Benefits At-a-Glance



As a union employee, you have the following benefit options:

	Plan/Benefits	Your Coverage Choices
Medical	Harvard Pilgrim HMOHarvard Pilgrim PPO Plus HSA	You may elect: Individual coverage Family coverage
Dental	Delta Dental PPO Plus PremierDelta Dental DeltaCare	You may elect: Individual coverage Family coverage
Vision	■ EyeMed Vision Plan	You may elect coverage for yourself and eligible family members
Flexible Spending Accounts (FSAs)	 Health Care FSA Dependent Care FSA Limited Purpose FSA (if you participate in the PPO Plus HSA) 	 You decide how much to contribute: Up to \$2,550 for the Health Care or Limited Purpose FSA Up to \$5,000 (or \$2,500 if married but filing taxes separately) for the Dependent Care FSA
Life Insurance	 Basic coverage of one times salary, rounded to next higher \$1,000, to a maximum of \$450,000 Contributory coverage (for yourself), to a maximum of \$900,000 (including Basic) Spouse coverage 	The College automatically provides Basic coverage; you decide whether to buy additional coverage for yourself or your spouse
Disability	 Short Term and/or Long Term coverage, based on your employment classification and hours 	The College automatically provides coverage if you are eligible
403(b) Retirement Plan* *A different plan applies if hired before 12/15/12	 Once eligible, you receive an automatic College contribution of: — 9% of pay up to ½ the Social Security wage base — 12% of pay above ½ the Social Security wage base The opportunity to make voluntary pre-tax or Roth after-tax contributions 	The College contribution is based on your pay; if you make voluntary contributions, the College adds a match
Additional Work/Life Programs	 Healthy You and Prosperous You Programs Vacation, Sick, and Holiday Time Tuition and Auditing Benefits Pre-tax Transportation Benefit Employee Assistance Progra – AllOne Health Care.com Program (child/eldercare, housekeeping) 	You decide whether to participate in the Pre-tax Transportation program; the College automatically provides access to the Healthy You Program, Prosperous You Program, Employee Assistance Program and Care.com

Note that eligibility for each of these programs is based on employment classification (including the hours you are regularly scheduled to work each week) and your collective bargaining agreement status.