



Benefit Fact Sheet

Food Service Worker – Full-time, Year Round

Exempt

This fact sheet is a summary of the benefits available for exempt employees regularly scheduled for 30 hours or more per week, year round. Employees may choose to elect coverage under these programs at hire, during the annual open enrollment period or in the event of a qualified change in family status

[Health Care Plan](#)

Employees are offered a choice of three insurance plans through [Tufts Health Plan](#): Advantage (Low Cost) HMO (health maintenance organization), HMO Value Choice Copayment plan and PPO (preferred provider organization) Value plan.

The cost of this benefit is shared between the College and the employee. Health insurance premiums are deducted from your salary on a pre-tax basis. Enrollment must occur within 30 days of hire and is effective the first of the month following or coincident with the date of hire. Coverage is available to you, your spouse and your children to age 26.

[Dental Plan](#)

Hampshire College offers an employee-paid dental plan through [Delta Dental](#). This plan covers 100% of preventive dental expenses, 80% of basic restorative expenses and 50% of major restorative expenses with a maximum benefit of \$1,500 per member per year. Orthodontic coverage for dependents up to age 19 is also available with a separate lifetime maximum of \$1,000.

Dental insurance premiums are deducted from your salary on a pre-tax basis and are 100% employee-paid. Enrollment must occur within 30 days of hire and is effective the first of the month following or coincident with the date of hire. Coverage is available to you, your spouse and your dependent children to age 26.

[Vision Care Plan](#)

Hampshire College offers an employee-paid vision plan through [Davis Vision](#). This plan provides coverage for an annual eye examination and significant discounts on frames, lenses, contact lenses, corrective procedures and lens accessories.

Vision insurance premiums are deducted from your salary on a pre-tax basis and are 100% employee-paid. Enrollment must occur within 30 days of hire and is effective the first of the month following or coincident with the date of hire. Coverage is available to you, your spouse and your dependent children to age 26.

[Flexible Spending Accounts](#)

Hampshire College offers Health and Dependent Care Flexible Spending Accounts (FSA) through [Benefit Strategies](#). FSA's allow you to put aside money on a pre-tax basis to pay for out-of-pocket health, dental or vision care costs (Health FSA) or qualified dependent care expenses (Dependent FSA). There is a maximum of \$5,000 Dependent

care and \$2,600 for Health that may be set aside per plan per calendar year. Participation begins on the first day of the month following or coincident with the date of hire.

Group Life and AD&D Insurance

Hampshire College provides you with group term life and accidental death and dismemberment (AD&D) insurance through [Prudential](#). Employees are covered at a rate of two times annual salary up to a maximum of a \$150,000 benefit. Age reduction schedule applies after age 70. Coverage begins on the first day of the month following or coincident with the date of hire. This benefit is paid in full by the College.

Optional Life and AD&D Insurance

Hampshire College offers new employees voluntary supplemental life and accidental death and dismemberment (AD&D) insurance for themselves, their spouse and/or child(ren) through [Prudential](#). The amount of coverage available for the employee is up to five times annual salary with a maximum benefit of \$300,000. Spouse coverage is available up to a maximum of \$50,000. Dependent child(ren) coverage available is \$10,000.

Premiums are 100% employee-paid on an after-tax basis and are based on age and amount of coverage selected. During initial enrollment period evidence of insurability is required for coverage amounts over \$150,000 for the employee and \$30,000 for the spouse. Employees who later apply or want to increase their coverage will have to submit evidence of insurability at that time.

Long Term Disability Plan (LTD)

Hampshire College provides you with basic long-term disability insurance through [Prudential](#) after one year of employment. After six months of total disability this plan provides a continuation of salary and retirement premiums until age 65 or the termination of the disability. Benefits amount to 60% of basic monthly earnings up to a maximum benefit of \$7,500 per month. This benefit is paid in full by the College.

TIAA Retirement Annuity & Supplemental Retirement Annuity Plans

Hampshire College provides a Retirement Annuity (RA) plan, also known as a defined contribution retirement plan, through [TIAA](#) to benefitted employees. Eligibility to join is voluntary after completion of one year of service. Participation is mandatory after completion of one year of service and attainment of age 30. Employees are immediately vested upon participation. The mandatory contribution rate is **3%** of gross earnings with a College match of **8%**. After three years the employee's mandatory contribution rate is **5%** of gross earnings.

A TIAA-CREF Supplemental Retirement Annuity plan (SRA) complements the basic TIAA-CREF retirement plan offered by Hampshire College. Contributions to the SRA plan are made entirely by the employee. Employees are eligible for enrollment on the first day of employment.

Employee Assistance Program (EAP)

The EAP, offered through [E4Health](#), is a program designed to help you and your household members deal with personal problems such as stress, marital difficulties, drug and alcohol abuse, budget and debt problems, legal issues, child/elder care issues, etc. Plan benefits include complete confidentiality and three free counseling sessions per problem, per family unit.

Paid Time Off for Staff

Holidays: Eligible for 8 holidays plus 1 floating holiday per calendar year. To be used in consultation with supervisor if Café's are open on the Holiday.

Personal Days: Eligible for 1 personal day per fiscal year (with no carryover); pro-rated during the first fiscal year of employment based on start date.

Sick Days (accrued): Eligible to receive up to 8 days per year accrued on a monthly basis. The maximum which may be accrued is 90 days.

Vacation Days: Eligible for 15 vacation days per fiscal year (with no carryover); pro-rated during the first fiscal year of employment based on start date.

Outdoors Program/Recreational Athletics (OPRA) and Workout Classes

Hampshire College employees are able to use the facilities on campus which include tennis courts, soccer fields, indoor track, weight room, climbing wall, saunas and a pool.

UMass/Five College Credit Union

The UMass/Five College Credit Union is a not-for-profit financial cooperative. Services offered to eligible members include federally insured savings accounts, checking accounts, certificates of deposit, mortgages, home equity, home improvement, automobile, and personal loans. To learn more call 1.800.852.5886 or visit the web site at www.umassfive.org.

Automobile and Homeowners Insurance Discount

Hampshire College has contracted with Whalen Insurance Agency to offer our benefit-eligible employees an opportunity to receive a discount on automobile and homeowners insurance. For more information please visit www.whaleninsurance.com or call 413.586.1000.

Cellular Phone Discount

Discounts are available to Hampshire College employees at AT&T, Sprint and Verizon. Contact the Information Technology Assistant at 413.559.6786 for more information.

OneCard (ID Card)

Employees may use their OneCard to access the recreational facilities, College library and the College bookstore. For more information on how to obtain a OneCard please contact the OneCard office at 413.559.6717.

Please Note: Specific policies and contract provisions govern each plan. This fact sheet is intended to highlight and summarize benefits and should not be construed as a guarantee of future benefits. All benefit policies of the College are subject to change. Not eligible for tuition-related benefits.

2018 Monthly Insurance Rates – Full Time Exempt Food Service Employees

Full-time is 30 hours per week or more. Pro-rated if working between 17.5-30 hours per week.

Not available if working less than 17.5 hours per week

Health (sliding scale rates available for less than .75 FTE employees)			
Advantage HMO 1000 (Low Cost)	Total Monthly Premium	College Monthly Contribution	Employee Monthly Contribution
Single	\$644.54	\$575.70	\$68.83
Employee + One	\$1,289.03	\$927.66	\$361.37
Family	\$1,933.42	\$1,391.39	\$542.02
HMO Choice Copay 20	Total Monthly Premium	College Monthly Contribution	Employee Monthly Contribution
Single	\$718.63	\$583.85	\$134.78
Employee + One	\$1,437.17	\$943.96	\$493.21
Family	\$2,155.61	\$1,415.83	\$739.78
Advantage PPO 500	Total Monthly Premium	College Monthly Contribution	Employee Monthly Contribution
Single	\$851.81	\$598.51	\$253.31
Employee + One	\$1,703.54	\$973.27	\$730.28
Family	\$2,555.32	\$1,459.81	\$1,095.51

Dental (100% Employee Paid)	
Single	\$48.79
Employee + One	\$105.72
Family	\$178.90

Vision (100% Employee Paid)	
Single	\$5.59
Employee + One	\$10.07
Family	\$15.66