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# MOUNT HOLYOKE



## **Get To Know Your Benefits 2019-2020**

*Office of Human Resources*



# Health Insurance



Selected Features	HMO Blue	Value HMO (HMO Blue New England \$500 Deductible)	PPO 90 (Blue Care Elect Preferred 90 copay)
<b>Plan Type</b>	HMO	HMO	PPO
<b>Deductible</b>	\$0	\$500 / member \$1000 / family	\$250 / member \$500 / family
<b>Network</b>	Blue Cross of Mass	Blue Cross New England	Blue Cross National
<b>PCP Required?</b>	YES	YES	NO
<b>Office Visit Copayments</b>	\$0 (Preventive) \$20 (PCP OV) \$30 (Specialist OV)	\$0 (Preventive) \$25 (PCP OV) \$35 (Specialist OV)	\$0 (Preventive) \$20 (PCP OV or Specialist) 20% coinsurance after deductible for out of network
<b>Prescription Costs</b>	\$10 (Generic), \$30 (Preferred), \$50 (Brand), \$0 for oral contraceptives		
<b>Emergency Room</b>	\$75	\$100	\$150
<b>Hospital Stay</b>	\$250 per admission	Deductible applies first; then covered in full	10% co-insurance; deductible applies first; then covered in full
<b>Out patient surgery (facility fee)</b>	\$150 per admission (colonoscopies not subject to copay)	Deductible applies first; then covered in full	\$250 per admission in-network (colonoscopies not subject to copay) deductible applies first
<b>In Network Diagnostic tests (x-ray, blood work)</b>	Covered in full	Deductible applies first; then covered in full	10% co-insurance after deductible
<b>Imaging (CT/PET scans, MRI's)</b>	\$75	Deductible applies first; then covered in full	10% co-insurance after deductible

# Dental Insurance



	Dental Blue	Dental Blue + Ortho
<b>Deductible</b>	\$50 Member / \$150 Family	\$50 Member / \$150 Family
<b>Calendar Year Max</b>	\$1000	\$2000
<b>Preventive</b>	<b>Covered 100%, no deductible:</b> Oral exams every 6 months; teeth cleaning every 6 months; fluoride treatment for kids < 19; X rays.	
<b>Basic (after deductible)</b>	<b>Covered 80%:</b> lab tests, fillings, uncomplicated extractions, TEMPORARY crowns.	
<b>Major (after deductible)</b>	<b>Covered 50%:</b> dentures, fixed bridges	
<b>Ortho</b>	Not Covered	50% to \$1000 lifetime max
<b>Rollover Benefit</b>	If at least 1 preventative service used, up to <b>\$350</b> of unused benefit rolls over to next plan year. Maximum of an additional <b>\$1000</b> in benefit.	If at least 1 preventative service used, up to <b>\$600</b> of unused benefit rolls over to next plan year. Maximum of an additional <b>\$1500</b> in benefit.

# Vision Insurance



Vision Services	Member Cost (In-Network)	Member Cost (Out-of-Network)
Exam with Dilation as Necessary	\$0 copay	\$50
Standard Contact Lens Fit and Follow-Up	\$40 copay	N/A
Frequency	Exam: Every 12 months Lenses or Contact Lenses: Every 12 months Frames: Every 24 months	
Frames	\$0 Copay; \$130 Allowance, 20% off balance over \$130	\$104
Contact Lenses	\$0 Copay; \$150 Allowance, plus 15% off balance over \$150	\$150
Bifocal, Trifocal or Lenticular Lens	\$20 Copay	Graded Schedule
Standard Progressive Lens	\$85 Copay	\$140
Premium Progressive Lens	Graded Schedule	\$196
Laser Vision Correction	15% off Retail Price or 5% off promotional price	N/A

## Life Insurance



**Prudential** is the insurance carrier for Mount Holyoke College's Group Life Insurance.

The College pays the **full cost** for eligible employee's basic term life coverage, in the amount of one times the annual salary to a maximum of \$25,000, and a minimum of \$15,000 in coverage.

You may opt to purchase additional coverage valued at one to five times your salary to a maximum of \$500,000. Rates are based on your age and charged per \$1,000 of coverage.

Medical review is required for coverage over \$250,000.

## Long Term Disability

**Prudential** is also the insurance carrier for Mount Holyoke College's Group Long Term Disability (LTD) Insurance.

LTD insurance provides 24-hour protection against the loss of income in the event of a disability that lasts more than six months.

All eligible faculty and staff are covered at **40%** under the College's basic group long term disability (LTD) insurance plan through **Prudential**. The premiums for this coverage are paid for by the College.

Employees may also choose to be covered under the plan's supplemental option. Insurance may be purchased to provide salary replacement coverage of **50%, 60% or 66.66%**.

## Flexible Spending Accounts

Mount Holyoke College offers Flexible Spending Accounts, for **Dependent Care** and/or **Health Care**. These accounts let you use pre-tax dollars to help you pay for eligible out-of-pocket expenses.

How it works:

- Estimate your expenses for the year
- Contributions are deducted from your paycheck "pre-tax"
- Complete a claim form or use the *mySourceCard* to withdraw funds from your account.
- Full election is available immediately for health care accounts.
- **Open Enrollment for this benefit is held Nov. 1 thru Nov. 30 participants must actively re-enroll every year**

## Employee Assistance Program



**E4health** provides our employees with a CONFIDENTIAL and comprehensive Employee Assistance Program (EAP).

- The EAP provides assessment and referral services, and short-term counseling to help you work through life's challenges.
- You, your spouse and your dependent children may use this program.
- **Employees may register to have their own account or they may also access the site using:**  
Username: **mount holyoke college**  
Password: **guest**
- E4health: **1-800- 828-6025**  
[www.HelloE4.com](http://www.HelloE4.com)

## Retirement Annuity Benefits



Mount Holyoke College currently offers employees a Defined Contribution 403 (b) retirement plan through VOYA Financial.

All employees are immediately eligible to make voluntary contributions to the 403(b) plan on either a pre-tax or ROTH basis through payroll deductions. Roth 403(b) investments are paid with post-tax dollars and grow tax free.

In addition, employees who complete one year of service and over 756 hours will be automatically enrolled in the 403(b) plan and receive a contribution of 10.5% of regular compensation. Those employees will be required to contribute 5% on earnings over \$30,000.

See your HR Benefits Specialists for more details.

## Tuition Benefits

MHC offers a variety of tuition benefits for its employees and their dependents:

- **Tuition Waiver for daughters**—For employees hired on or after July 1, 2010 the **equivalent of 5 years of full-time service** is required, provided the daughter is accepted as an undergraduate.
- **Tuition Exchange**—Eligibility for employees hired on or after July 1, 2010 requires the equivalent of 5 yrs. of service.

## Tuition Benefits, continued

- **Tuition Reimbursement**—Employees may be reimbursed \$500 / course (\$1000 max) / fiscal year for courses taken at other accredited institutions. Employees must be employed by MHC for 6 months prior to enrolling. This benefit is pro-rated for part-time employees.
- **Free course at MHC**—Employees and dependents are eligible to take 1 free course per semester on a space-available basis and with department approval.

[https://www.mtholyoke.edu/hr/benefits/tuition\\_benefits](https://www.mtholyoke.edu/hr/benefits/tuition_benefits)

**For More Information,  
please visit:**

<https://www.mtholyoke.edu/hr>

## College Resources Available to Employees

- Kendall Athletic and Recreation Facilities and Programs
- Free faculty/staff parking
- Library, Information And Technology Services (Williston Memorial Library)
- Mount Holyoke College Botanic Garden
- Abbey Memorial Chapel
- Mount Holyoke College Art Museum
- Skinner Museum
- Dining Facilities
- Equestrian Center
- Information Services (LITS)
- Campus Social and Cultural Events
- Willits-Hallowell Conference Center