



CURRY COLLEGE

Human Resources

Benefits Frequently Asked Questions (FAQs)

How long do I have to wait for my health insurance coverage to start?

Your coverage becomes effective on the first (1st) of the month following your hire date, or if your date of hire was the first of the month, then your coverage begins effective immediately. You must submit the required forms to the Benefits Section of Human Resources within 30 days following your hire date. Otherwise, you will not be able to join the plans until our next Open Enrollment period, or within the first 30 days of a Qualifying Event (birth, marriage, divorce, etc.).

How much does the Health and/or Dental plan cost?

The cost of the Health and/or Dental plan varies by your employee classification as well as by the plan you have chosen. Please refer to the Rate information on the Human Resources page of the myCurry portal through this [link](#).

Who can I cover as dependents under my health insurance coverage?

To be eligible as a Dependent, an individual must be one of the following:

1. The legal spouse* of the Subscriber,
2. The former spouse* of the Subscriber,
3. A child (including an adopted child) of the Subscriber or spouse of the Subscriber until the end of the month in which the child turns 26,
4. The child of an enrolled Dependent child of the Subscriber (or the Subscriber's enrolled spouse)*.

*Plan Document contains the complete definition and will be the final determinant.

Can I decline my medical insurance coverage and still be covered for dental?

Yes. You can elect either individual or family Dental even if you decline medical insurance.

If I elect individual medical insurance coverage, can I elect family dental coverage?

Yes. Even if you elect family Medical Insurance coverage, you can elect either individual or family Dental coverage.

When will I receive my Health and Dental ID cards?

You will receive your Health and / or Dental ID cards in the mail to your home address within 7 – 10 business days after you submit your Enrollment forms to HR. If you need your ID number before the cards arrive, please create, and log on to your Health, and/or Dental plan portal for this information.

[Harvard Pilgrim Portal](#)

[Cigna Dental Portal](#)

If I decline to enroll in the Health and/or Dental plan, can I join the plan at in the future?

If an employee has declined coverage in the Curry College Health and/or Dental plan, but then later experiences a "Qualifying Event", the employee may be able to enroll himself or herself and his or her dependents. However, enrollment must be requested within 30 days after the "Qualifying Event" and must be accompanied by the necessary supporting documentation (such as a marriage certificate,



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divorce decree, or birth certificate). Employees will also be able to make changes during open enrollment, to be effective the first day of the new plan year.

The “Qualifying Events” are defined below:

1. Marriage,
2. Birth, adoption or placement for adoption,
3. Divorce,
4. Eligibility / Loss of Eligibility for Medicaid / Children’s Health Insurance Program,
5. Loss of Coverage due to loss of Job / Reduction in Hours etc.

Can I cancel my Health and/or Dental plan at any time?

You can cancel your Health and/or Dental plan only during our annual Open Enrollment period or in situations where there has been a “Qualifying Event”. If you are requesting to cancel coverage as the result of a “Qualifying Event”, the Office of Human resources must be notified in writing within the first 30 days of the event. Please note that you will be required to submit proof of the event, such as a marriage certificate, divorce decree, or birth certificate.

What is the Deductible on the Curry Health Plans?

Both our HMO Deductible Plan and our PPO Deductible Plan have the following deductible:

- 2,000.00 Deductible Per Individual Plan
- 4,000.00 Deductible per Family Plan

Curry does offer a Health Reimbursement Arrangement (HRA) to assist with the 2nd half of the 50% of the deductible costs. The Health Reimbursement Arrangement (HRA) is an IRS-approved, employer-funded, tax-advantaged employer health benefit plan that reimburses employees for out-of-pocket medical expenses such as deductibles.

Do we have a Vision Plan?

While the College does not have a separate vision plan, our Health plan does allow for one (1) routine eye exam per member per plan year (6/1 – 5/31 each year). Our health care provider often has discounts available at select eyewear locations as well. We encourage members to visit the “Discount and Savings” page of the Harvard Pilgrim website as well.

<https://www.harvardpilgrim.org/public/discounts-and-savings>

How does the HRA work?

You will be responsible for the first 50% of the deductible:

- Individual Plan – Employee pays first \$1,000.00 of deductible expenses and Curry pays the remaining \$1,000.00
- Family Plan – Employee pays first \$2,000.00 of deductible expenses and Curry pays the remaining \$2,000.00

After your portion of the deductible (\$1,000.00 Individual Plan / \$2,000.00 Family Plan) has been met:



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- Your provider will file the claim with Harvard Pilgrim Health Care (HPHC)
- HPHC will send the claim information to HRC Total Solutions
- HRC Total Solutions will process payment, and submit payment to your provider
- A virtual payment is then sent directly to the provider
- Actual payments will process within 7-10 business days

Please note: Only Deductible expenses are eligible for the HRA with Curry. Copays are not eligible for the HRA with Curry.

Does the College offer a Medical Reimbursement Account?

Yes. The Medical Reimbursement Plan is a Medical Expense Reimbursement Account that 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, and the maximum contribution is \$2,700.

Does the College offer a Dependent Care Spending Account?

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

Does the College offer Life Insurance & AD&D to employees?

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 benefit eligible employees. The College also provides AD&D coverage at no cost.

Can I purchase more Life Insurance, in addition to the coverage provided by the College?

Yes, employees have the option of purchasing additional life insurance for themselves, their spouses and dependents.

Employees can purchase coverage in increments of \$10,000 up to a maximum of \$500,000, not to exceed 5.0 times your covered annual earnings. Please refer to our plan certificate(s) on the Human resources page of the myCurry portal to review the required minimum and maximum coverage amounts allowed.

How much Optional Life Coverage can I purchase for my spouse?

If you purchase Optional Life coverage for yourself, you then also have the option to purchase coverage for your spouse in increments of \$5,000 up to a maximum of \$250,000. **Please note:**

The Dependent Term Life Insurance coverage amount on your spouse may not exceed 100% of your Optional Term Life coverage amount. Please refer to our plan certificate(s) on the Human resources page of the myCurry portal to review the required minimum and maximum coverage amounts allowed.

How much Optional Life Coverage can I purchase for my Dependent Child?

If you purchase Optional Life coverage for yourself, you then also have the option to purchase coverage in the sum of \$10,000 for your Dependent Child. Please note: The Optional Dependent Term Life Insurance coverage amount on your children may not exceed 50% of your Optional Term Life coverage amount. Please refer to our plan certificate(s) on the Human resources page of the myCurry portal to review the required minimum and maximum coverage amounts allowed.



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Coverage for a Dependent Child begins from live birth. Qualification of coverage for your dependent until age 19:

- Must be an [IRS defined dependent](#) and your dependent is not married.

Qualification of coverage for your dependent can continue until age 25 if they meet all the following criteria:

- [IRS defined Dependent](#),
- Dependent is not married,
- Dependent is a full-time student.

Does the College offer Long Term Disability Coverage?

Yes, the College provides Long Term Disability Coverage to Benefit Eligible employees. If an employee meets the definition of disability, and employee is approved for Long Term Disability Benefits through our carrier, their benefits will begin 90 days following an accidental injury or sickness. Please refer to the [Certificate](#) on the Human Resources page of the myCurry portal for details.

If approved, your monthly Long Term Disability benefit will be 70% of your monthly pre-disability earnings, up to the maximum of \$7,500, less deductible sources of income. The minimum monthly benefit is the greater of \$100 or 10% of your gross monthly benefit.

How much vacation time do I get each year?

Each year, an employee who has completed the orientation period is entitled to vacation with pay which is scheduled at their request, subject to the approval of their supervisor. All vacation time accruals are determined by the employee class and hours. Please visit the Employee Handbook section 7.11 for the complete details.

The Employee Handbook is available on the Human Resources page of the myCurry Portal through the this [link](#).

Does the College offer Personal Days to employees?

The College provides personal day benefits to full-time, twelve-month employees who have successfully completed the orientation period. Eligible employees receive two (2) personal days per year. Personal days are allocated on a calendar year basis and are only available for use during that calendar year. Please visit the Employee Handbook section 7.11 for full details regarding Personal Days.

The Employee Handbook is available on the Human Resources page of the myCurry Portal through this [link](#).

What are the recognized Holidays for the College?

The following holidays are considered paid holidays:

New Year's Day	Memorial Day	Veterans Day
Martin Luther King Day	Independence Day	Thanksgiving Day
President's Day	Labor Day	Friday after Thanksgiving Day
Patriot's Day	Columbus Day	Christmas Day



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Does the College close for any extended period of time given any of the College's recognized Holidays?

It is the current practice of the College to close its Administrative offices for the holiday period beginning around December 24 through the first workday 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.

When can I enroll in the retirement plan?

There is no waiting period for the retirement plan. You can enroll at any time during your employment with the College. However, there are certain eligibility criteria that must be met in order to receive the College's matching contribution.

What eligibility requirements do I have to meet to receive the Colleges Matching Contributions for the 403b Defined Contribution Plan?

You will be eligible to receive Matching Contributions immediately upon the day you meet the following requirements in the 403b Defined Contribution Plan.

- You complete 1,000 hours of service in a 12-month period.

How is my service measured for the 403b Defined Contribution Plan?

A year of eligibility of service will be a 12-month period where you work 1,000 hours. The 12-month period will start on your first day of employment and will end on the day before each anniversary of your date of employment. Each subsequent 12-month period will then switch to the plan year, beginning with the plan year that includes your first anniversary of employment.

An eligible employee's years of service with the following employers will be counted for eligibility purposes: years of service with any other employer that is eligible to have a 403(b) plan during the period immediately prior to hire by the employer are credited once we have received the "Verification of Prior 403b Eligibility" form from your previous employer.

Am I eligible to receive Matching Contributions?

Once you meet the eligibility requirements above, you will be eligible to receive Matching Contributions unless you fall into one of the following categories.

- Leased employees
- Non-resident aliens with no U.S. sourced income
- Associate lecturers; Lecturers; Professors Emeritus; Staff members who normally work fewer than 20 hours per week, are not expected to work 1,000 hours in the first 12 months of employment and have not worked at least 1,000 hours in a subsequent Plan Year.

How do I enroll in the Curry College 403b Defined Contribution Retirement Plan?

To enroll in the 403b Defined Contribution Retirement Plan, employees must complete the online enrollment form with Voya.



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To enroll, please click on the link below, and then follow the prompts on the Voya site to complete the enrollment.

- [VOYA Financial](#) and follow the step by step instructions to enroll in the Curry College 403b Defined Contribution Plan with Voya. You will need the following:
 - Plan #: 664169
 - Verification # 061549

How can I change my retirement contribution amount?

An employee can adjust their contributions at any time going forward by logging into your Voya account and following the steps as outlined below:

- Go to "Account"
- Select "Contributions"
- Select "Change Contributions"
- Enter the % you want to contribute in the "New" box
- Click next and follow the steps to confirm the change.

Please note:

The changes will take effect in the next available pay period and may not be reflected on your paycheck immediately following your adjustment.

I have questions about my retirement options. When will there be a retirement plan vendor representative on campus?

Our retirement plan vendor, Voya has a representative on the Curry campus several times each month. The representative is available to meet with employees in person or over the phone. HR sends out an email with a link to register for these appointments several times a year.

Where can I learn more about the benefits offered through Curry College?

The Human resources page of the [myCurry](#) portal contains a vast amount of information and links to our various benefit offerings.