Wellesley College
Benefits At-a-Glance

EFFECTIVE JANUARY 1, 2015

Union

IMPORTANT WEBSITES:
www.wellesley.edu/hr/whatsnew
www.wellesley.edu/hr/benefits
http://www.wellesley.edu/hr/benefits/healthyyou

BENEFITS/HUMAN RESOURCES OFFICE: 781-283-3202
# Benefits At-a-Glance

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

<table>
<thead>
<tr>
<th>Plan/Benefits</th>
<th>Your Coverage Choices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>You may elect:</td>
</tr>
<tr>
<td>Harvard Pilgrim HMO</td>
<td>- Individual coverage</td>
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<tr>
<td>Harvard Pilgrim PPO Plus HSA</td>
<td>- Family coverage</td>
</tr>
<tr>
<td>Dental</td>
<td>You may elect:</td>
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<tr>
<td>Delta Dental PPO Plus Premier</td>
<td>- Individual coverage</td>
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<tr>
<td>Delta Dental DeltaCare</td>
<td>- Family coverage</td>
</tr>
<tr>
<td>Vision</td>
<td>You may elect coverage for yourself and eligible family members</td>
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<tr>
<td>EyeMed Vision Plan</td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSAs)</td>
<td>You decide how much to contribute:</td>
</tr>
<tr>
<td>Health Care FSA</td>
<td>- Up to $2,550 for the Health Care or Limited Purpose FSA</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>- Up to $5,000 (or $2,500 if married but filing taxes separately) for the Dependent Care FSA</td>
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<tr>
<td>Limited Purpose FSA (if you participate in the PPO Plus HSA)</td>
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<tr>
<td>Life Insurance</td>
<td>The College automatically provides basic coverage; you decide whether to buy contributory and spousal coverage</td>
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<tr>
<td>Basic coverage of one times salary, rounded to next higher $1,000</td>
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</tr>
<tr>
<td>Contributory coverage (for yourself)</td>
<td></td>
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<tr>
<td>Spousal coverage (for your spouse)</td>
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<tr>
<td>Disability</td>
<td>The College automatically provides coverage if you are eligible</td>
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<tr>
<td>Short Term and/or Long Term coverage, based on your employment classification and hours</td>
<td></td>
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<tr>
<td>Retirement Plan*</td>
<td>The College automatically contributes based on your pay; if you make voluntary contributions, the College adds a match</td>
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<tr>
<td>*See page 4 if hired before 12/15/12</td>
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<tr>
<td>Automatic College contribution of:</td>
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<tr>
<td>- 9% of pay up to ½ the Social Security wage base</td>
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<tr>
<td>- 12% of pay above ½ the Social Security wage base</td>
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<tr>
<td>The opportunity to make voluntary contributions</td>
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<tr>
<td>Additional Work/Life Programs</td>
<td>You decide whether to participate in the Pre-tax Transportation and/or the Long Term Care programs; the College automatically provides access to the Healthy You Program, Employee Assistance Program and Care.com</td>
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<tr>
<td>Healthy You Program</td>
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<tr>
<td>Vacation, Sick, and Holiday Time</td>
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<tr>
<td>Tuition and Auditing Benefits</td>
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<tr>
<td>Pre-tax Transportation Benefit</td>
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<tr>
<td>Long Term Care Plan</td>
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<tr>
<td>Employee Assistance Program</td>
<td></td>
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<tr>
<td>Care.com Program (child/eldercare, housekeeping)</td>
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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

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, FSA, and Long Term Care plans.
- You must work at least 40 hours per week to be covered under Life Insurance, Short Term Disability and Long Term Disability.
- You are eligible for the Healthy You, Pre-tax Transportation benefit, EAP and Care.com programs, regardless of your hours.

Medical, Dental, Vision, FSAs and Long Term Care 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

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

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, your spouse’s or your eligible dependent’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.

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.

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. The College currently contributes 75% toward the cost of the HMO and the PPO Plus HSA. 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. For 2015, the College is contributing 50% of your deductible into the HSA on your behalf ($750/individual coverage or $1,500/family coverage and pro-rated if you enroll after January 1). You may elect to contribute as well; if you do decide to contribute, your contributions will be 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. 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 if you want to participate and you are required to use your account balance by the end of the calendar year – or you will lose the remaining balance. Note, however, that up to $500 of leftover 2015 Health Care FSA contributions can be carried over into 2016 for use in 2016.
**LIFE INSURANCE**

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. 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)

- **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 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**

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 for your share of the cost.

**LONG TERM DISABILITY**

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 you have elected and you will be billed for 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.
RETIREMENT PLAN

If you are hired on or after December 15, 2012 and you work at least half-time, you are automatically enrolled in the Wellesley College 403(b) Retirement Plan. There is no waiting period and College contributions begin the first of the month coincident with or following your date of hire. The benefit is always 100% vested; that is, you have a right to a benefit whenever you retire, regardless of your years of service with the College. The College’s contribution equals:
- 9% on earnings up to ⅔ the Social Security wage base and
- 12% on earnings above ⅔ the Social Security wage base.

Voluntary Contributions to the Retirement Plan

You may make additional contributions to the Wellesley College 403(b) Retirement Plan. The College adds a match when you contribute as shown below:

<table>
<thead>
<tr>
<th>Your Contributions</th>
<th>College Match</th>
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<tbody>
<tr>
<td>1% of your pay</td>
<td>1/3 of 1% of your pay</td>
</tr>
<tr>
<td>2% of your pay</td>
<td>1/3 of 2% of your pay</td>
</tr>
<tr>
<td>3% (or more) of your pay</td>
<td>1/3 of 3% of your pay (or 1% of pay)</td>
</tr>
</tbody>
</table>

The IRS limits the amount that you may contribute each year. For 2015, the maximum is $18,000 – or $24,000 if you are age 50 or older by the end of the calendar year. Any contributions you make are deducted from your pay before federal and state taxes are withheld. Rollovers from other employer retirement plans are also accepted into the Retirement Plan.

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

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 continue Vision coverage under the COBRA provisions.

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 for non-exempt staff or $2,500 for exempt staff) if you:
- Have at least 10 years of service and
- Are at least age 65 and

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.
VACATION

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

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

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

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

**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.

**LONG TERM CARE (LTC)**

You may elect Long Term Care Insurance if you are benefit-eligible. This plan provides financial resources for services provided in and outside the home to meet long term care needs. New hires may enroll without evidence of good health within 30 days of hire. You pay the full cost of this coverage on an after-tax basis.

Your spouse, parents, grandparents and in-laws may also enroll WITH evidence of good health and will be billed for the coverage. If you leave the College, you may continue this coverage with CNA directly.

**CARE.COM**

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

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