

# Wellesley College

## Benefits At-a-Glance

*Union*

**BENEFITS/HUMAN RESOURCES OFFICE: 781-283-3202**

### **IMPORTANT WEBSITES:**

[www.wellesley.edu/hr/whatsnew](http://www.wellesley.edu/hr/whatsnew)

[www.wellesley.edu/hr/benefits](http://www.wellesley.edu/hr/benefits)

[www.wellesley.edu/hr/benefits/healthyyou](http://www.wellesley.edu/hr/benefits/healthyyou)

[www.wellesley.edu/hr/worklife](http://www.wellesley.edu/hr/worklife)



# Benefits At-a-Glance

As a union employee, you have the following benefit options:

	Plan/Benefits	Your Coverage Choices
<b>Medical</b>	<ul style="list-style-type: none"> <li>Harvard Pilgrim HMO</li> <li>Harvard Pilgrim PPO Plus HSA</li> </ul>	You may elect: <ul style="list-style-type: none"> <li>Individual coverage</li> <li>Family coverage</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>Delta Dental PPO Plus Premier</li> <li>Delta Dental DeltaCare</li> </ul>	You may elect: <ul style="list-style-type: none"> <li>Individual coverage</li> <li>Family coverage</li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>EyeMed Vision Plan</li> </ul>	You may elect coverage for yourself and eligible family members
<b>Flexible Spending Accounts (FSAs)</b>	<ul style="list-style-type: none"> <li>Health Care FSA</li> <li>Dependent Care FSA</li> <li>Limited Purpose FSA (if you participate in the PPO Plus HSA)</li> </ul>	You decide how much to contribute: <ul style="list-style-type: none"> <li>Up to \$2,550 for the Health Care or Limited Purpose FSA</li> <li>Up to \$5,000 (or \$2,500 if married but filing taxes separately) for the Dependent Care FSA</li> </ul>
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>Basic coverage of one times salary, rounded to next higher \$1,000, to a maximum of \$450,000</li> <li>Contributory coverage (for yourself), to a maximum of \$900,000 (including Basic)</li> <li>Spouse coverage</li> </ul>	The College automatically provides Basic coverage; you decide whether to buy additional coverage for yourself or your spouse
<b>Disability</b>	<ul style="list-style-type: none"> <li>Short Term and/or Long Term coverage, based on your employment classification and hours</li> </ul>	The College automatically provides coverage if you are eligible
<b>403(b) Retirement Plan*</b> <small>*See page 4 if hired before 12/15/12</small>	<ul style="list-style-type: none"> <li>Once eligible, you receive an automatic College contribution of:               <ul style="list-style-type: none"> <li>— 9% of pay up to ½ the Social Security wage base</li> <li>— 12% of pay above ½ the Social Security wage base</li> </ul> </li> <li>The opportunity to make voluntary pre-tax or Roth after-tax contributions</li> </ul>	The College contribution is based on your pay; if you make voluntary contributions, the College adds a match
<b>Additional Work/Life Programs</b>	<ul style="list-style-type: none"> <li>Healthy You and Prosperous You Programs</li> <li>Vacation, Sick, and Holiday Time</li> <li>Tuition and Auditing Benefits</li> <li>Pre-tax Transportation Benefit</li> <li>Employee Assistance Program – AllOne Health</li> <li>Care.com Program (child/eldercare, housekeeping)</li> </ul>	You decide whether to participate in the Pre-tax Transportation program; the College automatically provides access to the Healthy You Program, Prosperous You Program, Employee Assistance Program and Care.com

Note that eligibility for each of these programs is based on employment classification (including the hours you are regularly scheduled to work each week) and your collective bargaining agreement status.

## ELIGIBILITY

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To enroll in a benefit program offered by Wellesley College, you must be eligible:

- You must work at least 20 hours per week to elect coverage under the Medical, Dental, Vision and FSA plans.
- You must work at least 40 hours per week to be covered under Life Insurance, Short Term Disability and Long Term Disability.
- You must work at least half-time to be eligible for the Healthy You, Pre-tax Transportation benefit, EAP and Care.com programs.

Medical, Dental, Vision and FSAs begin on the first of the month coincident with or following your date of hire, provided you have made your election within the 30 days after your hire date. You may participate in the Healthy You, Pre-tax Transportation, EAP and Care.com programs on your hire date. You are covered for Life Insurance, Short Term Disability and Long Term Disability after 12 consecutive months of being actively at work for 40 hours per week.

## PRE-TAX PREMIUMS

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Your premiums for Medical, Dental and Vision coverage are deducted from your paycheck on a pre-tax basis (before federal and state taxes are withheld). Any FSA contributions you make are deducted from your paycheck before federal, state and FICA taxes are withheld. For this reason, you may only make changes to these benefits during the Open Enrollment period or if you have a qualified change in family status during the year.

## MAKING CHANGES TO YOUR BENEFITS

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Once a year, during Open Enrollment in November, you may make changes to your benefits, to be effective the following January 1. During the year, you may be able to make changes if you experience a **qualified change in family status**, as defined by the IRS. A change in status may include:

- Changes in your marital status (e.g., marriage, divorce, death of a spouse, legal separation)
- Changes in the number of your dependents (e.g., through birth, death, adoption or placement for adoption)
- A change in employment status (e.g., the termination or commencement of your own, your spouse's or your eligible dependent's employment)
- Work schedule changes such as a reduction or increase in your or your spouse's hours and
- Changes in your dependent's eligibility such as a change in age or marital, student or disability status.

Any change in your benefit elections must be consistent with your change in status. If you believe you have such an event, contact the Human Resources Office within 30 days of the event.



Healthy You is Wellesley College's program to help you take an active role in your health and health care. Learn more about the Healthy You program on the Human Resources website ([www.wellesley.edu/hr/benefits/healthyyou](http://www.wellesley.edu/hr/benefits/healthyyou)).

### HealthAdvocate

The HealthAdvocate program can help you find the right doctors, specialists, and hospitals, untangle medical bills, and locate elder care and other support services. Learn more on the Human Resources website (<http://www.healthadvocate.com/members>).

## MEDICAL

You have a choice of two medical plans through Harvard Pilgrim Health Care: an HMO and the PPO Plus HSA Plan. You may elect individual or family coverage. Your premium is taken on a pre-tax basis. Go to the Human Resources website for more information about the PPO Plus HSA Plan.

The PPO Plus HSA includes a Health Savings Account that you can use to pay for eligible health care expenses. Any contributions you make to the HSA are made on a pre-tax basis.

## DENTAL

You have a choice of two dental plans offered through Delta Dental: the PPO Plus Premier and DeltaCare. You may enroll in individual or family coverage. The College contributes 80% toward the cost of individual coverage and 50% toward the cost of family coverage. Your contribution is taken on a pre-tax basis.

## VISION

You may elect vision coverage through EyeMed. You have a choice of employee only, employee plus spouse, employee plus child(ren) or family coverage. You pay the full cost of this coverage on a pre-tax basis.

## FLEXIBLE SPENDING ACCOUNTS (FSAs)

The FSAs allow you to set aside tax-free dollars to pay for predictable health care and dependent care expenses, up to IRS limits. The College offers two accounts: The Health Care FSA and the Dependent Care FSA. Once you enroll, contributions are taken from your pay before federal, state and FICA taxes are withheld. Because the IRS governs these accounts, you must make a new election each year.

The IRS requires you to use the money in your Dependent Care FSA by the end of each calendar year or you will lose the remaining balance. The Health Care FSA includes a carryover provision that allows you to use up to \$500 of leftover contributions for expenses in the following year.



## LIFE INSURANCE

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The College pays the full cost of Basic coverage for full-time employees who have one year of service which is equal to one times your salary, rounded to the next higher \$1,000, up to a maximum of \$450,000. You may elect additional coverage:

- **Contributory** – in multiples of one through four times salary (up to two times salary without evidence of good health if you enroll when you are first hired), up to a combined maximum (Basic and Contributory) of \$900,000
- **Spouse** – \$15,000 with no evidence of insurability if you have elected Contributory coverage and you elect coverage when you are first hired, or up to 50% of your Contributory coverage (up to a maximum of \$150,000) with evidence of insurability (EOI).

Rates for Contributory coverage are based on your age and the amount of coverage you elect. Rates for Spouse coverage are based on your (the employee's) age. Premiums are deducted from your pay on an after-tax basis.

## SHORT TERM DISABILITY

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The College automatically provides salary continuation benefits to full-time employees who have one year of service. You receive 60% of weekly pay, to a maximum of \$1,000, for as long as you are disabled to a maximum of 26 weeks.

While you are on disability, you will continue to be covered under any benefits you have elected and you will be billed your share of the cost.

## LONG TERM DISABILITY

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The College automatically provides salary continuation through the LTD Plan for full-time employees who meet the definition of disability. Following a 180-day elimination period, individuals who are found to be disabled generally receive 60% of pay to a maximum of \$3,000 per month. While you are on disability, you will continue to be covered under any benefits for which you are eligible and you will be billed your share of the cost.

## Coverage End Dates

Generally, Medical, Dental and Vision coverages end at the end of the month in which you leave the College. Coverage under the FSAs, Life Insurance, Short Term and Long Term Disability ends on your last day of employment.

If you are retiring, schedule an appointment to review your coverage options by calling Human Resources at Ext. 2215.



## Benefits at Retirement

If you leave the College and meet the following criteria, you may continue your benefits through the College. To be eligible to continue these benefits, you must:

- Have at least 10 years of service,
- Be at least age 60, and
- Be enrolled in the Medical, Dental, and/or Vision plans at the time you retire.

In this case, you may continue your Medical and Dental coverage until you (the employee) reach age 65. Your spouse can be covered until the earliest of five years from your retirement date or when your spouse reaches age 65. You will pay the active rate for this coverage.

You may be eligible to convert or “port” your Life Insurance within 30 days of your termination/retirement. You will be eligible for an additional benefit (\$1,000) if you:

- Have at least 10 years of service and
- Are at least age 65 and
- Were hired before January 1, 1995.

**In addition, you will receive a payout for your unused Sick Time:** one-half of your accumulated sick pay, pro-rated for less than full-time service.

## 403(b) RETIREMENT PLAN

### Your Contributions

You may begin making voluntary contributions to the Wellesley College 403(b) Retirement Plan as soon as you are hired. The IRS limits the amount that you may contribute each year. Any contributions you make are deducted from your pay before federal and state taxes are withheld.

Rollovers from other qualified employer retirement plans are accepted into our 403(b) Retirement Plan.

### College Contributions

The College will add matching and core contributions to your account once you meet the following requirements. Currently, College contributions (matching and core) begin on the first of the month coincident with or following your date of hire, provided you work at least half-time. If you become an employee on or after January 1, 2017, College contributions (matching and core) will begin as of the first of the month coincident with or following 12 consecutive months of eligible service, provided you work at least half-time.

**Matching Contribution.** You are eligible for the matching contribution if you make voluntary contributions and have met the requirements above:

If You Contribute...	You Will Receive a College Match of...
1% of your pay	1/3 of 1% of your pay
2% of your pay	1/3 of 2% of your pay
3% (or more) of your pay	1/3 of 3% of your pay (or 1% of pay)

If you don't make voluntary contributions, you will not receive the matching contribution.

**Core Contribution.** Once you have met the requirements above, the College makes a core contribution to your account whether or not you are making voluntary contributions. The core contribution equals:

- 9% on your pay up to 1/2 the Social Security wage base and
- 12% on your pay above 1/2 the Social Security wage base.

The College contributions are always 100% vested. That is, you have a right to the value of these contributions when you leave or retire, regardless of your years of service with the College.

**Note:** If you were hired before December 15, 2012, your retirement benefits are provided through a separate pension plan.



## VACATION

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Academic year employees earn and must take three weeks of vacation during their first year. Full-year employees earn and must take two weeks of vacation during their first year. Vacation time increases according to your service as outlined in the College-Union Agreement.

## SICK TIME

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You accumulate one day per month of Sick Leave during your first year. After that, on July 1 and January 1, full-year employees are credited with six days and academic employees are credited with 4.5 days per year.

## HOLIDAYS

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Full-time, full-year employees are entitled to the following Holidays:

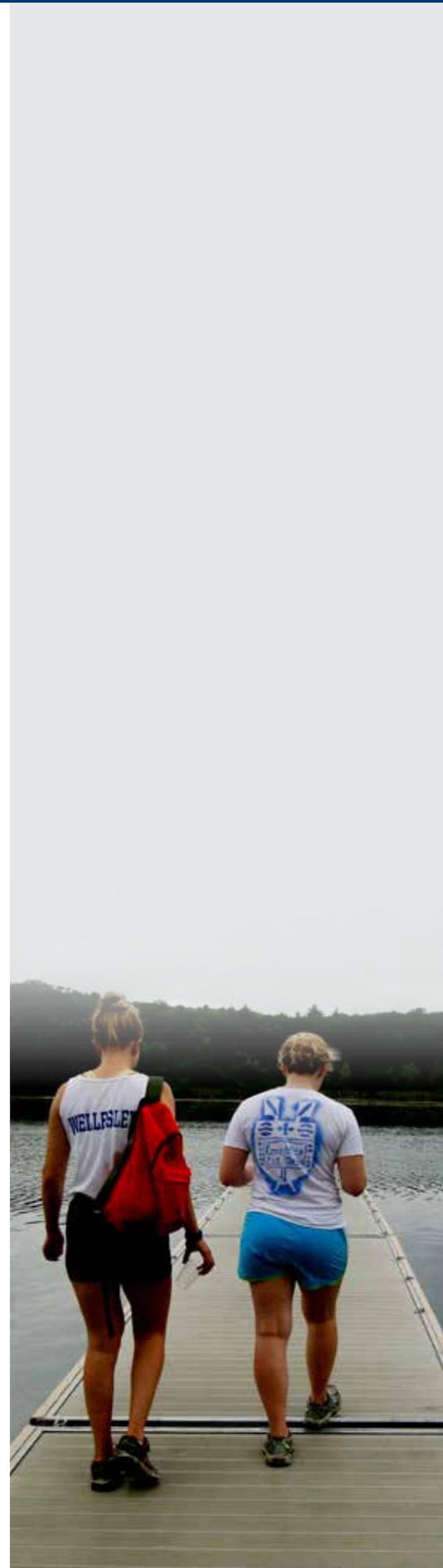
- New Years Day
- Martin Luther King Jr. Day
- President's Day
- Patriot's Day
- Memorial Day\*
- Independence Day
- Labor Day\*
- Columbus Day\*
- Thanksgiving\*
- Friday after Thanksgiving\*
- Christmas

\*Academic year employees are entitled to these paid Holidays.

## TUITION BENEFITS

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Tuition Remission (for full-time undergraduate study) provides tuition benefits at Wellesley College to daughters/wives of eligible employees. Full-time union employees (hired on or after May 1, 1982) are eligible for Tuition Remission benefits after three years of continuous full-time employment. The student receives a 50% remission of Wellesley College tuition. Those hired before May 1, 1982 receive 100% remission.



## Work/Life

The College offers an array of programs and resources to support and assist you with the challenge of maintaining balance between work and home. To learn more, go to: [www.wellesley.edu/hr/worklife](http://www.wellesley.edu/hr/worklife).

## Prosperous You

Wellesley College offers many retirement and financial planning resources through the Prosperous You program. For more information, go to: [www.wellesley.edu/hr/benefits/prosperous-you](http://www.wellesley.edu/hr/benefits/prosperous-you).

## Employee Assistance Program (EAP)

The College pays the full cost of the EAP and it is available as soon as you are hired. This benefit program can assist you and your family with personal issues and offers low – or no cost – access to:

- Financial counselors,
- Referral services (for day care, adult care, etc.), and
- General information on stress management tools and work/life balance issues.

## AUDITING

Regular full-time employees and their spouses may each audit one class per semester at the College without charge. Half-time employees may audit one class per semester, provided there is space, while their dependents or spouses may each audit one course at a fee of \$150.

## TUITION REIMBURSEMENT

Full-time employees who have completed one year of service may receive tuition reimbursement of up to \$2,500 per fiscal year for courses that are related to any bargaining unit job (including English as a Second Language or literacy courses). The course must be taken at an accredited institution and be approved by the College before you enroll.

## PRE-TAX TRANSPORTATION BENEFIT

All employees can take advantage of our Pre-tax Transportation benefit. This program saves you money by allowing you to pay for transit and parking expenses with pre-tax dollars taken through automatic payroll deductions.

## CARE.COM

All employees are eligible for Care.com services, including caregivers for your children, senior services for your parents, pet care, tutors and housekeeping.



*This is only a summary of your College benefits. The plan documents and certificates always govern.*