

CURRY COLLEGE

Benefits

Full Time Salaried Employees of Ulin Rink

**Curry College
Human Resources
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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.

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>.

Group Life Insurance & AD&D Enrollment in this benefit is time sensitive.

- ♦ 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 \$200,000) 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.

- ♦ 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 Insurance

Enrollment in this benefit is time sensitive.

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

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

- ◆ HMO Deductible Plan (\$2,000 / \$4,000)
- ◆ PPO Deductible 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 6/1/19–5/31/2020 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



Dental Insurance

Enrollment in this benefit is time sensitive.

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

- ◆ Cigna Dental DPPO 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>

Health and Dental Rates effective 6/1/2019 – 5/31/2020

Full Time Faculty and Staff					
		Total Monthly Premium	Curry Pays	Your Cost (Monthly)	Your Cost (Bi-Weekly)
HMO DEDUCTIBLE PLAN	INDIVIDUAL	\$745.33	\$670.80	\$74.53	\$34.40
	FAMILY	\$1,954.98	\$1,466.23	\$488.75	\$225.58
PPO DEDUCTIBLE PLAN	INDIVIDUAL	\$883.21	\$670.80	\$212.41	\$98.04
	FAMILY	\$2,316.66	\$1,466.23	\$850.43	\$392.51
DENTAL 1 - \$1,500 CYM	INDIVIDUAL	\$60.78	\$54.70	\$6.08	\$2.81
	FAMILY	\$146.93	\$102.85	\$44.08	\$20.34
DENTAL 2 - \$2,500 CYM	INDIVIDUAL	\$72.63	\$54.70	\$17.93	\$8.27
	FAMILY	\$175.61	\$102.85	\$72.76	\$33.58
Senior Lecturers and PT Benefits Eligible ("grandfathered") Staff					
		Total Monthly Premium	Curry Pays	Your Cost (Monthly)	Your Cost (Bi-Weekly)
HMO DEDUCTIBLE PLAN	INDIVIDUAL	\$745.33	\$655.89	\$89.44	\$41.28
	FAMILY	\$1,954.98	\$1,368.49	\$586.49	\$270.69
PPO DEDUCTIBLE PLAN	INDIVIDUAL	\$883.21	\$655.89	\$227.32	\$104.92
	FAMILY	\$2,316.66	\$1,368.49	\$948.17	\$437.62
DENTAL 1 - \$1,500 CYM	INDIVIDUAL	\$60.78	\$53.49	\$7.29	\$3.37
	FAMILY	\$146.93	\$95.50	\$51.43	\$23.73
DENTAL 2 - \$2,500 CYM	INDIVIDUAL	\$72.63	\$53.49	\$19.14	\$8.84
	FAMILY	\$175.61	\$95.50	\$80.11	\$36.97



Medical Expense Reimbursement Plan

Enrollment in this benefit is time sensitive.

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

The Medical Reimbursement 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 \$2,700.00.
- ♦ This account may also be used to pay for private individual health premiums.
- ♦ 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 page of the Web Portal (see link): <https://my.curry.edu/group/mycampus/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.

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.

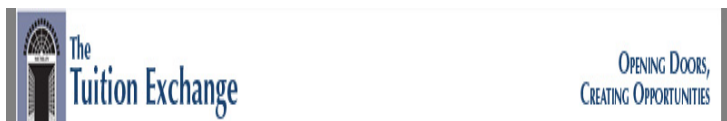
- ♦ If your day care provider is the Curry Early Childhood Center, payments can be transferred directly.
- ♦ You can also request after-tax payroll deductions for CECC, if your CECC expense is more than \$5,000 per year (or you prefer after-tax deductions).
- ♦ If you use another dependent care provider, you pay the provider, and submit receipts and claim forms to Finance on a monthly basis, and are reimbursed from your DECAP account.
- ♦ 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 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.

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.

403b Defined Contribution Retirement Plan

- ◆ Employees may enroll on a voluntary basis in the 403b 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:

Curry Early Childhood Center

- ♦ The College provides an on site daycare center for children of staff & faculty, through age 5, on a space available basis.
- ♦ Rates are subsidized by the College.

Employee Assistance Plan

Our Life, and Long Term Disability Insurance carrier, Prudential, also offers a comprehensive resource for a wide range of personal and work-related issues through their Guidance Resources Program.

- ♦ The service is available to you and your family members twenty-four hours a day, 365 days a year.
- ♦ Provides resources to help employees find solutions to everyday issues.
- ♦ Offers toll-free phone access to master's-level consultants.
- ♦ Up to three face-to-face sessions are allowed to help with more serious issues
- ♦ Unlimited online resources.
- ♦ No additional charge for utilizing the program.
- ♦ Participation is confidential and strictly voluntary.
- ♦ Employees do not have to have filed a disability claim or be receiving benefits to use the program.

Prudential Travel Assistance Program

The Prudential Travel Assistance Program is a comprehensive program of information, referral, assistance, transportation and evacuation 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.
- ♦ As a participant in your employer's Group Accidental Death & Dismemberment plan through Prudential, you are automatically covered.
- ♦ Assistance with lost or stolen items, including luggage, prescriptions and other personal belongings.
- ♦ Legal referrals to local attorneys, embassies and consultants
- ♦ Prudential Travel Assistance also offers pre-travel assistance, which gives you access to information on things like passport and visa requirements, foreign currency and worldwide weather.

Automobile Insurance Discount - Safety Net:

- ♦ The Employees of Curry College group will receive an **5% discount** for Automobile Insurance policies issued with Safety Insurance through the Safety Net Program.
- ♦ Any Safety Insurance Agent can have this discount applied to your auto insurance policy written with them. This can apply to a policy in your name or your spouse!
- ♦ The Insurance Commissioner has expanded the Multi car Discount applying it to more of the policy. This means if you and your spouse insure in the group you will save even more.

If you would like more information and or a rate comparison, please call Quincy Insurance's office at 781-431-9600 or email us at www.QUINCYINSURANCE.NET.

Want to find out if your agent is a Safety agent, go to the Safety Insurance website at: www.safetyinsurance.com, and go to "agent finder".

Additional Information on these benefits can be found on the Human Resources page of the Web Portal <https://my.curry.edu/group/mycampus/human-resources>

Time Off Benefits

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

Vacation

- ♦ 3.75 Vacation days after the first 90 days of continuous employment.
- ♦ At the end of your First Year you will have accrued 15 Vacation days.
- ♦ 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.
- ♦ Each employee accrues 1 sick day per month worked, available after 90 days of continuous employment.

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.

Summer Hours

- ♦ Summer Hours (5 weeks July - August) During this time period offices will schedule their staff to allow for a four day work week.
- ♦ The week of July 4th, if the Holiday falls on a week day this will be considered the day off.
- ♦ Employees eligible to participate include full-time and part-time staff, exempt and non-exempt staff employees working 5 days per week, 12 months per year.
- ♦ Days off will be determined by the department manager based on institutional need. For example, Academic Planning Days are scheduled in June and departments involved will be expected to be fully staffed on those days.

Recognized Holidays

The Following are considered paid holidays:

- | | |
|--------------------------|-------------------------------------|
| ♦ New Years Day | ♦ Labor day |
| ♦ Martin Luther King Day | ♦ Columbus Day |
| ♦ President's Day | ♦ Veterans Day |
| ♦ Patriot's Day | ♦ Thanksgiving Day |
| ♦ Memorial Day | ♦ The Friday after Thanksgiving Day |
| ♦ Independence Day | ♦ Christmas Day |

Curry College

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

Phone: 617-333-2263

Fax: 617-333-2330

Email: hresources@curry.edu