

Benefits at a Glance



Our Commitment to You

At Mount Holyoke College, we're proud of our highly accomplished, committed, and responsive faculty and staff. Our comprehensive benefits program offers a range of options so you can make choices that work best for you and your family:

- Medical
- Dental
- Vision
- Flexible Spending Accounts (FSAs)
- Disability and Leave Benefits
- Life Insurance
- Employee Assistance Program
- 403(b) Retirement Plan
- Tuition Benefits
- Additional Benefits
- Paid Time Off

You are eligible for benefits the first of the month following your date of hire if you are a full-time or part-time employee who is scheduled to work at least 20 hours a week for the academic or fiscal year.

Medical Plan Options

Mount Holyoke College (MHC) offers a choice of four medical plan options administered by Blue Cross Blue Shield (BCBS). There are two Health Maintenance Organization (HMO) options with a New England network, as well as a Preferred Provider Organization (PPO) and a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), both with national networks.

With the two HMO plans, you will need to designate a Primary Care Physician (PCP) to coordinate your care, and coverage is provided when you seek care in-network. For the PPO Plan and HDHP with HSA, there is in-network and out-of-network coverage.

BCBS offers telehealth services through Well Connection, as well as ahealthyme® wellness programs and the Care Concierge program to learn more about health conditions and resources. There are also reimbursement programs for qualifying weight loss programs, as well as virtual fitness and home fitness equipment expenses.

At MHC, you have the flexibility to choose from several comprehensive health care plans.

Please see the next page for details about our four plan options.

Medical plan comparison—in-network*

	HMO Blue	HMO Blue New England (Value HMO \$1,000 Deductible)	PPO 90 (Blue Care Elect Preferred 90 Copay)	High Deductible Health Plan (HDHP with HSA)
Network	BCBS New England	BCBS New England	BCBS National	BCBS National
Deductible	\$0	\$1,000/member \$2,000/family	\$250/member \$500/family	\$1,500/member \$3,000/family
Office Visit	\$0 (Preventive) \$30 (PCP) \$40 (Specialist)	\$0 (Preventive) \$30 (PCP) \$40 (Specialist)	\$0 (Preventive) \$20 (PCP or Specialist)	\$0 (Preventive) 10% coinsurance after deductible
Out-of-pocket Maximum	Medical: \$2,000/member \$4,000/family Rx: \$1,000/member \$2,000/family	Medical: \$2,000/member \$4,000/family Rx: \$1,000/member \$2,000/family	Medical: \$2,000/member \$4,000/family Rx: \$1,000/member \$2,000/family	\$3,000/member \$6,000/family
Emergency Room	\$150	\$150	\$150	10% coinsurance after deductible
Hospital Stay	\$250 per admission	Deductible applies first; then covered in full	10% coinsurance after deductible	10% coinsurance after deductible
Outpatient Surgery (facility fee)	\$150 per admission (colonoscopies not subject to copay)	Deductible applies first; then covered in full	\$250 per admission in- network (colonoscopies not subject to copay); deductible applies first	10% coinsurance after deductible
In-Network Diagnostic Tests (x-ray, blood work)	Covered in full	Deductible applies first; then covered in full	10% coinsurance after deductible	10% coinsurance after deductible
Imaging (CT/ PET scans, MRIs)	\$75	Deductible applies first; then covered in full	10% coinsurance after deductible	10% coinsurance after deductible
Prescription Drug Costs				
Retail (30-day supply)	\$100/\$200 Rx deductible \$15 Generic \$45 Preferred \$60 Brand		\$0 deductible \$10 Generic \$30 Preferred \$50 Brand	After medical deductible \$15 Generic \$25 Preferred \$40 Brand
Mail Order (90-day supply)	\$0 deductible \$30 Generic \$90 Preferred \$180 Brand		\$0 deductible \$20 Generic \$60 Preferred \$100 Brand	After medical deductible \$30 Generic \$50 Preferred \$80 Brand

* For detailed coverage information including out-of-network coverage, see the [Summaries of Health Benefits and Coverage](#).

The HDHP with HSA

The HDHP offers the lowest premiums in exchange for a higher deductible. You pay less out of your paycheck for premiums and more out of pocket at the point of care. You will be able to make HSA contributions out of your paycheck on a pre-tax basis, up to the IRS limits.

An HSA is a savings account (owned by you) that allows you to set aside pre-tax dollars to pay for current or save for future health care expenses for you and your eligible tax dependents.



Dental Plan Options

We offer a choice of two comprehensive dental plans: Dental Blue and Dental Blue + Ortho. The Dental Blue + Ortho plan includes orthodontia coverage. The calendar year per person maximum is also higher (\$2,000), compared to Dental Blue (\$1,000).

Both plans offer a unique rollover feature. If you have used at least one preventive service, you can rollover some of your plan benefit to the next plan year.

	Dental Blue	Dental Blue + Ortho
Deductible	\$50 member/\$150 family	\$50 member/\$150 family
Preventive Care	Covered 100%, no deductible: Oral exams every 6 months; teeth cleaning every 6 months; fluoride treatment for kids < 19; X rays	
Basic (after Deductible)	Covered 80%: Lab tests, fillings, uncomplicated extractions, temporary crowns	
Major (after Deductible)	Covered 50%: dentures, fixed bridges	
Orthodontia	Not covered	50% to \$1,000 lifetime maximum
Calendar Year Per-Person Maximum	\$1,000	\$2,000
Rollover Benefit	If at least 1 preventive service used, up to \$350 of unused benefit rolls over to next plan year. Maximum of an additional \$1,000 benefit.	If at least 1 preventive service used, up to \$600 of unused benefit rolls over to next plan year. Maximum of an additional \$1,500 benefit.

Vision Plan

With the Vision plan, in addition to eye exams you have coverage for contact lenses, glasses, and more. Benefits vary depending on if you receive care in- or out-of-network. Coverage frequency is every 12 months except for the allowance for frames, which is every 24 months.

	In-Network	Out-of-Network
Exams (with dilation if necessary)	\$0 copay	\$50
Standard Contact Lens Fit and Follow-Up	\$40 copay	N/A
Frames	\$0 copay; \$130 allowance, 20% off balance over \$130	\$104
Contact Lenses	\$0 copay; \$150 allowance, plus 15% off balance over \$150	\$150
Bifocal, Trifocal or Lenticular Lens	\$20 copay	Graded schedule
Standard Progressive Lens	\$85 copay	\$140
Premium Progressive Lens	Graded schedule	\$196
Laser Vision Correction	15% off retail price or 5% off promotional price	N/A

Flexible Spending Accounts (FSAs)

When you contribute to an FSA on a pre-tax basis, you decrease your taxable income and can use your account to pay for eligible expenses with a convenient FSA debit card.

- **Health Care FSA:** You can contribute up to \$3,050 for eligible out-of-pocket medical, dental, and vision care expenses.
- **Dependent Care FSA:** You can contribute up to \$5,000 for eligible expenses for the care of a dependent child under age 13, or a dependent adult, including preschool, before- and after-school programs, and child or elder day care.

If you elect the HDHP with HSA medical plan option, you are not eligible to enroll in the Health Care FSA, but can enroll in a Limited Purpose FSA (LPFSA).

Disability and Leave Programs

Basic **Long-Term Disability (LTD)** coverage is paid for by Mount Holyoke College, providing **40%** salary replacement coverage if you are sick or injured and unable to work for more than six months. You can purchase additional Supplemental LTD coverage that covers **50%, 60%, or 66.66%** salary replacement.

The Massachusetts Paid Family and Medical Leave law provides leave benefits to eligible workers in Massachusetts. You may be eligible for this Leave, as well as other Leaves of Absence. After one year of service, you may be eligible for Parental Leave for up to six weeks of paid leave if you are a primary caregiver of a newly born or adopted child.

Life and Accident Insurance

Mount Holyoke College provides **Basic Term Life and AD&D Insurance** up to one times your salary, at no cost to you. The minimum is \$15,000 and the maximum is \$25,000. You may purchase additional **Supplemental Life Insurance** coverage of five times your salary, up to \$500,000. Rates are based on your age, and medical review is required for coverage over \$350,000.

Employee Assistance Program

Mount Holyoke College offers a comprehensive Employee Assistance Program (EAP) for you and your family. The EAP helps with emotional and personal topics like stress at home and work, alcohol and drug use, and family and relationship issues. All employees, spouses, and household members have access to three free counseling sessions per year.

In addition, the program provides 24/7 online support with articles, flash courses, referrals, resilience boosters, and

even a coaching service available through texting. The program is designed to provide well-being support for many aspects of your life in a confidential, easy-to-use format.

The wellness of you and your family is a priority. We offer wellness workshops, seminars, and more.

403(b) Retirement Plan

Mount Holyoke College provides the 403(b) Retirement Plan through Voya to help you save for your financial future. All employees are eligible to contribute to the plan the first of the month following your date of hire. You can choose to contribute a **percentage or flat dollar amount** of your pay to the plan on a **pre-tax and/or Roth after-tax basis**, up to the IRS limits. You can choose how contributions are invested based on your savings goals.

In addition, after one year of service (over 756 hours), **Mount Holyoke College will contribute 10.5%** of your regular compensation to your account per pay period. You will need to contribute **pre-tax 5%** of your annual compensation over \$40,000 and **you are immediately 100% vested.**

Mount Holyoke College has a very generous 403(b) plan—with a 10.5% contribution from the College and immediate vesting after one year of service.

Paid Time Off

MHC offers vacation time and sick leave to take time away from work to rest and recharge. Most employees are eligible for up to 14 paid holidays per fiscal year.

Tuition Benefits

MHC offers a variety of robust tuition benefits for you and your dependents.

- **Tuition Waiver:** Your dependent may receive **full tuition for up to eight semesters (four years) of undergraduate study** if accepted to Mount Holyoke College as an Undergraduate. Dependents are eligible to apply after you complete five years of service.
- **Tuition Exchange:** Mount Holyoke College is a member of the Tuition Exchange organization, made up of over 600 institutions. Your dependent may receive a scholarship valued at **full tuition** or the “set rate” (currently **\$40,000 per year**) for up to four years of undergraduate study at a **Tuition Exchange institution**. Dependents are eligible to apply after you complete five years of service.
- **Tuition Reimbursement:** You may be reimbursed **\$500 per course (\$1,000 maximum)** each fiscal year

for courses taken at other accredited institutions. You are eligible after six months of service, and part-time employees receive a pro-rated benefit.

- **Free Courses at MHC:** You and your dependents are eligible to take **one free course per semester** at MHC, on a space-available basis and with department approval. Employees are eligible after one year of service, and dependents are eligible immediately.

MHC offers exceptional tuition benefits for you and your dependents. After five years of service, your dependents may be eligible for full tuition at MHC or other colleges.



At Mount Holyoke College, our comprehensive benefits program is an important part of our commitment to you.

Additional Benefits

As a Mount Holyoke College employee, you'll have access to these additional benefits as part of our campus community:

- On-site daycare for infants through school-age children, including after school and summer programs
- Flexible and adaptive work options
- Employee discounts for cell phones, insurance, and more
- Kendall athletic and recreation facilities, including bringing a guest
- 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
- Walking paths
- Wellness activities/offerings
- Employee recognition events
- Mount Holyoke College Equestrian Center
- Information Services (LITS)
- Campus social and cultural events
- Willits-Hallowell Conference Center

This information is a summary of the Mount Holyoke College benefit programs. If there are discrepancies between the information included in this summary and the applicable plan documents or insurance contracts, the plan documents and insurance contracts will govern in all cases. Mount Holyoke College reserves the right to amend or discontinue the plans described in this summary at any time.