

CURRY COLLEGE

Benefits

Full Time Hourly Staff Employees—12 Months

Curry College
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Curry College Benefits Summary

Curry Colleges recognizes the significant contribution that our employees make to the college, and we have worked very hard to ensure that our benefit offerings remain generous. The following is an outline of Benefit Plans offered to all Full Time Administrators and Staff Employees at Curry College.

Please check with the Human Resources Department for information concerning any of the benefits noted. The plan documents are the ultimate determinant of benefits.

Please note, unless otherwise indicated, all benefits begin on the first of the month following the date of hire, or if date of hire is on the first of the month, benefits begin immediately.

For Detailed information on all of the benefits offered please log onto the Curry Web portal and visit the Human Resources page by going to:

<https://my.curry.edu/group/mycampus/human-resources>

Health Insurance

Enrollment in this benefit is time sensitive.

New employees have 30 days from the date of hire to enroll.

Benefits take effect the first of the month.

Curry College is proud to offer 2 Health plans through Harvard Pilgrim Healthcare.

- ◆ HMO Best Buy Plan (\$2,000 / \$4,000)
- ◆ PPO Best Buy Plan (\$2,000 / \$4,000)
- ◆ The cost of the individual membership in all plans is shared by the employee and the College.
- ◆ The cost of the family membership in all plans is shared by the employee and the College.
- ◆ Employees may enroll, and/or make changes to their plan during the “Open Enrollment” period each year.
- ◆ The College is funding a portion of the deductible through a Health Reimbursement Account
 - ◆ An HRA is an account funded by Curry that helps pay your in-network deductible expenses
 - ◆ For the Plan year 6/1–5/31 you will be responsible for the first 50% of the in-network deductible
 - ◆ After your portion of the deductible is met, Curry will pay the remaining 50% of the deductible
 - ◆ The HRA is administered by HRC Total Solutions



Dental Insurance

Enrollment in this benefit is time sensitive.

New employees have 30 days from the date of hire to enroll.

Benefits take effect the first of the month.

- ◆ Delta Dental PPO Plus Premier plan covers preventive and basic services at 100% and most major services at 50%.
- ◆ Two Dental Options are available:
 - ◆ Dental Plan 1 offers a \$1,500.00 Calendar Year Benefit Maximum, and
 - ◆ Dental Plan 2 offers a \$2,500.00 Calendar Year Benefit Maximum
- ◆ The employee and the College share the cost of individual and family memberships.
- ◆ Employees may enroll, and/or make changes to their plan during the “Open Enrollment” period each year.

Enrollment forms and “Schedule of Benefits” (detailed information on each plan) can be found on the Human Resources page of the Web Portal (see link): <https://my.curry.edu/group/mycampus/human-resources>



Group Life Insurance & AD&D
Enrollment in this benefit is time sensitive.
Benefits take effect the first of the month.

- ◆ New employees have 30 days from the date of hire to enroll.
- ◆ Curry College provides basic term Life Insurance coverage in the amount of two times annual base salary rounded to the next \$1,000 (to a maximum of \$300,000) at no cost to the employee.
- ◆ The College also provides AD&D coverage at no cost.
- ◆ Employees have the option of purchasing additional life insurance for themselves, their spouses and dependents.

Long Term Disability
Enrollment in this benefit is time sensitive.
Benefits take effect the first of the month.

- ◆ New employees have 30 days from the date of hire to enroll.
- ◆ Provides disability income at 70% of your basic monthly earnings (to a maximum of \$7,500 of scheduled monthly benefits) after 90 days of continuous disability.
- ◆ The College provides this benefit to employees at no cost.

Health and Dental Rates effective 6/1/2023 – 5/31/2024

Full-time Faculty and Staff					
	Total Monthly Premium		Curry Pays	Your Cost (Monthly)	Your Cost (Bi-Weekly)
HMO DEDUCTIBLE PLAN	INDIVIDUAL	\$933.06	\$839.75	\$93.31	\$43.06
	FAMILY	\$2,447.41	\$1,835.56	\$611.85	\$282.39
PPO DEDUCTIBLE PLAN	INDIVIDUAL	\$1,105.68	\$839.75	\$265.92	\$122.73
	FAMILY	\$2,900.19	\$1,835.56	\$1,064.64	\$491.37
Dental 1 - \$1,500 CYM	INDIVIDUAL	\$54.70	\$49.23	\$5.47	\$2.52
	FAMILY	\$132.24	\$92.57	\$39.67	\$18.31
Dental 2 - \$2,500 CYM	INDIVIDUAL	\$65.37	\$49.23	\$16.14	\$7.45
	FAMILY	\$158.05	\$92.57	\$65.48	\$30.22



Flexible Spending Account (FSA)

Enrollment in this benefit is time sensitive.

New employees have 30 days from the date of hire to enroll.

Benefits take effect the first of the month.

The Flexible Spending Account Plan is a Medical Expense Reimbursement Account which allows you to have money withheld from your paycheck on a pretax basis for medical, dental, and vision expenses that are only partially covered, or not covered at all by your health care plan.

- ♦ The minimum contribution is \$100.00, and the maximum contribution is \$3,050.00.
- ♦ This account is based on our Benefit Plan year which is June 1–May 31 each year.
- ♦ Employees may enroll, and/or make changes to their plan during the open enrollment period each year.
- ♦ Enrollment forms and detailed information can be found on the Human Resources

Dependent Care Spending Account

Enrollment in this benefit is time sensitive.

New employees have 30 days from the date of hire to enroll.

Benefits take effect the first of the month.

This is an excellent benefit that enables you to deduct up to \$5,000 per year from your paycheck for child and/or elder care expenses **before taxes** are taken out.

- ♦ If you use another dependent care provider, you pay the provider, and submit receipts and claim forms to HRCTS, and are reimbursed from your DECAP account.
- ♦ This account is based on a January 1–December 31 Benefit Plan Year, which is different than our regular plans.
- ♦ Employees may enroll, and/or make changes to their plan during the special open enrollment period held in December each year.
- ♦ Enrollment forms and detailed information can be found on the Human Resources page of the Web Portal (see link): <https://my.curry.edu/group/mycampus/human-resources>.

Educational Benefits

Tuition Waivers:

- ♦ After one year of employment, full time employees may enroll in all Curry College undergraduate and graduate courses on a tuition-free, space available basis.
- ♦ If the course is job-related, this one year wait may be waived.
- ♦ Spouses and dependent children of these full-time staff members are eligible for this benefit after 3 years of full-time service.
- ♦ For Cohort based programs, the College provides two waivers of tuition in each cohort-based program for qualified applicants (one designated for Faculty, and one designated for Staff).
- ♦ Tuition only is waived (this award supersedes any other Merit and/or need based Scholarships or Financial Aid offered by Curry College and the amount of any federal and state grants you receive may also reduce this Tuition Scholarship). Fees are not included.
- ♦ For graduate program benefits, there are tax implications to the employee for benefits approved for those benefits greater than the IRS maximum (currently \$5,250).

Tuition Exchange and CIC Programs:



The College also participates in the Tuition Exchange (TE) and Council of Independent Colleges (CIC) programs for undergraduate education of dependent children.

- ♦ "Dependent children" are as defined by the IRS. You may be asked to provide tax documents that confirm this status.
- ♦ Eligibility for the Tuition Exchange/CIC Programs requires a minimum of three years of employment. Final award based on availability and seniority.

Additional information may be found at the following websites:

www.tuitionexchange.org

www.cic.edu

Neither of these programs are a guaranteed benefit.

403(b) Defined Contribution Retirement Plan

- ◆ Employees may enroll on a voluntary basis in the 403(b) Defined Contribution Retirement Plan offered by the College.
- ◆ Voluntary contributions can be made by employees on a tax-deferred basis electing the investment options offered under Voya Financial.
- ◆ The College currently contributes 200% of the employee's contribution up to 3.5% of base salary (yielding a 7% maximum College contribution) for "Match Eligible" Employees.
- ◆ Match eligibility begins after the completion of 1,000 hours and one year of continuous employment on the first of the following month.
- ◆ Waiting period may be waived if a new employee had worked at an organization that could have offered a 403(b), and if that new employee had worked 1,000 hours at that organization in the last twelve months. [Verification form will be required.](#)
- ◆ Detailed information can be found on the Human Resources page of the Web Portal (see link): <https://my.curry.edu/group/mycampus/human-resources>.

Miscellaneous Benefits:

Employee Assistance Plan

AllOne Health is our EAP provider. This service is available to you and your family members twenty-four hours a day, 365 days a year and is completely confidential. EAP can help with both personal and work-related issues including:

- ♦ Counseling
- ♦ Life Coaching
- ♦ Financial Consultation
- ♦ Legal Referrals
- ♦ Medical Advocacy
- ♦ Personal Assistant
- ♦ Work-Life Resources and Referral (including child and elder care)
- ♦ Interactive work-life website for members

Travel Assistance Program

The Mutual of Omaha Travel Assistance Program, provided by our Life & LTD carrier, is a comprehensive program of information, referral, emergency travel, medical assistance, identify theft, education and prevention and recovery information services designed to help you respond to medical care situations and many other emergencies that may arise during travel.

- ♦ You don't have to enroll.
- ♦ Assistance with lost or stolen items, including luggage, prescriptions and other personal belongings.
- ♦ Legal referrals to local attorneys and consular offices .
- ♦ Pre-travel assistance, which gives you access to information regarding passport and visa requirements, foreign currency and worldwide weather.

Will Preparation Services

Epoq Inc., offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home. Epoq provides the following FREE documents:

- ♦ Last Will and Testament
- ♦ Power of Attorney
- ♦ Healthcare Directive
- ♦ Living Trust

Curry College Employee Discounts:

Please visit the Human resources page of the myCurry portal for updated information on various discounts available to Curry College employees. Examples of some of these discounts include:

Cell Phone Services - Through Curry College's partnership with the Massachusetts Higher Education Consortium (MHEC), employees are eligible for discounts through AT&T, Verizon Wireless, and T-Mobile. Please click on the Cell Phone Services link to learn more.

Curry College Bookstore - Curry College employees receive a 10% discount at the bookstore (textbooks excluded). Please show your ID or let the cashier know you work at Curry in order to receive the discount. In store only.

Brown & Brown Perks Program - Brown & Brown Perks is a discount program available free to all employees. Powered by PerkSpot, the leading corporate discounts provider, Brown & Brown Perks brings you a one-stop shop for hundreds of online discounts, in-store coupons and hot deals. Use Brown & Brown Perks to find discounts and deals from dozens of great categories. Access your perks at <https://pslogin.perkspot.com>.

Harvard Pilgrim Health Care - Employees enrolled in the medical plan are eligible for savings on a variety of health-related products and services; including, a rewards program, vision care, fitness (up to \$300 health club reimbursement), healthy eating, and family care.

Tickets at Work - The Tickets at Work program gives you access to exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows & more!

Time Off Benefits

The following outlines the time-off benefits of Curry College. Please consult the Human Resources office for further information.

Vacation

- ♦ 2.5 Vacation days after the first 90 days of continuous employment.
- ♦ At the end of your First Year you will have accrued 10 Vacation days.
- ♦ After 3 years of continuous employment you will begin accruing 15 Vacation days each year.
- ♦ You may carry over up to 1 years equivalent of unused / accrued Vacation time into the next Fiscal Year each year (Fiscal Year June 1 to May 31).

Personal Days

- ♦ Employees receive 2 Personal days after 6 months of continuous employment (based on Calendar year January to December).
- ♦ Employees hired after January 1 receive pro-rated personal day benefits during the first year of employment (Hire date January 1–May 31 = 1 Personal Day, Hire date June 1 or later = no personal days until the following January).
- ♦ Personal Days are allocated on a yearly basis and are only available for use during that Calendar year.

Sick Time

- ◆ Each employee accrues 1 sick day per month worked, available after 90 days of continuous employment.
- ◆ Any unused sick time will carry over to the next year (Calendar year January to December).
- ◆ An employee may accumulate unused credited sick leave up to a total of 90 days.

Holiday Breaks

- ◆ It is the current practice of the College to close its Administrative offices for the Thanksgiving break beginning at 12:00 PM (Noon) on the Wednesday before Thanksgiving. All regular staff employees will be paid for this time off based on their regular full time schedule.
- ◆ It is also the current practice of the College to close its Administrative offices for the holiday period beginning around December 24 through the first work day after January 1. All regular staff employees will be paid for this time off based on their regular full time schedule.
- ◆ Please consult the College Academic Calendar for specific information concerning the beginning date and time of the holiday break and the date that administrative offices will re-open.

Recognized Holidays

The Following are considered paid holidays / breaks:

- ◆ New Years Day
- ◆ Martin Luther King Day
- ◆ President's Day
- ◆ Patriot's Day
- ◆ Memorial Day
- ◆ Juneteenth
- ◆ Independence Day
- ◆ Labor day
- ◆ Indigenous People's Day
- ◆ Veterans Day
- ◆ Early Dismissal (Noon) on the day before Thanksgiving
- ◆ Thanksgiving Day
- ◆ The Friday after Thanksgiving Day
- ◆ Christmas Eve
- ◆ Christmas Day
- ◆ Christmas Break—December 26—January 1

Curry College

For questions or concerns please contact the Human Resources office at:

Phone: 617-333-2013

Fax: 617-333-2330

Email: HR@curry.edu