Office of Human Resources

Get To Know Your Benefits

2014-2015
Health Insurance

<table>
<thead>
<tr>
<th>Selected Features</th>
<th>HMO Blue</th>
<th>Value HMO (HMO Blue New England $500 Deductible)</th>
<th>PPO 90 (Blue Care Elect Preferred 90 copay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Type</td>
<td>HMO</td>
<td>HMO</td>
<td>PPO</td>
</tr>
<tr>
<td>Deductible</td>
<td>0.00</td>
<td>$500/member ; $1000 / family</td>
<td>$250 / member ; $500 / family</td>
</tr>
<tr>
<td>Network</td>
<td>Blue Cross of Mass</td>
<td>Blue Cross New England</td>
<td>Blue Cross National</td>
</tr>
<tr>
<td>PCP Required?</td>
<td>YES</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Office Visit Copayments</td>
<td>$ 0.00 – Preventative</td>
<td>$ 0.00 – Preventative</td>
<td>$ 15.00 OV</td>
</tr>
<tr>
<td></td>
<td>$15.00 – PCP OV</td>
<td>$20.00 – PCP OV</td>
<td>20% coinsurance after deductible</td>
</tr>
<tr>
<td></td>
<td>$25.00 – Specialist OV</td>
<td>$30.00 – Specialist OV</td>
<td></td>
</tr>
<tr>
<td>Prescription Costs</td>
<td>$10.00–generic</td>
<td>$10.00–generic</td>
<td>$10.00–generic</td>
</tr>
<tr>
<td></td>
<td>$20.00–preferred</td>
<td>$20.00–preferred</td>
<td>$20.00–preferred</td>
</tr>
<tr>
<td></td>
<td>$35.00–brand</td>
<td>$35.00–brand</td>
<td>$35.00–brand</td>
</tr>
<tr>
<td></td>
<td>$0.00–oral contraceptives</td>
<td>$0.00–oral contraceptives</td>
<td>$0.00–oral contraceptives</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75.00</td>
<td>$100.00</td>
<td>$150.00</td>
</tr>
<tr>
<td>In patient</td>
<td>$250.00</td>
<td>Deductible applies first; preauthorization required</td>
<td>10% co-insurance; deductible applies first; preauthorization required</td>
</tr>
<tr>
<td>In Network Diagnostic tests &amp; out patient surgery</td>
<td>Covered in full</td>
<td>Deductible applies first</td>
<td>10% co-insurance after deductible</td>
</tr>
<tr>
<td>Out of network coverage</td>
<td>Not covered</td>
<td>Not covered</td>
<td>70%-80% after deductible</td>
</tr>
</tbody>
</table>

Dental Insurance

- 100% of Preventive Services
  - Oral exam every 6 months
  - Teeth Cleaning every 6 months
  - Fluoride treatments for kids < 19
  - X-Rays

- 80% of Basic Services
  - Lab tests
  - Fillings
  - Uncomplicated extractions
  - TEMPORARY Crowns

- 50% of Major Services
  - Dentures
  - Fixed Bridges
  - Crowns

Deductibles & Limits

- $50 deductible / person / year (max $150 / family)
- $1000 maximum benefit / person / year
- ROLLOVER BENEFIT—If at least 1 preventative service used, up to $350 of unused benefit rolls over to next plan year.
- Maximum of an additional $1000 in benefit.

Full description of plan designs & features: [https://www.mtholyoke.edu/hr/health-insurance](https://www.mtholyoke.edu/hr/health-insurance)

You will also find: SBC’s for all plans (Summary of Benefits and Coverage), Current Rates, Benefit Calculator, etc.

Dental Insurance

- [https://www.mtholyoke.edu/hr/benefits/dental_insurance](https://www.mtholyoke.edu/hr/benefits/dental_insurance)
Life Insurance

Lincoln Financial is the insurance carrier for Mount Holyoke College's Group Life Insurance.

The College pays the full cost for eligible employee's basic 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 an additional one to five times your salary to a maximum of $500,000 in term life insurance. Rates are based on your age and charged per $1,000 of coverage.

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

MHC information & Summary Plan Descriptions:
http://www.mtholyoke.edu/hr/life_insurance.html

Lincoln Financial Information:
http://www.lfg.com

Long Term Disability Insurance

Lincoln Financial 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 your income in the event that a disability prevents you from working and earning an income.

All eligible faculty and staff are covered at 40% under the College's basic group long term disability (LTD) insurance plan through Lincoln Financial. 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%.

MHC Info & Summary Plan Descriptions:
http://www.mtholyoke.edu/hr/long_term_disability.html

Flexible Spending Accounts

Mount Holyoke College offers two Flexible Spending Accounts, for Dependent Care and 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

https://www.mtholyoke.edu/hr/benefits/flex_spending_account

Employee Assistance Program

LifeScope 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 also use this program.
- For further information, call the Human Resources Department, LifeScope at 1 (800) 828-6025 or www.LifeScopeEAP.com
- LifeScope offers a work-life site located at: www.LifeScopeEAP.com that was designed and developed to provide you with a full spectrum of behavioral healthcare solutions and resources.

For registration purposes, your username is: mount holyoke college
Password = guest
Retirement Annuity Benefits

Mount Holyoke College currently offers two retirement plans for employees:

- **For All Employees hired after 7/1/13**
  Defined Contribution retirement plan for employees who are not part of a bargaining unit through VOYA Financial Advisors.

- **For Union Employees hired before 7/1/13**
  Defined Benefit retirement plan (cash balance) through Aetna for employees who are part of a bargaining unit.

In addition, MHC offers all employees a choice of several tax-sheltered programs, e.g. voluntary supplemental retirement annuity programs which permit contributions on a pre-tax basis through payroll deductions. These programs are offered through VOYA.

MHC also offers all employees the opportunity to invest in Roth 403(b) savings. Roth 403(b) investments are paid with post-tax dollars and grow tax free. This option is also provided by VOYA. 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 employees hired before July 1, 2010—daughters of employees with 5 or more years of service, provided the daughter is accepted as an undergraduate. For employees hired on or after July 1, 2010, the equivalent of 5 yrs. of full-time service is required. Pro-rated for part-time employees.

- **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 will be reimbursed $500 / course ($1000 max) / fiscal year for courses taken at other accredited institutions. *Must be employed by MHC for 6 months prior to enrolling. Pro-rated for part-time employees.

College Resources Available to Employees

- Abbey Memorial Chapel
- Mount Holyoke College Art Museum
- Skinner Museum
- The Campus Store
- College Identification Card
- Dining Facilities
- Equestrian Center
- The Orchards Golf Course
- Mount Holyoke College Botanic Garden
- College Health Services
- Kendall Athletic and Recreation Facilities and Programs
- Information Services (LITS)
- Library, Information And Technology Services (Williston Memorial Library)
- Campus Social and Cultural Events
- Willits-Hallowell Conference Center