Get To Know Your Benefits 2017-2018

Office of Human Resources
# 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</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 (Preventive), $15 (PCP OV), $25 (Specialist OV)</td>
<td>$0 (Preventive), $20 (PCP OV), $30 (Specialist OV)</td>
<td>$0 (Preventive), $15 (OV), 20% coinsurance after deductible</td>
</tr>
<tr>
<td>Prescription Costs</td>
<td>$10 (Generic), $30 (Preferred), $50 (Brand), $0 for oral contraceptives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75</td>
<td>$100</td>
<td>$150</td>
</tr>
<tr>
<td>In Patient</td>
<td>$250</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

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

Human Resources Phone (413) 538-2503 Mon-Fri; 8:30 a.m. to 5:00 p.m.  
https://www.mtholyoke.edu/hr/new-employee-guide
**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.

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**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 and participants must actively re-enroll every year**

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**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%**.

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**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**

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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

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