



## Benefits Fact Sheet: Non-Exempt Employee

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This fact sheet is a summary of the benefits available for **non-exempt employees regularly scheduled to work 17.5 or more hours per week**. 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. Additional benefit information and required forms can be found at <http://www.hampshire.edu/hr/4151.htm> or by contacting the Benefits and Wellness Coordinator at 413.559.5495.

### 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, same-sex and opposite-sex domestic partner and children to age 26. Please see current rates on attached sheet.

### 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, same-sex and opposite-sex domestic partner and dependent children to age 26. Please see current rates on attached sheet.

### 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, same-sex and opposite-sex domestic partner and dependent children to age 26. Please see current rates on attached sheet.

### 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 for 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 [Symetra](#). 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/partner and/or child(ren) through [Symetra](#). The amount of coverage available for the employee is up to five times annual salary with a maximum benefit of \$300,000. Spouse/partner 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/partner. 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 Symetra 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-CREF Retirement Annuity & Supplemental Retirement Annuity Plans**

Hampshire College provides a Retirement Annuity (RA) plan, also known as a defined contribution retirement plan, through [TIAA-CREF](#) 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 **9.5%**. 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.

### **Educational Opportunities – Dependent Children**

The following tuition benefits are available to full-time, year-round, benefits-eligible employees (1.0 full time equivalent (FTE)) who have been employed at the College for one year unless otherwise noted:

#### **Tuition Remission**

Dependent children of Hampshire College benefits-eligible employees who are enrolled in a Hampshire College degree program are eligible for tuition remission for up to eight semesters. The employee must have been employed at the College for one year. Benefits-eligible employees with an FTE of .5 - .74 will be eligible for a pro-rated benefit based on their FTE.

#### **Tuition Reimbursement Grant**

The College contributes up to \$2,000 per year to the post-secondary undergraduate education of dependent children of College employees. This program is limited to eight semesters. This benefit is limited to \$4,000 per family per year.

#### **Tuition Exchange Program**

Hampshire College is a member of the Tuition Exchange Program (TEP), a private consortium of colleges and universities nationwide which offers tuition exchange scholarships to the children of employees of member institutions. Hampshire College offers one dependent of eligible employees an opportunity to apply for tuition exchange scholarships for full-time study at other participating institutions. A current list of participating institutions can be found at <http://www.tuitionexchange.org>.

### **Educational Opportunities – Employees**

Employees with benefits-eligibility can enroll in Hampshire College courses tuition-free for academic credit on a "space available" basis. An employee must complete one full year of consecutive service at the College prior to participation in this plan (first day of classes) A spouse (or eligible domestic partner) of an employee may enroll in or audit one Hampshire course per term with the approval of the course instructor.

### **Degree Program**

Full-time employees who have been employed for two years, and who qualify academically, may enroll in the College's Bachelor of Arts degree program tuition free. The employee must qualify academically and be officially admitted by the Admissions Office.

### **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 11 holidays plus 1 floating holiday per calendar year.

**Personal Days:** Eligible for 3 personal days per fiscal year (with no carryover); pro-rated during the first fiscal year of employment based on start date. On July 1, following the completion of 15 years of service employees receive 1 additional personal day each fiscal year for a total of 4 personal days per fiscal year.

**Sick Days (accrued):** Eligible to receive up to 12 days per year accrued on a monthly basis, 1 sick day per month. The maximum which may be accrued is 130 days.

**Vacation Days:** Eligible for 10 vacation days per fiscal year (with no carryover); pro-rated during the first fiscal year of employment based on start date. After 3 years of employment staff will earn 15 vacation days per fiscal year and after 8 years of employment staff will earn 20 vacation days per fiscal year.

### **Other Benefits**

#### **Computer Purchase Program**

Hampshire College offers a computer purchase program to all benefitted employees after six months of employment. Payments for the computer are deducted directly from an employee's paycheck. This is an excellent opportunity to purchase a personal computer or other components with a no-interest loan. Contact the Information Technology Assistant at x6786 for more information.

#### **Hampshire College Early Learning Center**

The Hampshire College Early Learning Center was founded in the fall of 1982 by Hampshire College staff who saw the need for an on-campus childcare program. Infant, Toddler and Pre-School programs are offered. Admission priority is given to Hampshire-affiliated families. Call the Early Learning Center 413.559.5706 or visit the web site at <https://www.hampshire.edu/elc/the-early-learning-center> for more information.

#### **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. OPRA offers opportunities to staff to participate in numerous trips throughout the school year. There are also classes such as yoga and spinning held on campus for employees during the lunch hour throughout the school year.

#### **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](http://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](http://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.

## 2017 Monthly Insurance Rates – Non-Exempt Employee

*Rates are based on 24 pay periods*

<b>Health (sliding scale rates available for less than .75 FTE employees)</b>			
<b>Advantage (Low Cost) HMO</b>	Total Monthly Premium	College Bi-Weekly Contribution	Employee Bi-Weekly Contribution
Single	\$560.18	\$246.48	\$33.61
Employee + One	\$1,120.33	\$383.72	\$176.45
Family	\$1,680.38	\$575.53	\$264.66
<b>HMO</b>	Total Monthly Premium	College Bi-Weekly Contribution	Employee Bi-Weekly Contribution
Single	\$624.58	\$246.48	\$65.81
Employee + One	\$1,249.08	\$383.72	\$240.83
Family	\$1,873.50	\$575.53	\$361.22
<b>PPO</b>	Total Monthly Premium	College Bi-Weekly Contribution	Employee Bi-Weekly Contribution
Single	\$740.33	\$246.48	\$123.69
Employee + One	\$1,480.59	\$383.72	\$356.58
Family	\$2,220.89	\$575.53	\$534.91

<b>Dental (100% Employee Paid)</b>		
	Total Monthly Premium	Employee Bi-Weekly Contribution
Single	\$48.79	\$24.40
Employee + One	\$105.72	\$52.86
Family	\$178.90	\$89.45

<b>Vision (100% Employee Paid)</b>		
	Total Monthly Premium	Employee Bi-Weekly Contribution
Single	\$5.59	\$2.80
Employee + One	\$10.07	\$5.04
Family	\$15.66	\$7.83