savings there.

Many of us suspect that these decisions have already been made. There is an obvious need to have this process complete before the union contract negotiations can begin. Thus the hurry.

I am still so distressed by this conversation. Personally, I just don’t know how to make ends meet even now, on this salary. With this "total compensation". It is so hard, after all of my years of employment at UVM, to keep seeing the increase of administrators, etc., and the unbelievable level of executive compensation here. I work two jobs, and know that staying here until retirement will mean an employment life of want without cease, but I love Vermont and UVM and my job. How this conversation can commence without examining the waste...the "bloat" at the top, is beyond me. Of course, we staff have no union representation. No real voice in this process, at all. So, in essence, I see this entire feedback/meeting/information process as posturing anyway. I attended a "town hall" meeting on this, and am glad I did. This situation is still terrible, but now I realize that I am far from alone in seeing this protected institutional inequity, and am in good company in fearing the future and how we will get even more from our very meager dollars. We’ll get excited over our possible 2 something percent salary increase (if we receive it) while trying to ignore that the cost of living/inflation continues to be larger than that. There was an excellent letter to the Free Press a few weeks ago from a UVM undergraduate student, bemoaning the rising costs of and increasing administrative ranks/salaries at UVM. He said what I think is the most telling thing I’ve heard from a student on the matter. "I did not come to the University of Vermont to be administrated." Indeed.

February 20

Why bother having these meetings? You have already decided you are going to cut our pay by making us pay more for our benefits. Are the meetings to let us sound off about something you are going to do anyway? Are you trying to pacify the serfs? Or are you trying to convince us to form a union?

The disparity between the salaries of the executive class and the salaries of staff class in this university is appalling. You would do a lot to improve the moral of the staff, by letting the exorbitantly paid vice presidents absorb these cuts. Or get rid of a few of them.

I wonder how this will change the conversation around total compensation package? Since I have been here, HRS has framed conversations around competitive staff salaries with discourse of the total package that staff get through all the benefits. Business managers and supervisors have been asked to talk about that every year before new salary figures are released.

So if the benefits are being reduced, then it feels like we’ve been fed a bunch of corporate spin for the past 6 years. How does this speak to the integrity and honesty that are part of Our Common Ground?

Before a decision is made, and for the sake of transparency; which is another big buzz word with the Administration; could we request cost savings analysis comparisons with the different scenarios to really know how much savings it would be for the University?
We need to remember that there are many staff who do not have union representation and I would not want to see these staff members be the only ones who have to pay the increased premium cost.

I think it is better to start with the lowest increase this year and see how much the premiums go up next year. I think if you start at 33% and then it doesn’t go up as much as you thought, the administration would not give it back to the employee.

I also have not heard what this year’s raise will be but I know it won’t be 33% or 20% so we will be losing even more from our paychecks.

Since the decision is going down to the wire, I would like to see the retirement benefits as of this year extend to June 2015 in order for staff to be able to make an informed decision on retirement. Without the information, it is impossible to make a decision. Perhaps a form could be filled out by a staff member and handed in to HR if the employee thinks they might like to retire in June 2015 and only those employees would be allowed the benefits of this year.

To educate the employees, you will need to make it mandatory that they attend, otherwise I don’t think everyone will attend. Thank you for allowing me to give you my feedback.

I spoke at the 2/13/14 meeting and as I listened to my peers concerns and your talking points I realized I had more to say. You stated that preventing undue financial burden was a goal of the committee. I want to convey loud and clear that if you change benefit cost sharing even a little it will burden most of us financially. This fact is driven home even further when questions are posed by individuals who make six-figure salaries.

There is a population on campus that cuts and cost sharing would not affect and that is the administration. You said we would only be responsible for 10 percent of the universities budget adjustment. I want you to shrink that percentage to 0 percent.

UVM knows that it is top-heavy. Everyone in town knows it, parents of students whose tuition keep raising know it, faculty and staff know it and you know it. It is time that something is done about it because we are tired of it.

The cuts have to start at the top. There are just too many raises, bonuses, perks, and former admins that we are funding. Why don’t you start by cutting positions which UVM functioned just fine without in the past.

A talking point that I hear often is "it is like this everywhere" and I do not accept that as an excuse. Why should we reflect the failed policies of corporate America? Vermont has been and always will be the exception to the rest of the country and it would seem that UVM would want to lead the way in workers’ rights and compensation.

Stop making excuses and make the cuts at the top. Stop punishing staff for the failed financial decisions of the past. We no longer wish to carry these burdens on our shoulders. I hope you hear us loud and clear today because if you make these changes go into effect. I promise you we will get even louder.

I was told that you announced this AM that the retirement (10% of salary) would not be affected as well as Tuition Remission. Thank you.
**Insurance** - I have often wondered why the scale for insurance was so off. If you earn 50,000 you pay 12%, however if you earn 150,000 (3 times) you pay only 29% and the max that you have to pay is 30%. Those earning 150,000 should be paying 36% - 3 times. Take a look at the chart percentages and see how they increase by 2% as the salaries increase by 10K, however, after 120,000 it only increases by 1%. Why is that? It seems that the people earning the most always get the deal.

**Insurance** over 150,000, you will never have to pay any more than 30% "cap", and the percentages increase by 1% instead of 2% at the higher levels - DEAL!

**Parking permits** - green pass .64% of your salary, however, there is a "cap" of $90, so the ones earning the most don't have to pay the same percentage as the low earners pay - they get a DEAL again.

On the flip side - I don't imagine that there is a "cap" on the 10% that the high earners receive in their retirement accounts! - BIG DEAL!

It is imperative that the university make changes slowly over a period of time, and not make any drastic changes. For example, I am about to have a child for the first time and buy a new house. I have my budget all set and will be ok to make these costs - but if my healthcare costs rise suddenly we may very well not be able to pay our mortgage. Moreover, I believe that changes should be scaled so that those who can afford the most pay the most, as most UVM benefits are.

I attended the February 13 Town Hall Meeting in Carpenter and, although Richard Cate made it seem like the HEALTHCARE COVERAGE, DEPENDENT TUITION REMISSION AND RETIREMENT SAVINGS PLANS only comprised 10% of what the Administration was looking at relative to changes in FY15, most people I have spoken to feel as though the increased cost share for healthcare coverage is a "done deal". I would also add that the continued statement that health care benefits are NOT being changed is really a case of semantics. If our benefits are going to cost us more, that IS a change in what UVM continues to publicize as our benefits package and to say otherwise is demeaning and only further supports the notion that the highly paid administration at UVM just "doesn't get it".

Don't misunderstand me -- I have been here for 35+ years and have felt very fortunate to have reaped the benefits of days gone by when we paid nothing for our insurance as well as having had tuition remission for my two children. Having said that, I would find it a very sad reflection of this University if ,in their deliberations, there was not some option for grandfathering those of us who have been here for say 20+ years.

I would add that it is very frustrating to have recently consulted with HR about possible retirement by June 30 to retain current cost share benefits only to now be told that the information I was given may very well change.

There are several employees in my area who are near retirement age and are trying to make the same decision in a timely manner. We need to know what the Administration is changing for FY15 ASAP so decisions can be made.
It is equally frustrating to be listening to Administration talk about deficits and contemplating an increase in cost sharing of healthcare coverage when, at the same time, there is great excitement about a new multimillion dollar STEM facility.

I think it is great that you have created “guiding principles” however, I also believe that they become irrelevant as the University will do what they have to do to come up with the money needed for the budget. I believe the meetings are great, receiving input from staff seems valuable and very community based, however, I believe the University has already determined what they are going to do and will act accordingly.

I would like to know, if in all the calculations were staff raises also included? If so, were they at the normal, 2% or was there any other % discussed? If raises are going to be available to staff, will they be across all staff/faculty the same %?

It seems that any staff raise will be instantly negated by the new % that we will need to pay for our benefits which at the given 2% would actually create a negative impact on staff rather than putting the staff in the positive for that year. Thank you.

The only reason I have stayed at UVM after completing my Master's degree was because of the health care coverage and the 10% retirement 403B contributions. Those items weigh heavily into considerations for many of those who I work with who at times are frustrated with their jobs, but opt to stay at UVM due solely to those benefits. The lack of merit based raises and minimal across the board raises compared to the pay increase one could get in the private sector is significant and most staff salaries at UVM are already considerably lower than comparable positions in the private sector. We are only willing to take these lower wages because of these benefits. Reductions in health care coverage and retirement contributions to business managers and administrators who are already being paid less than counterparts in the private sector will just result in many people leaving the University and taking their valuable expertise and knowledge elsewhere.

Compound this with impacts to tuition remission for dependents and UVM should expect to see a dramatic decrease in the number of employees who dedicate their careers to UVM. There are certainly many staff and faculty who have worked at UVM for 5, 10 15+ years already who have done so purposefully so that their children could receive the tuition remission. I would love to continue my career at UVM and see my children attend the University in 15+ years. If tuition remission is impacted in any significant way I doubt that I for one would be here long term. Young parents who work at UVM are all likely to feel the same way. With the way the workforce at UVM is aging an impact like this could be very detrimental to the internal operations of UVM's departments, losing older workers as they retire and not being able to bring in or keep younger workers who plan to stay through their children's college years.

I have read the rationale about paying for top talent. This is fine if we have the money to pay for it. But apparently we don’t. Or do we?

Dependent tuition remission is a critical "benefit" for my family. My children are young but it's important to me that they can afford to go to college. This is the trade-off for my very modest salary.
Retirement savings is also a critical aspect of why I work at UVM. My salary is not high enough for me to afford to lose this benefit. Most of the folks in top positions here at UVM don't need to worry about this. the rest of us do.

Healthcare is important and expensive. I don't want to lose this benefit but I see the writing on the wall. In the future no employer will offer healthcare benefits. Why not cut health benefits all together and put us all on Obamcare? It seems inevitable. Of course, you'll have some tough questions to answer from the media.

Final This whole conversation is very demoralizing. While we see presidents, provosts, and other administrators take large pay increases and hire more people to make their jobs easier, the rest of us are left with looking at what is essentially a pay cut. UVM leadership should carefully consider this. This is not a matter of fairness or social justice. It is a matter of leadership. Faculty and staff would be on-board with these proposed pay cuts if leadership cut away superfluous administrative positions (vice provosts, etc.) and drastically cut their own pay and benefits. It's that simple.

I attended the Town Hall meeting on Thursday, February 13 and have notes that were taken from the meeting on the 10th.

The folks who spoke on Thursday all had valid points as well as those on Monday. I have been at UVM for almost 15 years and have been present for 2 opportunities for staff to form a union. I'm not agreeing that this is a solution but I fear that the administration is not behaving in the best interest of staff here at UVM. Prior to 2009, we received an average of 3% increase which also included an increase based on our performance. Since then, the increase based on performance has disappeared. We have received a 2% increase in 2009, 2010, 2012 - 2.9% in 2013 and no increase in 2011. These increases do not even cover the cost of living while food, taxes, clothing, utilities, etc. continue to climb. Now, you are asking us to contribute to our health care and/or tuition remission/and or/retirement. What little increase we will get, will soon be swallowed up and again we will not have an increase in wages. We were told that the administration is looking at this cost share being 10% of the whole pie. I realize that UVM has a huge challenge to come up with a reasonable budget but to ask the people on the bottom of the totem pole to share in this load is not fair. Professors and administration have been hired at incredible costs to the university and I have read the reasons why, not that I agree with them.

I sincerely hope that a fair solution to this issue is found. Perhaps if the Staff Recognition Day luncheon was canceled, the money could be used toward the staff's benefits. I am sure that there are places in the university that cuts could be made regarding "fluff".

I am writing this note to give some feedback on the "Benefits Cost Share" proposal. I am sending this not only to the committee to have it added to their comments but also to President Sullivan and Provost Rosowsky because I feel that it is important for you to hear firsthand how this plan affects the staff in a myriad of ways.

First, let me tell you a bit about myself:

- On Tuesday February 25th, I will begin my 35th year of full-time employment at UVM.
- I am a faithful hardworking employee and I plan to continue working for the University for many years to come.
- I support a family of four, consisting of my wife, two children, ages 13, and 16 and myself.
- Whether we like it or not, my wife and I are growing older. With two growing and active kids my healthcare benefit for me and my family is not only important, it is a necessity.

- I have worked at UVM for 34 years with the understanding that our children would receive tuition remission at NO COST to me. We are planning on using that long earned benefit beginning when my son graduates from high school in 2016. For over 30 years, colleagues that I have worked side by side with have received this benefit at the same time receiving the same pay scale as myself. Why should I be expected to take a cut in this benefit? If anything, I have worked more to earn this benefit than many.

- I have contributed to my retirement plan from the day that I was eligible, where the amount of my contribution was determined with the understanding that the University's contribution would be 10%. Readjusting the University contribution would significantly alter the amount that I would have available upon retirement unless I alter my personal contribution. If there is a change (decrease of X%) in this benefit, not only would I be losing X% of my untaxed compensation now, but I would need to take an additional X% from my salary to make up for the missing University contribution in order to keep my retirement income plan at the same level of growth.

Ever since my employment with UVM began, I, along with everyone else have been told over and over again that while the UVM salaries are not at the top of the local scale, our benefits make up for it. Ask any long term employee at UVM, and they will tell you the same thing. It has been the main message coming from Human Resources. While we do not get a signed contractual agreement when entering into employment with UVM, the inference is made that the benefits will remain during employment. Benefits such as Tuition Remission for children, Healthcare for family, and Retirement Contributions at a specific level.

And now, once again, we are hearing that our benefit package is better than peer institutions, and that UVM must cut its costs to come more in line with what others are offering. Trying to compare UVM's benefit package to other institution can be difficult at best. While Vermont is a great place to live due to the scenery and recreational opportunities, it is also the 10th most expensive state to live: [http://www.cnbc.com/id/100876442/page/2](http://www.cnbc.com/id/100876442/page/2) Food and housing is expensive; We pay higher taxes (state, local and property) than most; Energy costs are much higher than many locations; and vehicles have a much shorter life due to the harsh climate.

The latest proposal offered at the town hall forum on February 10th (if you can call it that, as really, there wasn’t a proposal, but rather a question of "What would you like us to cut?") coming from UVM Administration is literally making me ill. I cannot sleep at night and I am sick to my stomach every day thinking about it. The whole proposal and the way you are going about it causes me to be discouraged, somewhat angry and sad.

I am discouraged because UVM Administration is once again changing our benefit package. Oh, I know, the web page says the benefits are not changing but rather the costs are being adjusted. Call it what you want to make us feel better, but it is my understanding that while the costs are being adjusted in a negative direction for the employee, the amount of monetary compensation (salary) is not changing. And since, (according to Human Resources) the total employee compensation package is the sum of salary plus value of benefits, it translates into the benefits are changing. And please do not try to tell us that any "cost of living" increase that might be added beginning July 1st should cover the cuts in benefits.

I am angry at the way UVM Administration is pushing this burden onto the un-represented staff, effectively cutting salaries, while at the same time planning on spending $100,000,000 on STEM
Initiative construction. Yes, I agree that UVM's classrooms and physical plant need to be updated, but at the same time our people need to be taken care of too. After all, we have been told that we, the staff, are "UVM's Greatest Asset" time and time again.

In the past, un-represented staff have been the first to take the benefit cuts, sometimes, a year or more before those represented by unions, This practice needs to stop.

I give 100% effort to my job and have done so for 34 years, and now in order to maintain the status quo with my benefits, UVM Administration expects me to effectively cut my salary by an unknown percent. How would the University react if I, as well as all other employees, decided not to fulfill our job requirements by some percent?

I am sad for those on a limited income; people who will be forced to drop some of their benefits due to increases in cost sharing and a loss of discretionary income. I am sad for long term dedicated employees like myself who will have benefits cut, after years of expectation that the benefit would be there when it was our time to use it.

Perhaps it is hard for upper level administrators who earn multi-hundred thousands of dollars in salary to fully imagine what a cut in compensation can mean to an employee who has minimal discretionary income; what effect this will have on the employee's family and the long-term effect on the employee's morale and wellbeing.

I challenge UVM Administration to do the right thing and not to be a follower of other institutions who are cutting what they offer for benefits package; but instead, be a leader. Set the course for others to follow. Maintain the benefits for current employees. Show that you REALLY VALUE long term employees. Exhibit some integrity, and honor the agreements that employees have worked long and hard for. If benefits must change, do so for new, incoming employees, not those that have given their heart and soul to support UVM's vital mission.

February 19

Any kind of decrease in pay would be difficult for our family. Two kids under three at home and my wife a graduate student. The cost of living in Burlington and in Vermont in general is really quite outrageous and hard to manage. Thanks.

I have been a research technician at the University of Vermont for the past 13 years and I thought I would share my opinion of the proposed cost sharing of our current benefits. Many people like myself have been dedicated to working at UVM because of the academic work being performed and benefits that are seen as a part of our salaries. I have been continuously employed through a soft money position where the PI that I work for must secure my salary and additional monies in excess to my benefits through Federal grants. These grants are secured with little cost from the University and contain monies for overhead expenses. I directly contribute to the continued success of our labs funding and prestige of the University through my work. Therefore, I find it very frustrating that rather than rewarding my successes you the now want to cost share something that is already fully covered by the Federal government. Such cost sharing changes that you make will take even more money from our already small paycheck which had been frozen for several years and already hurt our families. Most of us stayed during the freeze because of the benefits that we knew that we could count on. Without
such benefits I think that many people will have to weigh their options. I'm not sure that you are aware but many of the long-term staff scientists within the university are highly skilled and will be difficult to retrain or replace during such a competitive time for federal scientific funding. Therefore, while cutting needed benefits may seem like a short term gain for the financial health of the university it could lead to long term financial losses and even affect the academic prestige.

Below are my thoughts on the following:

1. Dependent Tuition Remission: It was pointed out to us in the open forum meetings that this costs the university 5 million dollars and this was not expected to change much over the next couple of years. This is obviously a huge benefit for many people such as myself who work have been long-term employees with hope that our children will be able to use one day. Although this costs the university 5 million dollars it helps the university hire young people who remain in the work force for many years. The employees using this benefit are also already sharing the cost with the university by paying for room board and assuring that their academically competitive stay in Vermont. Due to our low salaries, attendance of UVM may not be an option if this benefit was terminated.

2. Retirement Savings Plan: This is another benefit that also seemed very sustainable over the next couple of years according to the graph shown and is deserved by every individual. University staff employees know that they receive lower salaries than their peers that work at local companies such as Green Mountain Coffee, Dealer.com, My Web Grocer, IBM, ...so this benefit is of great importance and seen as a way to mitigate the differences in overall pay. It is a shame that the University doesn't contribute to this benefit from the start of employment for a NIH funded position as the PI has already covered these funds. I wonder what is done with this money during the first three years of employment?

3. Health Care Costs: This seems like the major issue according to your graphs. However it is a major issue for all of America and one that we have already seen 2 changes during this past year. I'm sure this will continue to change with time as the Affordable Health Care Act continues to unfold and changes health care policies throughout the country. Optimistically, perhaps this could reduce the cost of healthcare for UVM in the long run. It seems that the University is jumping the gun.

If you need to make adjustments to any benefits, it should be done for future employees, not those of us who have worked very hard to help this great University succeed. Changing these benefits for existing employees, especially those who are over 50, will be detrimental for many people. I do not really want any of these benefits to change. The administration should have dealt with these issues years ago instead of having to propose such drastic measures now. If ten years ago, a change for future employees would have been made gradually, it would not have such a negative impact.

All aspects of the three possible proposed cost share adjustments will have a negative effect on my family.

Dependent Tuition Remission: I have a 5 year old daughter who I hope someday will be able to take advantage of UVM's wonderful tuition remission benefit. This is one of the reasons that I work at UVM. This is very important to our daughter and our family, and any substantial changes will directly affect her ability to go to college should this benefit be drastically changed.
For our Vermont community, the US, and beyond, UVM is providing an invaluable service to improve our society by offering this benefit to staff and faculty. This valuable benefit allows many young people to attend college who otherwise might not be able to do so. Please keep this benefit in place for those of us who are currently employed at UVM.

Retirement Savings Plan: I have been at UVM for 23 years and have been saving for my eventual retirement since day one of my time here. I am eligible for retirement now, but need to continue working to provide for my family and to continue to build my retirement savings. Again, this is another reason that I work at UVM. I believe in saving for retirement and really appreciate the 10% being given to me for retirement savings by UVM. If a change had to be made, I would suggest having UVM match the employee's contribution for retirement up to 10% for those earning up to $90,000 provided that the employee is also contributing 10%. This could be done on a sliding scale: If someone only contributes 3%, then UVM would only contribute 3%. For those earning $90,000+, UVM could contribute up to 5% provided the employee also contributes 5%.

Medical Benefit cost share: None of us want to see this change. However, we need to be realistic and realize that somehow this needs to be brought under control. The Federal government is struggling with trying to improve this situation. I believe there may need to be some adjustment made here where ALL employees pay a little bit more of the cost share. This would not be fair if the unions are able to negotiate deals for unionized employees while those unrepresented employees might not be treated in an equal manner. UVM needs to remember to approach this in a fair and equal manner for all employees (union, unrepresented, faculty or staff). If two spouses work at UVM, the medical benefits cost share should be based upon the person earning the higher salary.

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Although I’m highly concerned that the current cost cutting discussions will do irreparable harm to staff retention, recruitment and morale, I do see some value in setting limits on our access to tuition remission.

I don’t think that there should be a cost share on undergraduate tuition remission at all, but I do think it would be fair to restrict the period in which a given dependent needs to complete their degree program. There are a number of examples of children of employees taking a very leisurely approach to their college education, either not completing their degree at all, or taking six years to do so.

I also think that it would be fair to set a family limit on tuition remission. A family with six children, for example, would have the option for two to attend tuition free or to spread the subsidy out over all or some of their dependents.

I also think that tuition remission should not be usable for other Vermont state colleges unless there is a transportation hardship (for example, Extension staff who are located out in the far reaches of the state). This would reduce the amount of tuition remission because students would have to be of high enough quality to be admitted to UVM.

I’m not sure what the rules are in detail, but I don’t think that families should be allowed to “double dip”. My daughter has been accepted at UVM, offered a scholarship, and admission to the Honors College. I don’t think that it’s fair for our family should necessarily get the scholarship on top of free tuition.

A large number of our most talented young employees are under employed in very low paying UVM positions specifically so that they can go to grad school. I think that not only will we lose those employees in those positions if we cut tuition remission, we will also ultimately hurt our graduate programs, particularly in the Vermont resident demographic.
Messing with the retirement match is a horrible idea since this directly affects your most experienced employees. The end result will be to delay retirement (and experience is expensive), which will drive up medical benefits expenses and other factors inherent in an older employee base.

Adjusting medical benefits is messy because again the middle range employees already pay close to half. Plus nobody really knows what effect the ACA is going to have on medical benefits costs.

So, my two cents. I’m not sure how much savings would result from the above, but it would reduce some of the more egregious abuses of a benefit that many of us depend on.

As many other staff have cited, a large part of my decision to take a position at UVM was the benefits package. I took a substantial pay cut from my previous job, understanding that the university offered very good health insurance and tuition benefits. The benefits are also a reason why I have remained at UVM (almost 5 years now). My family (me, my husband and our young daughter) are covered by the health insurance, and one day I hope that the tuition benefit will be an option for putting my daughter through college, as I do not have a family salary that allows for saving for college. The retirement benefit is also very important because, again, with a salary on the lower side it is hard to set aside enough money on my own to make a reasonable retirement age possible. Any increase in employee cost for benefits will have direct impact on my career choice moving forward, as any increased cost to me will lead me to look more actively for a position with another organization. I understand that the administration must make difficult decisions, and I just ask that the recruitment and retention power of the current benefits package be truly considered in making those decisions. Any increased cost to employees will certainly have a significant impact, particularly on those employees who are in the low-mid salary range and living mostly paycheck to paycheck currently.

It seems that the place to have the most impact on University budget concerns is in Medical benefits. I would prefer to have a slightly higher deductible, or co-pay, then to have tuition remission or retirement contributions impacted.

Another thought, related to retirement contributions, is to match only what the employee contributes to his/her account, up to 10%.

**February 18**

Changes in cost-share for medical and retirement benefits will have the most negative impact on me as a staff member at UVM.

I attended the February 10 Town Hall meeting. I would propose that any changes necessary be made for new hires who will make their decisions based on salary and benefits offered and that current employees be grandfathered.

Can someone speak to the timing of this conversation in light of the upcoming transition to IBB?

It may be true that UVM has above-average benefits for staff, esp. full tuition remission. But this is a great value for UVM!
People throughout N. Vermont compete for jobs at UVM because of these benefits--and these jobs are scarce because our benefits are a great retention tool. UVM reaps its own benefit in employee dedication and low turnover. I know several administrative assistants who have worked here for decades, for little more than minimum wage, developing valuable expertise we can ill afford to lose, who remain only because the benefits make it worthwhile. My department lost one when her child reached college age and decided to attend college elsewhere.

These are anecdotes, but they are multiplied many times over in conversations with other faculty and staff.

On top of the tangible retention value, there is great intangible value in the minimal distinction between faculty and full-time staff with regard to many benefits, including tuition remission. If we move towards greater inequality and differentiation by rank, the university stands to lose a great spirit of community that cannot easily be "costed out." Thanks for soliciting this feedback.

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Thank you for the opportunity to comment on this critical issue. I believe this is among the most important shift in employee relations since the UVM faculty unionized. As a staff member who has served the university for more than 20 years, I am EXTREMELY troubled by singularity of the question posed by UBAC as well as the very short timeline given to consider and decide such an impactful change. To suggest that we, as employees, should choose just one piece of our compensation package to be cut leaves me speechless. I have heard colleagues use phrases like "which limb would you like me to cut off" as a comparison. I do consider all of the items on the table not as "benefits" but rather as a larger compensation package as that is how HR has been describing it on their website for quite some time now. Given the example scenarios on HR's website, these cuts equate to about a third or $26,000 of my total UVM compensation being at risk. Clearly this is a deep concern, particularly because there is no opportunity to make up that amount through any UVM channel (no meritorious pay, bonuses, etc. opportunity for advancement available within my unit). Since standard of living increases have been exceedingly modest (and have not kept up with actual SoL increases) and the current economic outlook is still rather bleak, I am deeply worried. The message I would like the BOT and UVM administrators to understand that this decision not only affects the staff (and let's be honest, non-represented staff like me WILL bear the brunt of this cut) in terms of morale and economics, it will have a trick effect throughout Vermont's economy, particularly in Chittenden County. I know many BoT members are not native Vermonters like me, nor do they choose to live in our state so they may not be aware of the far-reaching effects they--as UVM decision-makers--have on OUR economy.

Hopefully, the BoT and UVM administration has not yet made decisions (given the short timeline, I can't help be suspicious) and will give great thought about what they are about to do. I hope that my colleagues have made good justifications about why these cuts are dangerous for our families, our collective UVM pride, and our state's economy. And hopefully UVM administration will be creative in finding ways to reduce university costs (i.e. why is it that administration is willing to invest millions of dollars into buildings but not the people who work in them??) without further eroding the trust and pride we staff have in UVM.

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We have been told for years that our submarket salaries are offset by our total compensation package. Every year, we pay more for insurance, more for parking, etc. I have been here 18 years and have already had to adjust my expectations for retirement twice. How much more will be balanced on the backs of non-unionized staff, who NEVER get what unionized workers get? If the cost sharing affects my retirement at a time when it's a little late for me to start over, it will
compromise the quality of the rest of my life. I hope you think about that, and all of the staff who make this place run for the students and faculty and grossly bloated administration. Their numbers and salaries have grown exponentially. What will you do to make this equitable?

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Dependent tuition...Please don't change the structure of the tuition program. I love working at UVM, the salaries at the lower levels aren't that high, but the benefits make up for that...PLEASE don't make changes, that is how I am planning on having my kids go to college.

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Since UVM staff are employed below the average marketable salary and we've always been told that our benefits package was a large part of our salary and we needed to include it in looking at our total pay, I'd say that cost sharing is a CUT IN PAY, and not something that I am going to go quietly about until you have taken more out of my pay check twice a month than has recently been taken. There are many things that can be cut at this University that would help you reach your bottom line. Taking from those of us that are just making our way isn't the answer.

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I believe the following issues should be taken into account when/if changing the cost sharing of UVM benefits:

1. Recognize the hardship placed on the people at the lower wage scales since their budgets are less forgiving. At present, the tuition remission program for lower income families increases diversity at UVM by affording more Vermont and lower income students access to a higher education. This benefit should be retained for deserving lower income students who might not be able to attend due to expense.

2. Give consideration to the retirement benefits of near retirees whose future income is fixed but for whom the costs of living are accelerating. The closer someone is to retirement the less time one has to compensate for reductions in benefits.

3. Implement a higher rate of progressivity (cost sharing) on the higher compensated positions. UVM has spared no expense in hiring new deans and administrators. The high salaried administrators do not need the same 'safety net' and should have a limit on benefits.

I wish to recognize the generous benefits afforded the employees at UVM. However, with the exception of the higher administrative officials, the salaries paid to most employees are not commensurate with the national or peer institution rate. Our benefits package has been a justification used by the administration for this salary discrepancy. Any increased cost of benefits to employees is in essence a cut in pay. The erosion of these benefits is not a good policy.

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I do not feel that it is appropriate at this time of very slim salary increases to modify any of the cost shares to any staff making under $75,000 per year. Any changes should be applied to those making above that amount.

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What would it do to the overall budget to trim the amount of medical days a year from 12 to 2?

Two things that I am not sure about but have heard.
Bonuses for certain UVM employees. If this is true eliminating these bonuses or decreasing them would put a significant amount of money back in the UVM budget.

Faculty that are also FAHC physicians pay benefits as a percentage of their UVM salary only and not their combined FAHC/UVM salary.

What if the University changed the retirement contribution of New Hire employees. Possibly the standard 10% from UVM would require more than the minimum 2% from the employee, an adjusted match of maybe if the employee does 2% then UVM only contributes 6%, for 4% UVM would contribute 10% something along those lines.

Tuition Remission could have a longer wait time before being eligible to dependents.

If the employee had to contribute financially to participate in tuition remission, something like the current health benefit structure might work. The more you make the higher percentage you would have to contribute.

If you increase the employee cost of benefits, you decrease the fringe benefit to the employee. Essentially decreasing the salaries of the employees. The amazing benefits package has always been used to explain why the salaries are so low. My co-workers at FAHC make more because their benefits cost more (or so UVM claims), this would no longer be true and I would just make less money.

By decreasing the take home salary of the employee it is forcing employees to postpone retirement which will actually increase the cost of salaries at the university overall as well as the amount of money UVM contributes into retirement.

I really think UVM needs to consider taking money from the top.

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Please do not change the benefits for the non-represented staff. We already are limited whenever those that have unions/contracts demand more. We work just as hard (some of us harder) as the represented groups and we deserve to be treated with the same respect. I am a single female that has worked hard all my life and I cannot afford any more cuts of benefits without much of an increase in pay.

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Please consider maintain the current cost-share ratio for employees making less than a given salary- median income in Chittenden County is ~63K. Also, please consider a reduction of the health cost-share for employees who take good care of themselves: preventative doctor/dentist/optometrist visits, management of chronic conditions. Thank you.

**February 14**

We just found out that UVM is facing a downturn in applications in most areas. Since our department is a growth center for applications, the plan is to make up the shortfall in matriculating students by admitting more students to our department without increasing our resources to manage the increased enrollment. Now we'll not only get to do MUCH, MUCH more with less, we'll get to pay more for our benefits for the privilege.

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In regards to the current discussions on cost sharing of employee benefits -
Dependent Tuition Remission - if this benefit is adjusted to shift more sharing on the employee —please consider phasing this adjustment in over a period of a few years or at least delay a change for another year. Many employees have planned on this benefit during their financial planning for Higher Education. To have that benefit changed without some long term notice will cause even more stress and anxiety on employees as they try to scramble on how to fill this void - assuming they can.

Retirement Savings - if this benefit is adjusted, please consider a dollar cap on the amount UVM contributes toward each employee. UVM can continue to contribute 10% up to "X dollars." That way many employees could still receive the full 10% and higher salary employees could still receive a pretty generous contribution (and in most cases more than those getting the full 10% in dollar value). Employees receiving the maximum contribution from UVM also have the advantage of earning more interest / dividends on their investments so their retirement accounts grow much faster than those employees with the lower salaries.

Some thoughts regarding Benefits Cost Share issues:

On the issue of a rise in the % of employee cost share for health care benefits: It worries me that even with a "modest" salary increase from year to year coupled with a cost share increase, that one would offset the other resulting in no or next to no raise. So why should anyone who can retire this year, want to stay on longer, only to make a bit more money and have it eaten up by an increase in cost share – even into retirement. I'm sure all percentages will increase for new retirees as well as active staff.

On the issue of tuition remission for eligible faculty and staff: For some, this may be the only way for their child or children to attend college – what a wonderful benefit. Looking to the future, however, could a savings to UVM be realized by keeping the benefit on an "as needed" basis similar to financial aid? Employees would still be eligible for the tuition remission benefit, but maybe not the full 100% if a family's salary and other qualifiers indicate that they can contribute a % of tuition.

On the issue of the retirement savings plan: Since I was vested in the Teachers Retirement system when I was hired by UVM, I was eligible right away (didn't have to wait 3 years) for the pre-tax retirement savings plan and indicated a % of my salary to be used toward savings, with UVM contributing a 10% of my base salary. Would a cost savings to UVM be realized if UVM matched the % of employee contribution? e.g., employee contributes 3%, UVM contributes 3%.

On one hand we must be realistic about how colleges are doing business these days. With so many options for college - age students to explore, traditional college is not always the best or most economical avenue to pursue an education. Because of the changing landscape, colleges must retool and reinvent themselves and unfortunately this may also involve addressing budgetary shortfalls.

However, I hate to see valuable benefits being whittled away from staff due to budgetary issues that were not of our doing, and hope the administration is exploring other cost saving measures as energetically as they are these.

Thanks for collecting everyone's thoughts, concerns and suggestions.
I've worked here 26 years and propose that the dependent tuition remission benefit be grandfathered.

Concerning tuition remission, the benefit should remain intact without any changes. I currently have a child at UVM as a sophomore and another in high school that will apply for admission in two years. I have been here years and never started a savings plan because the tuition remission benefit would cover the cost of tuition at UVM. Now, suddenly I have to come up with the money. This would cause undue stress and hardship on my family. We don't have any time to save money for college. If anything, employees in my position should be grand fathered into the existing benefit.

Concerning retirement, it should be left intact. Current employees should be grand fathered into the existing plan. If anything, you might want to increase the waiting time before UVM contributes.

A combination of employees paying more for tuition remission, retirement and medical would put a stress on our family where we are already having a difficult time making ends meet. Remember, staff already has had and in the foreseeable future will have 2 or 2.9% raises; this will make it even more difficult to make ends meet when we have to pay more for our benefits. You already changed our retiree medical plan to save money; isn't that enough?

I feel strongly that central administration should take the lead in cuts. More specifically, I think that the UBAC should consider a sliding scale model in how much employees pay towards benefits. Looking at the example of a sliding scale model used by the Governor's Institute of Vermont on how much students are expected to pay with regards to tuition based on family income, if adapted for employees with regards to the benefits, employees with lower salaries pay less than employees with higher salaries. The university should adopt more pay scale categories. Further, employees that make $100,000+ should have to justify why their child needs tuition remission.

UVM can be a leader in equity amongst employee benefits, and I think we need to move beyond the precept that highly skilled employees (i.e., admin) would not come to UVM if not for the benefits. There are thousands of highly skilled individuals who would love to come to UVM and work here.

February 13

I hope you realize that most people work here for the benefits. If you shift more of the cost of these benefits to the employee then they are no longer benefits and you are removing the incentive for employees to work here and they will more than likely find other jobs that pay more.

Question: If UVM dependent tuition remission is cost-shared, shall VSC employees still be able to send their dependents to UVM via tuition waiver under the reciprocal agreement? What about
UVM employees’ dependents attending a VSC? Shall these UVM employees have to cost-share?

Retirement: could there be a different percentage that UVM contributes based on salary. 10% of your pay if you make under $75,000, 8% if you make between $75,001 and $135,000 and so on.

Tuition remission new hires: receive this after 3 years of employment, again, based on their salary a percentage is paid.

Health Care: don't touch that.

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**Question:** I am wondering who will actually be making the decisions about this? Is it only the higher ups in HR and the Presidents wing? With the faculty contract being negotiated, will staff end up on the short end of the stick with benefits reduction?

I would rather pay a larger co-pay for doctor’s visits than see the tuition benefit reduced or the University's retirement contribution affected. The retirement contribution is very important to me and I would hate to see that go down. I think we have excellent health care coverage and I understand this is the greatest share of the costs being examined. Please consider this avenue. Also, when I worked at the Vermont State Colleges, employees who could be covered by another policy (partner or spouse) were eligible for a buyout. The buyout was several thousand dollars, yet saved the VSC a large amount of money. This was only available to employees who had proof of insurance. I think you should examine this option as well.

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The question should not be "Where do we cut benefits for staff?" All reports say that the top administrators are receiving large percent raises. And that the amount of administrators at UVM has grown by 100% in the last decade. Do NOT cut into staff benefits to cover these mistakes. The quality of staff will certainly decline. UVM benefits have been the main reason we have such high quality staff.

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I understand the need to mitigate the rising costs for the University and would support a reduction in UVM's contribution to retirement as long as it wasn't a drastic cut. If at all possible, I would not want our health care or tuition remission benefits to change.

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UVM has one of the most expensive and generous health plans in the region and in higher ed in the region. A comparison to nearby colleges would reveal "cafeteria" style and high deductible plans. However, the "shares" (euphemism for cuts) will fall most heavily percentage-wise on the unrepresented staff. These are people who have been selected for loyalty and head-down dogged overwork. They were even afraid to vote in a union, so clearly they can't advocate for themselves. They're also the group with the highest health issues and lowest pay. UVM will contribute enormously to the division between wealthy and poor and erosion of middle class. While this group realizes it is the only group from which salary/benefit cuts can come, what it doesn't realize is that, in addition, UVM will cut positions in half thereby cutting benefits in whole.
While I recognize these are difficult budget times at UVM, I find it incredulous that a discussion is underway about increasing the percentage of benefits paid for by staff. Raises do not even keep pace with the cost of living increases, the University is embarking on a new budgeting model that could reap gains in revenue and I personally have seen so many instances of wasted spending that I think these avenues should be fully vetted first before digging into the pockets of faculty and staff. It makes working at UVM a real financial stretch.

One way to reduce the university's share of retirement benefits would be to cap the amount of the university contribution at a figure such as $10,000 annually. Under the current system, the most highly compensated employees for salary are also receiving retirement contributions far greater than employees who are lower on the wage scale.

In some cases, this results in individuals receiving 10% of salary retirement contributions that are greater than other employees entire salaries. Beyond the savings for the university, I feel this would be a positive change in the spirit of equity. Thank you for seeking input from the UVM community on these matters.

I value the retirement contribution that UVM makes each payroll on my behalf but understand that it is most generous and perhaps not sustainable. I would be in favor of an employer match up to a given percent. Not sure what the numbers would dictate but it would be wonderful to still offer the 10% but in a match/maximum context. This encourages employees to save, take some ownership of their retirement and is fair since it is a percentage of one's pay.

Medical benefits...I would be willing to pay more to ensure that we maintain the quality plan that I count on. The present percentage of pay is fair and equitable and should continue.

Tuition remission to state colleges should cease. Dependent tuition remission to UVM could change to a percentage rather than the entire fee. Not certain there is there is a way to ensure equity on this one.

Thanks for asking for our opinions and for listening.

It really is difficult to make a choice when we do not know what the costs are. Is the cost of tuition remission 50%, while the cost of health care would be 1%? I made those numbers up. The point is, we need to know the numbers before we can really choose. I suggest the scenarios be created and there be a 2nd round of requests for feedback.

I'm really not even sure where to start about this. I feel very strongly that any changes in the cost sharing of our benefits is going to negatively impact our lives. For so many reasons... one, the staff, once again, will be the ones to suffer. As the only entity not represented by a union we stand to lose the most. We're already grossly underpaid and over worked, we have ALWAYS been told, from the day we get hired, that we need to look at "total compensation" and that our benefits are considered part of our pay. Now, you are telling us that not only are we going to have substandard wages, but you are also going to take MORE of that wage to cover our benefits. It's ludicrous to me that this is even being considered.

Personally, I have been in a fulltime position here for 9 years. 9 years I have stuck it out so that myself and my son will have healthcare coverage, 9 years anticipating that eventually he will
have the option to come to this school. 9 years that I have been planning my retirement. Thinking that while I make such a small wage that I qualify for food stamps and daycare assistance, that it will all be worth it in the long run because my son will have a decent education and I will have some money set aside for my "golden years". What you are trying to do here is exactly what our federal government is doing. You are trying to balance the budget on the backs of the "middle class". To be honest I'm not sure a middle class even exists anymore. You're either rich or broke.

You want to know how to pay for our benefits? Stop giving the administration insane bonuses. Stop paying them salaries, that quite honestly, they don't deserve. We all came to this university based on promises, it's time to keep your promises and leave our benefits alone. This university should be ashamed that someone like myself, who graduated from UVM, and has been here for 9 long years, is still making less than $30,000. I worry every single year that the minuscule "raise" we get is going to knock me off food stamps (which also means free lunches at school for my son) yet not make up for the assistance I was getting. It's already happened with heating assistance.

I don't think it's right that if I work here until my son is 18, another 12 years, he might not get the benefit that was promised to me. I'll have worked here for 21 years at that point, and never used tuition remission for a dependent. It's straight up wrong and immoral. I am a person that got to attend UVM (and college in general) BECAUSE of dependent tuition remission. If my Mom hadn't worked here and had that benefit I would not have a college education.

To address retirement, I do appreciate that UVM has a very generous matching program in place, and I have been contributing since my 3 year anniversary. Again, this is something that was stressed and encouraged when I was hired. It's stressed that if you stay here long enough, that you will be in a good position later in life. Again I come back to what UVM has told us for years, you have to look at total compensation. Well, I'm looking at it, and if you don't continue to contribute that 10% then you have just cut my salary, my "total compensation". (bet you all are regretting that quote right about now!!)

As for our medical benefits. Again, it's no secret that UVM has excellent healthcare benefits, and we pay a reasonable amount for those benefits. Any increase to our premiums is again, in my eyes, a pay cut under the "total compensation" With that said, out of the three benefits, I would probably vote for the increase to come in this area. My reasoning for this is that we are headed in the direction of a single payer system. Whether it happens at a state level or federal level, I see it happening within the next 5 years.

I understand the economy is still in the toilet and that adjustments must be made. I just feel that you are targeting a vulnerable group of employees to take the hit. The staff at this university are the only ones not represented by a union. To me, that means you can do whatever the hell you want and we have no legal means of recourse. How many times are you going to continue to screw over the staff? How long is staff going to be undervalued? I hope you realize that the amazing staff here is what keeps this school running smoothly. It's not the president or the provost or any of those high up positions, it's the staff that's here day in day out doing the dirty work.

I really hope that people speak out about this absurdity and you decide to do the right thing, the moral thing, and leave our benefits alone! Let some of the highest paid positions carry the brunt of this, not those of us struggling to heat our homes and feed our children. I was raised to do what's right, not what will benefit ME the most, hopefully you will make the right choice here.

As a staff member of 25 years, I understand the importance of the University's need to address this issue. Having worked in only one other business environment prior to coming to UVM, I continue to tell my colleagues and peers that one would not be able to get the kind of health
coverage which we have anywhere else. In my prior place of employment, we paid a larger percentage of our health benefits. While we all continue to tighten our belts, if the University itself can benefit from raising the cost share in a reasonable way for faculty and staff then I believe that is a positive approach. I would rather have to pay a little more for those benefits than to have them reduced.

Question: Is there really talk about taking the tuition remission away for staff here at UVM?

I have been in the medical field as a medical practitioner for over 14 years. I chose to come to the University, leaving a position and taking a large pay cut due to the wonderful benefits that the University provides. The main ones were of course, the tuition remission as well as the retirement benefit. If these are impacted at all, I will unfortunately be impacted greatly. I am a single mother and my daughter is nearing college age and it is a definite that she will be attending UVM at this point. If things change and these benefits are impacted, I am sad to say that things will change. If these benefits attracted me, they attracted many. The university will be making a very big error in changing these benefits. My belief is many employees will not be merely disgruntled, but will have to search out different employment to balance out the impact that this will have. The university will also not attract people with any changes. Please keep this in mind when moving forward with any decisions. I am unable to attend meetings and would also like to say, as I am busy seeing patients, taking care of the students health care needs daily, I am not afforded the opportunity to voice my concerns at any of the times that the meetings run. I find this more than unfortunate, but disrespectful to me as a very valuable, and reliable employee.

As someone who works closely with benefits, my suggestions are thus: those that are high earners (100 K and above) should have their cost-share rate for medical benefits increased.

As of now, the cost share ratio gradually increases as you go up the salary "band.” I think we need to demonstrate more of a curve that is representative of the fact that many people simply have more earnings--and therefore (theoretically) are able to pay more for their benefits.

PT Faculty and Staff who are living on lower wages cannot shoulder the burden of rising costs "equally"---the rise in cost-share needs to come from our higher earners.

In addition, I believe that reducing the amount of retirement savings contributions made by UVM is more than reasonable; 10% is a large figure, especially with so many high earning faculty members and administrators on our payroll. Many thanks for your efforts on these difficult issues.

I attended the 'town hall' meeting this morning (2/13) but was unable to hear anything from the back of the auditorium and left early.

Of the three benefits considered for increased cost sharing I would say tuition remission would negatively impact the fewest people. Many parents (staff, at least) of college age children at UVM are actually eligible for grants or other student aid because of our level of compensation. There are other options for tuition payments.

As a 20 year employee at UVM, I don't know how I am going to afford to retire, even with the current 10% UVM contribution to my retirement account. An increase in the cost of insurance or a decrease in benefits would also have a highly negative effect.
As many other people have commented, I have stayed at UVM for the long term because of the
total compensation package, because salary definitely is not incentive enough.

I had the privilege to attend the UVM Extension and Ag Experiment Station Legislative
Reception last night. During his remarks President Sullivan spoke of how UVM faculty and staff
are the heart and soul of the University. He spoke of how we were innovators and leaders in our
fields—how we make the university stronger through our research and programming.

If UVM employees are so valued, why is the University trying to balance its budget on our
backs? How can we be innovative and leaders in our field, when we have to choose between
saving for retirement or paying for health care costs. As staff, we are work tirelessly to make
UVM’s presence felt around the state, we are dedicated to a strong and healthy University. It’s
time the administration shows they are dedicated to a strong and healthy (through preserving all
of our benefits) staff.

To begin with, I find it insulting that we are being told “that there is no intention to change the
benefits themselves, just the cost share formulas.” A change to the cost share formulas IS
clearly a change to our benefits.

While I understand that changes need to be made, the rushed nature of this process indicates
to me that staff opinions are not truly valued.

It would have been logical, and beneficial, to start this conversation by distributing a survey and
then hold town hall meetings to discuss the findings, and some proposals.

It is obvious that the answer to “Which benefit (cost-share) is the most important to preserve in
the most substantial way?” will differ amongst employees, and is clearly dependent on factors
such as salary level, family status, medical status and age. Presented in this way, it seems
pointless to answer this. A carefully crafted survey allowing me to weight the importance of each
of these to me, at this time, and comment on each one, would have been considerably more
efficient.

Finally, although I’m not one myself, please consider your long-time employees. Significantly
altering benefits that they were promised 5, 10, 15+ years ago, and have been a major reason
for them remaining, is not cool. In regards to tuition remission specifically, any decisions should
carefully take employees length of service into account.

At the first open town meeting, I thought that the question asked was most inappropriate about
which benefit was the most important to me individually. I like to think of us as a UVM
community where I don’t personally benefit by reducing the benefit to another member of my
community. Also, it did not make sense unless the decision was being made by what the
majority wanted. This leaves out the most vulnerable of our community who do not participate in
these meetings or give feedback anonymously because they don’t know how to use computers
and cannot leave their work to attend these forums. I liked very much the idea of offering a
cafeteria style of benefits. This was introduced in my last job and while we knew we were having
to pay more, we felt we had some control of how that was happening as we were able to choose
what was important to us at the specific time in our lives. It gave us an amount of dollars to
spend on various medical insurance choices with various levels of deductibles, etc. Other
benefits can also be treated like this. Give a certain amount and let people put it towards
medical, dental, tuition remission or retirement. This way it will be fair. Also, if we need to take
into consideration income sensitivity, then give an additional amount to the lower earning
members of our community. This way, you can start with fixed amount you determine you want
to spend on benefits, use past data of benefits used by current employees and calculate the amount each person will have to choose their benefits.

I went to the forum today and heard how the University is talking about wanting to give out pay increases next year to employees. Looking at the fact that a pay increase may move some people into a different salary bracket where their percentage of what they have to pay for health benefits may increase, their pay increase will not really be a pay increase if they are then paying that increase towards more benefit share. I just wanted to point that out.

There was a suggestion made today about Tuition Remission guidelines for those dependent students wanting to go UVM. I strongly feel there needs to be a uniform policy made stating what is the acceptable GPA requirements to gain admission into the University, (UVM already has a standard GPA guidelines on their Admission website) but I don't believe it is adhered too, as I know many who have had at or above that GPA who were not accepted to UVM and then later told it was based on other “factors”. It leads some to believe that UVM cares more about accepting those from out of state because they get more money for them, even if the employee dependent student or in state student qualifies, making it more difficult to gain admission even if their GPA was the same or above that of an out of state student. It makes it seem like their chances of being accepted are less and more competitive because UVM gets more money for out of state students. So if you are going to provide the benefit, please make it fair across the board for employee dependent students, in state students, and out of state students.

Any cut in benefits is taking away from our overall pay, it basically is a pay cut. We already have low wages for what it is we do here and the reason why most of us are here are for the benefits and feel that makes up for the lower wages as was mentioned by many today at the forum, I assure you that sentiment spans wide across the University. If you start cutting those, people are going to look elsewhere and possibly out of state, and you may lose some really valuable employees.

Since Mr. Cate said today they are only looking at 10% in the overall budget for the reason they want to cut our benefits, then couldn't more brainstorming be done to find other areas to cut? We all have to deal with inflation affecting our own personal budgets and when we have gone so many years with stagnant wages and more we have to pay in benefits, we are going backwards on a slippery slope.

Healthcare Coverage: This benefit is probably the most talked about benefit between employees and between others within the community. I feel that keeping the costs to employees low in this category is crucial. Not only does it draw a number of people to UVM it draws a large pool to open positions, leading to a broader pool base and higher quality employee. With healthcare costs only rising, the cost to the employee needs to remain low. Any change to this benefit and a negative way to employees might have a negative effect on their work ethic and outlook on their position here at the University. I'd hate to have the University lose quality employees because the healthcare coverage costs are too high for their family.

Dependent Tuition Remission: This might be the most over abused benefit. I've heard stories of people coming to work for UVM when their child is ready for college, getting tuition remission and then leaving for another job once their child graduates. The way to curb this activity would be to base tuition remission on the amount of time worked at the University. The longer you've
worked at UVM the easier it is to get tuition remission and have your child attend UVM for free. If you've only been here 5 months, your child shouldn't get to go here for free, you're barely proven yourself to your boss at this point, let alone proven yourself to the University as a whole.

Maybe tuition remission should be based on years served. For every year you've worked at UVM maybe you should only get a semester's worth of tuition remission. Meaning, you'd have to work here over a course of 8 years to have your child attend the University completely tuition free. Of course, after you're first 2 year they can start attending but this might be more beneficial to those who have been here for 10+ years and now their child is attending. It also might curb those to think they can take a low paying job here at UVM for 4 years while their child goes to UVM tuition free, hence abusing the system.

Retirement Savings Plan: 10% contribution should be based on a sliding scale; the more you make, the less the University contributes. There should also be a capped limit that the University can contribute to an employee's retirement. There is no reason the University should be contributing $10,000+ to an employee’s retirement account who makes $100,000+ and can only contribute $17,500 per year untaxed anyways. Maybe a capped limited would sit around $7,500/year. This instantly saves the University $2,500 per employee.

For example the sliding scale can consist of three or four tiers:

- Under $50K/year - 10%
- $51-75K/year - 7.5%
- $76-125K/year - 5%
- $126K/year+ - 2% or 3%.

That's still a generous amount of money giving by the University to individuals and there is still incentive to excel and prosper within the University because the more you make the more the University contributes. i.e., 5% of $120,000 is still more than 7.5% of $70,000. Maybe to make it more fair, there should be more than 4 ranges but this is just an example.

I felt that the discussion today did not give us any real information on the potential impact of changes. It would have been nice to have seen some kind of graph that showed what percentage of salaries are being expected to be cost shared for each benefit, like we already have for our medical.

I do feel that some of us that have been at the university for 10+ years should get grandfathered when some of these changes come into place. My retirement age keeps getting moved out further every time a change is made.

There are ways to make the retirement work a little differently. I like that UVM matches 10% and I contribute 10%. Perhaps UVM could match up to 10% based on what the employee contributes. You contribute 2% UVM matches 2%, etc. all the way to 10%, like other companies do.

It would have been nice to see what percentage of pay will be required for employees to get the tuition remission benefit. I've been able to use that benefit for both of my daughters (youngest is a senior here now), however, I'm not totally certain the fact that we make less makes up for the benefit, because both of my daughters still received financial aid for room and board, due to my low income - I liked the benefit when it was useful to me, but now that I don't need it, I'd much rather see my salary increase, but feel others should still have that benefit if they want to use it.

I also think it is ridiculous that they mention us getting an increase in wages, but then want to take more out of our pay. The next will not be an increase and will most likely be a decrease for most of us.
Time to stop hiring people making 6 figures and start paying the staff a fair wage or start having those making the higher salaries pay a more fair share of costs.

Question: Why are we just beginning dialogue if the proposed changes are going into effect July 1, 2014? How can you say the decision or figures are not known at this point? How can you justify changes to staff benefits, which really means a cut in pay, however you frame it, and then talk about a 2% raise being in the equation? Why is merit never a part of the conversation? Why is only 1/10th of the problem being open for discussion? If tuition remission and retirement expenses are projected to remain stable, why muddle the issue of growing health care costs and make it seem like our choice? I agree with a participant who asked for a definition of ‘modest’ as that is relative to who is speaking and what their salary is. Why are we hearing in the news of big increases to high profile UVM people such as head of athletics, past president, newer faculty, etc. if things are so tight?

As with many decisions that have been made affecting staff over the 10 plus years I have been a staff member, I feel we have little say in what has amounted to cutbacks and insults to our pay in light of the whopping salaries of new faculty hires and some of the administration and professors of UVM. I am thankful that I have a job, insurance, and was able to put my two kids through college without enormous student loans. However, I also have a partner who carries much of the burden of affording to live in Vermont. Please consider the true cost of living in VT when you are comparing salaries and benefits of ‘similar’ institutions. While you are examining benefits structure, why not also look at accountability and merit for those of us who work hard and wish to be proud to say we work at UVM, not that I work at UVM just for the good benefits package. Please also look to other areas for cutbacks. For example, why do we have so many outside contractors called in to fix things that we have in-house contractors on the payroll for? Why are there so many UVM vehicles of all shapes and sizes all over the place? Do we really need all the fancy receptions and elaborate events? Please be respectful about the people you have working for the university at all levels. The ones that can afford the increases in health care should be shoudering the majority of the burden based on cost of living and livable wages. Salaries should be keeping up with inflation. Merit should be a consideration, not across the board raises (when and if they happen) no matter if you work hard or just collect the paycheck.

First, thank you for holding the town meetings and for soliciting feedback. Here is my feedback:

Any changes made to cost share should apply only to new hires starting July 1, 2014. If the decision is made to apply changes to current employees, please consider:

1. Medical:
   a. To truly lower costs long term, we need a paradigm shift from sickness to wellness. There need to be incentives for employees to be and stay well. Simple examples include free smoking cessation and weight loss programs, free nutrition classes, and free physical fitness classes (yoga, tai chi, jazzercise, etc), all offered early morning, lunch hour, and/or right after work. And I’m sure there are medical faculty who would willingly provide their expertise on many other ways to promote wellness and cut healthcare costs.

   b. I saw on the website that a 2% premium increase across all pay scales for employee cost share is being considered. I believe that is way too high and would most negatively impact those who earn the least. They are the ones who most likely can’t afford to buy organic food, can’t afford a membership at a gym, may be working 2 jobs, are stressed trying to make ends meet, etc.; in other words, the ones whose lifestyle makes them
more likely to need to use healthcare. If we have to have an increase, it should be no more than 0.5%.

c. On a side note, based on a comment at today’s meeting, I spoke with BCBS of VT a few years ago and requested more detail be included on EOBs so errors could be caught, and I was advised they were in the process of making improvements. In my opinion, the changes BCBS made now make the EOBs less readable. Perhaps only because of my previous experience with medical billing, I caught that FAHC had billed BCBS of VT for 2 office visit codes for 1 primary care office visit last year. And BCBS paid for the 2 office visits! When I called BCBS, they said it was OK for FAHC to bill that way. This was the 2nd error I caught in 5 years and I rarely use my health benefit. No wonder our costs are so high! Of course when I called FAHC they corrected the billing to reflect 1 office visit. How many errors are missed because of lack of detail on BCBS of VT EOBs and lack of knowledge about how to read an EOB. All EOBs need to include ICD9(10) codes with description and CPT codes with description. I would suggest that UVM insist this information be included on all EOBs and that a class on reading EOBs be offered at Staff Development next year.

2. Retirement:

I agree with the comment made today that the percentage of employee contribution needs to be higher to receive UVM’s 10% contribution. I would suggest 3% for current employees and 4% for new hires.

3. Dependent Tuition Remission:

a. Any changes made in cost share should NOT affect dependents currently enrolled at UVM nor incoming freshman and transfer students for the 2014-2015 school year, who have already made/are making decisions based on 100% tuition remission.

b. This needs to be a defined benefit. I was flabbergasted to learn that a student with a 3.89 GPA (if I remember the number correctly) was not accepted at UVM because she was below the 50th percentile in her high school graduating class. Kudos to that high school for a 3.89 GPA being below the 50th percentile! And why is UVM so rigid in its admission policies?

c. This is a benefit figured into our total compensation, and yet at any given point in time, based on information from the meeting, it appears the majority of employees are not using it. Please figure the unused value to UVM of this benefit when considering any changes. This is one benefit that, if reduced by cost share, may create more “costs” to UVM than it saves.

4. On another note, Salary Increases: The few raises we received over the last several years were barely cost-of-living increases. Will we get true raises this year?

Again, my thanks to everyone involved in this process for including those who will be affected in the decision making process.

As long-time employees of UVM, both my spouse and I have been members of the UVM community for more than 20 years each. My wife has been a UVM employee for 27 consecutive years. I have worked on and off at UVM for 23 years. We have seen university presidents come and go, but we have remained as loyal, mostly thankful employees of UVM. We always tell people that ask us why we have stayed on that while our salaries are not as high as perhaps they might be, the benefits keep us relatively happy as employees. So to hear that the administration is considering changes in cost share for these same benefits is to say the least troubling. It is disheartening to think that after 50 years of combined work at UVM (and we are
not done yet), we may be faced with the prospect that once again, we will have to tighten our belts. The last decade has been hard for UVM staff. We have been asked to do more with less, both on the job and at home. Our salaries have not kept pace with increased costs of living in Vermont. Requiring staff members to pay a greater share for their benefits will only increase the already difficult burden on many staff members.

I attended and spoke at this morning's "Town Hall Meeting" (2/13/14). We were told that no decisions have been made about how the administration will move forward with regard to benefits. The fact that we are discussing this at all leads me to believe that something will happen, which indicates a decision has already been made to do something. Perhaps the details are not worked out, but this is happening whether we want it or not.

Richard Cate indicated on several occasions that there is not a move to cut benefits, only increase staff's share of the costs. I would argue that these would be cuts to our compensation (as the University is fond of reminding us that salary and benefits are part of our total compensation). For instance, let's say that the University would only pay 90% of dependent tuition remission. This means a real reduction of real income of ~$1,373 per year for those of us with children at UVM. This amounts to roughly the amount of both my raise and my wife's raise last year.

I think the University should look harder for other ways to balance the budget. Recruitment and retention of valuable staff members will be harder with a greater staff cost share for benefits. Thank you for listening.

I would prefer that the health care contribution be increased or the dependent care contribution be increased. However, everyone needs retirement benefits equally, so I'd rather not have to contribute more to that. The 3% employee/10% UVM match is a great benefit and a factor in why I work here. If that were compromised I would be more interested in joining a union.

On another note- I don't think our custodial staff should be emptying desk wastebaskets. That's a waste of time and resources-- we can all do that when we need to, saving on labor and plastic bags.

I'm concerned about what I'm hearing from folks about personal cost as a result of changing UVM benefit package.

I have one daughter attending UVM right now and I have a 17 year old coming to UVM in one year. This notification of changing my benefit cost is concerning!

The meeting at Given today was both informative and inspiring. Informative in that the main points we heard (below) were the feelings of many in the room.

- that cuts to any of the benefits equate to cuts in salary;
- don't balance the budget each year on the backs of staff and faculty;
- UVM has repeatedly frozen salary increases;
- UVM has cut medical retirement benefits;
- UVM's efforts to shift health care costs was made irrespective to the context of the new state healthcare system. People do not know what will happen beyond 2017 to the
health care system and what the financial impacts will be to UVM or its employees in the future;

- generally speaking people who work at UVM take less pay, because of the exceptional benefits;

- if cuts are implemented, they should reflect an income-sensitivity that protects those who earn the least. Those at the top pay scales should receive less retirement contribution from UVM, than those at the bottom of the pay scale.

- a cut in dependent tuition remission will hurt Vermonsters, i.e. their families and Vermont students and that will trickle out to the communities of Vermont;

- grandfathering benefits could impact whether young people will work at UVM.

**Outside your Council duties, but Looking Elsewhere for cuts:**

Hopefully the IBB process will make badly needed efficiencies and save some money. We have some very dysfunctional processes here.

I believe there are too many Chiefs and not enough Indians. Is UVM top heavy with management? Please examine this issue. When I started here about 15 years ago, there were only a few senior administrators, now there are many.

I also wanted to say, UVM should incentivize retirement for all eligible employees. This will enable those who want to leave to do so, and it will cut some of the higher salaries from the payroll. The statement that the longer people keeping moving their retirement out because they can't afford to retire, the more it will cost UVM in salary and benefits, is prophetic and some sort of "future value" analysis should be done on his point. I've heard that many want to leave, but UVM does not make it worth the effort.

Take a look at management's spending and who is getting the lion's share of other types of benefits. Some things to look at are professional development funding, travel expenses, flexible schedules, all of which costs UVM money and is allocated to a few lucky people.

If you look around on Fridays, very few administrators or faculty are present on the campus. It is called lost productivity. Why not have everyone work on Friday's?

Though you have my name attached to this e-mail, I would prefer to remain anonymous to those outside the Committee. Retribution is of great concern to me, to the point I did not give the reporter my name today.

Lastly, I found the meeting inspiring. Dr. Carney said to treat it like a town meeting and that put me and others at ease to do so. I hope you take the feedback to heart and find the cuts elsewhere. Thanks for taking on this difficult task and for listening.

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There are so many logical, reasonable, easy ways for UVM to reduce costs. It seems like they are never addressed and the first thought for cutting costs always seems to be the one thing employees need and count on. Why is that?

One does not have to dine at the Hen of the Woods to make an impression. One does not need 20 staff members to interview a candidate, etc... Logical, common sense. It would be wonderful if these things were looked at across campus, all areas regardless of ranking position. Think of the savings. Once this is done then, talk no raises, cuts to benefits and tuition costs. This is UVM/VT not the White House. Thank you.

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I feel like no matter how you try to present this issue, what is being proposed is a cut to compensation, as any increase in "cost share" represents a decrease in our paychecks. Times have been tight here for many years, and the total sum of my raises the entire time I have been at UVM (over 8 years) would easily be negated by even a slight increase in the amount I have to pay for healthcare. I have not stayed here for 8 years because I make a lot of money. I've stayed here because I feel valued and appreciated, and feel that UVM is worth the effort I put into my job. The tangible representation of this appreciation is the benefits package--those I utilize already (healthcare, retirement account), and those I hope to use someday, and see my colleagues deeply appreciating (tuition remission).

Vermont has an incredibly high cost of living, and a big part of what makes a UVM job appealing, and why people feel a sense of community and stay here, is the benefits package. People feel like they work for an employer who really cares about their health, their future (in the form of retirement contributions), and their families (in the form of tuition remission). Because most staff earn less (often significantly less) than faculty, and do not have a union to advocate for them, any changes to benefits will disproportionally impact staff.

In higher education, we are in a state of constant change, and the staff at UVM provide continuity at every level. If the benefits package is decreased, future staff who are hired will not know what they are missing, but I think they won't stay as long as many of us have, and won't connect to the University community the way many of us have. In the long run this would cost the University in both tangible ways (paying to hire and train new staff), but also in intangible ways. I suspect that our benefits are more generous than many of our peer institutions; but I also suspect that our staff feel a sense of community and a responsibility to the institution that is lacking at other institutions. UVM employees speak highly of the University in the Vermont community and when we travel elsewhere--I would hate to see UVM become just another corporation, a place where people simply work but do not have deeply held shared values, and where it is easy to leave your job because you do not feel part of a community.

I attended today's 2/13 Town Hall meeting as a retiree with more than 20 years' service prior to my retirement in 2012. The cost projections presented made me wonder why the meeting wasn't ONLY about cost sharing of health insurance premiums. The numbers suggested that changes to tuition remission and retirement plan cost sharing would have a minimal effect on the bottom line. My son attended UVM with my tuition remission benefit and it would have been a major hardship for my family if this benefit had been unavailable.

My suggestion is to come back to UVM employees with a detailed analysis regarding health insurance costs. If one of the "guiding principles" is "emphasizing prevention and management of chronic health conditions," then please consider providing incentives for employees to adopt healthy lifestyles. Make wellness programs accessible to employees. Permit employees to take advantage of these programs during their workday. Wellness programs on campus are under-resourced. Work schedules and demands outside work do not permit everyone to go to the campus fitness center. The wellness programs offered to BlueCross BlueShield of Vermont employees are worth considering.

It is NOT helpful to increase employees' stress levels by talking about cost sharing tuition remission when the cost projections shown at today's meeting were not convincing. There is already enough uncertainty and stress in our lives that we cannot control. Many UVM employees are funded by restricted accounts and are at risk of losing their positions. My retirement and subsequent career change were due to the loss of research funding.

My sense from the 2/13 Town Hall is that employees favor leaving tuition remission as is. Suggestions about cost sharing for the retirement plan could be considered. For example, if UVM offered a 7% contribution, rather than 10%, with a 2-3% employee contribution, a higher...
contribution by employees (above 10% for example) could result in an additional 3% contribution by UVM.

With healthcare costs increasing, it seems clear to me that is where UVM should do some creative thinking. Please come back to the UVM employees with details we can thoughtfully consider. Thank you for the opportunity to comment on this important cost sharing conversation.

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I attended Monday's town hall meeting. Some thoughts:

This discussion would have more substance if we knew how much money (or what percentage of total benefits cost, or percentage cost of the 3 benefits that are being modified) the University is hoping to save by increasing our cost share.

After many years of essentially flat salaries, it is hard for many of us to accept what is essentially a pay cut.

Actions like these certainly will support union efforts on campus.

I can't imagine any way that asking a group of people in a room which of three benefits they would like to see changed can reflect a campus consensus. Unfortunately, this reinforces the sense that the administration will do whatever it likes, and that these meetings are just empty exercises.

I came to this meeting expecting to be somewhat annoyed by the inevitable bellyaching of a few staff members. I came away dismayed at the whole situation, and wondering if I should be looking for another job.

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Most employers are forced to reconsider their benefits costs to employees periodically. The general understanding is that UVM offers very good benefits (for which I am most grateful) to offset lower than industry pay rates. Shaving those benefits too much might affect recruitment and retention of employees.

I would be fine with paying a bit more of my health care costs. I am not fine with reducing 401K contributions, since companies already took advantage of employees when they eliminated the defined benefits programs years ago, and my lower than industry pay rate doesn't allow me to contribute as much as I would like to my 401K. I also lost a lot of value in my 401K during the recession: something people in defined benefits programs didn't have to factor into their "planning."

It strikes me as hypocritical that a president and provost who each recently came to UVM with a salary more than $100,000 higher than their predecessor (and unthinkable perks as well) should almost immediately ask modestly paid employees to pay more for their benefits. Heading up a hierarchy that more than doubled the number of administrators between 2003-2012, whose salaries more than doubled in the past ten years, they exhibit spending patterns that do not make me feel they are good stewards of UVM money. They are happy to participate in the salary race for top administrators but ask employees to spend more for their benefits.

I was hopeful that with the departure of the president who built the space-wasting monstrosity known as the Davis Center, sense would return to campus regarding new building. But this administration is promoting a $100,000,000 STEM complex and a ridiculous new center for athletics as if the stream of money for new buildings was endless. Recent surveys of employees urged renovating the buildings we have and dialing back the construction of new buildings. The original College of Medicine building on Pearl and Prospect Streets is crumbling yet it is an historic building. Why not completely renovate it as a start for the STEM buildings?
Symbols are powerful and often very obvious on this campus. So, although the costs would not solve the budget shortfall UVM may be facing, spending $172,000 on a new UVM entrance sign, and $200,000 on aesthetics (stonewall plus landscaping) in front of Waterman are visible small change when contemplating a $100 million outlay.

True leaders in higher education today would be calling for an entirely new way of looking at education. They would have the courage to stop the excessive expenditure of money on administrative costs and aesthetics to recruit students with money; they would eliminate small programs with very few students or questionable value in today's market, and ridiculous courses across the curriculum (beer brewing, for one). They would stop the construction of new buildings and direct more of those funds into renovating existing structures to meet modern needs. They would relinquish the absurd effort to hype this land grant school in a small state as a public Ivy trying to vie with Harvard or Yale. They would put athletics back into perspective as an adjunct to a school, not the primary focus. It is not an excuse to build a hugely expensive new athletic facility by saying it would be paid for through private donations. True leaders would urge those private donors to support academic undertakings, not athletic facilities. Colleges are intended to educate academically. This is Vermont, land of sensible values. UVM is supposed to be a land grant university NOT an Ivy. It should be possible for all Vermont residents to attend UVM but it is not, and we should be embarrassed by that fact.

Higher education has lost its way and this country is waiting for the true leaders to appear who will address this problem. I blame the wrong direction of UVM in part of the Trustees as well as the Administration. Perhaps there are too many out-of-state Trustees and administrators here who have forgotten real Vermont values.

So, my feedback about increasing our benefits costs is this: first, stop couching these reductions in euphemistic language. Start reducing the number and salaries of administrators and reining in programs and courses so we do not try to be all things to all people. Stop wasting money in front of our eyes on aesthetics. If you really have a shortfall in the budget, exercise some restraint that we can see. This is Vermont: there are 620,000 people in the state. Find the new direction and be true leaders...please.

A ten-year UVM employee whose salary has NOT doubled during that time.

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**Question:** It is my understanding that, currently, our faculty are allowed 6 months of paid sick time. Each time they are out for illness, the 6 months starts over again. Does the University accrue for this purpose?

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After attending the Monday meeting, I see that the real cost driver is employer contribution to medical premiums. The tuition remission and employer contribution are dwarfed by medical. In the same way that adequate compensation is paid to senior executives to attract and retain the best employees, tuition remission and employer contribution attract and retain the best faculty and staff. Many people have worked years with the understanding that our total compensation package would defray tuition expenses and help with retirement. This was in lieu of a higher salary and was understood at the time of hire. It is not possible to begin saving for tuition while a dependent is in or closely approaching admission at UVM. To obtain a loan would put an undue hardship on the employees. Current employees should be grandfathered into the existing tuition remission and retirement contribution plans. Again, the employer contribution to retirement is in lieu of a higher salary and current employees should be grandfathered into the current plan. The medical benefit may not even exit by the year 2017, as the state of Vermont has every intention of stripping employer sponsored health care and driving everyone to the state exchange. Has this substantial decrease in UVM cost been considered in your plans going forward? In
summary, the tuition remission and retirement contribution plans should remain intact for current employees. More time should be given to observe how the state health care laws are evolving and plans drawn up for the year 2017; now is too premature to act. Given that the salary raises going forward will be about 2-2.5%, cuts to benefits will be devastating when raises don't even keep up with inflation. Thanks for listening and please keep the status quo for tuition remission and retirement; look around campus for unnecessary or inefficient programs first to cut costs.

Question: As for tuition remission cost sharing, would it be feasible to structure an increasing UVM subsidy based on Employees' years of service? i.e. - work 2 years = 1 semester free tuition, 3 years=2 semesters free, 4 years = 3 semesters, 5 years = 4 semesters and so on until the full-time student has graduated. (8 semesters free tuition would require an employee to work a minimum of 9 years; or the "five-year plan" would have the UVM employee working for a minimum of 11 years).

What about a "cafeteria" plan where employees had a finite amount of benefit "dollars" and could pick-and-choose which benefits that they wanted to access in a given year, depending upon where they were "in their lives". Perhaps there could be 100% Tuition Remission when their children were attending UVM, while at the same time less insurance coverage (UVM paying lower premiums). After their children graduated, the employees could then opt for better healthcare insurance.

One of my two sons graduated from UVM in 2006 with a Poly Sci degree and he would never have been able to afford to go to UVM without the tuition remission program. We paid for his room and board, books and other expenses and he was able to graduate debt-free. This enabled him to take a minimum wage job at Magic Hat in their warehouse, which ultimately led to a position in Marketing, and now he is totally self-sufficient.

The younger son chose to attend the Univ. of Utah in Salt Lake City. We paid out-of-state tuition for his first 2 years (after 2 years he qualified for in-state tuition at the U of U) and his room & board, with him paying for his final 3 years of in-state tuition with the help of loans. He graduated in 2009, has a decent-paying job as a web developer, but has been struggling to pay back his loans and pay his living expenses. We have had to resort to taking over some of his loans which has cut into our savings for retirement. The result is me delaying retirement, as it is not an affordable option at this time.

If the Tuition Remission benefit was decreased, I think that the students would have to take out more loans for their college education, thereby having to make large loan repayments at a time when they were hopefully entering the job market. As in our case, the students' parents might end up making the loan payments, in order to help their children.

Question: I was not able to attend either of the Cost Share meetings held this week. I am, however, very concerned about the conversation and the impact on quality of life for employees at UVM. In reading what I can, I am not able to ascertain the level of shift in the cost sharing. Has this been determined? Will it vary depending upon salary? Will there be any "grandfathering" of folks who are current employees to maintain a certain level of cost share vs. new employees hired? It's challenging to determine how this will impact us without some specific information.

Comments from the February 13 Open Forum

I would rather pay more for medical coverage as I have three in college and setting aside enough money for retirement is important.
A cut of any kind to benefits has a negative impact.

Is the five million dollar tuition remission an actual cost to UVM?

[Richard Cate: Tuition remission is lost revenue. Essentially, this year there are 428 fewer openings for students who would pay tuition if our dependents weren’t filling those spots.]

Cuts should start at the top. Central administration should take cuts before the rest of us.

I can’t identify one benefits cost that I would want to have cut over the other. I would like to point out, however, that there is a big difference to the cost savings between cutting a retirement savings contribution for an individual earning $30,000 a year versus an individual earning $150,000 a year.

There is a recent history of cuts going to staff. Changes to PRMB make staff feel unappreciated. Can’t we look somewhere else for cuts?

The cost for dependent tuition remission is just 5 million dollars—a drop in the bucket.

Tuition remission and retirement savings contributions are part of total compensation. Adding cost share reduces our total compensation.

Tying cost to a progressive income-sensitive scale seems more fair.

A benefits plan that includes cafeteria-style choices is appealing.

I am a twenty year employee and my position has been cut to 80% FTE. Losing more income (cost share increase is a cut in paycheck) will cause homelessness. Cut the benefits of those who can afford it!

*Tuition remission does not cover everything. Buying books, room and board, comprehensive fee, etc., are a significant cost. Don’t cause education to be more expensive.

The University’s analysis of peer institutions is misleading. Chittenden County is an expensive place to live and work. It seems as though we are comparing apples to oranges. Compare salaries with Chittenden county peers for greater accuracy.
Consider the impact on the University’s human resources. Diminished total compensation may cause employees to seek out new employment for greater pay, even if it means longer commutes. Recruitment and retraining and long-term knowledge loss will cost UVM.

I work a second job and still qualify for financial assistance. Top wage earners receive raises larger than my annual salary. Cut too much from the bottom and the entire structure falls.

Looking at the graphs, tuition remission and retirement contributions are a flat line—totally sustainable. Focus discussion on health care affordability. Has the graph taken into account possible cost savings related to the VT health care reform?

[Richard Cate: The Administration believes that the health care piece is our focus and the Board of Trustees has agreed. UVM avoided a 1.4 million dollar fee by moving toward being self-insured. We only know what has happened in the past, but we do not see any evidence that health care increases for large employers will become less steep. We are focusing on health care and looking for input from employees.]

This presentation is confusing. Without knowing the percentage of the cuts that are being considered it is impossible to know how to respond.

I would like to see the University grandfather tuition remission benefits for current employees and change to a cost share arrangement for new hires. Change the one-year wait to a three-year wait. Please consider the inefficiencies in some/all departments. Consider a change in the requirements to tenure track (science/labs/grants).

I agree that cuts to benefits equals cuts in compensation. The framing of this discussion makes no sense. Dependent tuition remission, medical coverage and retirement savings are all key for most of us.

Over the last 10 years there have been many excellent faculty who were not tenured due to grants. The University needs to change the way that tenure is decided in the sciences.

An increase in salary for the coming year would not offset the lack of increases in the recent past. If we are now talking of no salary increase plus an increase in benefits cost sharing, that would be a difficult pill to swallow.

Please consider grandfathering current employees and starting any cost share changes with new employees. At least they would know what to expect when they start.

Will there be an increase in cost share for retirees?
[Richard Cate: We are not talking about any change to the cost share formulas for retirees.]
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I would like to see UVM change the University’s retirement contribution to require a 4 year waiting period and create a higher co-pay for medical coverage for higher salaried employees.
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Calling this a “modest increase” is insulting. What is the timeline? Will we have opportunity to give feedback after decisions have been made?
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I have three children using tuition remission and this has been instrumental in them getting an education without incurring a tremendous amount of debt. UVM does the entire community a great service by encouraging all young adults to get an education.
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What is the timeline for this change? I need to have answers now so that I can make a good decision about retiring before or after July 1. Tuition Remission is not a defined benefit because our children may or may not get into college. There should be a place on the application form that allows the applicant to state that their parent is a UVM employee—and it should make a difference.
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We need to be educated on reading medical bills for accuracy against fraud. Can we get assistance in shopping around for an honest medical practice?
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For many of us, our retirement date has moved further out due to PRMB changes. Increasing costs will continue to push our retirement dates farther away. This creates an older and more medically expensive workforce at UVM.
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I am a twenty-year employee and I came for the great benefits package. We have had two increases in health care costs since July.
[Barbara Johnson: Unfortunately, we had our normal annual increase in July and then a mandated increase in January as a result of the Affordable Care Act.]
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I am a new employee and I came to UVM for the benefits. I am concerned that an increase in the cost of benefits may push folks to leave.
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Increase the employee share of retirement savings costs.
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I am a single parent with a disabled child and a child at UVM. Any change to cost share will have a huge impact to my family. Without tuition remission, my UVM student would be unable to continue college.
[Richard Cate: There is no consideration of tuition remission changing for students who are currently enrolled.]

I have been working at UVM for 26 years. I took a big cut in pay to come here, but the benefits have been great.

The youngest generation coming into the workforce does not believe that there will be such a thing as “retirement.” New hires can take on new changes. I am bothered by the perception that there is not much quality control when it comes to whether individuals are doing a good job. I believe that the University needs to work harder to make sure that its staff are productive.

February 12

Please see the article in The Chronicle of Higher Education Update: Earnings Disparity Grows Between Young Workers With and Without Degrees

Question: Of the three options being looked at (health care /tuition/403b savings) has anyone considered allowing the employee to pick which benefit is reduced vs. the university deciding all in one basket?

Reference my question about the employee being able to decide which benefit is negatively impacted, UVM needs to be flexible on this. Speaking for myself I have been here 25 years in which I have turned down offers for other jobs with better benefits and more money. I decided to stay for the educational benefit for my kids which is now in jeopardy. As many have said already I am guessing, this "change" is going to negatively affect our ability to recruit employees especially for my department. The outside employers are aware of the pending changes and have started recruiting folks already

With all the people leaving by the end of June the rest of us should be grandfathered in and have all 3 items effect new hires.

Question: If the medical plan premium contributions increase for active employees in July 2014 does that mean the individuals who retire after July 1, 2014 will also see and increase the premium percentages as listed in the PRMB tables 1 and 2?

Example, I'm eligible to retire now and I currently pay 10% premium and if I retire after July 1, 2014 if I retire under table 2, I would pay 12%. If the premium contribution for active employees changes from 10% to 15% July 1, and I retire December 31, 2014, will I pay the 12% or will it be 17%?

Question: UVM has tuition remission exchange with the state colleges. If the current free dependent tuition remission becomes contributory will a VT State College dependent child still receive free tuition at UVM? In other words would it be advantages to the dependent child from a VT State College campus to attend UVM over the dependent of a UVM employee?
Question: The President has stated repeatedly that 44% of Vermonters who graduate from UVM are debt free. Obviously, some of those Vermonters are dependent children of UVM employees. Under the possible scenario of a contributory dependent tuition remission program what does that number look like? Does it slip to 34%? or some other number? Similarly if the full tuition is not paid for a UVM dependent will that student then become eligible for some other type of aid? And will that additional aid mean that another Vermont student will have less aid? And currently Student Financial Services considers Tuition Remission as student financial assistance and includes the amount when touting the amount of aid given to UVM students. With a reduction in Tuition Remission what will be the new aid number?

Find other places to cut costs. For instance, President Fogel being given extra monies prior to his departure...had this money been divided amongst a group of individuals, say toward salary increases, it would have made a number of employees happy, not just one. Morale would improve, people would be happier, even more productive and proud to be a UVM employee.

The administration is proposing a $100M STEM project, 75% of which would be financed with debt service. This willingness to borrow so heavily seems a sharp disconnect with the simultaneous demand to cut staff benefits. The university would be well served to recognize that benefits are investments in *staff* -- people -- just as the proposed STEM project would be an investment... but in buildings and machines.

Although I am in the same boat as a lot of folks in not wanting to give up any benefits that I currently have, I started thinking about a few folks comments about how we receive a pretty good retirement match by the University (10%) when compared to other institutions. If we had to cut back on anything, perhaps this contribution could be lessened to 5-3%. This would probably make the folks about to retire upset since they are trying to put away as much as they can, but for someone, like myself, whom has a long way to retirement, this is something I could deal with. As for Tuition Remission, this one is quite important. The reason I say this is recently my husband's home business tanked. He has been unemployed for 10 months. We had set money aside for the kids education that we hoped we could add to all along the way. Because of the unexpected loss in pay due to my husband's unemployment, we had to use up the college funds, otherwise we'd lose our house that we just moved into 3 years ago. Now, I see why it is so important to have tuition remission available to folks because life always brings the unexpected. I was not able to support my household of 2 adults and 2 kids on just my income. This is also why it is important that our Medical Benefits stay the same. If I were to have to pay more for my medical benefits, I would have to make tough decisions about whether I can buy food (or not) that week or if I have to pay my bill/copay. In cases where you have physical therapy appointments 3 days a week at a $20 copayment per visit, that adds up. I could go on more, but these are just a few of the things on my mind about the question we were asked on Monday's meeting. The part to me that seems the most feasible to cut is the University retirement contribution.

I'm writing to express my hopes that any changes that may occur to UVM's benefits policy will be progressive in nature, protecting those at the lower to moderate income range. One possible solution would be to cap UVM's contributions to retirement plans at a certain dollar amount. For example, those who earn more than $100,000 per year would receive $10,000 and not the full 10% of their salaries, in their 403b accounts. This would save the university a considerable amount annually (> 1M?) while only affecting those who are already in the best positions to
meet their retirement goals. $10,000 per year on a $200,000 salary is still a 5% contribution, which likely leaves UVM's match among the most competitive.

Now that I've seen the slides from the meeting, it is clear that the health care benefits are the big elephant in the room and where the bulk of cutting will need to happen. I just hope family benefits will be protected (we do all too little to support families in this country). Best not to cut the tuition remission, and maybe some formula for the retirement needs to be put in so those with lower incomes not cut.

February 11

After attending yesterday's Town Hall forum it became very clear that we are being asked to make some sort of a decision based on ABSOLUTELY NO CONCRETE INFORMATION. All this did and will continue doing is confuse, frustrate and scare folks.

Once the administration can come up with some concrete projections, options that we can evaluate and compare, we might be able to make a much more rational decision. Until then, this is a futile process.

I attended the open forum yesterday and agree with most of the comments that were shared. I have been at UVM for almost 19 years. I had been working in higher paying, corporate, settings for 15-20 years. The main reason I came to work at UVM was for the benefits, specifically the tuition remission as I was a single parent with two sons and knew there was no way I'd be able to provide them with a college education on my own. They both benefited in some way, one took some classes at CCV and the other did a 2 year program at VT Tech and I'm very grateful for this. Now, I'm nearly 60 and find that health and retirement benefits for myself are most important. I'd like to see a system where we could choose how our cost share/benefit allotment can be made and it could change as needed over time as our lives do. I also feel strongly that years of service should factor into this somehow as the cost-share formula is determined. Another point I'd like to make is that staff my age have far fewer options for leaving UVM and finding comparable employment than younger employees. I know well that there are no guarantees in life and that these are very difficult economic times. I also trust that UVM will do it's best to take good care of its staff just as we have done for UVM.

Tuition Remission. We were always told this doesn't cost the university any money (this was stressed through various Human Resource employees I have asked). Why now all of a sudden is it a burden on employees? We accepted our positions at a lower (laughable) salary due to this being a “benefit.” If this changes, will the Administration give us more than just a “livable” increase?

Suggestions anyway: For employee – available immediately. For dependents – available after employment of 10 years, then maybe a 1% employee contribution

Retirement. Why not do something like accumulating percentages as we do with our vacation increases? I know Fletcher Allen has something along this line and it would make sense we could follow the same structure.
Health Care: Unless there is a global “freeze” on medical charges from hospitals, providers, etc. there will be no end to the increasing costs. I do feel we pay what we should based on our salaries.

Administration needs to stop digging into the individuals who do most of the work. They need to do an overhaul on the whole administration and get rid of redundant “Vice Chair’s, Vice Provosts, Senior Provosts, etc.” To many Chief’s and not enough Indians.

After seeing the numbers yesterday at the open forum, it looks like medical is the one that we can work on. I came to the University for all three benefits and each one I am currently using. I have a son in college as a freshman and the number one reason why I came to the University is for him to have an education. This is someone that we could not afford and with out this benefit, my son would not be in college today. Cutting out the tuition remission is not really going to amount to anything as this is paper money and such a small amount to even worry about.

I think we can look into maybe another insurance company other than Blue Cross Blue Shield. Champlain College uses CIGNA and we should look at maybe a higher deductible. I do not mind paying a little more if it means keeping all of our benefits. This is the area that needs to be looked at since it is costing the University $39 million dollars.

Question: How do you expect us to participate in a conversation, when you have not provided any information about what this cost share will "cost"?

I am very disappointed with the administration’s approach to this issue. Asking for comments on the unknown does not help anyone. You are raising fears, and creating frustration. Please provide some real information, such as sample scenarios on how a different cost-share formula would change the amount of money in our paychecks. If the administration was being completely transparent, this conversation would be about compensation—including pay rates, and benefits. The two should not be considered separately.

Thank you for yesterday’s presentation. I have a number of questions arising from data that weren’t addressed: (1) How are the costs of benefits allocated among faculty, staff and administrators; (2) How much of these costs need to be 'shared' in order to reach a balanced (benefits) budget; (3) Can funds from other budget lines be reallocated to cover increased benefits costs; (4) What can be done to reduce the rate of increase in the cost of health insurance that will not result in a severe cut in medical coverage; (5) Do the totals for FY 14 contributions by UVM take into account tax breaks/incentives UVM receives for such contributions?

Finally, I am distressed by the University’s apparent willingness to compromise its stated mission "...to prepare students to lead productive, responsible, creative lives and to create, interpret and share knowledge, applying it for the benefit of Vermont and society as a whole [emphasis added]." Will this apply only to those who can pay? Failure to continue the benefit of 100% dependent tuition will have a punitive effect by putting education out of reach for a number of Vermoneters; the impact of such a policy will have long-term, deleterious socioeconomic effects.
I came to work at UVM specifically so my daughters could get a college education. I took a low-paying job here because I love libraries and wanted to move into working full-time in one, but MOSTLY so that I could get my daughters through college. One of my daughters chose to go elsewhere, and will be paying off her college loans for the full 25-year period. The other daughter did come to UVM and just graduated in December; she has some loans to pay off, but not anywhere near the total my older daughter has. I love working at UVM, but the loss in pay wouldn't have been worth it minus the tuition-remission benefit. I understand the university must balance its books but it shouldn't do that by changing the tuition remission too much. I believe that many folks, once they lose some of their emotion about this, could stomach paying some small amount of the tuition for their kids who come here. The same goes for health-care costs; all of us can pay a bit more in order to help the university balance its books. What we can't do is pay a lot more, especially your staff who are working lower-paying jobs already. We came to UVM for a reason; don't blow that reason out of the water or else you'll lose staff members who have been dedicated to the university's mission and students. And that will affect the university's reputation and standing amongst its peers.

I'm a long-term employee (27 years). My dream had been to retire when I was 55 because I would have 35 years in and my youngest would be 26 so tuition remission would no longer pertain. I had anticipated having medical benefits that would be reasonable which would make all the years of lower pay worth it. Unless I have other means for medical (which at this time I don't) this will not happen. Now instead of being able to retire and do something I really want to do, it looks like I will be forced to work an additional 8 years all because UVM did to many buy-outs which screwed UVM in the long-run because you have more people staying on medical benefits longer than they would have until they have to go on Medicare, and now because some of these employees who have retired (but didn't have the kind of years I myself, and others in the same position) are now forced to work even further can the Administration see how long-term employees are getting the screws put to them? We keep losing things we had been promised 25+ years, have not seen our raises reflect these changes, and find it hard to get positions on the outside because we've been geared to the academic world instead of the private and public working sectors.

I am very concerned about decreasing UVM's contribution to retirement. I wonder if there could be a menu for people to choose benefits, since many of us will not use the tuition remission option.

If there is a change to the cost-share, then I would like a choice. I value the cost-share for health insurance and retirement funds. But, I do not and will not have kids and already have my degrees...so I do not value the free tuition. This is not something I use or will use.

Of the three benefits under review, the retirement contributions are the most regressive in that they inordinately benefit the higher paid employees. Reducing the UVM contribution as salary rises would be more progressive and equitable than any across the board cut. The lower paid employees not only receive less overall employer contribution in total dollars, they also are less able to contribute more of their own money since they have less disposable income. I hope any changes to this benefit will address the regressive nature of the existing system.
As a non-represented staff with a bachelor's degree and over 10 years of professional experience (4 at UVM) I am still in a pay band that barely covers living expenses. I am a program coordinator and oversee 3 staff. Health insurance, retirement contributions and tuition remission are what has kept me in an otherwise underpaid position. I consider those benefits to be part of my salary. If those benefits are reduced, it would force me to consider alternate employment.

I am a fairly new employee to UVM (I have been here for a year and a half). I have to be honest with you and let you know that one of the biggest reasons I wanted to work here was because of the benefits. I also have always admired UVM and have had siblings, etc. attend here. I came from the Private Sector and was compensated well - I took a pay cut for this position - but what I gained in benefits balanced it out. I came to UVM with years of experience in my field and I feel I have been a valuable asset. I have a daughter who will soon be of college age and my hope was that she will attend UVM. She is a very good student and would fit in well. I also value the health care benefits and the retirement package as well. All three are very important to me so it would be hard for me to select which one I could possibly do without. I am Vermonter - born and raised here. I hope we (staff) are fairly treated and our issues considered. I am sure there must be other areas where costs could be cut.

It is hoped that you not change things for those near retirement, as our planning takes into consideration these benefits. A grandfather clause to any changes would be appropriate.

I am non-represented staff and the thing that keeps me at UVM is the benefit package. I find it incredible how the number of vice-presidents ballooned during President Fogel's tenure. I am also amazed at the salary he continues to receive as a faculty member. The point being that if you are looking for ways to cut costs, consolidating V.P. positions and eliminating "golden parachutes" for past presidents might be a good start. There's already a widening gap between middle-class people and the wealthy and UVM doesn't need to exacerbate it by cutting benefits to its modestly compensated staff.

I am not able to attend any of the open forums regarding cost share and benefits. However I did want to share my opinion.

I thought I was about to sit down and compose a lengthy letter, however I think my perspective is quite simple. The benefits, specifically healthcare coverage, the option for tuition remission, and retirement savings are one of the main reasons I have stayed at UVM. While I have had options to work at Fletcher Allen or elsewhere, UVM's benefits are extraordinary. I would be incredibly disappointed to see any of the benefits substantially decreased or eliminated. At times I have experienced several years in a row of wage freezes making my salary substantially lower than my peers at other institutions. I raise this point because in those moments where I have been told that as a faculty member I won't be getting a raise, I have thought to myself, "but the benefits are so good."

**Question:** I took this job because of the benefits (50% pay cut from previous work.) I value all of these benefits and would consider it a huge hit financially if they were change in any way. As it is - I have not received a raise and yet my work has increased to cover other positions that were let go. I understand your need watch the budget, but perhaps look at way we do business - not
personnel. for example, all meetings should be black board. This way UVM is not paying for gas and loosing lost work time. Also, off campus employees feel they are equal participants. Reduce mileage compensation or limit travel reimbursements for not sponsored expenses. Conferences attendance cost — perhaps split those costs.

I am concerned about the consideration to cost share the tuition remission benefit for one's children. I have been employed at UVM for 21 years and have not used this benefit. My only child is now 9-years old. By the time she turns 18 I will have been here for 30 years. Is it reasonable that I was unable to use this benefit for so many years, and then it might decrease when the opportunity to use it is close. If there is a change in this particular benefit, there needs to be a clause to grandfather in people in this circumstance.

If cutting from medical benefits, increase the percentage paid by employees gradually over several years.

If cutting retirement, put a cap on the amount paid by UVM, i.e., pay 10% (with current required minimum employee contribution), but cap the annual UVM contribution amount at $x,xxx (e.g., $5000 max. - or a phased in max). This would lessen the impact those with lower salaries.

Don't cut Tuition remission; but if needed, phase it in with no cuts to currently enrolled students.

February 10

PLEASE don't change the dependent tuition remission program. That is the best benefit going and would cause a great deal of financial hardship for those of us who work here and have counted on it to make college affordable for our children. I love working at UVM and really hope that they don't change this amazing benefit.

Question: Why are there no meeting times over lunch or after hours so we can actually get to them?

I am frustrated that the times you have scheduled are all during work time and I cannot leave work to go to a meeting. I work in student health and we are packed this time of year and can't just leave for a meeting. I find this ironic that we can't get to a meeting to represent ourselves as our benefits are being cut because we are working so hard and so committed to the students that we won't compromise care to be there. If you do not recognize that many of the staff employees do not have any control over their schedules in all departments than you do not understand the jobs we do.

As a long-time University Employee (26 years on June 1, 2014), I am HORRIFIED to think that you are even thinking about tinkering with our tuition remission benefit. I have worked at UVM since before my children were born, being paid sub-par wages for the field that I work in, primarily for this benefit alone. My youngest daughter is now a sophomore at UVM, and I am so grateful to be able to help her out with my tuition remission benefit. The ideas that the University even has this issue up for discussion is appalling for all of us who have worked here for years in order to use this benefit for our children. I have no problem at all contributing more for my health insurance or retirement plan, but not tuition remission. I have already suffered the indignation of having my post-retirement medical benefits being scrapped. People who have worked here for
many fewer years than I have, but just happen to meet the retirement age before the end of June 2014 are able to enjoy the benefits that should have been grandfathered in for people like me; long-term, dedicated, hard-working employees who have spent our entire careers making UVM a great place for students to be. Apparently, loyalty is not seen as an asset here at UVM. What it all comes down to is the bottom line.

Please, please, please, do NOT change the tuition remission benefit. It pays back in so many different ways, and if you remove it or change it in any way, there will be a mass exodus of extremely talented, very dedicated people from this University.

I am a 20 year UVM employee. Throughout my career I’ve been told to consider the entire salary and benefits package when thinking about my UVM compensation.

Therefore, how am I supposed to see a discussion regarding cost sharing the benefits portion of my compensation as anything other than looking at getting paid less?

What’s particularly twisted is this effort to get staff to participate in the process. I refuse to participate in any process in which the goal is to reduce salary or benefits. Our wages have stagnated as it is and my position is already $20k behind the local market. When Presidents, Deans and Athletic directors are making several orders of magnitude more than I am, there’s something broken in the system.

It is not my normal style to resist change. I have never written to UVM about any of the important cost shifts that have occurred over the years. Today, I feel compelled to write. I did not complain when the healthcare benefits I believed I was signing up for were changed dramatically. (I have been at UVM over 20 years.)

In my tenure as a UVM professional, I have turned down unsolicited job offers at much higher salaries because I love this community and this institution, and because I anticipated the value of the tuition remission benefit for my children, who came to me later in life. As I hear talk of a cost share, I feel betrayed and worried. My sense of betrayal comes from sweating out so many years here, watching as fees take a greater proportion of the cost of attending UVM, (and therefore devalue the tuition benefit) and perhaps now having to pay a great deal more for my children's education. In addition, over the last 5 years, my income has stagnated as I work more and more hours (a 55 hour work is NORMAL for me and not unusual).

My fear comes as a UVM community member—we have long been able to attract very talented people into my department and division because of that tuition remission benefit. If that benefit is eroded significantly, our salaries will have to go up to hire quality people.

Yes, I understand you want a cost share. If you follow the pattern of higher-paid people paying more, my benefit will decrease more significantly than most, even though I will have been employed at UVM for 30 years before either of my kids are enrolled. I have already forgone decades of higher income, and am currently earning much less than my colleagues around the country.

A decision to ask me to pay for 10 or 20 or 30 percent of my children's tuition, because I happen to be an older parent and didn't get my kids through school before this change, seems patently unfair. What you are setting up is that staff like me who have options to go elsewhere and increase our salaries by 20-40% will go. Believe me, being involved in hiring and consulting in
my field, UVM will not find someone with the level of accomplishment and skill I have who will take this job at my salary. I can only imagine my story will be replicated with others at the institution.

If you do move to a cost share, I implore you to take length of service into account, as well as salary. Please do NOT take children's ages into account, as you will disproportionately hurt older faculty and staff who became parents late in life. I can't go back and earn more or save more than I did. If you change this benefit on me now, you are pulling the rug out from under me.

Though I am exempt and in a responsible role, I have no time to attend open forums or information sessions, as I can only work so many hours without ignoring with the children I had to wait so long for.

As a single parent, all of the benefit changes being reviewed are of a major concern for me. Currently I have one daughter in college and using the Tuition Remission benefit and another daughter in high school who will probably use the benefit in two years.

The retirement benefit we have now gives me a chance to be able to accumulate enough retirement savings to be able to have a more comfortable retirement income plan. And, of course the health care benefit is crucial when covering all three of us.

I would hope that no changes be made, or that the changes will allow for a grandfather clause so the those of us already counting on the current benefits are not required to change.

Thank you for your consideration of all employees as you move forward.

Question: How will Tuition Remission be affected for non-represented staff that haven't been given a raise in four years?

I think that the tuition remission benefit, which only some employees use (as opposed to health insurance), should be prioritized for cost shift to employees (which is what we are really talking about). Employees above a certain income should receive a smaller tuition subsidy, perhaps no subsidy above a certain level. People who are earning VP- and Dean-level salaries should be expected to pay full in state tuition.

Regarding Tuition Remission: Please consider making changes effective for new employees only. Existing employees should be grandfathered in to the existing tuition remission benefit. I have one UVM student and one high school student and any changes will directly impact me. I accepted this position with the tuition remission benefit as one of the leading reasons.

Another possible change for new employees is pro-rate the benefit for anyone that is not employee full time. I believe currently, 80% employees receive full benefits.

For employees who share a position with UVM/FAHC, consider basing their benefit on their full income from both institutions or on the percentage of time they work for UVM.
Retirement: I strongly encourage the university to consider an employee match up to the 10% current contribution. This is what I would like to see: If an employee only wants to contribute 2% to retirement, the university match would be 2%. If an employee contributes, 20% to retirement, UVM contributes 10%. This is an area where you want to encourage employees to contribute to their retirement.

Health Insurance: I understand the need to make changes in the face of rising insurance costs. I would like to see the smallest change necessary based on the annual salary.

I understand the University's desire to cut costs. However, what I don't understand is why those cost cuts seem to disparately affect the lower wage and often unrepresented workers. Administrators' wages are approximately 2.9% of that of represented faculty and must be over than 3% higher (and probably more) than most unrepresented staff. Great benefits have always balanced the wages, though this may not be true for much longer at this pace. There must be more fat to cut without pilfering the benefits that barely make the low wages bearable.

I understand this is still in the preliminary stages, and I think it's great to be asking for feedback from everyone willing to give it. My concerns are:

Many staff positions here at UVM are paid well below national average - one of the trade offs of the lower pay has always been the fantastic benefits, specifically, the health insurance (cost), the dependent tuition remission and the retirement savings plan.

I feel strongly that if adjusting cost share formulas means a higher price to the employee, there will be many very talented, caring people who work here who will feel betrayed at some level. It will also mean a smaller take home pay check which will stretch already thin margins at home for many.

Bottom line, if employees are asked to pay more for their benefits it will have a huge effect on morale and I believe that many talented people will be looking to take their skills elsewhere. The cost savings to the university could be null, if you factor in the skill and experience lost and the productivity lost due to low morale, in my humble opinion.

I'm available to discuss this at greater length if anyone feels the need. Thank you for your time.

I strongly encourage UVM to think long and hard about the cost share changes to tuition remission, retirement and healthcare. I appreciate the idea of cost share, but am concerned it may very well hurt our staff. Any changes should have current employees grandfathered, no matter when the effective date of any change is. Our benefits are good and one of the reasons folks want to work for UVM.

Tuition remission does not affect all employees and many do not take advantage of it. Eliminate the auditing of classes by the spouse. Consider no tuition remission for 'F's and 'D's.

Consider increasing cost share at a specific income and greater, $90,000 and greater (and taking the UVM and UVMMC total salary when calculating individually.)

Our staff do not see salary increases that keep up with the economy. Run the numbers based on history and see what and when the savings would be realized. Other ideas:
Renegotiate the faculty contracts going forward. Sick time should be similar to staff sick time whereby it is accrued/earned.

Reconsider CME and limiting the use of the CME funds.

Consider encouraging employees to take health coverage with the spouse employer by giving enough of an incentive.

My daughter has one more year to finish at UVM (or maybe three semesters). Her degree completion would be severely delayed if she had to transfer to another (cheaper) institution to complete her studies because we lost the tuition remission. If this benefit is to be taken away or reduced, there has to be grandfathering for currently enrolled students so that they remain covered under the current formula.

I have been with UVM for 7 years and just this year was able to take advantage of the dependent tuition remission benefit. In planning for my daughters education we considered the tuition remission benefit and saved accordingly. Tuition isn’t something that you can plan for overnight it takes years. Changes to this benefit for those who have been planning on taking advantage of it for years will have a serious impact.

As a staff member, I wish to comment on the great importance of maintaining these benefits to me, and my family. The University is not highly competitive in terms of salary, but the benefits have made up for that lack of competition. I believe that the three benefits in question are the primary reason that so many talented employees remain dedicated to their positions at UVM. Please consider maintaining the benefits’ cost share as is, especially for staff, who are typically lower paid.

I find it hard to believe that you are even considering taking away benefits (or reducing them) for staff when you can justify giving the AD such a substantial raise. If you need to save money, do so by starting at the top and reduce their benefits first. If nothing else, this would show that these cuts would be across the board. And lastly, please be transparent. We never would have known about the AD’s huge salary increase if not for the media prying. We certainly did not hear about it from officials at UVM.

Do not “reduce” my benefits. Feel free to improve my benefits package.

Feel free to charge those who are paid absurd salaries more for their benefits/give them fewer benefits (for example the AD and Dan Fogel could easily contribute more).

I would like to express my thoughts and suggestions on these very important benefits.

Tuition remission: what is the percentage of UVM’ers taking advantage of this benefit? One way of addressing the tuition remission benefit is similar to parking, it’s paid for by employees on a sliding scale. Those who make the higher salaries pay more. Also should an employee have to be employed at UVM 3 years like our contribution to our retirement plan? I also don’t think you need to change all the benefits at the same time. I believe employees who have worked x number of years should be grandfathered in. Let employees select the benefits they need.
You squeeze and cut benefits on both ends for us. It's difficult to accept when many non-exempt staff make a fraction of deans, associate deans, Vice Presidents and administration.

Question: Would the cost share be applied across the board, both faculty and staff? Would long-term employees, nearing retirement, be impacted the same as newer hires? Would there be any sort of "grandfathering" clause? Would potential changes imply an increase in cost share by retirees? An increase in cost share ought to be factored into salary increases. A salary increase doesn't mean much, if a significant portion of it is eaten up by an increase in your benefits cost share. Please consider putting these Town Hall meetings up on Blackboard. We, in Extension, are utilizing long distance learning a great deal today. I suggest the university do the same for these opportunities. A significant percentage of the university's faculty and staff DO NOT live/work on or near campus. We are a statewide organization. This progressive step would help everyone to feel like we are a vital part of the whole university. Thank you.

It would be extremely disappointing if tuition remission was taken away from staff or if the cost share measures taken increase child/personal tuition expenses. I have remained a dedicated employee to UVM for many reasons but I would be remiss if I did not share one of the primary reasons I intend to remain here for many more years is so my two children (8 years old) will also benefit from this benefit. In fact, I was offered another position, paying $20k more approximately 1.5 years ago and I turned it down for the final reason that SUNY did not offer this benefit to employees. Do not mistake this benefit makes a HUGE difference to staff working here and sets UVM apart from other state universities in a manner in which I hope we remain intentionally different.

I believe retracting this benefit shifts the loss onto the entire VT community in ways that may in the end cause more harm than good. Retain VT kids in VT. Retain high quality and dedicated staff at UVM. Keep FULL tuition remission benefits for children of all employees.

I know many staff and faculty that count on the tuition remission benefit. Taking that away would be a serious mistake that would reduce morale and could lead to the loss of excellent staff and faculty across UVM. It also makes us less competitive when seeking to bring in new faculty and staff. Keep the tuition remission benefit as-is

I am underpaid and if UVM removes benefits I may leave. The benefits is what makes UVM attractive. Tuition remission for dependents is my least attractive benefit.

Please do not add more of a burden (financially especially to support staff) who are already having a difficult time financially due to higher taxes and years without decent pay increases. Vermont has now become one of the highest states in the nation tax burden wise (I think we're 3rd state with the highest overall tax burden). I have to work two jobs just to meet my basic needs (do not have cable or even a cell phone) in order to be able to pay my taxes and mortgage. I love working for UVM but what I've seen over and over again, is that they allow fiscal irresponsibility due to former administration and at some point it always snowballs down the line. The only hope I see is we now have a UVM President who is sincere and really trying to set the course straight. However, the damage done from a prior administration needs to be
Dealt with....Do not place the solution and burden especially on support staff who are already struggling financially.

I just attended your town hall meeting in Memorial Lounge, which I found very helpful. I have two thoughts I would like to share:

1. I would preserve the benefits that affect the largest group of staff members; the only benefit that affects ALL staff members is the retirement benefit (since some staff members may subscribe to a spouse/partner’s healthcare coverage, and many staff members are not in a position to take advantage of dependent tuition remission).

2. Once lost, benefits are difficult to recover. So if the administration adjusts retirement benefits and dependent tuition remission for cost sharing, I assume they would never undo that change. Since healthcare is the biggest piece of the benefit pie, and since health benefits are the most volatile in terms of federal and state initiatives, I would increase our healthcare contributions.

Why is it that the faculty and staff have to bear the burden of all the cuts that have happened at the University. When does the administration take their cuts? We pay more to the administration than we ever have in the history of UVM. And their salaries are so high. Why don't they pay more for tuition remission, health care and retirement? You could save the university so much by cutting a couple of administrators in the wing and removing all provosts their benefit of tuition remission. Why not ask Dan Fogel to give back some of the money he stole from us?

Question: Although the title indicates, "Cost Share"... it does not appear that at present there is any type of "cost share" in regard to tuition remission. UVM pays 100% regardless of income level. My question is, "How is this a "cost share"?" If everything else at UVM appears to be moderated by salary level right down to how much I pay to park on campus, why isn't this? How many faculty send their children to UVM and take advantage of this vs. staff? If cost share is developed for tuition remission, how much in savings to UVM would we be talking about? Lastly, while I understand UVM actually pays actual dollars into my retirement match... how does the accounting work for tuition remission? It was mentioned that UVM "spends" $5 million on this... but does it really? Where do these "dollars" actually go? Having a tuition-remission student in my class does not "cost" anything that I can see unless it prohibits a tuition-paying student from gaining entry to it. But does that actually happen? I would like answers to these questions when your time permits. Thank you.

On another note, I think it would be beneficial for the "cafeteria approach" to be given serious consideration. While tuition remission is great if you have dependents, it doesn't provide me with any value if I do not. When I asked about this, I was told, "Well you have the option of adopting a child and then getting tuition remission" when they are of age. Really?!! That is rather absurd. Why can't I get tuition remission for my spouse in lieu of a dependent? It seems quite inequitable.

First, thank you for inviting our input. I attended part of the town hall meeting today and was impressed by the concerns raised about how changing the benefits cost-share could affect our campus community.
Second, hearing others share concerns helped me identify my own which I would like to communicate to those making decisions about how the University remains successful and financially solvent into the future.

1. I share the belief that UVM staff are underpaid across the board and that any change to cost-shared benefits for this population of our community is unconscionable.

2. I share the belief that UVM administrators are well paid and that they should automatically be excluded from any cost-share (i.e., they should pay full amount of benefit) unless they have 6 years prior service on faculty at UVM before promotion to an administrative position above the level of department chair in which case they should remain eligible for tuition remission.

3. My third set of concerns are all about faculty cost share of benefits. I believe that UVM faculty are well paid, albeit less well than in alternative careers or locales, and should receive a cost-share depending on salary. Based on the limited information presented, creating complicated formulas for cost share of dependent tuition remission doesn't seem worth the effort. However, contributions to retirement plans could remain with basically the same formula, but the total annual contribution from UVM could be capped at $10,000. Health benefits are complicated by many factors including uncertainties about future sources and costs. I have always felt the university paid more than they should. It's a nice perk, but asking faculty to shoulder more of these costs in a progressive way based on salary might not be a bad idea.

I have been a staff member at UVM for over 34 years. I have taken advantage of all three of the benefit categories over the years so all three have been important to me at one time or another. I just came back from the town hall meeting you had at Memorial Auditorium. I'm one of those people who doesn't like to speak in front of a crowd so here are a few comments for you.

While I agree with what everyone said at the meeting, that making us pay more for any of the benefits would be 'bad business' and a salary cut which NONE of us deserve, I do realize it is going to happen regardless of how much staff oppose it. Union or not. UVM has no choice. UVM should just be aware of the consequences of its actions before it does anything. Having said that...

Tuition remission should not be touched. Education is the most important thing you can give anyone.

Retirement...I suggest UVM study what all other comparable universities and colleges are offering and if they need to bring it down to 8 or 9% (as an example), then so be it. It is still a great benefit.

Health care...I would be willing to pay 1% more of my salary a year as my co-pay for health insurance but please don't ask the people at the lower end of the pay scale to do this ($30,000 and below?). They don't make a livable wage as it is.

Get rid of half the upper level administrators. We've never had so many before. The number of them has increased dramatically over the years while the number of support staff has decreased (in my department at least). When I began at UVM my department had an administrative assistant and three other secretaries. Now we have an administrative assistant and one secretary who works 70% time for more faculty than we've ever had in the past. She is SO overworked. There's something wrong with this picture!!
When I accepted my position, I did so after a lot of deliberation. I had just received another job offer, at a significantly higher rate of pay, for similar work but without the benefits. I also had every indication that I was about to receive an offer from the state (different work, but slightly higher pay.) I have a 15 year old and a 13 year old; my husband teaches 1st and 2nd grade. I was out of work for 18 months, during which time we sustained a huge loss in the 2011 Irene flooding. The truth is that we have not ever been able to fund a "college slush fund" for our two children. It seemed like a no-brainer to take the job here at UVM, given the tuition remission benefits - even though I am currently working on soft money...what I'm trying to say in a roundabout way is that I accepted a lower rate of pay because of the benefit and were that benefit to be reduced significantly I would probably start looking for more permanent work, elsewhere.

I attended the meeting and would like to voice my concerns around possible making any changes to the tuition remission, medical, or retirement benefits. I believe as you heard today from several people that it really depends on each person what's important to them and their situation. I've been at UVM since 2001 and realize that my having low pay was offset by the great benefits that were offered. In the stage of life where I am right now, medical benefits and retirement is most important to me.

I started at UVM in 2005 making $25,000/year with a bachelor's degree. I was reassured that this sad salary was made up for by the great benefits. I am a single mother with 2 children, one of my kids has epilepsy, and so good benefits were and are important. During these first few years working at UVM, I qualified for food stamps and could not afford to live anywhere near the university. I avoided telling friends and family my salary because it was too embarrassing. Fast forward 9 years and 3 positions later, and I finally feel a little better about all these years of very little pay. Both my children are now juniors at UVM. Tuition remission has not only made it possible for my children to get a college education, but has made me feel better about the last 9 years of service to UVM. When I read about the salaries of administrators and coaches that mention them getting raises larger than my entire salary, it's discouraging to say the least.

I am currently working in a support role. I understand that the "movers and shakers" of the university make the big bucks, but the administration should keep in mind that it is the support staff that helps keep this university strong as much as the highly paid administrators. People at the top can have all the big ideas of how to change things for the better, but people at the bottom are often the ones making those changes. If you don't make your support staff feel valued and appreciated, the level of support will be minimal and goals may not be reached. If we feel we're a valued part of the UVM team, the sky's the limit.

I hope the administration doesn't mess with the one thing that has kept me here the past 9 years—tuition remission. If costs have to be shared, please make it so only those employees making over $75,000 share in those costs. I don't think it's fair to expect someone making a wage they can hardly survive on, to now, after sticking with UVM for many years, expect them to survive on even less salary through sharing more costs with the university.

At a time where income inequality is acknowledged as one of our country's biggest problems, UVM should strive to be part of the solution and not part of the problem. Making low wage
workers pay a bigger share of their benefits is not the answer to the university’s financial issues. Seeing an outgoing president get a golden parachute while we’re not even given a cost of living wage increase is insulting.

The last thing I want to mention is that I can’t believe the staff has been unable to form a union. I think this latest round of salary cuts—that’s what this “sharing” means—should finally get us to unite to join a union. I haven’t seen any evidence that the administration will listen to us any other way. And I fear the information gathering and forums are just a way to pretend our voices matter.

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**Question:** Are there any estimates regarding the percentages which will be cost shared by category for the staff in this new model?

How much is the University trying to reduce from this section of the budget?

What University spending is being prioritized (in terms of not being cut) over staff benefits?

Are there figures for the total effective pay reduction this cost sharing represents (I understand benefits aren’t being cut, but cost sharing of benefits is an effective pay reduction)?

Is an a la carte benefits package being considered (different benefits of UVM employment; retirement matching, healthcare, tuition remission of dependents are valuable to individual employees based on their life stage, if we are to choose which will be cost-shared, can we choose to opt out of certain benefits entirely, such as we presently are when employees have the option of waiving healthcare coverage if available through a spouse)?

I encourage the administration who has the actual budget information to review the figures and provide rough estimates in advance of future public notices.

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I attended the meeting today on the “cost-share.” Several times I heard people from staff council and UBAC say that nothing is being taken away from us and it will not cost us anything. This is the most absurd line of thinking I have ever heard. Yes, it will cost us to pay the extra % of tuition for our independents and it will cost us to pay a higher % of medical benefits and eventually it will cost us to have less retirement money to live on. I could go on and on but all I will say is that this meeting was ridiculous and very frustrating.

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Thank you for the opportunity to participate in the 2/10/14 Forum Meeting. My answer to the question you asked is simple. ALL the benefits are most important to preserve in the most substantial way. I would also like to see the Post-Retirement Benefits go back to the promises made when I came to this University on 10/01/2001 at the age of 48 years old.

What is most important to remember is that every person that works at UVM is unique and their needs are varied. It is encouraging to me that the common theme I heard today was that no one wanted the responsibility to make a choice or decision that was only right for them. It is interesting that this would come from some of the lowest paid people - the staff.

I hope the Administration will show they value the staff and find a different path to solving their financial needs.

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As information is disseminated, it would be great if there were online options to attend meetings —it is 2014, folks, and the technology is easily there to support this process. I work for UVM Extension, which means I am not on campus; I expect many on campus would take advantage of online meetings as well.

It’s hard to give feedback when there are no concrete proposals on the table. However, one of the real incentives to work for UVM and to give it "all we've got" is that we are provided with very good benefits.

Like many, many others, my salary is modest, but paying very little out-of-pocket for a family health plan, and receiving a substantial match for my retirement savings allows me to feel well compensated and well cared for.

Tuition reimbursement is a truly wonderful benefit; I have taken a class, and my son was able to attend UVM for a year, which would otherwise have been out of reach. Since education is what UVM is about, it seems crucial that everyone in the UVM workforce has access to the benefit of a fine UVM education.

If the cost share for these benefits is adjusted, I truly hope that the ability of employee to pay in is taken into consideration. Perhaps a higher % cost share for those at higher pay levels. Those at the lower end of the UVM pay scales are going to have a substantially harder time paying towards benefits, while they are also the most likely to have a quality of life impact from the benefits.

This cost share conversation is really important to the university and the employees of the university. I am personally touched by this topic because if it will be changed it can affect my family. One reason why I choose to work at UVM was because of the good benefits for my children to go to college. I did not care whether I made a lot of money or if I had a good position. I knew that there was the dependent tuition remission for my kids. I feel that the cost share should not be changed for the dependent tuition remission because it would not be fair to me, and the employees whose children will be going to UVM too.

I’ve been at UVM for 15 years as staff. I stayed at UVM for this long because of its reasonably good benefits (at least when I started) mostly the Tuition Remission being I have children. In my profession UVM does not pay fair market value for the job I do but because of the 100% being paid for tuition was and is the single thing keeping me at UVM. If this benefit is reduced as it looks like it will, than I will probably quit, cause like I said I can make more money just a few miles away and have very comparable medical and retirement benefits. I think this is why UVM has many employees stay and work for years knowing their children can get a good education for a fair amount of money. The way I see it with the greatly lesser wages and the tuition remission, I will have paid in essence full price for my child education for them by the time they go to school. So it’s really not a big benefit cause I paid for it by not getting fair market value on my wages.
Comments from the February 10 Open Forum

When both spouses work at UVM, has the rule changed that allows the cost formula of medical insurance to be based on the spouse with the smaller salary? [Greg Brown: All employees share the same right to benefits. Legal Counsel has deemed it inappropriate for the University to decide which partner should pay for the insurance; it is up to the employee to choose.]

The way I see it, my wage is lower than it was three years ago. Any change to benefits cost will have an effect on our spending ability.

Many took pay cuts to come here for the benefits. I love my job and work harder at UVM for less pay than in my last job. I came to UVM because of the tuition remission.

Health care is the gorilla in this room. Legislation is pushing toward single payer. If insurance changes down the road through politics, we might be looking at a less expensive scenario. Tuition remission and retirement are the two strong draws to working at UVM.

I have been at UVM for 5 years. We are all different ages and have been here different lengths of time. We each have different needs in terms of benefits. Please conduct a survey and then have employees vote on what is most important to them, then go with the vote.

PRMB change has left me feeling gipped. I am not represented. Will represented folks get different options? [Barbara Johnson: This will not go to a vote. Now is the time to speak up and/or e-mail your comments. The more feedback that we accumulate the better sense the administration will have concerning what is important to us. Unions will have a say as well.]

Cost sharing means we are all going to get pay cuts. Why not let individuals be eligible for a certain amount of money each year based on their pay band, and we make our own personal decision on what we want to spend that on.

I have no kids so I don’t get tuition remission. If I have a higher paid spouse (working for a different company) I don’t need to consider his/her salary in choosing my medical benefit costs.

If I gave up tuition remission would I get higher pay?

I love that tuition remission is a benefit even though I may never use it. It creates a more robust population, more diversity and a more interesting environment.

As a young mom we had critical medical issues and needed the insurance. Now I have two in college so I feel well paid. I am looking toward retirement and appreciate the University’s contributions. I would like to be able to put my benefit money where my current need is.
I have been at UVM for 29 years. Changes to PMRB have left me unable to retire on my preferred date. These choices feel similar to “chop off a finger or poke out an eye.” Low salary or low salary?

I have been at UVM for 30 years. I will have two sons attending UVM in the fall. I have a very marketable position as a systems administrator and have turned down good jobs to stay for the tuition remission.

The medical curve never changes; it used to appear to be free. Services were misused so copays were introduced to encourage folks to go to their PCP rather than the ER. If you increase the copay fees for specialists, maybe costs would go down.

VT is talking about an 18% payroll tax to cover medical changes for those who are not employed.

The retirement “match” is better than anywhere around us and goes with you when you leave. My vote is for the Medical cost share to change.

I have been at UVM for 20 years. Tuition remission is too important. My child will not be able to go to school if we do not have tuition remission.

We have great health care coverage and a low copay. I would rather pay more in health care to cover those not covered.

Large pay raises and bonuses go to administrators and we call it “the cost of doing business.” Our benefits are the cost of getting great staff. Diminish our benefits and what will you get for staff?

Salary is not being considered in this conversation. We don’t see the whole picture. We don’t whether we will be getting a raise, so we really do not know how much of a hit we will take with cost sharing.

Why should we lower our standards by paying more for what we already get? The copay for specialist can be cost prohibitive. I took pay cut to come to UVM for the benefits. Take away affordable benefits and UVM will need to pay to recruit, rehire and retrain.

Staff is the backbone of UVM. UVM is like the game of Janga. Remove staff and we crumble. Bonuses given to big wigs could have saved three staff positions.

At one time things were sustainable. Now staff are doing more duties in their daily job than ever before. We have earned the benefits that we have.

Cafeteria style is a good idea. Can we think more along that vein?
I am leaving in June due to the change in PRMB. 800 of our colleagues are eligible to leave. Many of them will not be replaced, so get ready to take up their duties on top of your own.

I have been at UVM for 32 years. Entry level pay rate PLUS benefits make it possible to work here. Some of us cannot afford the cuts.

I have been at UVM for 9 years. You are asking for opinions, but the authorities decide. Unions sits at the table and are part of the conversation. We do not have a voice just because we have a microphone.

I have been at UVM for 26 years and have seen lots of changes. I have made life decisions based on the current benefits. I am saving for retirement and have needed the medical coverage in the past. I am here because of all these benefits.

I have been at UVM for 33 years and appreciate the benefits as a part of total compensation. I need medical benefits. I don’t need tuition remission, but that benefit adds to the mix at UVM. Health costs continue to go up. Pick one to get rid of? Seriously? Where else can costs be offset outside of these three items? We made a commitment to UVM. This is a special and unique environment. It is wrong to be asked to choose.

I came to UVM in 1972 and started working at the second lowest paid position for the tuition remission. That tuition remission savings was bigger than any raise. Last year I was diagnosed with cancer. The treatment has cured the cancer—our medical coverage is remarkable. Now I am retiring in May. My retirement savings will suffice. All three benefits have been exceptional.

I have only been at UVM for two years. I am the product of tuition remission as a result of my parents being employed here. Please do not cut anything.

I serve on Staff Council and recognize that we’re talking about changes to cost share, not benefit cuts. It would be helpful if UBAC would give us specifics on the range of percentages being considered, so that we could have some context for thinking about this.

I have two masters degrees and am a scientist. Health care is the most important benefit to me. I have huge school loans and any change in my cost share would be painful.

February 9

I’ve been at UVM for 15 years as staff. I stayed at UVM for this long because of its reasonably good benefits (at least when I started) mostly the Tuition Remission being I have children. In my profession UVM does not pay fair market value for the job I do but because of the 100% being paid for tuition was and is the single thing keeping me at UVM. If this benefit is reduced as it looks like it will, than I will probably quit, cause like I said I can make more money just a few miles away and have very comparable medical and retirement benefits. I think this is why UVM has many employees stay and work for years knowing their children can get a good education.
for a fair amount of money. The way I see it with the greatly lesser wages and the tuition remission, I will have paid in essence full price for my child education for them by the time they go to school. So it’s really not a big benefit cause I paid for it by not getting fair market value on my wages.

Just my thoughts. Hope UVM has a contingency plan for many vacant jobs due to this money saving plan. At this point why work at UVM?

February 7

I am a career UVM employee working towards completing my 26th year of employment. I consider myself dedicated and hard working. I value working here and am proud of what we stand for and do. I feel fortunate to have the security that working here offers me. I am not making IBM wages but feel fortunate in what I do have for wages, benefits and opportunities. I understand Universities need to operate like a business and make adjustments to be viable. I accept things must change.

You do not know me, what I consider when making decisions about my life such as where I work and why, and when I retire and how changes in benefits affect me. I appreciate the chance to offer that to you. Let me tell you the brief version. More than 25 years ago I took a job earning just over $11,000 a year at UVM. It meant leaving my two small sons and a daycare business behind and leaving my husband, recently downsized as the stay at home dad. We felt this was a decision that would over the long haul provide our family opportunities because of the benefits and security that UVM as an employer could offer. It would be hard financially but it would pay off over the long haul. Today kids are grown and my husband is a successful self-employed businessman. We have been fortunate relying on my benefits for medical, retirement and tuition remission. Definitely improving our quality of life.

While making our life we made plans. For some personal reasons we planned to retire young, at age 55. There is a Very strong chance that my husband’s quality of life will be reduced at a early age due to Alzheimer’s and Parkinson’s and I watched my hard working dad look forward to retiring at 65 to end up being in treatment of and die of cancer just over a year and a half later. To make our plan a reality we have both worked and saved and have no complaints about any of that and we counted on having benefits from UVM. This all changed when this committee last worked on changing benefits. The post retirement benefit as you know is gone for those that do not meet the requirements by July 1, 2014. I miss that because I turn 55-35 days later, August 5, 2014. I estimate that this one change will cost me more than $12-15,000, maybe more a year until I reach 65 and quality for Medicare. I know this will be with poorer coverage then I have been used to for 25 years. I think UVM gave us 18-24 months to consider that. In that time I increased my contribution to my retirement account, we have cut and saved in other places, and met with retirement planners. Also in that time my paycheck has increased slightly only to have the costs for benefits increase more.

Here we are, being reassured we are not changing the benefits, we will adjust the cost share and then we are being reassured with, "we are using the same Guiding Principles the UBAC used when the post-retirement benefits were changed." I am not reassured. All I know is my world is influenced by UVM, a 25 year partner. I went into this relationship with forethought, planning and hard work. My life plan, personal investment and UVM provided me with a sense of security and the ability to see my future. 24+ years into my life with UVM my world was shaken and my sense of security that was supported by my commitment to UVM as my employer is not there. Every change you make affects me, us, your employees and more so for those of us who have committed many years.

Thank you for the opportunity to share.
February 6

The only reason I stay at UVM is because of the 10% retirement match (with 2% minimum) and the Retirement healthcare coverage. Since I don't have children, my Total Compensation is not as much as other staff, which I believe is unfair. However, if UVM reduces the retirement match or the minimum required, and/or ups the cost-share of healthcare or lowers the healthcare benefits, it would probably drive me out of UVM to look for a better paying job in the private sector. I've been at UVM for 15 years, so UVM would be losing my expertise.

I'm a single mother of two teenage daughters any change that will requires me has an employee to pay more to maintain my current benefits will have a negative impact not only on my current living but for my daughters futures as well. In the eight years that I have had my position I have to make due with no increase in pay or only the minimum that was handed out to staff, I felt everyone had to do their part to help with the budget even though this has changed my budget a great deal. I currently have to run my house with very tight budget with not much left at the end of the month, for everything else has gone up more than my rate of pay. I always looked at my benefits has the trade off to my tight budget. I encouraged my daughters to do their best in school for they would have a chance at getting an higher education at a reduced rate with the tuition remission, changing this benefit will not only hurt my future but my daughters as well, for I don't see how I will be able to help them in any way with their education cost. It may even mean that my children will have to look outside the state of Vermont to achieve their goals and that in its self is a shame that more young people will be leaving our state.

The PRIMARY reason I stay working at UVM is because the benefits are unmatched. If the University starts increasing employee's contribution amount to Healthcare Coverage and reduces its contribution percentage to 403(b) plans that will force, I would imagine, more than just myself to reconsider whether the below-market salaries, even for the area, are worth staying. I presently cannot speak to the impact of Dependent Tuition Remission as I do not have children, but I will say I did benefit from this as a college student. It allowed me to take a lower-salary job at UVM since I didn't have incredible debts upon graduation to pay back.

I am writing to express my opinion and concern about possible changes to the UVM's existing employee retirement, healthcare, and tuition remission benefits. I feel strongly that the UVM has the moral obligation to honor its promises and the commitments made to an employee at the date of their hire. To do otherwise would cause financial hardship to people who have been making financial plans and life decisions based on existing policies. It is my strong belief that UVM should exempt existing employees to any possible FY2015 benefit changes and seek the cost savings desired by applying any benefit changes to (new) employees hired after July 1, 2014.

I have a very personal connection to all of this. I am a member of what I believe is your most vulnerable employee group. I am within 4 years of retirement from UVM - I will be 65 years old and have given the University 17 years of service in 2018. Any changes made to UVM's existing employee retirement and healthcare benefits for employees age 55 and 65, in their final stages of retirement planning & saving, will bring serious financial hardship as they are navigating catch-up contributions and making course corrections in the last 10 years before their
retirement. For those who have given great time & service to the University, it will force rethinking of long-standing retirement plans, including possible retirement at a later date. It is with profound concern and deep sincerity that I ask you to especially protect this class of employees - they have served UVM in good faith with the expectation that their benefits would be there for them, as planned, at the end of their partnership with the University.

As a long-term UVM employee, I have seen many changes in the initial benefits awarded UVM staff. Unfortunately, I feel that the misuse and construction of language in the explanation of the on-going cost sharing discussions and review undermines the intellect of UVM staff. Many of us live on a limited paycheck (under $50,000) range (and this is after 25 years). My dedication to this institution is a source of pride for me, even though I could have moved to the corporate world and made a salary substantially more. To say that the conversation is NOT about changing the benefits, but about asking staff to contribute more for those benefits is ludicrous. If we must pay an additional 2% for those benefits from our paychecks, then we have to make it up somewhere and that impacts those benefits. Please don’t use language that intentionally twists the facts. The benefit does not stay THE SAME if we have to pay more for it.

**Healthcare coverage:** Blue Cross Blue Shield retirement benefits just went through a huge change for retirees as well as an increase in prescription co-pays. To have 2% taken from our paycheck may mean that we conserve our expenditures in that area, which could impact on our routine health maintenance, and in the end, cost more to our plan. We have to make up that 2% somewhere and it will definitely impact on our healthcare benefit.

**Dependent tuition remission:** Not all UVM staff have dependents that can take advantage of this benefit. If they do, then the 2% taken from paychecks may necessitate some creative strategizing with their dependent working more hours to pay for books or housing, etc. I offer this as only one scenario of sacrifices that might have to be made. A definite impact on the benefit.

**Retirement savings:** As a staff member who will retire in a very short time, I am being told by HR that I need to have retirement savings of a certain percentage of my salary in order to maintain a comfortable lifestyle and meet all the normal financial obligations in retirement. With a salary (after 25 years combined) under $40,000, meeting my very frugal financial obligations offers only a small percentage of my check to go to retirement. For example: if I were to contribute 7% now to my retirement portfolio, under the present scenario under discussion by the UBAC, I would only be comfortable with 5%, making up the 2% that I have lost. Depending on the State that one decides to retire in, retirement savings are taxed and in some States very highly. To defend this increase in employee contribution as a positive tax benefit, is again, not realistic. For a great percentage of UVM staff that make a salary under $40,000, it is impossible to pay bills and still put away the recommended retirement savings to make ends meet upon retiring. Does not change the benefit? How could this cost sharing change not impact benefits?

Last year we were awarded a 2% pay increase after two years of 0% pay increase. I don’t know what the intention might be this year, but if the increase is 2% again, it does not compute as equitable with the cost of living increase. Not only that, but if this cost sharing adjustment goes through, we essentially receive 0% again. In some ways I feel this is an emotional game to give us something to raise our confidence, but then take it away.

The reality of the upcoming review of cost sharing needs to consider those of us that live paycheck to paycheck. The impact of 2% more for someone over the $100,000, I can only surmise that it would be minimal. But for a majority of the staff do not have that quality of income, it is a substantial one.
While the University continues to recruit and hire administration and faculty with outlandish paychecks and benefit packages, loyal and committed staff are asked to have more and more taken from them to make up for a debt that is compounded by these pricey offerings. We understand that the State has withdrawn some of its monetary support for UVM as well as Grant monies, etc. It is time to get creative, but don’t treat staff members as if they don’t see the clear picture. It is the old story of…take from the weak and give to the strong. Take from those of us who can hardly make ends meet and then offer it to those who are just coming into the system with our sacrifices.

I look forward to attending the town halls on this topic and hope that UVM staff will be represented and their voices be heard.

UVM staff salaries are already below market, so I am opposed to reducing the retirement contribution by UVM. However, I think that increasing the health care contribution by a percent or two would be reasonable. I would also be in favor of increasing health contribution in exchange for extra vacation time each year.

Thank you for the opportunity to comment on the proposed changes in benefit cost sharing.

Although any changes to benefit cost sharing will cause financial burden to my family, changes to tuition remission will most adversely impact us. As a parent of 5 children a change to the tuition remission will most greatly affect my family. Even with the tuition remission I had out of pocket expenses over $20,000 last year.

UVM promotes diversity and supporting our refugee and immigrant populations. Many, many of the folks we currently employ have children who are first generation Americans. The parents of these children are often employed in the lowest paying jobs on campus. Tuition remission gives the children of these families an opportunity to further their education, helping to improve the long term economic stability of the family. Are we not a University that is committed to giving back to the overall community we serve?

Why are staff entitled to use tuition remission to pursue unlimited number of degrees at the University? Why not place a limit on total semesters or credit hours?

Many employees chose to accept positions at UVM, at a wage lower than they could receive elsewhere, specifically because of the benefit package. Could changes in benefit cost sharing either be "grandfathered" for existing staff, or be instituted on a graduated scale over a few years. Could new employees be asked to contribute at a higher rate?

I understand the financial pressures the University is under, and appreciate the benefits we are offered. Please be sensitive to us as individual and families as well when these decisions are made.

I would prefer UVM employees pay for at least some of the tuition costs (~25% - ~30%) before raising the cost share of UVM employee health care or lowering UVM’s contribution to retirement.

My second choice, in addition to the tuition costs, would be that UVM lower its contribution to retirement from 10% to 8%. 8% is still a great contribution compared to other employers.

Lastly, an increase of the employee cost share for health care should be the last resort.
Please don’t change the dependent tuition remission program.

I took a big pay cut to come to work at the University and I really like it... one of the reasons I was ok with the pay cut was that I recognized how HUGE the tuition program for my children was going to be in the future. With a 16 year old and a 13 year old, that is right around the corner. Making a change now, when I have been counting on it to make college affordable would be a huge disappointment. Perhaps if you are going to make a change, you grandfather the employees who are already working here.

Yesterday I posted a message on the UA listserv that appears to be directly related to the benefits issues being discussed. I don’t know what the overlap between the UBAC and the UA are, so I thought I’d send what I consider to be the most directly relevant piece of my email directly to UBAC. My feelings – which are shared by many of my colleagues – are generally that the scheme / method used to calculate the costs to individual faculty (the out of pocket costs faculty pay for benefits such as parking, health care premiums, etc.) and the scheme / method used to calculate the benefits to individual faculty in terms of how across-the-board (ATB) raises are calculated, should be consistent. I believe that an equal percentage-based approach works well, but there are certainly other schemes that could be employed. Here is the point that I made:

I don’t believe that the ATB redistribution conversation should be happening without including the cost side of the equation. The cost side of the equation includes parking fees, health care premiums, UA dues, etc. These costs are paid as a percentage of salary. Higher-salaried faculty members pay higher dollar costs for the exact same health care, parking, and UA benefits (among other costs) as faculty members who have lower salaries. This point is conspicuously missing from the discussion. It seems somewhat discriminatory to move toward a model where on one hand higher-salaried faculty are required to pay for their benefits, parking, and union dues as a straight percentage of their salary (which effectively subsidizes the costs that others pay for exactly the same services); yet, on the other hand, their ATB pay raise is treated differently and the straight percentage approach is abandoned in favor of an explicit redistribution of the pool for ATB pay raises. It’s certainly reasonable to debate the rationale and formulae for distributing both costs and benefits, but it’s not reasonable to focus on only one aspect of this issue without acknowledging that the costs individual faculty members must pay are calculated as a straight percentage of salary.

I think that whatever policy is followed should be applied consistently to both costs and benefits. Currently, we have a purely percentage-based scheme for both costs and benefits. I wouldn’t argue that it is a perfect scheme, but it is a consistent scheme in terms of costs and benefits, it is applied equally to all faculty members, and it does not benefit one group of UA members at the expense of another group. The proposed redistribution policy does exactly that. If a fixed dollar scheme is selected, then apply a fixed dollar amount to both sides of the equation. That is, if ATB pay raises become fixed dollar amounts, than so to should be the costs of our benefits, parking, UA dues and so on.

A percentage-based scheme seems reasonable to me. If we were to switch to fixed dollar, “actual cost” calculations for health care premiums, etc., I worry that those out-of-pocket costs might increase substantially for lower-salaried faculty. I haven’t done any calculations, but I
assume various scenarios will be run for different cost schemes to assess the potential impact on different faculty. If UVM decides to pursue a scheme that minimizes the cost of benefits for the majority of faculty (I don’t know what this scheme would be), I think that is fine with me, just make the scheme consistent with how benefits are calculated for faculty as well.

Is the leadership of the faculty union being fully involved in this process, including helping to design the questions and being given access to the data generated in the process, in addition to their contractual right for any proposed changes to be subject to collective bargaining? Who in the UA leadership is on the steering committee for this process?

Will the faculty union leadership be granted access to the raw data (received comments, questions, suggestions, etc.) generated through this comment process, not just aggregated or pre-analyzed data?

**February 5**

Being a long time employee of 25 years, I really don’t want the benefits to change or for the percentage by staff and UVM for the benefits to change. For long time employees, we have put in the time and would appreciate not losing what we have earned or be asked to pay more towards it or have UVM pay less.

I use the dependent tuition remission for one child and my second one is expecting to benefit from this as well this fall. So I will have 2 children benefiting from these tuition benefits as well as myself financially. The 10% retirement from UVM is a welcomed ‘Thank You’ for an employee’s years of service. It is a wonderful benefit.

Seems like all employees just started paying more for medical insurance benefits last January. Another increase from our paycheck will be a financial hardship.

I hope these benefits do not change. If they do, I expect for long term employees to be grandfathered. Our years of service should count for something that does not include a loss in benefits and/or more money from our paycheck.

We, the staff, at the university have seen our paychecks affected negatively by small raises while medical premiums continue to rise. Given this situations and that our pay is not competitive in the market, our benefits have made up for it and many of us take this into consideration to stay. If the cost share goes up, how is there any advantage to work at the university? If this happens, our overall compensation package is going not going to be competitive in the market and our ability to attract and retain good employees is going to suffer significantly.

Many of us are close to retirement. We have counted on UVM’s retirement contribution when calculating our retirement income. Is there going to be some grandfathering of this for long-time employees who are close to retirement and do not have the time to make up for the difference if the cost share changes?
Maybe consider that for employees that have 10 years of service and are over 55 years, the 10% is not changed?

Please no changes to the benefits - staff level positions are not overly paid it is the benefits that keep the great employees that we have. If you do decide to change the benefits then change them for the new hires and phase in the changes over time.

As many current employees took jobs at UVM (sometimes with somewhat low salaries) because of the total benefit package, consideration should be given to grandfathering in current employees and make changes for new hires, similar to the change in post-retirement medical benefits.

Also, income sensitivity needs to be a factor; often those on the lower end of the pay scale who can barely afford to put in 2% of their salary to retirement, rely on the employer match. With an equal match to what the employee puts in, employees may be discouraged now to even get to the 2% match. If 10% is too much, consider 8% but it would be ideal if the employer match was still higher to add the incentive for an employee to save.

Just wanted to send in my input. My preference would be to keep the 10% contribution to retirement savings when employees put in their 2%. If any changes do need to be made to this, I think they should only impact new employees, if possible. I think it would be important to grandfather those of us who are already here.

In difficult budge situations, I understand that all costs must be closely examined. The Healthcare Coverage, Dependent Tuition Remission, Retirement Savings Plan, are excellent benefits at UVM and the major reasons why many people choose to be employed here. I also understand that these are expensive benefits for UVM to provide.

Healthcare coverage: This is the most important benefit to many people. Increasing the share that we pay, within reasonable limits, is sensible to me.

Dependent tuition remission: This generous benefit has always seem a little to generous to me. Limit tuition remission to employee or children of employee.

Retirement savings plan: Don’t you dare change this one!

I recognize that due to UVM’s deficit, and continuing challenge to meet expenses, there is a need to reexamine UVM’s contribution to some employee benefits. Here are my thoughts:

1. I have worked for UVM for 8 years, with an accounting degree, and with the ability to work in the private sector making a higher hourly rate. I have done so because my children would have full tuition remission paid for them if they attended UVM or a State College. I would not have continued working here without that benefit.
2. My medical cost share is at the 16% level. I would still consider it a good benefit if it was at the 18% level. I would consider it no reason to work at the University vs. private sector at the 25% level. In between 19% and 25% would be a hardship.

3. Retirement contributions: I think it would be fair for the University to require matching by the employee, with the University highest level remaining at 10%. I am not sure what the maximum contribution for an employee is, but a matching structure of 2% employee/2% University, 4% employee/4% University, etc. would be fair in my opinion.

Thank you for your work on behalf of UVM.

I am writing to express my opinion and concern about possible changes to the UVM’s existing employee retirement, healthcare, and tuition remission benefits. I feel strongly that the UVM has the moral obligation to honor its promises and the commitments made to an employee at the date of their hire. To do otherwise would cause financial hardship to people who have been making financial plans and life decisions based on existing policies. It is my strong belief that UVM should exempt existing employees to any possible FY2015 benefit changes and seek the cost savings desired by applying any benefit changes to (new) employees hired after July 1, 2014.

I have a very personal stake in all of this. I am a member of what I believe is your most vulnerable employee group. I am within 4 years of retirement from UVM - I will be 65 years old and have given the University 17 years of service in 2018. Any changes made to UVM’s existing employee retirement and healthcare benefits for employees age 55 and 65, in their final stages of retirement planning & saving, will bring serious financial hardship as they are now navigating catch-up contributions and making course corrections in the last 10 years before their retirement. For those who have given great time & service to the University, it will force rethinking of long-standing retirement plans, including possible retirement at a later date. It is with profound concern and deep sincerity that I ask you to especially protect this class of employees - they have served UVM in good faith with the expectation that their benefits would be there for them, as planned, at the end of their partnership with the University.

These increases should be dealt with so carefully. I’ve worked at UVM over 20 years. I’m taking home less pay now than in 2012; how many more years will I be set back when higher benefit costs are put into action?

I joined the UVM Extension faculty at the beginning of this year, and the 10% University contribution to my retirement played a key role in my decision to come to Vermont. I carefully weighed the numbers when choosing among several career options. The proposed contribution-match program is a substantial change, and seems terribly unfair to me and other new faculty who may have gone through a similar decision-making process. Such change in policy should only apply to future faculty, not those who have already joined under the existing plan.

Thank you for your consideration.
Every year when sub-par salary notifications are handed down, we are told to keep out benefits packages in mind. Our benefits are very good (better if you’re on campus) and I am thankful for them, but how can this continue to be a crutch for salaries when they’re costing us more and more?

February 4

I find it very disturbing that the tuition remission would only focus on dependents. There are so many employees that work here that get multiple degrees.

If you’re going to make this move do it campus wide.

Yes, you noted that it will be salary driven…what about the population that has worked here many years to get their children an education and now even though you say it will be a percentage…for many any extra money out of the household is taxing.

I as well as so many came to work at this University for this one specific benefit. I’m a single Mother. Does that mean you would look at my household income[thought] for the percentage I should pay? It should not go off my salary since I have already gone two years since I have been here without an increase.

My son will be going into his senior year in the Fall. If you have some of the population pay [whatever the amount] I’m not sure if he will be able to finish his education. You can tell him that!

If we didn’t have tuition remission prior he would have never had the opportunity to go to college and currently have a 3.9 GPA.

Decrease the 403..increase health benefits but DON’T look at dependent tuition and punish very hard workers children the opportunity a chance at bettering their future.

Disappointed...

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I love my job at UVM and feel very fortunate to have it. One of the reasons I came to UVM, even though it was a significant pay decrease was the benefits, particularly health and dependent tuition remission. Please don’t change those, with my salary being what it is, the benefits really make up for that. It is a great place to work and the benefits show your appreciation for your employees, for that.. I thank you. Any changes to that structure for the lower end pay scale employees would really cause a significant hardship for me and my family and others in the UVM family. (particularly the benefit for my children to attend UVM) Thank you for your time and consideration.

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I am a single mom with 3 children (2 in high school and 1 returning from the military) with the intention of having all 3 attend college at UVM. If I had to pay for tuition remission benefits this could be very crippling financially to me as I am already living paycheck to paycheck to support my children. This is a HUGE concern to me as well as paying in for the health benefits.

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I see that two of the principles to uphold are to "preserve an income-sensitive premium cost sharing structure for current employees" and "consider the impact of benefit cost sharing changes on recruitment and retention of both faculty and staff." When I started working at UVM three years ago it seemed to me that the retirement contribution benefit, as it exists, supported recruitment for only higher level employees (others waiting 3 years for contribution). While I'll begin to get the 10% contribution I've been waiting for soon, I think reducing the wait time for new employees by potentially increasing a wait time (if only for 6 months-a year) for other higher ranking employees, or making only matched contributions for all for the first 3 years, would be creative ways to support ALL staffs' retirement savings. Overall, I hope that this process keeps the non-represented, low paid staff in mind and not only continues to prorate contributions, but also finds ways to support them more. Those with higher incomes can afford to contribute more, and cuts at the top trickle down to impact the whole system more than cuts at the bottom--which hold high negative personal impacts but lower benefits to the system as a whole.

Regarding tuition remission: I think it is unfair for some staff to get significantly more compensation by way of free tuition for all of their children while I, who have no children, do not get the same compensation. I think there should possibly be a set $ amount that each staff member can get for dependents. Every staff member should be given that allowance added to their salary if the staff member has no or few dependents to use it on (just like the way a staff member can get credit $$ added to their paychecks for not taking UVM medical benefit). Also, spouses should be allowed to get tuition remission for credit classes and not be restricted to auditing classes. When my spouse was laid off, he needed credit classes in order to widen his job-search but we couldn't afford to pay for the credits because he was laid off.

I feel strongly that income disparity at UVM reflects that of the country as a whole. That is, the few (though unfortunately rising) at the very top continue to get the lion's share, while those at the bottom struggle to make ends meet. Any "cost sharing" should exempt those whose income is less than $50,000 and should be prorated up to $100,000. The university can figure out how much it needs to save, follow these principles, and reduce income disparity all at once.

I have no idea what is being proposed, so how am I supposed to comment? There is no agenda given for these meetings, so how am I supposed to decide whether to attend or not?

Please give us information on what is being proposed so we can give constructive feedback. Otherwise, the only thing I can say is that our benefits should not be reduced.

It is very difficult to ask questions or provide comments when no specific information has been provided. If I don't know how this will affect me, how can I intelligently comment? This late notice of unclear changes that are to take effect in a few short months does not support true transparency nor inspire confidence that our concerns will be heard and considered.

I have a few comments regarding tuition remission: (1) I hope that the University exempts matriculated students from these changes. Tuition remission is a large consideration for both parents and students when making an enrollment decision. Offers of significant scholarships
from other institutions are frequently declined based on this benefit. Changing cost sharing during a student’s education process does not allow parents and students to realistically reassess their decisions; they have already committed. (2) How will the reciprocity with other Vermont colleges be addressed? (3) Many other schools require employees receiving tuition remission for dependents to complete the FAFSA. Federal grant aid may help to offset the University’s contribution to this benefit. I hope UVM adopts this potential cost saving measure prior to increasing the cost sharing burden on employees.

"UBAC will not recommend specific changes, but will review possible models." What are these "possible models"? Where is the information on what is being proposed and considered, on what are the possible scenarios?

Thank you for sharing the agreed upon principles on this webpage:
www.uvm.edu/costshare/?Page=principles.php

Would like to point out that this sentence is unclear:

- “Sustain access to benefits for current employees that are adequate, regardless of length of service.” I think you mean to say that benefits should be adequate, not the employees! Please re-word the sentence.

Suggestion on cost share: Consider an as of date of hire to make any changes effective regarding the cost share of tuition remission. Many folks have worked for UVM in anticipation of dependent tuition remission. This could cause much frustration for employees who have been here for a few years and their dependents will be college age in a few years. The threshold of a cost share should be high, i.e. UVM income of x dollars and greater.

I respectfully understand the challenge of the budget and the need to look at tuition remission, health care and retirement costs and at the same time am concerned for our staff’s financial needs, morale and wellbeing.

Thank you for considering everything.

1. Tuition Remission for Dependents is the only great benefit for Staff that is making $30k or lower. IF this benefit is taken away, it is a big burden for family with one income and University should look at other options to cut the cost.
2. Have tuition remission cost shared for new incoming employees.
3. Health Care cost should be the one to be cost shared as that has a bigger employee population and will be lower amount to be borne by each employee.
4. Employees making more than $50K should bear the bigger burden.

I heard that there is going to be a discussion about tuition remission at UVM. As a full-time employee of UVM since 1999, part-time since 1997 and an instructor since 1990, I can tell you
that one of the major reasons I took a pay cut to work at UVM was so that my children could attend UVM. Although it wasn't their first choice, my children attended UVM instead of other institutions because of the tuition benefit. My son is now evidence that going to school in Vermont increases the likelihood that a graduate will stay in Vermont. He graduated and will be starting his first full-time job in Vermont. My daughter has 2 more years at UVM and I will feel taken advantage of and lied to if after all this time, this benefit is limited. This is a great institution and I have been a strong advocate, but I left a job where I would have consistently made a minimum of $10,000/year more than my salary at UVM. I know that there are financial challenges, but this needs to be a thoughtful and respectful process.

February 3

This coming summer, I will become a parent for the first time. I can barely afford day care, the inevitable increased health care costs, and the cost of larger living accommodations more suitable for children than my current home. My partner’s work will not provide affordable health coverage. Please do not increase the cost of health care benefits, or if you must phase it in slowly to allow those of us who are dependent on each pay check time to adjust. Not being able to plan for cuts to our paychecks will affect the community negatively.

If UVM wants to reduce the 10% contribution to retirement savings accounts, I suggest only reducing that number for employees making $X dollars per year or more. Something to protect those who aren't making very much from seeing a large hit. Those who make more can afford to contribute more on their own.
Addendum 4: Staff Council Office—Unattributed, Verbatim Feedback

The Staff Council has collected the following comments, questions, and concerns from UVM staff regarding the Benefits Cost Share Review process by the University Benefits Advisory Council. These comments are in their original form. All names and further identifying information have been removed for confidentiality purposes. It is the hope of the Staff Council that these comments will further highlight the points we have made regarding this process and its impact on all UVM employees.

February 27, 2014
I just wanted to share that I disagree with the cost sharing proposal. A big part of the reason I chose to work at UVM was because of the UVM community and the benefit packaged offered to me. Increasing my medical expense will negatively me financially. I don’t feel that this change should affect current employees of UVM - perhaps a policy for new hires is the right approach?

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It would be helpful if this discussion can be publicly framed as what it really is: a pay cut for staff, some of whom went several years without so much as a cost of living raise. We can’t afford to “take one for the team” anymore.

Especially not for a team that acts like a cash-strapped state school when it’s time to trim the budget, and like Harvard when hiring faculty and filling upper-level administrative positions. Increasing the health insurance cost share percentage for University staff is shameful given the extravagant salaries paid to the provost, the business dean, professor Fogel, and others.

Do not act surprised when unions take over UVM.

February 25, 2014
I am already struggling to meet basic living expenses and any additional health care premiums would be detrimental to my family. If percentage goes up, have it go up for folks that get paid more as it should not be as damaging to their pocket.

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The cost share change should not affect low-paid employees at all.

February 24, 2014
I would like to respond to requests for staff to give their feedback on the cost sharing formulas that are coming to us in order for the university to save money. If there is a decision to increase our share of paying for health care, I would like to comment that our salaries seem to be going down instead of up over the years. I am almost 60 years old, and have to still work a second job to make ends meet. I think it will be very, very unfair if employees on the lower end of the pay scale need to pay more, but people at the top do not. I feel there should be no exception...if someone is making a 6-figure salary, their cost sharing should be a percentage of their total salary just like all other staff members. Thanks for listening.

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As long as we all bear an equal share, I would agree to pay more of a percentage toward my health care. I would hope that the rates would continue to reflect amounts that are based on salary.
I do realize that Health Benefits are going up, however the 1 to 2 percent increases we receive will not offset this health care increase. Also our increases are not based on performance, which do not make sense to me. The small increases in pay are usually offset by some other increase.

February 20, 2014

I just want to put in my “two-cents” in regards to the proposed changes for staff benefits. I understand that tuition remission was taken off the discussion table (my youngest is graduating out of state so that is not important to me now), however, I feel that employees should contribute something or have a two year waiting period for the benefit. Many people apply to UVM just so their kids can go free. They should pay their “dues” with a waiting period and the amount of remission should be tied to income levels.

I heard that health insurance contribution is the main issue being considered. This is the area that is most important to me. The proposed increase (20-30%) will have a significant impact on my income and ability to make ends meet financially. I have a family plan and am very concerned how I will make ends meet with that great of an increase. I understand that we all have to give something to the cost and I am willing to do that. UVM has been very generous in the past and I am very grateful. Please consider a lower percent increase and make it on an income-graduated scale to be fair.

Another fringe cost cutting possibility is to wait four years for UVM retirement contributions. Grandfathering is also a nice gesture, starting changes with new hires. It seems like the lower pay spectrum feels the financial pinch the hardest. Please keep that in mind when you decide contribution amounts.

I wonder how this will change the conversation around total compensation package? Since I have been here, HRS has framed conversations around competitive staff salaries with discourse of the total package that staff get through all the benefits. Business managers and supervisors have been asked to talk about that every year before new salary figures are released. So, if the benefits are being reduced, then it feels like we’ve been fed a bunch of corporate spin for the past 6 years. How does this speak to the integrity and honesty that are part of Our Common Ground?

Before a decision is made, and for the sake of transparency; which is another big buzz word with the Administration; could we request cost savings analysis comparisons with the different scenarios to really know how much savings it would be for the University?

Personally, let those who make over six figures take the biggest reduction.

I am retiring on March 31, 2014. As I will be on a fixed income, I am concerned about myself and all retirees having to pay higher costs for our insurances. I know that we are very fortunate to pay what we do, however, the cost of living goes up and our compensation does not match that increase. I believe that retirees should be grandfathered and pay the rate at the time they retired.
February 19, 2014

Just wanted to share a few thoughts on the proposed changes to the cost share formulas for tuition remission, healthcare, and retirement savings benefits. I do understand UVM faces budgetary challenges and some tough decisions need to be made. Here is how I feel these changes will affect the UVM community from a staff perspective. From my perspective I am an employee that is thankful for what UVM has done for me and I support both Staff Council and the Administration. I believe UVM is a great employer who cares about staff.

**Healthcare Benefits:** Even though recent increases in benefit costs to UVM staff have negated some of the salary increases for staff in recent years, the rising costs of healthcare is a huge challenge for UVM.

I place blame for healthcare costs solely on the broken healthcare system. This is one area where UVM has little control and staff should reasonably expect periodic increases. I feel that UVM has done all it can along with Staff Council to try and control healthcare costs. But UVM staff should expect future restrained increases.

**Tuition Remission:** I feel this is a great benefit that UVM has given to employees. It is sort of a gift benefit that is not tied to overall compensation as directly as healthcare and retirement. UVM staff should expect some cost sharing in the future during times of economic challenges. There will be some employees that would terminate their employment without this benefit but not all staff have children of college age so this does not affect the whole community. It does affect those staff with children in college so the benefit should remain until current tuition remission students graduate. However this is one area where employees could expect some cost sharing and still be grateful this benefit exists at all.

**Retirement Savings:** Of the three proposed cost sharing benefits, cut in retirement savings will have the most negative impact for staff and morale. For UVM staff with many years of service the retirement savings contribution made by UVM is directly tied to total compensation. For many years UVM salaries have been below market scale for salaries but more competitive when compared to total compensation. Retirement savings is the most critical component of total compensation other than salary. This would directly impact near 100% of full time staff. UVM has total control over how much they contribute and external forces are less a factor as with healthcare. Cutting this benefit would be the most painful to staff and the total compensation package would be much less competitive compared to other markets. UVM could potentially lose highly qualified employees to more competitive compensation packages. Not to mention this would be the most painful to staff because staff have made future retirement savings plans and future decisions based on a retirement strategy that depends on 10% contribution from UVM. Cutting this benefit in any way would be demoralizing the greatest number of staff at UVM. Cutting retirement contributions and impacting retirement plans for a significant number of staff would be destructive to morale. If any changes need to be made to UVM’s contribution levels it should be the last resort before all other options are considered. Any for UVM staff with many years of service this is like taking away something they have already earned. The only acceptable compromise would be to make the contribution less for NEW employees to capture future savings. Reducing this benefit for long time staff who have based retirement strategies on a 10 % contribution would be in effect an insult to long term staff with 10+ year of service. All our salaries are tied directly to total compensation and a decrease in retirement contributions by UVM is in effect a salary DECREASE.

I attended the February 10th forum on benefit cost changes. First of all, changes in the cost of these benefits to staff mean the same thing as changes in benefits or compensation. You can’t sugar coat it. Cost is a big part of benefits. We see our paychecks eroded time and time again...
when there are changes in cost share, especially for medical benefits. Any small raise in pay that we receive goes to paying increases in costs of benefits.

Many of us chose to work and chose to stay at the University NOT for the salary but for the benefits. As you begin to bring UVM benefits closer and closer to those at other places of employment, there will be no real impetus for "good" employees to single out UVM and to stay on year after year and remain loyal to UVM.

Second, I really don’t think it was very fair to ask us as a group to choose among three benefits as to which one was most important or which we’d pay more for. All 3 of those benefits are extremely valuable to staff. Furthermore, each employee is at a different stage in life and a benefit that is important to one staff person may not be as important to another. Someone suggested that a survey sent to all employees might have been a better method.

Third, I think it is obvious which of the 3 benefits on the table needs to be addressed at this time. The cost of tuition remission ($5 million) and retirement savings ($17 million) combined does not even touch the cost of medical benefits ($39 million and rising) for the University. If medical benefits were your real target, you should have been more transparent and said so. Then we could have put our voices and efforts into discussing medical benefits.

I was intrigued with the suggestion that an employee had for a cafeteria-style benefits package where a staff person pays a little more for one benefit while taking advantage of another one at lower cost. While my daughter is attending UVM, maybe I would pay a little more for medical or reduce the percentage that UVM kicks into my retirement.

I have worked at the University for 30 years. I had always hoped to retire at 55 or soon thereafter, but I was hit with the PRMB changes and can no longer attain that goal. Retiring staff with FEWER years of service than I have are able to take medical benefits with them at age 55 or more. That doesn’t make sense to me and my morale has dropped considerably because of that. I have one child who is now attending UVM tuition free. I appreciate that and think it is an amazing benefit. I do not want to lose that. You need to compensate those long-term staff who lost out on PRMB benefits by grandfathering our other benefits.

For the record, I would gladly give up the Employee Assistance program, Staff Appreciation Week gifts and meals, Verizon Wireless discounts, edu@uvm, and other development and wellness programs that although are important to maintaining healthy, dedicated, and informed staff are of lesser importance to me than dependent tuition remission, retirement savings, and medical insurance.

February 14, 2014

Thank you for soliciting staff feedback on the changes to the benefit cost share.

Unfortunately, it is nearly impossible to provide you with any meaningful feedback without some concrete examples of the changes under consideration. As someone who does not have children, I do not have a stake in the dependent tuition remission program but I cannot evaluate the relative impact of an UNKNOWN change in healthcare cost share with an UNKNOWN change in the retirement plan.

Finally the statement "Important to note here is that there is no intention to change the benefits themselves, just the cost share formulas," while possibly semantically accurate is disingenuous and extremely misleading. Changing the amount that the University contributes to these benefits fundamentally changes the benefits themselves. No one would consider an employer that contributed 10% to a retirement fund and an employer that contributed 1% to have the same benefits just because offered a retirement benefit. Short of eliminating the programs all together, the University portion of the cost share IS the benefit.
February 13, 2014

I have worked for UVM since 1999. I purposely came to UVM for tuition remission and the other benefits and took a substantial pay cut. I had to convince my children that this was the right choice for them, which wasn't easy. We budgeted for the room and board which is not insubstantial. We did not budget for more. My daughter is now halfway through UVM and what am I supposed to do? I feel violated in this whole discussion about cost share as it doesn't factor in the cost share we contributed by taking a lower pay.

I feel that changing the formula mid-career and particularly with such short notice is a violation of trust and is akin to breach of contract. Some people may be able to make adjustments in their budget that quickly, but that is not true for the majority of employees.

When they speak of needing to pay such high salaries, bonuses and benefits to administration to attract the best is degrading. UVM needs to pay comparable salaries and benefits to attract the best to do the work that students come to UVM for, an education. It is also important to recognize the benefit to the community having UVM offspring going to UVM. UVM's argument against reciprocal tuition remission was that we don't want to have a brain drain. That our children were presumed to be motivated and smart and if they went out of state, they would be more likely to settle out of state. I think this poses a much greater risk of brain drain.

Thanks for listening. I hope that the administration is as willing to listen as your board is. It would show a greater commitment to the employees for the decision makers to attend some of these meetings and hear our words.

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One of my 2 sons graduated from UVM in 2006 with a Poly Sci degree and he would never have been able to afford to go to UVM without the tuition remission program. We paid for his room & board, books and other expenses and he was able to graduate debt-free. This enabled him to take a minimum wage job at Magic Hat in their warehouse, which ultimately led to a position in Marketing, and now he is totally self-sufficient. The younger son chose to attend the Univ. of Utah in Salt Lake City. We paid out-of-state tuition for his first 2 years (after 2 years he qualified for in-state tuition at the U of U) and his room & board, with him paying for his final 3 years of in-state tuition with the help of loans. He graduated in 2009, has a decent-paying job as a web developer, but has been struggling to pay back his loans and pay his living expenses. We have had to resort to taking over some of his loans which has cut into our savings for retirement. The result is me delaying retirement, as it is not an affordable option at this time.

If the Tuition Remission benefit was decreased, I think that the students would have to take out more loans for their college education, thereby having to make large loan repayments at a time when they were hopefully entering the job market. As in our case, the students’ parents might end up making the loan payments, in order to help their children.

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I would like to share my feelings about the benefits discussion. I came to UVM a year ago after being a nurse at FAHC for 6 years. I was diagnosed with breast cancer less than 2 years ago and my decision to become a UVM employee was based almost solely on the tuition remission part of the benefits package. I could have worked reduced hours as a benefited employee at FAHC, but instead opted to take a 40% pay cut and take a full-time position in Student Health Services at UVM. With three children, I felt the loss of income was offset by the unique value of the tuition remission benefit at UVM.

Reducing that benefit will constitute a real and unexpected burden on my family. If a benefit reduction must happen, I would urge that the university consider a grandfather clause that honors the benefit levels promised to current employees, while providing reduced benefits to
incoming employees. I would also ask that the university consider the relative income of benefit recipients when considering the benefit structure.

I hope you will take my comments into consideration.

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I urge UBAC and Staff Council to communicate to our administration that - while I understand they are looking at all cost saving (or revenue generating) options across the University - employee benefits is the ONE area that should not be changed in such a way that UVM will require employees to pay more for the benefits we have. Administrators must look elsewhere and leave our benefits alone.

I cannot stress how important it is for UVM employees NOT be asked to pay more for health benefits...NOT be asked to pay more for dependent tuition benefits...and NOT have our retirement matching contributions decreased. On a personal level, I am a frugal breadwinner for my family and as it is I squeak by from paycheck to paycheck. I can't afford to take less money home.

I suggest administration take a closer look at inefficiencies at the unit levels, including salary and benefits spending at upper admin levels.

Please DO NOT start messing with staff employee benefits!

The message from attendees at the "town meetings" this week is proof positive that UVM must find other areas to save costs. If it doesn't, they are going to have extremely mad employees and staff morale is going to go down the drain.

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I understand that the University needs to cut somewhere, but I am not sure that looking at staff benefits is the answer. That being said, I know that everything has to be looked at and evaluated. I attended the forum on Monday and listened intently to all that was said. There were many heartfelt comments expressed. I sincerely appreciate all that UVM has done for me in the six years that I have been employed here. I have always felt that I had job security, great benefits, a good work atmosphere, and many great people to work with. I want to say that I believe strongly in this University and the Staff Council. I know that this administration DOES CARE about staff and our value and have done a great job avoiding layoffs and cutting of our benefits. I understand that our benefits are outstanding. There is no disputing that fact. I feel that my salary and benefits were the promise made to me when I took this position, and I work very hard to keep my end of the bargain and fulfill my promise to the University. In my time here, we have had years without a cost of living increase, but that was okay because the overall package was enough. We were all willing to tighten our belts and understood that we were doing this for the good of the whole.

Asking us to let you know which benefit is the most important is a very hard request. Our benefits are all very valuable and the most important one would depend greatly upon which stage of life you are in. I would guess the answer will vary. I guess my best suggestion would be, if necessary, to cut the retirement benefit by 1% and ask for the staff contribution to be raised 1%. This would set the employee contribution at 3% and the University at 9%. Although these changes are not described as a cut, please know that I know that if any of the proposed changes are made, it would be significant cut for employees. But again, we would tighten the belt once again to preserve the benefits which make this such an amazing place to work.

Another thought would be to have the tuition remission benefit in place after three years of employment, this would be consistent with the contributions to the retirement account. It would reward the long term dedicated staff.
I have confidence in the administration at UVM to do what is right and fair for the hard working staff.

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I did go to the gathering in Memorial Lounge and it was all good. I know we are about to face changes and I know they have been put off so whenever you put off - it always comes back. But I was one of the kind that left a better paying job so my kids could enjoy the free tuition. One son has graduated and I have a daughter that is a Sophomore here now. I feel very fortunate that I have gotten this far but I hope they can hit other avenues before changing this one. As I know there are many good people here who need it and are working forward to the day when they can benefit from it.

Thank you for your time and please share my story.

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Staff foolishly has let themselves become a non-represented group on campus and left us a sitting duck for unilateral cuts and changes.

The Town Hall opportunity is a layer of opaqueness between staff and the decision makers - UBAC is just a smoke screen so management doesn't have to actually talk to us. This is not a negotiation and we are foolish to think so. Otherwise they would have come to us with ideas, a survey of possibilities, feedback from their meetings, and a range of suggestions. That's how things used to be done around here. This is just letting us gripe before they make unilateral decisions.

It's late in the game for this process to start - February for a July roll out- one can only assume most of the decisions have been made, knowing budgets are drafted years in advance.

UVM has always been a place where the excellent benefits compensated for the less than competitive wages compared to other similar universities, but now we have lost wages over the past several years + increased cost share - continued below cost of living wage increases (if any at all) = lost wages.

We have sacrificed pay raises many times in the 14 years I have been here from 3% raises we had in the past, to as low as zero%, or 1%. While faculty and leadership with iron clad contracts keep their benefits, raises, and are not asked to do more with less, as more and more administrators are added all the time.

"Doing more with less", means less training, fewer staff, more projects, more detailed paperwork, less expertise in offices, less support, more stress, and an erosion of structure, organization, communication, and respect for each other...which means a loss of morale. As attrition positions are filled with lower wage, less experienced workers that will just get worse, as wages determine the quality of people we can hire, and our beautiful professional university will become just another marginalized underfunded organization, with the bosses taking off with the money. They obviously haven't been able to make the University more successful, even with their big salaries and inflated reputations.

All the while there are people who suffer here with no help for untrained and unskilled managers, workplace conflict, lack of integrity among managers and staff, insensitivity to health and personal difficulties, inequity among classification wages, threats of losing important mid-level administrators like business managers, a powerless HR department, and more and more salaries for upper echelon administrators.

It should be either or....do more with less, or lower wages...not both.

It's income inequality plain and simple. We are being forced to take it, but that doesn't make it right. Top leadership should be the first to take a cut across the board. There should be effective
evaluation and assessment policies for everyone conducted by HR trained professionals...not supervisors who are afraid their staff might look better than they do, or use the process as a personal vendetta, and the deadwood should be cleared out - from the top down.

Job performance matters! We should be striving to be on this list:
www.huffingtonpost.com/2013/09/20/best-colleges-to-work-at-glassdoor-2013_n_3964114.html

And take a look at the Burlington area economy based on several good employers - UVM being a primary driver. Would the housing market be so inflated if it weren't for the success of the University, huge tax increases, high rent, groceries, entertainment, services....we are part of the community that is based on the wages of the thousands of people who work here. We have a responsibility to our community, but we are headed for wages that will make it impossible to be successful in Burlington.

I don't think it matters though - this isn't a negotiation, these are still relatively good VT jobs, and most of us will just deal with it. This is a very unprofessional and anxiety producing way to address these issues when a more transparent process could have actually given us a voice...not just a gripe.

Appreciably, I'll not receive any response from the UBAC, nor have any of the questions I asked or issues I raised been addressed on the UBAC FAQ page. Perhaps someone from Staff Council could shed some light on my concerns.

Monday's presentation was billed as a 'conversation,' but, by definition, that implies 2-way communication. That simply didn't happen. What I heard was the UBAC Committee asking staff to identify what benefit is most important to individuals to facilitate their recommendations (this was their way of asking us to identify groups who we would 'throw under the bus'); nearly every speaker stood up to say ALL three benefits are important to UVM staff.

Changes are coming, and you assure us that you will advocate for non-represented staff. I'm not really sure what you mean by that. Quoting the Staff Council's webpage, "...the University has worked to keep benefit packages the same across represented and non-represented Faculty and Staff in the past and it is Staff Council's understanding that this will remain the goal of the University moving forward. Although any changes to cost share of benefits would be brought to the bargaining table for those employees represented by a union." [emphasis added] How can you say you are advocating for staff when you rely on understandings and vague goals of the University? The administration will do whatever it needs to do to implement cost shares; any employees represented by a BARGAINING unit have a greater voice than those who do not have a seat at a bargaining table. Staff Council serves in an ADVISORY capacity, and the administration is under no constraint whatsoever to listen to that advice. All too often, Staff Council simply echoes the voice of the administration to the detriment of non-represented staff.

I would very much appreciate hearing from someone who can address my concerns.

I am writing to request that you represent my feelings on potentially changing benefits for employees. I am firmly against any reduction in benefits including Retirement, Healthcare and Tuition Remission. If there is a need to make cuts, they can start in a reduction of administrative bloat. UVM has a long standing reputation as a good employer. These benefits are compensatory for wages lower than industry. One of the success features in our labor pool is loyalty. Please make my view heard loud and clear.
Here is something that I'm sure is not considered in budget discussions. I'm lucky enough to work in a college that is a growth center for undergraduate admissions among other things. Since I started working here, our undergraduate and internal transfer numbers have grown and grown while our salary and benefits have remained pretty much stagnant. (And btw, I don't think the 2% raises we've gotten in the years we did get salary increases are anywhere near COLA) we have already been doing more for less. It's really hard to be asked on top of that to pay more for the benefits we earn.

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Working in at an academic institution like UVM, I have had to accept that my salary will be lower than if I chose to work in the private sector. However, a major offset to that lower salary has been the benefits provided: such as healthcare coverage, dependent tuition remission, and retirement savings. Those benefits are a huge motivating factor to remain working here, despite the lower salary and salary growth opportunities. I don't feel like UVM will be a competitive employer without these benefits.

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I really don't want to lose any health or retirement benefits. I would be willing to pay an extra percent or two towards my healthcare benefits (although that wouldn't be my first choice).

I would like the biggest savings (to the University) be in the form of a larger cost share for tuition remission: Employees would still be covered 100% and Dependents would get a reduction of 50% - 75% towards their tuition.

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I am concerned that staff paychecks are shrinking because the small cost of living increases (when we get them) are being swallowed by increase in benefit costs. I know this is a problem across the board but it really hurts us little people who don't make as much as faculty and administrators. It is ironic that the President and Provost, who are among the highest paid at UVM are starting these initiatives. There needs to be more equity among salaries at UVM. The divide between the rich and the poor that is happening in America is also happening at UVM on many different levels.

February 12, 2014

I'm writing to express my thoughts on the UBAC review of cost share on selected University benefits.

Background: I am a 20 year employee at UVM. I began working here right out of college to begin my career in marketing and communications. I started at a salary of 9,700 in 1993, one of the lowest pay levels at UVM at the time. I took this job over others because it would allow me to practice and use my education on a daily basis, gain experience and I could provide healthcare benefits to my new husband and myself. I was willing to work at a rate LESS than retail was paying at the time for the OPPORTUNITY I saw at UVM versus other jobs. I have learned much over the years, and have been able to work in my chosen field all of these years. Although I've yet to climb any sort career ladder here or make very much money here I remain loyal and love this campus, the learning environment and the potential for students who attend this school. So much so that this past year I took a 54% loss of income to return to UVM after my former UVM department turned into the UVM Foundation(which has its own separate benefits package – NOT UVM's). I justified this loss in my paycheck with the fact that I had so many years invested at UVM and two children (one middle-school and one high- school), whose only college plan includes tuition remission at UVM or one of the VT State Colleges, that these benefits would help offset this incredibly low salary in the long run. I am a single income...
household and I was willing to face the scary reality of taking that huge financial hit by coming back to UVM so that I could keep the tuition remission intact for my children and keep the years rolling along for retirement for me. I've been here since the beginning of my career and thus far dedicated 20 years of "sweat equity" for these benefits. I am not in a place financially where there is room to take much away.

Here are my thoughts on the specific proposed cost share areas:

**Healthcare Cost Share:** Although we've already incurred increases to healthcare costs this year I realize that this is a large expense line item for UVM, I hear that. That said, I feel this should be a significant number for UVM, as a healthy and well-insured group of employees we should yield a healthier and happier workforce and thereby a better and stronger UVM community. That's the goal we talk about and type of community and environment we say we are trying to achieve. If any changes are made here I feel like it needs to happen on a sliding scale, with no additional cost until further up the pay range.

**Dependent Tuition Remission:** An incredibly important benefit offered at UVM. Why wouldn't we encourage dependent tuition remission. If a university can't get behind supporting and encouraging education to families, what business are we in?? I do feel like there needs to be a closer look at the exchange rate between UVM employee dependents going to VT State Colleges versus VT State College employee dependents going to UVM. For example, if a Johnson State employee's child attends UVM that person receives a "greater benefit" than if a UVM employee child attending Johnson State does. Johnson's in-state tuition is significantly less than UVM's in-state tuition. So UVM is taking a loss every time a State College dependent takes a slot here at UVM. In effect, UVM is losing revenue or not getting a dollar for dollar exchange on those arrangements. I would ask for Administration or the budget office to take a closer look at these numbers and the arrangements. Perhaps this agreement needs to be re-negotiated before we change anything at our own campus to our own employees benefit package. If there were any changes to occur, a grandfather clause would need to go into effect for employees who have worked at least X number of years.

**Retirement Contributions:** I believe UVM has a great program here for the folks that can understand why to get on-board asap. I gave the basic 2 or 3% until UVM began contributing and then I jumped up to a much higher rate and have stayed at that rate for years. The only place I could see making changes is for new employees to start low and UVM to match low and then when an employee contributes at 5% or higher UVM jumps up to the 10% or something along those lines - creating incentives to contribute at a higher level.

In closing, while I can appreciate Administration's need to examine all areas of expense as we try to resolve this deficit, I do believe there are many, many smaller cost savings solutions rather than large slices into employee benefits. I'll also add that this UBAC process has been very strange in the way it was rolled out, or more appropriately, not rolled out to the community. Benefits are such a sensitive area I would think that the Administration would have taken more care in the way in which this whole review was handled. There could have been a much more public announcement, there could have been information provided so that employees could have had a starting place to provide informed feedback from. Instead there was no information so employees just have to react from an emotional place of something being "taken away". I think the conversation could have been about how can we chip away at this debt in other ways besides carving away at benefits.

Unfortunately I believe a botched UBAC review might possibly make employees a bit more distrustful, frustrated or feel that being "non-represented" doesn't mean anything here and will fan the embers of union talk to a fire. I was really hoping that we didn't have to go down that path again.

Thank you for your time.
As an employee of UVM over the past five years I am extremely concerned of the discussion taking place to “review the cost share formulas” for the following UVM employee benefits: Healthcare Coverage, Dependent Tuition Remission, Retirement Savings Plan.

**Healthcare Coverage** - Changing the cost share formula for Healthcare Coverage appears insincere when health care cost are supposed to be going down.

**Retirement Savings Plan** - Changing the cost share formula for Retirement Savings also seems insincere; this is a time when we are trying to get more individuals to save.

**Dependent Tuition Remission** - “UVM offers dependent tuition remission” this is what I was told when I interviewed at UVM. This benefit has been critical to my two sons as well as myself as a single parent, each of my children have been able to attend UVM. Both in medicine. Not only would “adjusting” this benefit in any way be totally devastating to so many families it would directly affect the education of many of our Vermont children. As I understand this review could have an effect as soon as this July 2014. For many of us tuition remission does not cover all cost of sending a student to UVM and we must also prepare FAFSA and VSAC applications, applying for grants, we are now going through that process preparing for next year in good faith. How do we make up for any discrepancies that may occur due to adjusting the cost share formula for tuition remission. How does any change not have an adverse effect on the Vermont students that attend UVM.

On June 30, 2011 I received a letter from my supervisor after not having received an increase in my salary for Fiscal Year 2012, this letter stated that “Although salary is a significant part of your total compensation, your benefits are also very important.

I have worked at UVM for one year and eight months. Upon being hired, I was extremely disappointed to find out how low my salary would be - certainly not a livable wage for the greater Burlington area and also a significant pay cut from my previous job. What helped to balance this out at least a little was the excellent benefits that UVM offers and how incredibly affordable they are.

I have a chronic medical condition which requires many expensive medications and frequent visits with specialists. All of the co-pays for this add up quickly and require me to put a sizable chunk of my paycheck into a medical fund. This fund is already tight and just barely covers my medical costs. There is no room to have my paycheck made smaller by having to pay more for my benefits.

If UVM increases the amount that employees are required to pay for benefits, I am not sure what I will do. My budget as a whole is already very tight. Cut my food budget? Cut my very necessary medical budget? Cut my small amount of spending money? Cut my savings? None of these are acceptable options.

I haven’t even started my retirement fund through UVM because I cannot afford for more money to be taken out of my paycheck. This is also unacceptable since saving for retirement is crucial.

I realize that having employees contribute more towards benefits would save UVM money. However, for the vast majority of us, it would also create a significant hardship.

I truly love my job, and I don’t think people can honestly say that very often. I absolutely do not want to find a new job, but if UVM can’t provide a livable wage/benefits, what other choice would I have?
February 11, 2014

With pending salary cuts and now the thought of losing tuition remission in my opinion, you will lose a large number of physicians from the college of medicine faculty. This would truly be penny wise and pound foolish – let’s hope it never gets to that.

I have worked at the University (in a number of different capacities – PT, Temp, FTE) and I very much value the tuition remission benefit. I want to express my concern that they are under consideration to be reduced or eliminated. While I do not have a family or dependents who utilize the tuition remission benefit, this is a value that I very much appreciate and plan to use in the future.

Working in an institution of Higher Education I recognize that the access this provides is really making a difference. From new American citizens, to service workers, staff and administration – this benefit means that a quality education is within reach of all UVM affiliates.

Please don’t let this access be limited or denied. Thank you.

There are rumors about what might be happening. If what I heard is true then it is just more unacceptable behavior from the UVM board and UVM administration. How many new buildings come before faculty and staff? Worst of all are the salaries, benefits, expenses and golden parachutes for everyone at the top while UVM does not pay their faculty and staff a fair wage. Take away anything from our benefits and you have just given all of us a decrease in the miserly and sometimes non-existent pay raises. Tuition remission is a major draw for many employees. Many people have stayed at UVM just for the excellent benefits. When I looked at my paycheck it always helped to know my children were attending UVM tuition free. Please make the cuts you need to make somewhere else! It is morally wrong for the Board to keep paying the highest ranking administration members these outrageous salary and "perks" while the rest of us struggle and while Vermont students cannot afford to attend their University! THIS IS VERMONT FOLKS! Not some big ivy league school with well-padded coffers and no commitment to educating Vermont students and no commitment to paying a good wage to the Vermont people that live and work here.

One suggestion for saving money - get rid of the Cat buses around campus. When I went to school here we had to walk everywhere! Yes I lived way over on Redstone campus. In addition, we wonder why Americans are obese and overweight? This is one factor. Let them walk and save big bucks on campus transportation.

February 10, 2014

Dear University Benefits Advisory Council and Staff Council,


**Healthcare Coverage:** Healthcare costs for low income employees is a huge expense. I do not think the formula for sharing healthcare costs should change for employees with annual salaries up to $120,000. For employees with annual salaries of $120,001+, I think a reasonable cost share formula would be to continue the increase of 2% per $10,000 of salary (used for employees earning between $40,000-$120,000).

Thus, employees with salaries between $120,001-$130,000 would see their cost share rate increase from 27% to 28%. Employees with higher incomes would share increasing amounts of
the costs until employees with annual salaries greater than $480,000 would pay the full cost. Please see the attached MS-Excel spreadsheet (under the Healthcare tab). I think this helps distribute the burden across those employees best able to pay the increased costs.

**Dependent Tuition Remission:** Everyone in education values education. Many take pay cuts to be in an environment that favors education and provides tuition remission for dependents. I do not think there should be any cost sharing of the tuition remission benefit.

**Retirement Savings Plan:** Most retirement specialist recommend a retirement savings rate of 15% of annual salary over a person’s career. Early savings are critical to the growth of retirement savings. Thus, I think it is crucial for lower income employees (who are usually younger) get at least the 10% contribution from UVM. For employees earning more than $50,000 (median U.S. household income), a gradual reduction of this contribution rate of 1% per $50,000 increase in salary seems reasonable. Please see the attached MS-Excel spreadsheet (under the Retirement Savings tab). I also think UVM should automatically enroll employees in the retirement savings plan upon employment. (Employees could fill out paperwork if they did not want to participate.) *Spreadsheet attached.*

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I will be unable to attend the open forums on this topic but wanted to express my concerns. As someone who recruits Information Technology staff, I am particularly cognizant of the market pressures in Burlington. Our benefits are a strong recruiting tool—one that has swayed a number of highly experienced and highly qualified system and support staff. Chittenden County’s December unemployment rate was 3%. My staff is regularly under recruitment from the local market. Weakening the benefits package will result in getting less qualified and less committed staff, especially since we are unable to compete on salary, time off or other perks.

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I just returned from the Town meeting in Memorial Lounge on 2/10/14. Here are some of my thoughts.

The question posed to the group seemed to say that you were asking what benefit (of the 3) people could do without. We have been told that there is no intention to change benefits, just the cost share formulas. All three of those benefits are important to our entire campus community. My idea of cost-share would include a conversation about UVM cutting back on the percentage paid for each of these benefits. I agree with Marie’s comment to the UBAC about getting some figures. I myself think health care is the most important. However, I did take advantage of the tuition remission for my son years back. It was the one reason I came to work at UVM.

How much money can UVM save:

- By reducing retirement contribution from 10% to 8%
- Paying 85% towards dependent tuition remission
- Slightly increasing employee percentage for health care. We are so very lucky to have UVM pay such a high portion of our medical and dental.
- I do not know of anyone in this state who has benefits as good as UVM.
- I do think it is important for non-represented staff to receive the same benefits as those unionized groups.
What do other educational institutions in Vermont do? Maybe some comparisons would show how good we have it here.

I also think it is important for people at UVM to understand how dire our need is to save money in the future; that there is a deficit; UVM cannot sustain itself going forward status quo; that changes need to be made.

In my opinion, I would rather forgo a raise and have to pay a little more for benefits than see departments reduce their work force.

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I am writing to voice my concerns about the proposed cost share changes. I have been a UVM employee for 31 years, and my son is about to become a student at UVM in the fall, with my 2nd child only 2 years behind. I joined the UVM campus with the intention that my children would attend UVM or one of the other available schools. To change that benefit that I have been promised for all of these years I feel would be an infringement of the employee/employer trust that I have appreciated. Additionally, I would like to point out that the UVM staff raises have been minimal in the last several years, and have not come close to keeping up with the cost of living. To change our benefits would put staff further behind the market. We work at UVM because of the great benefits, often times making less than we would in the corporate world. I would think that if UVM does decide to implement changes than it would be a reasonable approach to do so on a grandfathered basis, that way, new hires would know exactly what they were signing on for.

I also feel that any proposed retirement should be at a grandfathered succession as well. I have spent all of these years here at UVM, and I am expecting, and relying on my retirement for my future. While I am approaching my retirement in about 10 years, I think it would be unfair to change that security that I have trusted would be there for me.

I also would like to point out that the Union drive that has been unsuccessful to this point would likely receive a good deal more support, if our voices are not heard on these proposed changes.

I would also like to suggest that the tenure system be reviewed and revamped. I have seen far too many Faculty members receive tenure, and before long start showing up for brief appearances daily or weekly. Many, who no longer have funded projects, ride the system on departmental funds until they decide to retire. This uses valuable resources such as dollars, as well as lab and office space. This unfortunately is not a rarity, but I would suggest that it is happens departmental wide throughout the University.

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One of the main reasons that I sought employment at UVM was because of excellent cost of benefits provided by the university. I had offers for other employment possibilities with much higher wages but chose UVM because of the cost of health care and the contributions UVM made toward retirement. Those are two of the reasons that people come to the university and stay committed to the university.

Since I have been at the University, my salary has not increased at a rate to keep up with the cost of living. I voted down the union last year because I felt that UVM would "take care of us" even if we weren't unionized. I have talked with several other employees who are reconsidering the union because the unrepresented staff are usually the ones who end up hurting with situations like this. I have heard that we may not get an increase this year. To up the cost of living, increase our donation percentage, etc. does not seem fair. Especially when top officials here make so much.

I hope someone will look out for us! Thank you.

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Is there any reason why staff was given such short notice of this important meeting (UBAC Town Hall)?

It saddens me to think non-unionized staff will likely take another hit and our benefits will be negatively impacted.

My thoughts: Don’t change my benefits unless they are going to be improved.
Charge those who make absurd salaries (the AD, Dan Fogel, etc.) more for the benefits they get. They can afford to pay more/get fewer benefits.

I am writing to comment on the discussion currently taking place regarding a possible change in the cost share for dependent tuition remission.

1) I originally returned to UVM specifically for this benefit. It is a critical benefit for me, my family and my staff members. In addition, I often interview others for staff openings in our department and many of our qualified applicants apply specifically for that benefit. They do not apply for the salary levels being offered at UVM.

2) If this benefit is reduced, even slightly, there would be an inequity with the State College employees who currently enjoy full remission for their dependents. I don’t believe that it would be fair for a State College employee to received full tuition remission for their dependent at UVM while the UVM employees pay more.

3) We are often told that benefits are an integral part of our salary package. Reducing this benefit would be a reduction in our salary package and our salary increases over the past few years have been minimal or non-existent.

4) If a cost-share change takes place with a July 1, 2014 start date, many of us haven’t planned for additional tuition expenses for our dependents. I know this would be a hardship for many of my staff. Perhaps this should be grandfathered.

My concern is that the budget shortfalls will come at the cost of unrepresented staff since we have no separate contracts or bargaining units changes will be just dictated to us. Historically upper management has either had their own separate contracts that we are seldom privy too and in the past few years are raises have not even covered our health care increases and parking fees. I am told UVM could become self-insured and this would save money also reduce the vehicle fleet or at least buy vehicles with better gas mileage (there is no reason we need all the big vans for physical plant).

I do understand that the University has to look to balance the budget somehow.

I am worried, naturally, about the dependent tuition remission benefit, as I have a son who is a freshman at the university this year. It is a little unfair to change the benefit, I feel, once he has committed to UVM. He might have been able to get a better financial package elsewhere (depending on the results of the cost share plan), but he didn’t explore other colleges, given the tuition remission benefit.
I think several items need to be reviewed carefully in fairness to all employees. They are as follows:

1. Tuition Remission – Some of us do not have children who will be attending UVM or plan on getting a degree and receive no credit or added compensation as a result. Currently, if someone does not take the UVM healthcare insurance because they are on their spouse’s elsewhere, they receive an adjustment in their salary. Such is not the case for those of us who do not use tuition remission. Perhaps those employees who have children attending UVM should pay a small percentage of this benefit. As healthcare cost keep going up, tuition remission seems to have remained stable.

2. Health Care – Currently there is a cap on employee % responsibility and those individuals earning thousands of dollars more pay the same percentage as the individual at highest percentage rate. As a result, I feel that employees earning less than $50,000 should not have to pay an increase in healthcare premiums and the burden should be shifted to those earning over $150,000.

3. Retirement plan – should remain as it is. Many of us have worked here for years and earning less money than in the private sector because of we would have these benefits.

Also, benefit packages for those in the top tier is exorbitant and downright ridiculous. I strongly objected to the benefits package that President Fogel received when he stepped down as president the same year that no one received a salary raise. Thank you for reviewing and considering my opinion.

I truly enjoy working for the University of Vermont (15 years) and am very grateful to have a job, but I’m a bit concerned about the proposed Cost-Share Benefit idea. I am on the low-pay end of the spectrum, and know that if the cost-share benefit is approved and I am forced to pay more for benefits, it will very negatively impact my economic state of affairs (which aren’t very good to begin with), as I’m certain will be the case in regard to my fellow peers.

I’m aware that UVM is highly supportive of Social Justice and Social Equality, therefore, in my opinion, to achieve social justice and social equality as it pertains to UVM Staff and Faculty in this instance, the top earners at UVM should pay for the increases that are necessary (to include the President of UVM), and I say this with complete sincerity and respect.

Thus far, UVM has had an amazing benefits package, and the majority felt this was to offset the reduced salaries we receive (based on national averages).

This also speaks to loyalty for perhaps some of the low income earners. When faced with the decision to form a union, the majority stuck by UVM administration, and I believe, mainly because most of us felt that UVM treats its employees well and has great benefits. I, for one, do not wish to be a union member; however, will we be forced to do so due to this benefits issue?

I don’t know what the outcome will be, but I ask that the administration looks kindly on the people who are just trying to make a living, day by day, barely getting by in this terrible economic situation in the U.S.A. With Respect, UVM Employee

February 6, 2014

In regards to the thought of UVM becoming its own insurer, I would prefer that this not happen and that we continue with BCBS. A primary reason for this is the fact that BCBS is accepted nationally, as well as internationally in many circumstances, which provides an extra level of security and access. I would prefer maintaining an insurance plan that would allow me to travel
easily without having to purchase additional coverage (and having to go through the extra steps associated with filing a claim through a travel insurance provider).

In regards to dependent tuition remission, a university that I worked at previously had a tuition remission scale that was based on an employee's salary. The lowest pay band received 100% remission, the next band received 90% remission, and so forth. Perhaps a similar scale could be implemented for dependent tuition remission at UVM? Even if it starts with something like employees in the lowest pay band receiving 90% remission for their dependents and then decreasing from there, I think it would still provide a substantial benefit for those who are sending their children to Vermont state schools (vs. private or out-of-state schools).

I understand the reasoning for examining these benefits. It just blows my mind that we can hire new people at exorbitant rates and many of them, without our feedback or input and now the administration is trying to be transparent and ask our opinion on this? Silly to think I even matter. I love my job and my workplace. I make less money here than in the open market because I choose to take advantage of the tuition remission benefit and the retirement benefit. I could pay a little more for health insurance, but the other benefits are too dear to take away or even to chip away at. Already retirement benefits I was promised when hired have been taken away in just the five years I have been back here. Please do not take away any more.

I have always said that UVM is a fantastic place to work and I have enjoyed my time here a great deal. One of the things I tell everyone I speak with about my job here at UVM is that it doesn’t pay well but has fantastic benefits. If you plan on increasing the cost of benefits to the employee, you will most certainly need to increase the pay band also. UVM does not pay individuals in my pay band enough to increase the cost of their benefits, bottom line. My title is an Office Support Generalist and I have been with UVM for 20 years (as of January 31, 2014) and I make:

- **Gross 38,041.58**
- **Net 24,978.34**

Not much as you can see. IF I were the primary income generator of my family there is NO way I could live off this income alone and raise a family. Start rate for my pay band typically is between 23,000 and 27,000. With the cost of housing, taxes, fuel, etc. in Vermont (one of the highest nation-wide) I could not rely on UVM as my only income. Again, one of the reasons I took this job here at UVM was because of the fantastic benefits UVM offers. You must look at the “whole” picture not just a quick snapshot.

Take a look at this website when you make this decision in combination with salaries here at UVM: [http://aspe.hhs.gov/poverty/13poverty.cfm](http://aspe.hhs.gov/poverty/13poverty.cfm)

**February 5, 2014**

This is going to seem like a very obvious statement, but as far as increased cost sharing on my part is concerned, I really cannot afford to pay any more for healthcare than is already being deducted from my paycheck. Healthcare is the only benefit offered, of which I am able to avail myself, but I really cannot afford to pay any more for it than I already do.

In reviewing my paycheck since February 2010, following the increase which Extension administrative assistants received to level the field with campus administrative assistants, I am taking home only $11.64 per paycheck more today than I was in February of 2010. (And that is down $9.48/pay since January 1, 2014, when the ACA adjustment was made.) So, my annual take-home pay is a mere $279.36 more now than it was four years ago. I am .80 FTE and, in August 2011, went from five six-hour days to four seven-and-a-half hour days, just to save the
approximately $12.00/day it costs me to drive to and from work (I live approximately 30 miles from the Berlin Extension office) and this is subject to increase at any time, depending on the oil companies’ whims.

It seems that every time there has been a net increase at the start of the fiscal year, there has been some change that requires an almost corresponding net decrease (the federal payroll tax thing, increased healthcare, etc.) during the year. It's like two steps forward, one-and-three-quarters steps back.

I am certainly not complaining about the benefits that UVM pays, or the other benefits such as sick pay, vacation pay, winter break days, etc. They're wonderful, but in the almost seven years I have worked for UVM Extension, I have not been able to afford to buy into any retirement plan at all. Everyone says, "Oh, it's only 2%," but while 2% of my pay (approximately $17.00 per paycheck, bi-monthly) may not sound like a lot of money to some people, it is more than I can afford, since one net paycheck doesn't even cover the monthly mortgage payment, so each month there is nothing left over after paying the mortgage, property taxes, utilities, vehicle and house insurances, vehicle fuel and maintenance costs, groceries, and out-of-pocket medical expenses (co-pays and anything not covered by the plans). With all those fixed costs, there is no way I have anything at all left over to invest in retirement funds via UVM. I also have no children, so tuition remission is of absolutely no value to me whatsoever. There is certainly not enough left over to pay an increased percentage for healthcare.

While I realize that this is a complex issue that cannot be rectified to everyone's satisfaction, I can say, unequivocally, that an increased percentage of healthcare costs would definitely constitute a financial hardship in my household.

Thank you for giving us the opportunity to voice our concerns.

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I understand why the UBAC is looking at increases in what the employee contributes in ways to help reduce UVM's overall expenses. Everyone is paying more for medical and dental premiums. This is an overall trend throughout the country and even though we don't want our portions to increase, it is an area that does make sense. I also understand them looking at the 403b contributions. I wouldn't want to see that reduced, but knowing full well that UVM is very generous in this arena, and the opportunity does present itself for the university to save quite a bit here, I do understand why this percentage might be reduced. I hope they don't recommend cuts that are drastic though.

What bothers me the most of these three items is the tuition remission piece. On the grand scheme of things, the amount that is being expended annually has to be minimal compared to other benefits. As we have children going through college, the numbers will fluctuate annually and the percentage has to be relatively small of those using this benefit, compared to the entire population of faculty and staff. This is a benefit that people weigh heavily when accepting a position here. It is great to have and I would hate to see it reduced. I can't fathom that the overall expense as compared to all others is that great, nor would the university realize huge savings here.

For all of these issues, a thing to consider is a "grandfather" clause or a phased in approach. I know the university is looking to save what they can wherever they can get it. For the insurance premiums, if the percentage value changes, then you can't grandfather that in if that is adopted.

For the 403b and tuition remission groups, they can grandfather people based on length of service just like other corporations do.

For example, if you begin working here 1/1/15, the 403b percentage might be 5% let's say, and the tuition remission portion might be 65%. For those with less than 10 years of service, that might be 6% and 75% for example. For those with 10 or more years of service, maybe
something like 7% for your 403b, but will hold the tuition remission at 100% as it is today. If some kind of grandfathering was instituted, the university would still save money over time and getting the employees to swallow these pills might be a little more palatable.

If the staff council rep pulling this information together and for the staff council person testifying on our behalf to the UBAC, if that individual(s) want to discuss this, I would be more than willing to take some time to chat.

I want to THANK staff council for once again being our voice to the UBAC on our behalf.

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First, I want to be sure that ANY change to ANY benefit will affect BOTH faculty & staff.

**Health Care Costs Benefit:** With the rising cost of health care, I understand and agree that changes in the health care costs will have to change and it will affect the whole university staff and faculty.

**Retirement Benefit:** I like the idea of a match system for UVM for the retirement contribution. Would hate to see the 10% taken away entirely, perhaps we can change to a match system. Again, however, please do keep in mind that we do “sell” this to new employees as an amazing benefit, therefore, being able to justify paying them below market value because most people look at the 10% contribution to your retirement plan as part of your “overall salary”. And, again, that this change will affect the whole university staff and faculty.

**Tuition Remission:** When it comes to Tuition Remission, I have a voice regarding this. I am personally affected by any change to the Dependent Tuition Remission benefit (and I hope that those who do *not* have dependents who will be (or perhaps have already used this benefit at UVM) support keeping this benefit for the University. This does *not* affect the whole university staff and faculty; only those with dependents attending college now or will be attending college someday. So, I do feel this is unfair to change this benefit because it doesn't affect the whole university staff and faculty! Because this affects me, it would be easy to say that those dependents already attending college should be grandfathered; however, that is not the way I roll. Those employees with longevity here at the University have afforded their dependents opportunities that may be taken away from the next generation of dependents coming through UVM.

It was one of the main reasons I applied to and accepted a position at UVM. I know we often-times cannot meet candidate salary requirements, but we stress to them the exceptional benefits that UVM provides to our employees and one, BIG selling point, is the Tuition Remission for dependents. I do think the Dependent Tuition Remission benefit plays upon Our Common Ground at UVM also and I know when I speak of this benefit to those outside the UVM community one of the first reactions I receive is not how lucky am I, but that it affords my children an opportunity at a high-level education and be able to make something of their lives and how doors do open for them because of a quality education and the opportunity to come out of college with “reasonable” college loans to pay back (because of their parents’ commitment to UVM)! We are providing an opportunity to our children to better themselves and attend college (because truth is, going to college IS expensive and there would be some students who would get left behind because of financial strains). We want to build a better society for our children and in some cases afford them an education that some of us were not able to receive due to financial constraints. It would be a *shame* to take this opportunity and benefit away from your employees!!!

I also want to make sure that the financial side of changing Dependent Tuition Remission is fully evaluated…it is hard to know how this will affect our campus until we have an understanding as to what the thinking process is for changing the dependent tuition remission.
But, if it should go away, let me throw some scenarios out to you: Keep in mind our salaries are often-times below market value. Keep in mind the burden on the staff to pay for college for their dependents and the very real possibility that many dependents would not be afforded an opportunity to go to college because of financial constraints.

1) No Change to Dependent Tuition Remission: We hire an office program support generalist for $32,000 and this employee works 20 years at UVM and puts two children through college under the Dependent Tuition Remission benefit and we will factor a 2% cost of living increase each year. Cost to the University: estimated (8 years of education at $15,000 = 120,000), salary at 2% increases each year = $777,516 = total 20-year compensation paid by $897,516.

Result: The employee has money to live on at $32,000 and their children are coming out of school with lower loans to pay back for “other costs” besides tuition (estimated at $10,000/year, room and board) for a total of $80,000 that either the student or parent are going to have to pay (making college affordable).

2) Change to Tuition Remission – for employee to pay 50%: We hire an office program support generalists for $37,000, again a 20 year employee, putting two children through college. Compensation over 20 years at 2% increase each year = 899,003; cost of 8 years of college UVM’s 50% portion = $60,000 (and $60,000 paid by student/parents, plus $60,000 for room & board (at $10,000/year)). Total compensation paid by University over 20 year period: $959,003

Result: The employee has money to live on at $36,000 and their children are coming out of school with loans to pay back for “other costs” (estimated 8 years at $10,000/year, room and board = $80,000) and 1/2 tuition ($60,000) for a total of $140,000 that either the student or parent are going to have to pay (this would be an expensive loan repayment schedule).

3) No Dependent Tuition Remission: We hire an office program support generalists at $42,000/year as fair market value, factoring in 2% cost of living each year. Total compensation paid over 20 years is $1,020,490.

Result: The employee has money to live on at $42,000 and their children are coming out of school with loans to pay back for tuition (estimated at $15,000/year) equaling $120,000 and “other costs” (estimated $10,000/year, room and board) equaling $80,000 for a total of $200,000 that either the student or parent are going to have to pay. This would cause either a burden of the child not being able to attend college at all or in the alternative, very high student and parent loans to pay back.

4) Sliding scale for Dependent Tuition Remission (such as is the case now for cost share of health benefits and parking): I would want to see the sliding scale percentages before I have an opinion on this.

However, I do want to point out that in the College of Medicine, many of the faculty (not all) are paid only a portion of their salaries on the UVM side (on average $30,000) and the remainder of their salaries are picked up by FAHC (for a lot more $ than the staff make here at UVM)…so, if they are picking up their health care benefits/parking on the UVM side of the house, they are actually paying less for these benefits than probably 90% of the staff here at the University. The same would be true of the Dependent Tuition Remission if it changes to a sliding scale. Is there a way to confirm this – because I am not sure if there is a different arrangement for COM faculty? But, “if” this is the case, it is already terribly not fair – and it would be the same if there was a sliding scale for the Dependent Tuition Remission!
With regards to Tuition Remission, could this please be grandfathered? I have turned down many jobs throughout the years because of this benefit. My children are only now of college age. Thank you.

I have worked at UVM for over 25 years (with a short break due to a move). During that time I have been amazed and astounded at the wording used by seemingly intelligent people who are being charged with review of cost sharing formulas and employee benefits. To state in writing that cost sharing formulas might be changed, but the benefits will not is a blatant disrespect to the intellect of the UVM staff who would be affected by this “so-called” 2% change to cost sharing contributions in their paycheck. We are not stupid and can run our own formulas for any “tax saving” benefits outweighing the changes to our cost sharing contributions which has been mentioned in these delineations. For those of us who work very hard in our positions to manage critical gears in the working of UVM and make under the $50,000 after 25 years of service, we will have to make up the 2% by taking it out of our retirement contributions or by trying to manage our household budgets to accommodate this change. And never mind any consideration of a pay increase of 2% because each year it is taken away by readjusting our benefits or by cost of living to make up the budgetary shortfalls of an administration that has not managed debt successfully. Since our retirement healthcare package has already been minimized and the income that we receive would not support a comfortable living environment, changes to our cost sharing benefit in any amount most definitely impacts on our present benefits.

For those at UVM who make over the $100,000 mark, this “across-the-board” increase in our cost sharing would have minimal impact to life style. Yet, we continue to offer outrageous monetary incentives and package “deals” to new employees in that over $100,000 and then take away from the dedicated staff that just make ends meet. In no way, would “benefits remain the same.”

February 4, 2014

Thank you very much for this. This is very helpful. Do you have any more information on what is being considered? I've gone through all the website links Gary provided, and find nothing. It is pretty difficult to provide feedback on something when there are no proposals about what the possible options might be.

I want to provide my feedback on the cost share formula change that I know nothing about. I don't have time to pay attention to the politics at work, I am focused on my responsibilities and I don't pursue information about work at home, so I'm at a loss. I did read the Staffline and have superficial knowledge of what the President wants to do and my feedback is probably based more on emotional response rather than thought out retort, but here it is:

I left an established job to come work for UVM, as I couldn't afford a bunch of loans and I had three kids to get through college. I rationalized the decrease in salary by adding the cost of tuition to my salary. If you increase the amount I must pay, I pay comprehensive fees plus room & board then I will need a second job...it defeats my purpose of working here.

When Dan Fogel gets such a golden parachute (in my opinion, poor stewardship of public funds) and I get 2% every single year, tuition remission for my kids makes it easier to show up for work and consider my employer with honor.

Medical costs are expensive, I’d probably qualify for public assistance with my salary, so whatever they do I’ll probably be okay.
Those of us who make less than $50k should not be expected or asked to pay a higher amount than those making more, sliding scale!

The University needs to consider balancing its books off the backs of highly paid administrators rather than the much lesser paid staff.

I am concerned that if these changes do not reflect fairness then the next union vote will get them locked in.

Finally, I honestly think I'll see if it's cost effective for me to pay more tuition for less pay or go back to my old job. Remission of tuition is the benefit that most of us are here for, because it balances the lack of adequate pay!!

Thanks for advocating on my/our behalf, I hope this helps.

First of all, thank you so much for your work in representing UVM staff. I just began employment with UVM, taking a huge pay cut ($12,000) even though I have been working in the same field for nearly 18 years. The only way it is feasible for me to work at UVM and meet my financial responsibilities is that the amount I need to pay for benefits is reasonable, and that tuition remission for dependents is an employee benefit. I doubt that this is additional information, but wanted to add my voice to the discussion in at least this limited way.

I have worked at the University of Vermont for 23 years. My job is low paying but I have stayed so that my children would have the benefit of tuition remission. I have been told for years that the pay is low at the University but the benefits are great. I do agree. I do feel though that employees who have worked for a number of years deserve to be grandfathered to certain changes to tuition remission. I do understand the need for change but I think that years of service should be considered. I have another child starting college in four years. I believe I have worked a long time to earn that benefit.

I see that there are meetings in Burlington during work hours, I will not be able to make these. Can there be an online option, such as blackboard, webinar...? I cannot find any info on what they are proposing for "changing the way that the COST of benefits is shared" - what is being proposed specifically? What ideas are they looking for from employees?

Any help appreciated.

I say that if the Cost Share Formulas for Benefits are impacted between both Faculty & Staff, that it should be by what your annual salary is, which is what parking is based on. Faculty salaries are way more than most staff and then there are staff that are making a ton of money and I say it should factor in what ones salary is!

Many feelings and things to say about this subject for all of us. I ask only that the university keep the following in mind as a matter of fairness to all staff:

- Consider modeling changes as we have with the health care benefit by making changes to incoming/new hire staff first
- Create a graduated scale for benefits based on longevity/years of service (i.e. 5 year, 10 year, and 15 year benefit levels)
• Look at menu plan of services for people to choose up to a predetermined dollar value (i.e. if retirement is more valuable to someone they can place more benefit there vs tuition remission)

• Do not let tuition remission be unlimited for staff. Why should the university pay for someone to have 2 or 3 degrees? This is especially true because too many of these individuals today are in non-critical roles at the university

• Make a firm stand with unions that benefits should be identical for all UVM staff. This should also include executives

• Don’t make all of the contribution changes in a single year. Spread them out over a few years

I am coming up on my 10th year of service at UVM with my oldest child entering college the fall of 2015. To be denied any tuition remission at this point would be hurtful to my family. Many of us are in this situation or currently have a child attending college. This, along with a good health care and the retirement plan are drivers for taking jobs at the university. This is especially true since wages are sub-par and have not kept up with the cost of living in this community.

Seniority has been important to the university in decision making until now and should not be lost in this discussion due to a financial issue that has been years in the making and not properly addressed by management until now.

I would welcome a discussion on any of these topics. Thank you for hearing these concerns.

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Reasons: I am concerned about the issue pertaining to President Sullivan and Provost Rosowsky having the University Benefits Advisory Council (UBAC) review the cost share formulas for the following UVM employee benefits: Healthcare Coverage, Dependent Tuition Remission, Retirement Savings Plan.

UVM staff are really not up to the standard when it comes to wages when you look at the grand scheme of other jobs with the same responsibilities, although a lot of us stay here because we feel the benefits help make up for making a lesser wage than the norm. If our benefits start taking cuts, this will cause some concern to many staff members who are here because of the healthcare, tuition remission for dependents, and retirement plan. I understand UVM is trying to cut costs, although I feel they could look elsewhere to cut their costs. UVM has tuition increases which I would think would help with some of the University’s overall costs.

It is my opinion that if the University starts to cut benefits and increase our costs as employees to these benefits that they may lose a lot of valuable staff members. Perhaps their plan is to do this little by little, but if continued over time I believe the University could lose a lot of valuable staff members, as stated in my previous comment, there isn't a lot of competition with wages at UVM when you look at the overall job market.