

CURRY COLLEGE

Benefits

Full Time Faculty and Senior Lecturers

**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 many of the Benefits offered to all Full-time Faculty and Senior Lecturers at Curry College.

For complete details of Benefits offered please see Article X—Fringe Benefits Section of the Agreement between Curry College and Curry College AAUP.

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 Low Option - Plan 1 offers a \$1,500.00 Calendar Year Benefit Maximum, and
 - ◆ Dental High Option - 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
Senior Lecturers and PT Benefits Eligible Staff ("Grandfathered Staff")					
	Total Monthly Premium		Curry Pays	Your Cost (Monthly)	Your Cost (Bi-Weekly)
HMO DEDUCTIBLE PLAN	INDIVIDUAL	\$933.06	\$821.09	\$111.97	\$51.68
	FAMILY	\$2,447.41	\$1,713.19	\$734.22	\$338.87
PPO DEDUCTIBLE PLAN	INDIVIDUAL	\$1,105.68	\$821.09	\$284.59	\$131.35
	FAMILY	\$2,900.19	\$1,713.19	\$1,187.01	\$547.85
Dental 1 - \$1,500 CYM	INDIVIDUAL	\$54.70	\$48.14	\$6.56	\$3.03
	FAMILY	\$132.24	\$85.96	\$46.28	\$21.36
Dental 2 - \$2,500 CYM	INDIVIDUAL	\$65.37	\$48.14	\$17.23	\$7.95
	FAMILY	\$158.05	\$85.96	\$72.09	\$33.27



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 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.

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 Finance on a monthly basis, 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 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:

- ♦ Full-time Faculty, and Senior Lecturers, may enroll in all undergraduate and graduate non-cohort based College courses on a tuition-free, space available basis as long as those courses have the minimum number of paying students necessary to offer the course.
- ♦ Spouses, domestic partners, dependent children, and independent children who have not reached the age of 27 of full time faculty and Senior Lecturers who have three years of service may enroll in all undergraduate and graduate non-cohort based College courses on a tuition free, space available basis as long as those course have the minimum number of paying students necessary to offer the course.
- ♦ 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.

- ♦ Eligibility is limited for the TE program, and is based on the Faculty members seniority. This is not a guaranteed benefit. Eligible members must have at least 3 years of service as of the date of projected enrollment in order to apply.
- ♦ The College also participates in the Council of Independent Colleges (CIC) Tuition Exchange Program for undergraduate, and graduate education for Full-time Faculty and Senior Lecturers and their families in accordance with the CIC eligibility guidelines, and other terms and conditions. Eligible members must have at least 3 years of service as of the date of projected enrollment in order to apply.

Additional information may be found at the following websites:

www.tuitionexchange.org

www.cic.edu

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 6.0% of base salary (yielding a 12% 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

Campus Health Clinic:

- ◆ Unit Members who become ill during working hours may consult at no cost the College physician or other health care provider then on duty.
- ◆ Unit members may consult the nurse whenever the health clinic is open.
- ◆ Unit members who require further care will obtain that care from their own health care providers.

Cafeteria:

- ◆ Effective with this Agreement, Unit members will pay the following for each meal eaten in the cafeteria, plus any applicable meals tax.
 - ◆ \$5.00 for Breakfast
 - ◆ \$5.50 for Lunch
 - ◆ \$6.00 for Dinner
- ◆ The College will continue to make a prepaid volume purchase meal discount program available to unit members.
- ◆ The program will provide for a 15% discount for prepaid values of \$51 or more, and 20% for prepaid values of \$100 or more.

Sick Leave:

- ♦ The College will pay for all full-time faculty and Senior Lecturers the regular monthly salary, and provide all fringe benefits to which a unit member is entitled, for a period up to 90 calendar days after the onset of an illness or injury.
- ♦ No more than 90 calendar days will be granted in any 12-month period. The 12-month period during which a unit member can take a leave under this policy is measured backward on a "rolling" basis from the date when a unit member uses any such leave.
- ♦ Unit members on sick leave are not eligible for employment elsewhere while on leave.

Emergency leave:

- ♦ Emergency leave with regular monthly salary and benefits may be granted for a limited period, not to exceed one semester, to any full-time faculty member or Senior Lecturer.
- ♦ Applications must be made to the Provost and must demonstrate reasons that are critical, including the serious illness or death of the family member of a unit member, or a significant family crisis.
- ♦ Applicants must present serious cause for their requests, which might include such issues as the critical illness or death of a family member of the unit member, or some other significant family crisis.
- ♦ Unit members on Emergency Leave are not eligible for employment elsewhere while on leave.

Sabbatical Leave:

Effective with the current agreement, each year the college will grant Sabbatical Leaves for the professional growth, development and scholarly activities (which includes a further degree where it enhances the value of the faculty to the College) of Full-Time unit members.

The Following leaves will be granted:

- ♦ Five full-year sabbatical leaves, provided five qualified applications are submitted and approved.
- ♦ Nine one-semester sabbatical leaves, provided nine qualified applications are submitted and approved
- ♦ Four one-semester sabbatical leaves, provided four qualified applications are submitted, for Senior Lecturers and faculty with part-time professorial rank.

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