



**STONEHILL**  
COLLEGE

# EMPLOYEE BENEFITS BROCHURE

**Stonehill College**  
**Human Resources Department**  
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**Benefit Programs**

Stonehill College is committed to ensuring the health and general well-being of all members of the Stonehill Community by providing a wide range of competitive benefit programs. Community members who are scheduled for a minimum of 30 hours per week for at least 39 weeks per year are eligible for participation in all benefit programs.

***Benefit Programs Administration***

The Assistant Director of Human Resources is responsible for the overall administration of the College Benefit Programs. For general day-to-day questions on such topics as enrollment, eligibility or COBRA, please contact the Assistant Director of Human Resources.

**Holidays, Vacation, and Sick Leave**

***Holidays***

The College recognizes the following holidays:

<b>New Year's Day</b>	<b>Martin Luther King, Jr. Day</b>	<b>Good Friday</b>
<b>Memorial Day</b>	<b>Independence Day</b>	<b>Labor Day</b>
<b>Columbus Day</b>	<b>Thanksgiving Day</b>	<b>Day after Thanksgiving</b>
<b>Christmas Eve Day</b>	<b>Christmas Day</b>	<b>New Year's Eve Day</b>

Staff employees required to work any of the above holidays will be compensated at time and on-half their base hourly rate, or with the approval of their supervisor may take another day off (full-day) within 30 days.

***Floating Holidays***

The College recognizes the following days as floating holidays:

<b>Presidents' Day</b>	<b>Patriots' Day</b>	<b>Veterans' Day</b>
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***Vacation Time***

Employees regularly scheduled for 20 or more hours per week accrue vacation time on a bi-weekly basis. The maximum accrual balance is one and one-half your annual accrual rate. Exceptions need the approval of the appropriate department director. Vacations should be scheduled with due consideration of departmental "peak times". College-wide procedures and requirements can be found in the Human Resources Department.

	<i>Years of Service</i>	<i>Bi-weekly Accrual Rate</i>
Staff - 35 Hours/Week	1-4	2.69
	5-9	4.04
	10+	5.39
Administrators - 35 Hours/Week	Date of Hire	5.39
Bargaining Unit - 40 Hours/Week Refer to Bargaining Unit Agreements		

Pro-rated for part-time employees, please contact Human Resources to inquire about part-time pro-ration.

**Sick Leave**

Sick leave is defined as any absence from work on one or more days due to the personal illness/injury of an employee or the personal illness/injury of an employee’s spouse, parent, or dependent child. Staff and administrators who are regularly scheduled for 20 or more hours per week accrue sick time on a per pay basis.

***Bi-weekly Accrual Rate***

	<i>Bi-weekly Rate</i>
Staff and Administrators 35 hours	4.04
Bargaining Unit after 120 days 40 hours	Refer to your bargaining unit agreement

Pro-rated for part-time employees, please contact Human Resources to inquire about part-time pro-ration.

College-wide procedures and requirements can be found in the Human Resources Department.

*College-wide policies, guidelines and requirements related to Maternity Leave, Family & Medical Leave, Bonus/Personal Time, Family Illness, Bereavement, Military Leave, Jury Duty, Voting Time, and Small Necessities Leave can be found in the Human Resources Department.*

Tufts Health Plan, founded in 1979, offers a full array of health care coverage options. Stonehill College offers to its employees two options: The Tufts Health Plan PPO (Preferred Provider Organization) and The Tufts Health Plan HMO (Health Maintenance Organization).

### ***Tufts Health Plan PPO***

The Tufts Health Plan PPO offers freedom of choice combined with comprehensive coverage. Members can choose to receive care within the Tufts Health Plan network, or seek care outside the network and still receive coverage. Members do not need to choose a primary care physician, and referrals are not required.

With the PPO plan, employees enjoy all the benefits of being a member of Tufts Health Plan, including:

- Emergency room coverage 24 hours a day, seven days a week, anywhere in the world.
- Discounts on fitness club memberships, Weight Watchers, acupuncture, massage, and more.
- Comprehensive health management programs, designed to help members get healthy and stay healthy.
- Access to our award winning member services coordinators, who are trained to answer any questions about the plan.

### **How the Plan Works:**

Members choosing to receive care at our in-network level of benefits will simply work with a provider from the network of approximately 25,000 providers and 90 hospitals in Massachusetts, Rhode Island, and southern New Hampshire. Members will pay only a copayment for office visits.

Members choosing to receive care outside of the network will have benefits paid at 80% for most covered services after meeting an annual deductible. After the member satisfies his or her annual deductible and coinsurance requirements, covered services will be paid at 100%.

### ***Tufts Health Plan HMO***

For 25 years, Tufts Health Plan HMO has given its members a dependable, easily administered managed care plan. The HMO plan requires no claims forms or paperwork. The extensive network of approximately 25,000 providers and 90 hospitals throughout Massachusetts, Rhode Island, and southern New Hampshire gives members a wide range of primary care physicians from which to choose.

Benefits of the HMO plan include:

- Emergency room coverage 24 hours a day, seven days a week, anywhere in the world.
- Comprehensive disease management and wellness programs at no extra charge.
- 100% coverage for diagnostic services.
- Discounts on fitness club memberships, Weight Watchers, acupuncture, massage, and more.

### **How the Plan Works:**

The first step is choosing a primary care physician (PCP) from the provider network. All Tufts Health Plan HMO members must choose a PCP, who provides or authorizes all of the member's care. To receive coverage, a member simply presents his or her ID card at each office visit. A copayment is all that is required – claims forms are not needed.

When a member needs specialized care, the PCP will refer him or her to a specialist within the network. Members must receive a PCP referral to receive coverage for specialized care.

**Summary of Health Insurance Benefits**

Tufts Health Plan - PPO			Tufts Health Plan – HMO	
	In Network	Out of Network		In Network Only
Deductible	None	\$250	Deductible	None
Out of Pocket Maximum (includes deductible)	\$600 day surgery Co-pay max/individual \$1,000 inpatient Co-pay max/individual	\$2,250/individual \$5,000/family	Out of Pocket Maximum	\$600 day surgery Max/individual \$600 inpatient max/ Individual
Office Visit	\$25 co-pay	80% coverage *	Office Visit	\$15 co-pay
Routine Adult Physical	\$25 co-pay	80% coverage*	Routine Adult Physical	\$15 co-pay
Emergency Room Visit	\$50 co-pay	\$50 co-pay	Emergency Room Visit	\$50 co-pay
Day Surgery	\$150 co-pay	80% coverage *	Day Surgery	\$150 co-pay
Inpatient Hospital	\$250 co-pay	80% coverage*	Inpatient Hospital	\$150 co-pay
CVS Caremark through Tufts Health Plan			CVS Caremark through Tufts Health Plan	
Retail Rx-30 day supply:			Retail Rx-30 day supply:	
Generic	\$10 co-pay	Emergencies only	Generic	\$10 co-pay
Preferred	\$25 co-pay		Preferred	\$25 co-pay
Non-Preferred	\$40 co-pay		Non-Preferred	\$40 co-pay
Mail Order Rx-30 day supply:			Mail Order Rx-30 day supply:	
Generic	\$20 co-pay	Emergencies only	Generic	\$20 co-pay
Preferred	\$65 co-pay		Preferred	\$65 co-pay
Non-Preferred	\$100 co-pay		Non-Preferred:	\$100 co-pay
PPO Employee Contributions Monthly:			HMO Employee Contributions Monthly:	
Individual	\$164.03/month		Individual	\$149.12/month
Family	\$426.49/month		Family	\$387.71/month

\*After deductible

For more detailed information about coverage in the above plans, please contact the Human Resources Department or Tufts Health Plan at [www.tuftshealthplan.com](http://www.tuftshealthplan.com) or call 1-800-462-0224.

When employment ends or if an employee’s scheduled hours reduce below the minimum required for eligibility, coverage may be continued under a Federal Law commonly known as COBRA (Consolidated Omnibus Budget Reconciliation Act). For specific information about COBRA please contact the Assistant Director of Human Resources.

Dependent coverage continues until a child’s 19<sup>th</sup> birthday. However if the dependent is enrolled as a full-time student the coverage continues until the child either turns 25 or no longer qualifies as a full-time student. Please contact the Assistant Director of Human Resources for more specific information on student dependency. It is the responsibility of the employee to notify the Human Resources department when a child reaches 19 years of age or when a dependent no longer qualifies as a full-time student.

## Vision Care Benefits

EyeMed Vision Care, one of the nation’s leading vision care organizations, allows Tufts Health Plan members to receive covered preventative eye and primary medical eye care services performed by participating optometrists.

With over 20 years of experience, EyeMed’s vision care program provides choice, high quality, value, and service excellence, including:

- The freedom to choose from an extensive network of private practice optometrists, ophthalmologists or opticians, or from the nation’s top optical retailers including LensCrafters, most Pearl Visions, Sears Optical, Target Optical, and JC Penney Optical.
- A contact lens replacement program.
- 35% off frames and discounts on lenses, and lens options with the purchase of a complete pair of eyeglasses.\*
- Up to 15% discount on LASIK and PRK laser vision correction.\*\*

\*Discounts are off the provider’s usual and customary price. Members are encouraged to call the provider’s office to confirm the provider dispenses eyewear, including lenses and contact lenses.

\*\*EyeMed and LCA-Vision have arranged to provide this discount to all EyeMed Vision Care members through the U.S. Laser Network. Members are entitled to a 15% discount on the usual and customary fee for LASIK and PRK procedures, or a 5% discount on any promotional pricing, whichever has the greater value. Since LASIK or PRK vision correction is an elective procedure performed by specialty-trained providers, the discounts may not always be available from a provider in your immediate location. For a location near you, and for discount authorization, please call 1-877-5LASER6.

### How do eye practitioners differ?

**Ophthalmologists (M.D.s)** are doctors who perform eye examinations, prescribe glasses or other corrective devices, treat diseases, and perform surgical or other procedures.

**Optometrists (O.D.s)** are specialists licensed to perform eye examinations, certain diagnostic and therapeutic eye care services (with referral from a PCP, if applicable) and prescribe glasses or other corrective devices.

**Opticians** dispense eyewear materials only.

Search online for an EyeMed Vision Care provider at [www.tuftshealthplan.com](http://www.tuftshealthplan.com).

**For more information contact Member Services at 1-866-504-5908.**

### EyeMed Vision Care Select Plan

Vision Wellness Program

Additional Insurance for Eye Health can be purchased, please visit the HR website for more details on the program.

### SELECT PLAN

Policy Type:	Monthly Premium:
Individual Policy	\$5.98
Family Policy	\$15.25

**Dental Insurance: Delta Dental Premier Plus*****About Delta Dental***

Delta Dental is the largest and most experienced dental benefits carrier in the country. In 1954, dentists recognized the need to increase access to oral healthcare formed dental service organizations in California, Oregon and Washington. Led by Washington Dental Service (WDS), they began to create the future definition of dental benefits with programs for organized labor unions.

Today, Delta Dental Plan's Association is comprised of 39 independent Delta Dental member companies operating in all 50 states, the District of Columbia and Puerto Rico. These member companies provide coverage to 50 million people, enrolled in over 88,000 groups.

Both Stonehill College and employees share the cost of dental insurance. For a listing of current contributions please contact the Assistant Director of Human Resources.

***When can you enroll?***

You can enroll in the Delta Dental Plan when you join Stonehill College, during annual open enrollment, or if there is a qualifying event (divorce, loss of health coverage, marriage or initial eligibility due to increase in scheduled hours). You have 30 days from your date of hire or date of qualifying event to enroll in the coverage. Coverage is effective upon date of hire or qualifying event.

***When does coverage end?***

When employment ends or if an employee's scheduled hours reduce below the minimum required for eligibility, coverage may be continued under a Federal Law commonly known as COBRA (Consolidated Omnibus Reconciliation Act). For specific information about COBRA please contact the Assistant Director of Human Resources.

Dependent coverage continues until a child's 19<sup>th</sup> birthday. However if the dependent is enrolled as a full-time student the coverage continues until the child either turns 25 or no longer qualifies as a full-time student. Please contact the Assistant Director of Human Resources for more specific information on student dependency. It is the responsibility of the employee to notify the Human Resources department when a child reaches 19 years of age or when a dependent no longer qualifies as a full-time student.

***About PPO Plus Premier***

The Delta Dental PPO Plus Premier program combines two of Delta Dental's national dental networks, Delta Dental PPO and Delta Dental Premier, giving you access to dentists that participate in both.

You'll receive the greatest value when you visit a Delta Dental PPO dentist because they generally accept lower fees for their services. And if you choose to visit a dentist who participates in the Delta Dental Premier network, you'll also enjoy savings.

Most dentists in the country participate in one or both of these networks, so chances are your dentist is in one of them. Your dental plan covers services provided by non-participating dentists as well.

**Summary of Dental Insurance Benefits**

Type I Preventative	Type II Basic Restorative	Type II Major Restorative
Deductible: None	Calendar Year Deductible: Types II & III Combined, \$25/Individual, \$75/family	
Covered at 100%	Covered at 80%	Covered at 50%
<p><b>Diagnostic</b>  <i>Comprehensive Evaluation</i> – Once every 60 months per dentist  <i>Periodic Oral Exams</i> – Once every 6 months  <i>Full Mouth X-rays</i> – Once every 60 months  <i>Bitewing X-rays</i> – Once every 6 months  <i>Single Tooth X-rays</i> – As needed</p> <p><b>Preventative</b>  <i>Teeth Cleaning</i> – Once every 6 months  <i>Periodontal Cleaning</i> – Once every 3 months following active periodontal treatment, not to exceed 2 in a calendar year if combined with preventative cleanings  <i>Fluoride Treatments</i> – Once every 6 months for members under age 19  <i>Space Maintainers</i> (required due to the premature loss of teeth) – For members under age 14 and not for the replacement of primary or permanent anterior teeth  <i>Sealants</i> – Unrestored permanent molars, once per tooth for members through age 15. Sealants are also covered for members age 16 up to age 19 for those who have had a recent cavity and are at risk for decay.  <i>Chlorhexidine Mouthrinse</i> – This is a covered benefit only when administered and dispensed in your dentist’s office following scaling and root planing  <i>Fluoride Toothpaste</i> – This is a covered benefit only when administered and dispensed in your dentist’s office following periodontal surgery</p>	<p><b>Restorative</b>  <i>Silver Fillings</i> – Once every 24 months per surface per tooth  <i>White Fillings</i> – Once every 24 months per surface per tooth on front teeth; single surface only on back teeth  <i>Temporary Fillings</i> – Once per tooth  <i>Stainless Steel Crowns</i> – Once every 24 months per tooth  <i>Oral Surgery:</i>                      Oral surgical benefits not provided when rendered in a surgical day care or hospital setting  <i>Simple Extractions</i>  <i>Surgical Extractions</i></p> <p><b>Periodontics</b>  <i>Periodontal Surgery</i> – Periodontal benefits not provided when rendered in a surgical day care or hospital setting  <i>Scaling and Root Planing</i> – Once in 24 months, per quadrant</p> <p><b>Endodontics</b>  <i>Root Canal Treatment</i> – Once per tooth  <i>Vital Pulpotomy</i> – Limited to deciduous teeth repair</p> <p><b>Prosthetic Maintenance</b>  <i>Bridge or Denture Repair</i> – Once within 12 months, same repair  <i>Rebase or Reline of Dentures</i> – Once within 36 months  <i>Recement of Crowns and Onlays</i> – Once per tooth</p> <p><b>Emergency Dental Care</b>  <i>Minor Treatment for Pain Relief</i> – Three occurrences in 12 months  <i>General Anesthesia</i> – Allowed with covered surgical services only</p>	<p><b>Prosthodontics</b>  <i>Dentures</i> – Once within 60 months  <i>Fixed Bridges and Crowns (when part of a bridge)</i> – Once within 60 months                      Major Restorative:  <i>Crowns</i> (when teeth cannot be restored with regular fillings) – Once within 60 months per tooth</p>
Calendar Year Maximum: \$1,200/person. Limitations do apply.		
<b>Monthly Payroll Deductions:</b>		
Individual: \$31.34/month		
Family: \$79.40/month		

Eligible dependents are covered up to age 19, full time students up to age 25.

Orthodontics covered at 50% of the maximum plan allowance charges up to age 19 (\$1,000 separate lifetime maximum).

An Endosteal Implant is covered as Type III to replace one missing tooth (in lieu of a three unit bridge, and when the adjacent teeth do not require crowns) once per 60 months per implant.

To find out if your dentist is part of the Delta Dental Premier Networks, please visit the Delta Dental website at [www.deltamass.com](http://www.deltamass.com).

### ***Choosing a Dentist***

You'll enjoy great benefits when you receive your dental care from a Delta Dental participating dentist, including:

- Lower out-of-pocket costs: participating dentists agree to accept reduced fees for their services. Dentists that participate in the Delta Dental PPO and Delta Dental Premier networks generally accept discounted fees for services they provide.
- Since your co-payments are based on these fees, you pay lower out-of-pocket costs than you would if you went to an out-of-network dentist.
- No claims forms: participating dentists will prepare and submit claims for you.
- Direct payment: Delta Dental pays the dentist directly, so you don't have to pay the covered amount up front and wait for a reimbursement check.

### ***The Claims Process for Participating Dentists***

- Simply provide your dentist with the information that is printed on your ID card.
- The dentist will submit your claim to Delta Dental.
- If you have a patient responsibility, Delta Dental will send you an Explanation of Benefits (EOB) detailing what Delta Dental paid the dentist under your plan's coverage and your remaining patient balance, which you pay directly to the dentist.
- You are responsible for any co-payments and deductibles.
- If you receive a treatment that is not covered under your plan, you may be billed at the dentist's normal rate rather than Delta Dental's negotiated rate. Also, if you receive a treatment after you have exhausted your maximum or if you receive a treatment which will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather than Delta Dental's negotiated rate.

To avoid any unexpected out-of-pocket expenses, we recommend that you visit Delta Dental's website at [www.deltamass.com](http://www.deltamass.com) or call customer service at 1-800-872-0500 to determine your remaining benefits.

### ***The Claims Process for Non-Participating Dentists***

Your dental benefits cover services performed by dentists who don't participate with Delta Dental. However, your out-of-pocket costs may be more. Coverage is only available for those services covered by your dental plan and is subject to the same limitations and exclusions. Delta Dental's payment for

services received from non-participating dentists is based on either the dentist's fee or the maximum plan allowance for non-participating dentists, whichever is lower. If you utilize the services of a non-participating dentist whose fees are higher than the maximum plan allowance, you will be responsible for the difference between Delta Dental's payment and the dentist's total submitted charge. You'll enjoy the greatest value from your dental plan when you receive services from Delta Dental PPO participating dentists.

To find out if your dentist is part of the Delta Dental PPO or the Delta Dental Premier network, check the Directory of Participating Dentists section of the Delta Dental website at [www.deltamass.com](http://www.deltamass.com), or call the customer service department at 1-800-872-0500.

#### ***For Dentists Who Don't Participate with Delta Dental***

- Simply provide your dentist with the information from your ID card.
- Your dentist will collect his/her fees directly from you.
- Delta Dental will reimburse you based on a claim form that you submit. Please submit all claim forms to: Delta Dental of Massachusetts, P.O. Box 9695, Boston, MA 02114. Your dentist may be willing to prepare and submit the claim for you.
- If you receive a treatment that is not covered under your plan, you may be billed at the dentist's normal rate rather than Delta Dental's negotiated rate. Also, if you receive a treatment after you have exhausted your maximum or if you receive a treatment which will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather than Delta Dental's negotiated rate.

To avoid any unexpected out-of-pocket expenses, we recommend that you visit Delta Dental's website at [www.deltamass.com](http://www.deltamass.com) or call customer service at 1-800-872-0500 to determine your remaining benefits.

#### ***Coordination of Benefits***

If your family is covered by more than one dental plan (or a medical plan that offers dental coverage), Delta Dental will coordinate benefits with the other carrier. In determining coverage, total payments from both carriers cannot exceed the allowable charge for service. If you have a question about Coordination of Benefits (COB), please contact the customer service department at 1-800-872-0500.

#### ***Other Claims Information***

- All claims must be submitted within one year.
- Ask your dentist to submit a pre-treatment estimate to Delta Dental for any procedure that exceeds \$300. This will enable Delta Dental to help you estimate any out-of-pocket expenses you may incur.
- If a claim is denied, you can request an appeal by writing to Delta Dental within 180 days of receiving notice on the claim. Send appeals to Delta Dental, P.O. Box 9695, Boston, MA 02114.
- Under your plan's subrogation clause, you may be required to reimburse Delta Dental for claim payments if you also receive payment from a third party who is held liable for an injury that required the dental care.

### ***Where to Get More Information***

The information in this brochure should be used only as a guideline for your dental benefit plan. For detailed information on your group's plan, riders, terms and conditions, or limitations and exclusions, please see the Subscriber Certificate. If you have further questions, please contact Delta Dental's customer service department at 1-800-872-0500.

*Copies of the Subscriber Certificate are available through the Associate Director of Human Resources.*

### *Life Insurance: The Prudential Insurance Company of America*

#### **About Prudential Insurance Company of America**

The Prudential Insurance Company of America, a Prudential Financial company, is among the largest group life and disability insurance carriers in the nation, and has a strong, ongoing focus on long-term care insurance. Group Insurance is a business segment of Prudential Financial, one of the largest financial services institutions in the United States.

Eligible employees are covered at no cost to the employee for term life insurance equal to one year's base annualized salary to a maximum of \$300,000. Eligibility is for employees regularly scheduled for at least 30 hours per week for a minimum of 39 weeks.

Employees regularly scheduled between 20 and 29 hours for at least 39 weeks are eligible for \$5,000 in Life Insurance at no cost to the employee.

Employees are enrolled in this coverage upon date of hire, or upon initial eligibility due to an increase in hours.

At age 70 your benefit reduces to 67% of total base annualized salary. At age 75 your benefit reduces to 50% of your total base annualized salary.

#### **Highlights of Group Life Insurance Benefits**

##### **Benefits**

- **No cost to you.** Stonehill College pays your Group Life and Accidental Death and Dismemberment (AD&D) premium.
- Basic Group Term Life Insurance equal to your basic annual earnings to a maximum of \$300,000. Guaranteed Issue amount is \$300,000 for full-time employees.
- Part-time employees receive Basic Group Term Life Insurance equal to \$5,000. Guaranteed Issue amount is \$5,000.
- Accidental Death and Dismemberment (AD&D) insurance would pay an additional benefit, up to the amount of your Life benefit, if you suffer a covered loss due to an accident.
- Benefits are reduced to 67% at age 70 and to 50% at age 75. Coverage is discontinued at termination of employment or retirement.
- Accelerated benefits that help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- Emergency Travel Assistance gives you immediate access to doctors, hospitals and other services when faced with a medical-related emergency while traveling internationally or domestically more than 100 miles away from home.
- If you leave Stonehill College, you may be able to convert your Group Life coverage to an Individual Life insurance policy.

## **How to Enroll**

Basic Group Term Life coverage begins automatically when you meet the eligibility requirements. You'll need to designate beneficiaries for your Basic Life benefits through our on-line benefits portal. Check with the Assistant Director of Human Resources for the necessary forms and for the additional coverage options that may be available.

## **For Complete Plan Details**

Information in this brochure is intended to provide an overview of the benefits available from Stonehill College, and is *not* a complete description of plan provisions. When you become eligible for benefits, Stonehill College will provide you with information containing complete plan details upon request.

**Long Term Disability (LTD) Insurance: The Prudential Insurance Company of America**

Employees regularly scheduled for a minimum of 30 hours per week at least 39 weeks per year are eligible for Long Term Disability Insurance. LTD is offered at no cost to employees. Eligible employees are automatically enrolled in LTD at time of hire or upon initial eligibility due to an increase in scheduled hours. Employees must satisfy the 120-day elimination period prior to LTD insurance becoming effective. If you are out on a leave please contact the Assistant Director of Human Resources at 4 months into your leave to begin to discuss options under LTD insurance.

**Summary of Benefits****Eligibility Waiting Period**

You are eligible to enroll on your first day of hire.

**Definition of a Member**

A regular employee of the College or a member of the religious order and whom the religious order makes eligible to Stonehill College.

**Class Definition**

*Class 1:* Regular full-time employee who works at least 30 hours per week on an annual schedule intended to be at least 39 weeks; who works at least 40 hours per week on an annual schedule intended to be 32 weeks; who are participating in the Pension Contribution Benefit.

*Class 2:* Regular full-time employee who works at least 30 hours per week on an annual schedule intended to be at least 39 weeks; night watchperson who works at least 40 hours per week on an annual schedule intended to be 32 weeks; who are not participating in the Pension Contribution Benefit.

*Class 3:* Individual Religious (e.g., priests, brothers and sisters) who are members of a religious order and whom the religious order makes available to Stonehill College at least 30 hours per week on an annual schedule intended to be at least 39 weeks; who are participating in the Pension Contribution Benefit.

*Class 4:* Individual Religious (e.g., priests, brothers and sisters) who are members of a religious order and whom the religious order makes available to Stonehill at least 30 hours per week on an annual schedule intended to be at least 39 weeks; who are not participating in the Pension Contribution Benefit.

**Long Term Disability Coverage**

- LTD Income Benefit is 66-2/3% of Insured Pre-disability Earnings, first \$8,250 to a Maximum Monthly Benefits of \$5,500 Minimum Monthly Benefit of \$100.
- Benefit Waiting Period is 120 days
- Maximum Benefit Period (please see Summary Plan Description)
- Own Occupation Period is the first 36 months for which LTD benefits are paid.
- Waiver of Premium is included.
- Includes 24 month lifetime combined duration for Mental Disorder, Substance Abuse, and Other Limited Conditions including musculoskeletal/connective tissue disorders.
- Includes 3-1/2 Pre-existing Conditions Exclusion
- Includes a Reasonable Accommodation Expense
- 100% Employer Paid

*Information in this brochure is intended to be a summary of the plan. Please refer to the Certificate of Coverage for a detailed description of the benefits and limitations of this plan. In all cases, the Group Policy and Certificate of Coverage govern the administration of this policy.*

***Employee Assistance Program (EAP): The Wellness Corporation***

Stonehill College is committed to providing our community with valuable, quality resources – for both our work and for our lives. One important part of The College’s Work Life Package is the Employee Assistance Program (EAP.) The Wellness Corporation provides confidential services to all employees and their household members at no cost. The Wellness Corporation, which provides services to over 150 colleges and universities, offers a robust set of services in addition to the traditional services provided by an EAP, such as:

**Health and Wellness Initiatives**

“Healthy Start” provides unlimited access to free and confidential health coaching as well as on line programs designed to help clients lose weight, stop smoking, reduce stress, and get fit.

**New Parent Transition Program**

This program provides confidential telephonic or email counseling sessions with a Family Management Coach. Through discussion, self-awareness strategies, and cutting-edge organizational tools, the coach works with the client to craft a family/life plan that will harmonize the particular dynamics of their family and work life and ease their transition back to work.

**Wellness Work/Life Referrals**

The EAP provides employees and household members with information on becoming a parent, locating child and/or eldercare, school-aged decisions, special needs, college preparation and planning, relocation services, and a host of other topics. This information is available telephonically, and packets of related information can be sent as well.

**On-Line Resources**

The Wellness Corporation’s Life balance and training website provides employees and their household members’ articles, personal and mental health assessment tools, on-line trainings, financial calculators, and interactive videos. Topics include health and wellness, life balance, financial and legal information, tax forms, child and elder care, pet care, depressions, sleep disorders, and a multitude of other topics, including a home page that changes every two weeks, covering issues that are current or in the news. To access the website, go to [www.WellnessWorkLife.com](http://www.WellnessWorkLife.com) and enter the login: **Stonehill College** to create a user name and password.

**Budget and Debt Assistance**

If you are faced with budget and/or debt problems, the EAP will refer you to a non-profit agency, American Consumer Credit Counseling, and will pay the initial fee for this service. American Consumer Credit Counseling has a great deal of experience helping people put together sensible budget plans and providing advice about handling debt problems.

**Personal Legal Consultation**

If you find you need personal legal advice, the EAP can put you in touch with an attorney for a telephone consultation of up to 30 minutes at no cost to you. For complex situations, the EAP can refer you to an attorney for face-to-face consultations. In these instances you are entitled to a 25% reduction in your legal fees.

**Financial Consultation**

If you would like to talk with a financial professional (CPA, CFP) regarding retirement planning/analysis, tax planning/preparation, refinancing, college funding, asset allocation, or insurance products, call the EAP to schedule a free phone appointment.

**Personal Consultation**

In summary, the EAP provides counseling and referrals for a wide variety of issues such as:

- ◇ Relationship Difficulties
- ◇ Stress
- ◇ Substance Abuse
- ◇ Balancing Work/Life
- ◇ Grief and Loss
- ◇ Parenting
- ◇ Emotional Concerns
- ◇ Coping with Change
- ◇ Family Conflicts
- ◇ Work Issues
- ◇ Management Consulting
- ◇ Fear of Flying

Stonehill College employees and household members can see an EAP counselor for up to 3 sessions per issue at no cost. These EAP counseling sessions may be enough to resolve the matter. However, if an employee or eligible household member needs additional services, the EAP counselor will make an appropriate referral. Should there be a cost for those additional services, it is possible that medical insurance may cover those costs. Please refer to Stonehill's employee benefits services by visiting [www.stonehill.edu/hr](http://www.stonehill.edu/hr) or call Human Resource at 508-565-1105.

**Who will know that you participated in the EAP?**

No one will know that you participated in the EAP unless you choose to inform him or her. The program is completely confidential.

**How do you contact the EAP?**

To access any of these services, simply call **800-828-6025**. An EAP Counselor is available 24 hours a day, 7 days a week.

## ***Retirement Program***

### **What is the Stonehill College Retirement Plan?**

Stonehill College offers a defined contribution plan in a tax sheltered qualified 403(b) plan through TIAA-CREF.

#### *Teachers Insurance and Annuity Association (TIAA)*

TIAA provides a traditional annuity and a variable annuity through its real estate account.

#### *College Retirement Equities Fund (CREF)*

CREF is TIAA's companion organization, providing variable annuities.

The College, through its Financial Vice President and Treasurer, administers the Plan and is responsible for Plan operation.

The Plan year begins on July 1<sup>st</sup> and ends on June 30<sup>th</sup>.

### **Who is eligible to participate in the Plan?**

- Employees who are at least 21 years of age
- Employees regularly scheduled for 20 or more hours per week for 52 weeks per year (equivalent of 1,000 hours of service)
- Faculty members whose positions are deemed full-time

### **When do I become eligible to participate in the Plan?**

- After you have completed one year of employment
- You attain age 21

If you are a former employee who is reemployed by the College and you satisfied the service requirement before you terminated employment, you may participate in the Plan immediately after reemployment if you are an eligible employee.

### **Contributions**

If an employee meets the eligibility requirements and does not choose to make an employee contribution, the College will still contribute 5% of the employee's base pay to the employee account. For those who would like to contribute to their retirement plan, the College will match up to an additional 5% of their base compensation on a pre-tax basis. For example, if an employee saves 3% the College will make an 8% contribution. The maximum contribution by the College is 10%.

All College contributions are sent to TIAA-CREF.

### **Supplemental Benefits**

In addition to our generous traditional benefits program, Stonehill College has partnered with several on-campus, local, and national businesses to provide many services at a negotiated discounted rate. In almost all cases you will have to provide these vendors with your Stonehill ID. If you do not have one, please contact Campus Police.

#### **AT&T Wireless:**

Stonehill College employees receive a 15% discount on monthly service charges and a 20% discount on accessories. Discounts apply to existing AT&T customers as well as new customers. You can contact Karen Vaccaro at [kv0590@att.com](mailto:kv0590@att.com), visit a retail location (be sure to bring along your Stonehill ID and an additional picture ID), or visit the Stonehill College Online Store at [www.att.com/wireless/STONEHILLEMPLOYEESTAFF](http://www.att.com/wireless/STONEHILLEMPLOYEESTAFF).

#### **BJ's Wholesale Club**

With our Inner Circle Corporate Membership Discount instead of paying \$45 you pay only \$35 and the cost of the Rewards Membership that is usually \$80 is yours for only \$70. You can visit their site at [www.bjs.com](http://www.bjs.com) to view membership privileges and conditions, but please contact human resources to get our special corporate application. This discount is not available on line or at any retail location.

#### **Child Care Discounted Providers**

Discounted child care benefits are available at the following locations. Please inform them that you are a member of the Stonehill Community.

**KinderCare:** 533 Washington Street, South Easton, MA; 508-238-8227 (10% discount)

**Easton Old Colony YMCA:** 25 Elm Street, North Easton, MA; 508-238-2934 (Discounted tuition which includes a Y membership)

**The Learning Experience:** 630 Washington Street, Easton, MA; 508-238-2934 (10% discount)

**Kiddie Academy:** 1202 Washington Street, Stoughton, MA; 508-341-2240 (10% discount)

#### **Computopia CampusHP Employee Computer Purchase Program**

As part of our partnership with Computopia, CampusHP provides all members of the Stonehill community the opportunity to purchase HP products for their personal use at the college's discounted prices. In addition all members of the community may utilize the on-campus repair services for their personally owned computers (any manufacturer) at a discounted service fee. If you are interested in purchasing any HP products, please call Computopia for Stonehill pricing at 1-800-638-0286 ext 689, or visit the HP educational web site please at <http://government.hp.com/hub.asp>

**On-Site Service Center:** Computopia's service center is located in Duffy 023A. Students, faculty and staff can call Computopia's helpline number on campus at 508-565-1930 (ext. 1930) or stop by Monday through Friday 8:30am to 4:00pm.

#### **Easton Travel**

Call Easton Travel's very pleasant, competent and capable travel planner, Nancy Ratner at 508-238-1011 to make reservations for your next trip for business or pleasure. She will be happy to provide you with brochures, trip ideas and pricing.

**HarborOne Credit Union and On-Campus ATM**

HarborOne offers at home and on-the-job banking where employees can access all of the conveniences of banking from almost any location. HarborOne provides a totally free checking account with no minimum balance, no per-check charges, and no monthly service charges. They also offer a complete menu of products and services including mortgages, wealth management, insurance, consumer lending and telephone banking. You can access your online checking account through their online banking website at [www.harboronecu.com](http://www.harboronecu.com). Their ATM is located on the lower level of the Roche Dining Commons near Mail Services.

**Liberty Mutual**

Employee benefits include savings on auto and home insurance! As an employee of Stonehill College, you qualify for a special group discount\* on your auto, home, and renter's insurance through *Group Savings Plus* from Liberty Mutual. This unique program allows you to purchase high-quality auto, home, and renter's insurance at low group rates through the convenience of automatic payroll deductions or electronic funds transfer (EFT). See for yourself how Liberty Mutual compares to your current insurance provider.

For a free, no-obligation quote, call your local Liberty Mutual Sales Representative, Christine Duffy at 978-687-4150 x52049, email her at [christine.duffy@libertymutual.com](mailto:christine.duffy@libertymutual.com) or visit her on line at <http://www.libertymutual.com/christineduffy>.

*\*Group discounts, other discounts, and credits are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverage only. To the extent permitted by law, applicants are individually underwritten and not all applicants may qualify. Coverage is provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.*

**Movie Passes (Seasonal)**

During the holiday season, you may purchase movie tickets at the AAA rate for your own enjoyment or to give away as gifts. An announcement will be sent to the community when the tickets become available for purchase in the Human Resources Department.

**Sullivan Tire and Auto Service**

Stonehill Employees receive a 10% discount off any services provided. Call for an appointment or quote at 508-584-6247. They are located at 1320 Belmont Street in Brockton and will usually provide transportation to the college after dropping your car off for service. See what services they offer at [www.sullivantire.com](http://www.sullivantire.com).

**Verizon Wireless**

Stonehill College employees receive a 15% discount on monthly service charges. Employees can also receive exclusive savings on equipment as well as choose from a variety of additional accessories. You can call them at 617-529-5292 or check out the [Stonehill College Online Verizon Wireless Store](#) (password protected). Link to store is at top of page.

### **Campus Resources**

Working at Stonehill has its privileges! Our on campus benefits help contribute to our work/life balance and our ability to accomplish tasks that normally require an off campus trip. Think of the gas money you will save by not having to visit the post office or library off campus! Remember you must have a Stonehill ID to receive these discounts. IDs are available through campus police.

#### **Bookstore Discount**

Run by Follett, our campus bookstore is a great resource for that special gift for your student worker, graduate or yourself. You can also pick up everyday items you might need as well. All employees receive a 10% discount. You can contact them at 508-565-1716, stop by the store located in the basement of Boland Hall or visit their on line store at:

[www.bkstr.com/webapp/wcs/stores/servlet/StoreCatalogDisplay?storeId=10305&langId=-1&catalogId=10001](http://www.bkstr.com/webapp/wcs/stores/servlet/StoreCatalogDisplay?storeId=10305&langId=-1&catalogId=10001). Please contact the bookstore for a discount code to use when ordering items on line.

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#### **Conference & Events Services**

Why not consider holding your next event at Stonehill College? With your "friends of the college" discount you could hold your next meeting, shower, birthday party or even wedding here on our beautiful campus. Contact them at (508) 565-1177 or visit their website at [www.stonehill.edu/x10500.xml](http://www.stonehill.edu/x10500.xml).

#### **Free Parking**

Employees are offered parking as close to their campus workplace as feasible. Free parking decals are available in the Human Resources Office as well as the Campus Police Office.

#### **Free Comprehensive Fitness Center**

Employees have free use of Sally Blair Ames Sports Complex. Amenities include a weight room, fitness center, field house with indoor track, dance studio, racquetball court, group fitness sessions and staff locker rooms with showers. Contact them at 508-565-1062 or visit the website at [www.hillrecsports.com/Facilities/index/index](http://www.hillrecsports.com/Facilities/index/index) for hours and schedules.

**Fully Functioning Post Office - Mail Services Department**

In addition to on campus business related services, the Mail Services Department offers personal mail services, which is defined as any mail not related to Stonehill or your position at Stonehill, such as utility bills, credit card and bank accounts not related to Stonehill, and periodicals not related to your position. Outgoing Personal Mail must have postage already applied or sender can come to mail services to purchase postage. Please visit their website at [www.stonehill.edu/x10514.xml](http://www.stonehill.edu/x10514.xml) or call them at 508-565-1437.

**MacPhaidin Library**

Free access to the library and all of its resources is available to any employee of the College. backed by an extremely knowledgeable staff, they will be able to find whatever it is you are looking for in the library, in another library through a and interlibrary loan or on-line. Visit their website at [www.stonehill.edu/x13187.xml](http://www.stonehill.edu/x13187.xml) or call 508-565-1313.

**Roche Dining Commons**

Our Dining Services are run by Sodexho and a wide variety of quality food options are available to both our students and employees. For prepaying \$100 to your HillCard you receive an additional \$25 to be used for dining services. If you apply \$200 you receive \$50 additional. For more information about the Dining Commons contact Sodexho at 508-565-1888 or visit their website at <http://www.stonehilldining.com>.

**Stonehill Sports Camps**

The College offers an array of instructional sports camps for both girls and boys including; soccer, field hockey, cross country/track & field, girls basketball, football, girls lacrosse, boys basketball, tennis and volleyball. All employees are entitled to one of two newly improved discount options: \$50.00 discount on every day/commuter camp session or \$100.00 off any overnight/residential camp session. Please contact Stephen Fitzgerald, Summer Sports Camp Coordinator to receive an online coupon code. He can be reached at 508-565-1773 or send an email to [stonehillsportscamps@stonehill.edu](mailto:stonehillsportscamps@stonehill.edu). Then visit the website at [www.stonehillsportscamps.com](http://www.stonehillsportscamps.com) for more information and online registration.