

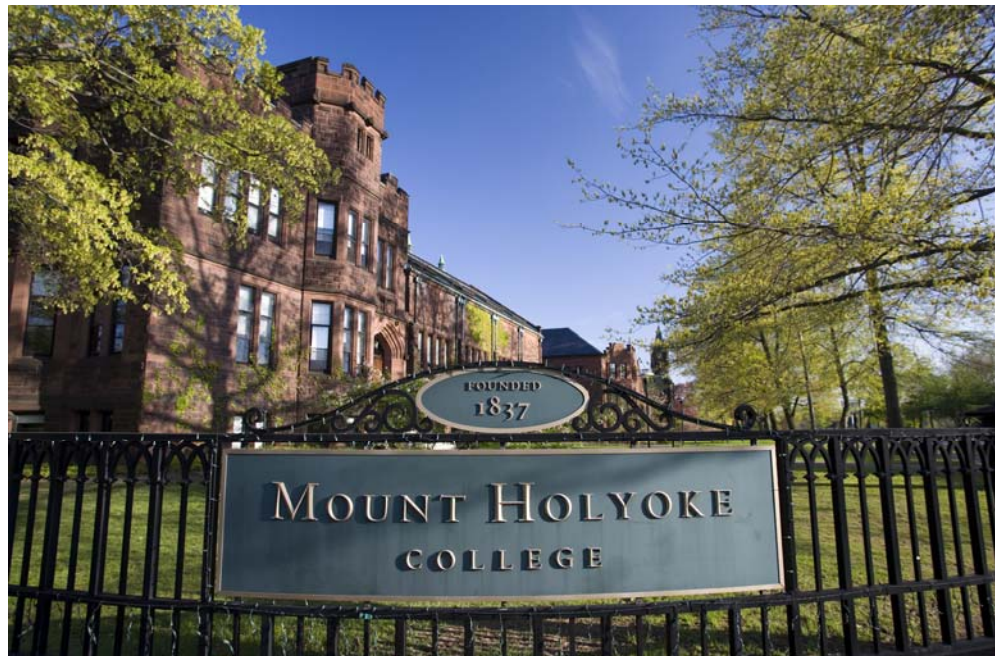
# MOUNT HOLYOKE

MOUNT HOLYOKE COLLEGE

*Office of Human Resources*

***Get To Know Your Benefits***

***2016-2017***



## Health Insurance

Selected Features	HMO Blue	Value HMO (HMO Blue New England \$500 Deductible)	PPO 90 (Blue Care Elect Preferred 90 copay)
Plan Type	HMO	HMO	PPO
Deductible	0.00	\$500/member ; \$1000 / family	\$250 / member ; \$500 / family
Network	Blue Cross of Mass	Blue Cross New England	Blue Cross National
PCP Required?	YES	YES	NO
Office Visit Copayments	\$ 0.00– Preventive \$15.00– PCP OV \$25.00– Specialist OV	\$ 0.00– Preventive \$20.00– PCP OV \$30.00– Specialist OV	\$0.00 –Preventive \$ 15.00 OV 20% coinsurance after deductible
Prescription Costs	\$10.00–generic \$30.00–preferred \$50.00–brand \$0.00–oral contraceptives	\$10.00–generic \$30.00–preferred \$50.00–brand \$0.00–oral contraceptives	\$10.00–generic \$30.00–preferred \$50.00–brand \$0.00–oral contraceptives
Emergency Room	\$75.00	\$100.00	\$150.00
In patient	\$250.00	Deductible applies first; preauthorization required	10% co-insurance; deductible applies first; preauthorization required
In Network Diagnostic tests & out patient surgery	Covered in full	Deductible applies first	10% co-insurance after deductible
Out of network coverage	Not covered	Not covered	70%-80% after deductible

Full description of plan designs & features: <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



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.

Information and current pricing: [https://www.mtholyoke.edu/hr/benefits/dental\\_insurance](https://www.mtholyoke.edu/hr/benefits/dental_insurance)

## Retirement Annuity Benefits

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Mount Holyoke College currently offers employees a Defined Contribution retirement plan through VOYA Financial.

MHC offers all employees the opportunity 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 will be automatically enrolled in the 403(b) plan and receive a contribution of 10.5% of compensation. Those employees will be required to contribute 5% on earnings over \$30,000.

See your HR Benefits Specialists for more details.

MHC Information and Summary Plan Descriptions:  
[https://www.mtholyoke.edu/hr/benefits/retirement\\_plans](https://www.mtholyoke.edu/hr/benefits/retirement_plans)

## Life Insurance

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**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](http://www.mtholyoke.edu/hr/life_insurance.html)

## Flexible Spending Accounts

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



## Long Term Disability Insurance

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

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

## Employee Assistance Program

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**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 also use this program.
- For further information, call the Human Resources Department at 413-538-2503 or E4health at 1-800-828-6025
- E4health offers a comprehensive website: [www.HelloE4.com](http://www.HelloE4.com) that was designed and developed to provide you with a full spectrum of behavioral healthcare solutions and resources.
- **Employees may register to have their own account or they may also access the site using:**  
Username: **mount holyoke college**  
Password: **guest**

## Tuition Benefits, continued

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- **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>

## Tuition Benefits

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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)

## College Resources Available to Employees

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- 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