Office of Human Resources

Get To Know Your Benefits

2016-2017
**Health Insurance**

### 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

**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.

Information and current pricing: [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

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

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 of a disability for 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 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

Lincoln Financial Information:
http://www.lfg.com
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. For employees hired before July 1, 2010, the equivalent of 3 years of service is required.

  [http://www.mtholyoke.edu/hr/ tuition_waiver.html](http://www.mtholyoke.edu/hr/ tuition_waiver.html)

- **Tuition Exchange**—Eligibility for employees hired on or after July 1, 2010 requires the equivalent of 5 yrs. of service. For employees hired before July 1, 2010 the equivalent of 3 years of service is required.

  [http://www.mtholyoke.edu/hr/tuition_exchange.html](http://www.mtholyoke.edu/hr/tuition_exchange.html)

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.

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

- **Free course at MHC**—Employees and dependents are eligible to take 1 free course / semester with department approval.

  [http://www.mtholyoke.edu/hr/attending_classes.html](http://www.mtholyoke.edu/hr/attending_classes.html)

For More Information, please visit:

[https://www.mtholyoke.edu/hr](https://www.mtholyoke.edu/hr)

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