Amherst College is pleased to provide a comprehensive, competitive benefits program that meet the needs of staff and faculty and their families. Benefits are an important part of our overall compensation, so it is important that you select the options that best meet your needs. This guide is a summary of the programs available to Amherst staff and faculty. More information on the benefits program is available on the Office of Human Resources website at: www.amherst.edu/offices/human_resources/benefits.

TIP: click on the  🏠 HOME  button to return to this page to navigate through the benefits listed above. Simply ⤵️ the coverage and you will be redirected to the appropriate page.
Eligibility and Enrollment

All regular staff and faculty are eligible to enroll in Medical, Dental, Vision, Health Care and Dependent Care Flexible Spending Plans, Long Term Disability and Basic and Supplemental Life Insurance benefits within the first 30 days of eligibility. If you do not enroll when first eligible, you must wait until the next open enrollment period (held in May for a July 1 effective date) unless you have a qualified family status change. Whether you are a new hire or current staff and faculty transferring to a benefits-eligible status, certain benefits are effective the first of the month following 30 days of eligibility. Life and Long Term Disability (LTD) are effective the first of the month following three months of continuous employment. Note: you will be automatically enrolled in the LTD and Basic Life Insurance plans.

Staff and faculty are also eligible for the Retirement Plan. You will find a high-level overview of the Retirement Plan on page 8.

Eligible Dependents

In general, dependents eligible for Medical, Dental, Vision, Flexible Spending Plan, and Life Insurance coverage include:

- Legal spouse or domestic partner
- Dependent children up to age 26 regardless of the dependent’s Internal Revenue Service tax qualification status, marital status, student status, or employment status

Note: While you can cover your domestic partner on the HDHP medical plan, you cannot use your HSA to pay for their expenses unless they are a qualified tax dependent. Please also note that premium paid for domestic partner benefits counts as imputed income.

Paying for Your Benefits

Most benefits are paid for with pre-tax contributions taken from your pay before Federal, Social Security and State taxes are withheld. This lowers your taxable income and your subsequent tax liability, lowering your actual cost for these benefits. Note: Supplemental Life, Voluntary Long-Term Disability and Voluntary Long-Term Care premiums are taken post-tax.

Qualified Family Status Changes

If you do not enroll by the deadline, you will not be able to make changes during the year unless you have a change in family status, including:

- Marriage, divorce, birth, adoption or death
- An employment status change for you, your spouse or your eligible dependents that impacts benefit eligibility
- Leaving or entering the service area
- A loss or gain of insurance coverage for either you, your spouse or your eligible dependents and
- Staff/faculty or eligible dependent becoming ineligible (for example, a child reaching the maximum age of 26 to be covered under the medical, dental or vision plans)

If you or one of your covered dependents has a change in family status, you must make changes on Workday within 30 days of the event. Your benefits change must be consistent with your qualified family status change.

How to Enroll

You will receive an email to initiate the enrollment process through Workday. After logging into Workday, click the Benefits icon on your homepage.

- The Benefits dashboard provides quick links to elect your benefits.
- Click the Benefit Elections button under the View heading to see your benefit elections.
- Click the Dependents button underneath the Change heading to add dependents.
- When you are finished, click the Submit button.

See the Workday Quick Reference Guide for more details.
Medical Coverage

Amherst offers you a choice of four* medical plans through Blue Cross Blue Shield of Massachusetts (BCBSMA):

- HMO Blue
- HMO Blue Deductible
- Blue Choice Point-of-Service (POS)
- Blue Care Elect Saver with Coinsurance (a High Deductible Health Plan with Health Savings Account)

You can select the option that works best for you and your family. All plans cover a wide range of medical care, prescription drugs and preventive care. The difference between them is whether you must use network doctors (in the HMO plans) and how much you pay for coverage and when you need care. As you make your decision, keep in mind which plan in total will cost you less for the entire year, considering both paycheck deductions and out-of-pocket costs that you expect to need this upcoming year. Do you prefer to have a higher premium deduction taken from your paycheck each pay period and pay less when you use the medical plan? Or would you be comfortable with a lower premium deduction from your paycheck and pay more when (or if) you use services? Use the online ALEX tool to help decide which plan is right for you (see page 5).

* In addition, there is a PPO plan available for those residing outside Massachusetts. Contact HR for details on this plan.

About the Blue Care Elect Saver with Coinsurance

Blue Care Elect Saver with Coinsurance is a High Deductible Health Plan (HDHP), with a tax-advantaged Health Savings Account (HSA).

The HDHP offers the lowest premiums in exchange for a higher deductible. You will receive an HSA contribution from Amherst to help offset your out-of-pocket costs. You will also be able to make additional HSA contributions out of your paycheck on a pre-tax basis, up to the IRS limits.

What are the advantages of an HSA?

- An HSA is a savings account (owned by you) that allows you to set aside pre-tax dollars to pay for current or save for future health care expenses for you and your eligible dependents. The HSA is administered by Health Equity.
- Amherst will contribute $500 for individual coverage and $1,000 for family coverage. The IRS calendar year 2021 HSA contribution limits are $3,600 for individual coverage or $7,200 for family coverage, including Amherst’s contribution.
- The money in your HSA rolls over from year-to-year, and the account is portable (you take it with you) in the event you leave Amherst.

Note: According to the IRS, you cannot contribute to an HSA and a Health Care Flexible Spending Account at the same time.

HSA Eligibility

According to IRS regulations, to be eligible to make and receive contributions to an HSA, you must be enrolled in a HDHP. In addition:

- You cannot have other health coverage that pays for out-of-pocket health care expenses before you meet your plan deductible (another high deductible plan is allowed)
- You or your spouse cannot be enrolled in a Health Flexible Spending Account (FSA) in the same year
- If you are enrolled in Medicare or Medicaid, you are not eligible to contribute to the HSA
HEALTH BENEFITS (CONT.)

**HSA CONTRIBUTIONS**
Amherst contributes to the HSA on your behalf. You can also elect to make pre-tax contributions from your paycheck, up to the IRS limit.

**DEDUCTIBLE**
You pay for covered services up to your deductible amount. The money from your HSA can help pay for these expenses.

**COINSURANCE**
After the deductible has been met, you pay a percentage of covered services until you reach the out-of-pocket maximum.

**PLAN PAYS 100%**
Once your out-of-pocket maximum is reached, the plan pays the full cost of eligible expenses for the rest of the plan year.

Money left in your HSA at the end of the year will roll over to help cover future medical expenses, and can even be used to pay for Medicare premiums in retirement.

You pay less out of your paycheck for **premiums** and more out of pocket at the point of care.

You must meet a **deductible** before the plan pays benefits (except for preventive care, which is covered in full); you can use the **HSA** to pay these expenses on a tax-free basis.

You and the plan then share in the cost of care you receive through **coinsurance**.

Once you reach the **out-of-pocket maximum**, the plan pays 100%.

**The HDHP will cover the same services as the other options, and you have access to the same network of providers as with the other plans.**

**Note: You may not participate in the Health Flexible Spending Account if you enroll in the High Deductible Health Plan option.**

**Terms**

**Copay:** An amount you pay for a covered service each time you use that service. It does not apply toward the deductible.

**Deductible:** The amount you pay before the plan begins to pay.

**Coinsurance:** Percentage of the charge that your plan will pay, after you have met the deductible.

**Health Savings Account (HSA):** An account with tax-advantages that you can contribute to on a pre-tax basis and use to pay for out-of-pocket medical costs. You can also use the HSA to save for future medical expenses.

**Out-of-pocket costs:** Expenses you pay yourself, such as deductibles, copays, prescription drugs, and dental and vision expense.

**Out-of-pocket maximum:** The maximum amount you pay for covered services in a year. If you hit the maximum, the plan will pay 100% of covered services for the remainder of the year.

**Premium:** The amount you pay for medical coverage from your paycheck.

On the **Human Resources website**, the following items, and other information will assist you in evaluating your options.

- A **Summary of Benefits and Coverage (SBC)** provides clear and consistent information about the health plan and a glossary of common health care terms. A paper copy can be requested by contacting the Office of Human Resources.

- A **calculation tool** to help you estimate your costs, and to determine your potential savings.

- A **summary of the coverage differences** between the HMO Blue, Blue Choice, HMO Blue Deductible and Blue Care Elect Saver with Coinsurance plans.

Massachusetts and current federal law requires each employee to have health plan coverage to avoid facing certain tax penalties.
### MEDICAL PLAN OPTIONS

<table>
<thead>
<tr>
<th></th>
<th>HMO Blue (In-Network Only)</th>
<th>HMO Blue (In-Network Only)</th>
<th>Blue Choice POS (In-Network Only)</th>
<th>Blue Care Elect Saver with Coinsurance (In-Network)</th>
<th>Blue Care Elect Saver with Coinsurance (Out-of-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$0 Individual</td>
<td>$500 Individual</td>
<td>$0 Individual</td>
<td>$250 Individual</td>
<td>$1,500 Individual</td>
</tr>
<tr>
<td></td>
<td>$0 Family</td>
<td>$1,000 Family</td>
<td>$0 Family</td>
<td>$500 Family</td>
<td>$3,000 Individual</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td>$2,000 Individual</td>
<td>$4,000 Family</td>
<td>$2,000 Individual</td>
<td>$4,000 Family</td>
<td>$6,000 Family</td>
</tr>
<tr>
<td></td>
<td>Prescription Drugs: $1,000 Individual</td>
<td>$2,000 Family</td>
<td>Prescription Drugs: $1,000 Individual</td>
<td>$2,000 Family</td>
<td>Prescription Drugs: $1,000 Individual</td>
</tr>
<tr>
<td>PCP Office Visit</td>
<td>$15 copay</td>
<td>$20 copay</td>
<td>$15 copay</td>
<td>20% coinsurance after deductible</td>
<td>10% coinsurance after deductible</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$15 copay</td>
<td>$30 copay</td>
<td>$15 copay</td>
<td>20% coinsurance after deductible</td>
<td>10% coinsurance after deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75 copay</td>
<td>$100 copay</td>
<td>$75 copay</td>
<td>$75 copay</td>
<td>$150 after deductible</td>
</tr>
<tr>
<td>Outpatient Hospital</td>
<td>$150 copay</td>
<td>No charge after deductible</td>
<td>$150 copay</td>
<td>20% coinsurance after deductible</td>
<td>10% coinsurance after deductible</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$250 copay</td>
<td>No charge after deductible</td>
<td>$250 copay</td>
<td>20% coinsurance after deductible</td>
<td>10% coinsurance after deductible</td>
</tr>
<tr>
<td>Diagnostic Labs, Tests, X-Rays</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>20% coinsurance after deductible</td>
<td>10% coinsurance after deductible</td>
</tr>
<tr>
<td>Prescription Drugs – Pharmacy (30 Day Supply)</td>
<td>Generic: $5 copay</td>
<td>Preferred Brand Name: $25 copay</td>
<td>Non-Preferred Brand Name: $50 copay</td>
<td>Not covered</td>
<td>Non-Preferred Brand Name: $50 copay</td>
</tr>
<tr>
<td>Prescription Drugs – Pharmacy (90 Day Supply)</td>
<td>Generic: $10 copay</td>
<td>Preferred Brand Name: $30 copay</td>
<td>Non-Preferred Brand Name: $50 copay</td>
<td>Not covered</td>
<td>After Deductible: Generic: $20 copay</td>
</tr>
</tbody>
</table>

### Medical Plan Monthly Rates (July 1, 2021 – June 30, 2022)

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$125.43</td>
<td>$541.88</td>
</tr>
<tr>
<td></td>
<td>$68.20</td>
<td>$391.83</td>
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<tr>
<td></td>
<td>$274.32</td>
<td>$929.76</td>
</tr>
<tr>
<td></td>
<td>$44.20</td>
<td>$260.85</td>
</tr>
</tbody>
</table>

### Medical Plan Weekly Rates (July 1, 2021 – June 30, 2022)

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$28.95</td>
<td>$125.05</td>
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<tr>
<td></td>
<td>$15.74</td>
<td>$90.42</td>
</tr>
<tr>
<td></td>
<td>$63.30</td>
<td>$214.56</td>
</tr>
<tr>
<td></td>
<td>$10.20</td>
<td>$60.20</td>
</tr>
</tbody>
</table>

### Sliding Scale

Through the “Sliding Scale” program, the College subsidizes a portion of the premium cost for medical and dental coverage, depending on household income. Household income is defined as the amount reported on Line 9, Total Income, on Form 1040 U.S. Individual Income Tax Return. You can use Alex to determine if you are eligible for the slide scale contribution. To apply, contact HR to make an appointment to show your 2020 tax return to a benefits specialist.
Use ALEX to Choose Your Benefits

**ALEX** is an easy-to-use online tool that asks a series of questions to help you determine which benefit plans are right for you.

**ALEX** is optimized for any device, including your phone, for benefits guidance from home. **ALEX** includes a chatbot feature—get help with your choices, today!

Scan this code on your phone or visit [https://www.myalex.com/amherst/2021](https://www.myalex.com/amherst/2021)

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**Flexible Spending Accounts (The Amherst Plan)**

The Amherst Plan allows eligible participants to contribute pre-tax dollars, through payroll deductions, to pay for many dependent care expenses and eligible medical expenses not covered by the health or dental plans. You may enroll in either or both the Health and Dependent Care Spending Accounts. Elections to the Health Care Spending Account cannot exceed $2,750 and elections to the Dependent Care Spending Account cannot exceed $5,000. Additional information is available on the [Human Resources website](https://www.myalex.com/amherst/2021). You may not participate in the Health Flexible Spending Account if you enroll in the High Deductible Health Plan option. In addition, you cannot have a balance in your current FSA as of June 30, 2020 in order to receive and make HSA contributions.

*Note: You must re-enroll in the Flexible Spending Plans each year you want to participate; IRS rules do not allow you to contribute to the plan unless you make an election each year.*

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**Retiree Health Program**

Through this defined contribution plan, starting at age 40, the College sets aside a percentage of the current Medicare supplement for each eligible staff and faculty. Vesting of a participant’s account occurs with retirement from the College at age 62 or older and 10 years of service. At retirement, funds are contributed to a health retirement account from which a retiree may receive a reimbursement for eligible expenses. Staff and faculty that were hired prior to June 30, 2003 are grandfathered under certain features of the post-retirement health coverage and may be eligible for a free Medicare supplement plan.
Well-being is more than wellness – it encompasses your physical, financial and emotional health. Here are some of the programs Amherst offers, outlined on HRWellness@Amherst, to help you manage your well-being.

**Physical Well-Being**
- **Preventive care at no cost to you** if received from network providers
- **Find a Doctor & Estimate Costs tool** to understand your costs for medical care and services. Visit [myfindadoctor.bluecrossma.com](https://myfindadoctor.bluecrossma.com) or call Member Services at 800-358-2227
- **Telehealth visits** that allow you to connect with your provider online or by phone in a quick and safe manner. BCBSMA will cover 100% of the cost of telehealth visits with in-network providers for the duration of the Massachusetts health emergency.
- **Wellness and fitness programs** and mindfulness stress reduction
- **ahealthyme**: In conjunction with BCBS, the ahealthyme website allows you to access information about online wellness classes, read articles about health-related issues, take part in “wellness challenges” that can earn you rewards, and much more.

**Emotional Well-Being**
- **Employee Assistance Program**: New Directions offers a wide range of services, workshops and phone consultations to help you manage life’s situations. Some of the resources and services available include:
  - Family and Caregiving assistance and services
  - Daily Living (legal, financial and convenience) consultations and referrals
  - Emotional Well-Being counseling services and referrals
  - Health and Wellness services and programs
You can access New Directions at (800) 624-5544 and [https://eap.ndbh.com](https://eap.ndbh.com) [company code: Amherst College]. To read more about the services offered and how to access New Directions, please visit the New Directions webpage on the Human Resources website. Accessing and using these services is confidential.

**Financial Well-Being**
- **TIAA Available Financial Webinars**: TIAA offers a wide range of webinars that are available to all staff and faculty along with their dependents
- **Care.com** provides local services for child care (including back-up child care and tutoring), senior care, special needs care, tutoring, pet care and housekeeping. Amherst covers the monthly membership fee for all benefits-eligible staff and faculty – providing you with full access to the Self Service search database and other concierge services. Members can log in to the website and select the provider that meets their needs. This benefit helps staff and faculty with their work/life balance and in the event of life’s unexpected challenges. Visit [amherstcollege.care.com](http://amherstcollege.care.com) or call 855-781-1303 (enter your Amherst employee ID to validate your employment when enrolling)
- **Benefit Hub** is a reward portal that allows for discounted pricing on merchandise. Computers, cars and movie tickets are just a few of the many services that can be purchased through this platform. You can also receive preferred pricing through Nationwide Pet Insurance, which includes fixed premiums and no age limits or age based premium increases. Review the BenefitHub video for more information about this program: [https://benefithub.wistia.com/medias/mo6lxk95m5](https://benefithub.wistia.com/medias/mo6lxk95m5). Go to [Amherst.benefithub.com](http://Amherst.benefithub.com) and enter Referral Code: J2AUOK and complete your registration.
**Dental Coverage**

Amherst College also offers a choice of dental plans. Both plans provide comprehensive coverage, however, one plan provides a higher calendar year and orthodontia coverage for adults and dependents. You do not need to be enrolled in medical to elect a dental plan.

In addition, when you seek care through a dentist in the Dental Blue Freedom network, you’ll have lower out-of-pocket costs. You can be enrolled in either Dental Blue or Dental Blue with Orthodontia to take advantage of Dental Blue Freedom providers.

<table>
<thead>
<tr>
<th>DENTAL PLAN OPTIONS</th>
<th>Dental Blue with Orthodontia</th>
<th>Dental Blue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$50 per member/$150 per family calendar year deductible</td>
<td>$50 per member/$150 per family calendar year deductible</td>
</tr>
<tr>
<td>Preventive and Diagnostic Care (cleanings, x-rays)</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Treatment (fillings, oral surgery)</td>
<td>80% after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Major Treatment (bridges, crowns, dentures)</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50% no deductible; maximum $1,500 per member lifetime maximum</td>
<td>Not covered</td>
</tr>
<tr>
<td>Annual Limit</td>
<td>$2,000 calendar year benefit maximum</td>
<td>$1,500 calendar year benefit maximum</td>
</tr>
</tbody>
</table>

**Dental Plan Monthly Rates (July 1, 2021 – June 30, 2022)**

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Blue with Orthodontia</td>
<td>$12.39</td>
<td>$49.09</td>
</tr>
<tr>
<td>Dental Blue</td>
<td>$6.90</td>
<td>$32.09</td>
</tr>
</tbody>
</table>

**Dental Plan Weekly Rates (July 1, 2021 – June 30, 2022)**

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Blue with Orthodontia</td>
<td>$2.86</td>
<td>$11.33</td>
</tr>
<tr>
<td>Dental Blue</td>
<td>$1.59</td>
<td>$7.41</td>
</tr>
</tbody>
</table>

**Vision Coverage**

You may also elect vision coverage, which is provided through EyeMed. The plan covers vision exams, frames, lenses and contacts. You pay less when you use network providers, which include both private practitioners and large national retail chains (Lenscrafters, Target Optical, JCPenney Optical, and more). You pay the full cost of coverage, and you do not have to be enrolled in a medical plan to enroll for vision. That said, all medical plans offered through Amherst include one no-cost eye exam per calendar year. You can learn more on the Human Resources website.

**Vision Plan Monthly Rates (July 1, 2021 – June 30, 2022)**

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Plan</td>
<td>$6.19</td>
<td>$15.79</td>
</tr>
</tbody>
</table>

**Vision Plan Weekly Rates (July 1, 2021 – June 30, 2022)**

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Plan</td>
<td>$1.43</td>
<td>$3.64</td>
</tr>
</tbody>
</table>
Disability

The College contracts with Prudential Insurance to administer the Short and Long Term Disability programs. Prudential provides claim review and case management services, to help streamline the employee experience. If you have questions, contact Prudential at 800-842-1718.

**Short Term Disability:** After one year of service, regular staff and faculty are eligible for paid time-off due to the employee's own disability (up to a maximum of six months). Short term disability pay begins after a one-week waiting period at the following schedule:

<table>
<thead>
<tr>
<th>Length of Service</th>
<th>Percentage of Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 6 years</td>
<td>80% pay</td>
</tr>
<tr>
<td>7 – 9 years</td>
<td>90% pay</td>
</tr>
<tr>
<td>10+ years</td>
<td>100% pay</td>
</tr>
</tbody>
</table>

**Long Term Disability:** After a six-month absence due to disability, and approval by Prudential, the benefit will pay 60% of the annual salary in effect at commencement of disability. The maximum benefit is $15,000 per month. The College pays the full cost of the insurance; no employee contribution required. Coverage for all regular staff and faculty is effective the first of the month following three months of employment.

Life Insurance

Coverage for all regular staff and faculty is effective the first of the month following three months of employment.

The College pays the full cost of Basic Life Insurance coverage equal to 1.5 times annual salary to a limit of $600,000, at no cost to the staff and faculty. Basic coverage reduces to one times salary at age 65 and to 67% of salary at age 70.

You may purchase Supplemental Life Insurance equal to 1, 2, 3, 4, or 5 times your salary. The combined maximum amount for Supplemental and Basic Life Insurance is $750,000.

You may elect Spouse/Partner Life Insurance at $10,000, $25,000 or $50,000 of coverage. Child Life Insurance is available at a flat $10,000 of coverage per child.

Note: Some amounts of life insurance require evidence of good health.

Retirement Plan

Preparing for your future financial security requires careful planning. The Amherst College Defined Contribution Retirement Plan, which includes voluntary contributions, can help you meet your retirement goals. You are eligible to begin contributing on your first day of employment, and you will begin receiving College contributions after two years of continuous regular employment.

- **Voluntary Staff and Faculty Contributions:** You can elect to contribute up to $19,500 per year (or $26,000 if you are age 50 or older). You may make contributions into tax-deferred options through salary reduction, which lowers your taxable income while you save for retirement.

- **Automatic Enrollment:** If you do not enroll within 30 days of becoming eligible for the plan, you will be automatically enrolled at 3% of eligible compensation. You can choose to contribute more, less or nothing.

- **Auto Save:** You can also elect to participate in the Auto Save feature that will automatically increase your voluntary contributions based on the criteria you set.

- **College Matching Contributions:** Amherst will match your contributions to the plan, up to 3% of eligible compensation. You become vested in matching contributions after two years.

- **College Core Contributions:** The College will contribute 6.8% of eligible compensation up to one-half of the federal Social Security wage cap on July 1 each year (FY2021: $71,400 since the 2021 wage cap is $142,800) and 9% over the base. You become vested in core contributions after two years.

The retirement plan is administered by TIAA. To learn more, visit [https://www.tiaa.org/public/tcm/amherst](https://www.tiaa.org/public/tcm/amherst). When you access to your account, you can utilize many useful tools for retirement planning. You can also change elections, direct transfers between funds, and change the way your future contributions are invested.

Note on Waiting Periods:

The College will waive the three-month waiting period for long term disability and life insurance if you provide proof of coverage under another employer’s plan within three months of beginning employment at Amherst.
The College provides a variety of leave programs for staff and faculty as well as additional benefits. Please provide advance notice for leave if possible. Visit the Human Resources website to learn more about these programs.

**Vacation**

The amount of vacation depends on service and employee type. Staff and faculty begin accruing vacation on their first day of employment, and time is available as accrued. You may carry over up to one year’s accrual to the next year. Time off should be arranged in advance with the approval of your supervisor.

<table>
<thead>
<tr>
<th>Non-Exempt Vacation Accrual</th>
<th>Exempt Vacation Accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 years</td>
<td>1-10 years</td>
</tr>
<tr>
<td>12 days</td>
<td>20 days</td>
</tr>
<tr>
<td>5-10 years</td>
<td>10+ years</td>
</tr>
<tr>
<td>15 days</td>
<td>25 days</td>
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<tr>
<td>10-20 years</td>
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<tr>
<td>20 days</td>
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<tr>
<td>20+ years</td>
<td></td>
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<tr>
<td>25 days</td>
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</tbody>
</table>

Accrued time will appear on the paycheck of non-exempt staff and faculty. Exempt staff and faculty, along with their supervisor, are responsible for the tracking of vacation time.

**Floating Holidays**

There are 4.5 days available at the start of each fiscal year for personal, religious, or government holidays not observed by the College. They do not roll over and are forfeited if unused.

**Excused Time**

Up to 2 work days per year for personal emergencies or scheduled business (i.e., a mortgage closing that cannot be conducted outside of regular business hours). It does not roll over.

**FMLA**

Family and Medical Leave Act (FMLA) entitles eligible employees to up to 12 weeks of unpaid, job-protected leave for specified family and medical reasons like the birth or adoption of a child, an employee's serious illness, or the need to be a caregiver for a seriously ill immediate family member.

**Sick/Family Care Leave Days**

Each fiscal year each employee receives one day of sick/family care leave for each month worked in that fiscal year to be used for the employee’s illness, ill family member, birth or adoption of a child, or to supplement Short Term Disability (STD).

**Massachusetts Paid Family and Medical Leave Benefit**

All eligible employees, including casual employees, are eligible for up to 20 weeks of paid medical leave (coordinating with Short Term Disability if you are eligible) and 12 weeks of paid family leave after a one-week waiting period. This leave coordinates with other leave you may be eligible for and is administered by Prudential. See [https://www.amherst.edu/offices/human_resources/benefits#LP](https://www.amherst.edu/offices/human_resources/benefits#LP).
Grant in Aid

After the full time equivalent of five years of continuous regular status employment, a staff or faculty member’s dependent child may receive up to $12,500 per fiscal year of tuition cost for full-time, matriculated, undergraduate study at a two or four-year institution.

Professional Development

Regular full-time, and part-time staff and faculty on a prorated basis, are eligible to receive reimbursement for tuition, certificate programs, registration and lab fees for approved courses, which are either job-related (up to $3,000) or non-job-related (up to $1,500), but directly related to future career opportunities at the College.

Death in Service Benefit

In case of the death of a regular staff or faculty, a death in service benefit is available for the deceased employee’s spouse, domestic partner, or dependent(s). This is in addition to TIAA Retirement benefits, if applicable, and life insurance benefits.

Other Benefits

Amherst provides many other benefits, including:
- Voluntary benefits, including additional Long Term Disability and Long-Term Care Insurance
- Commuter benefits
- Loans for computer device purchase
- Free parking
- Free access to the library and museums
- Reduced cost of meals
- Use of the gym

For more details on all of these benefits, visit the Human Resources website.
## BENEFITS CONTACTS

<table>
<thead>
<tr>
<th></th>
<th>Contact</th>
<th>Phone/Email</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical</strong></td>
<td>Blue Cross Blue Shield of Massachusetts</td>
<td>800-358-2227</td>
<td><a href="http://bcbsma.com">bcbsma.com</a></td>
</tr>
<tr>
<td></td>
<td>BCBSMA Care Concierge</td>
<td>888-456-1351</td>
<td></td>
</tr>
<tr>
<td></td>
<td>BCBSMA Nurse Care Line</td>
<td>888-247-2583</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prescription Mail Service Pharmacy</td>
<td>800-892-5119</td>
<td></td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td>Blue Cross Blue Shield of Massachusetts</td>
<td>800-358-2227</td>
<td><a href="http://bcbsma.com">bcbsma.com</a></td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td>EyeMed</td>
<td>866-804-0982</td>
<td><a href="http://eyemed.com">eyemed.com</a></td>
</tr>
<tr>
<td><strong>Health Savings Account</strong></td>
<td>HealthEquity</td>
<td>866-346-5800</td>
<td><a href="http://healthequity.com">healthequity.com</a></td>
</tr>
<tr>
<td><strong>Flexible Spending Accounts</strong></td>
<td>WageWorks</td>
<td>877-924-3967</td>
<td><a href="http://wageworks.com">wageworks.com</a></td>
</tr>
<tr>
<td><strong>Employee Assistance Program</strong></td>
<td>New Directions</td>
<td>800-624-5544</td>
<td><a href="http://eap.ndbh.com">eap.ndbh.com</a> code: Amherst College</td>
</tr>
<tr>
<td><strong>Life Insurance, Short-Term Disability, Long-Term Disability, MA PFML</strong></td>
<td>Prudential</td>
<td>800-842-1718</td>
<td><a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a></td>
</tr>
<tr>
<td><strong>Retirement Plan</strong></td>
<td>TIAA</td>
<td>800-842-2252</td>
<td><a href="http://TIAA.org/Amherst">TIAA.org/Amherst</a></td>
</tr>
<tr>
<td><strong>Care.com</strong></td>
<td>Care.com</td>
<td>855-781-1303</td>
<td><a href="http://amherstcollege.care.com">amherstcollege.care.com</a></td>
</tr>
<tr>
<td><strong>BenefitHub</strong></td>
<td>BenefitHub</td>
<td>866-664-4621</td>
<td><a href="http://amherst.benefithub.com">amherst.benefithub.com</a></td>
</tr>
<tr>
<td><strong>Leave, Professional Development &amp; Other Benefits</strong></td>
<td>Human Resources</td>
<td>413-542-2372</td>
<td><a href="mailto:hr@amherst.edu">hr@amherst.edu</a></td>
</tr>
</tbody>
</table>
Your Privacy Rights

It is each Amherst health plan’s policy to protect your health information to the extent required by applicable law, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA). All health plans will make reasonable effort to use, share or request only the minimum necessary information to accomplish the intended purpose, taking into consideration practical and technological limitations.

HIPAA Privacy Notice

Annual notice of your rights under the law. Any health information that is collected or maintained by Amherst’s medical plan, dental plan, vision plan, Health Care Flexible Spending Account (FSA) or other plan for you or a covered family member is protected. Amherst and its business associates are committed to protecting the privacy of your health information. A Notice of Privacy Practices, which sets forth the circumstances under which the plans may use and/or disclose your health information, is available at https://www.amherst.edu/media/view/108830/original/Hipaa-memo.pdf.

HIPAA Special Enrollment Rights

The following rules apply under HIPAA. If you do not enroll in a medical plan for yourself or your dependents (including your spouse/partner) when you are first eligible because you have other health insurance coverage, you may be eligible to enroll yourself or your dependents at a future date, provided that you request enrollment within 30 days after your other coverage ends (or if the employer stops contributing toward your or your dependents’ other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be eligible to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption. To request special enrollment or to obtain more information, please contact HR. If you do not enroll within the 30-day period following such an event, your next chance to enroll will be during the annual Open Enrollment period. COVID relief may impact the timelines outlined in this section. Please contact HR with questions.

Health Care Exchange

You have the opportunity to enroll in a plan through the Health Care Exchange. Go to www.healthcare.gov for options and costs. Amherst’s full notice on this can be found on https://www.amherst.edu/offices/human_resources/benefits/news-about-health-insurance-exchanges.

The Women’s Health and Cancer Rights Act of 1998

Annual notice of your rights under the law. Under an Amherst medical plan, coverage will be provided to a member who is receiving benefits for a medically necessary mastectomy and who elects breast reconstruction after the mastectomy for:

- Reconstruction of the breast on which a mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and
- Treatment of physical complications of all stages of mastectomy, including lymphedema

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provided for the mastectomy.

Newborns’ and Mothers’ Health Protection Act of 1996

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). To obtain a copy of the Privacy Notice or for more information on the Plan’s privacy policies or your rights under Health Insurance Portability and Accountability Act (HIPAA), you may contact HR.

Workers’ Compensation

As an Amherst employee, your enrollment in our workers’ compensation program is automatic and at no cost to you. If you become injured on the job, however, your specific benefits are established by the state where the injury occurred. Amherst’s workers’ compensation insurance covers medical expenses and lost wages due to a work-related injury. For details, contact Human Resources.
Patient Protection Disclosure
Amherst College’s HMO and Point-of-Service health plans require the designation of a primary care provider (PCP). You have the right to designate any primary care provider who is in-network and who is available to accept you or your family members. Until you make this designation, Blue Cross Blue Shield of Massachusetts group health plan designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Blue Cross Blue Shield of Massachusetts at [www.bcbsma.com](http://www.bcbsma.com) or 888-456-1351.

- For children you may designate a pediatrician as the primary care provider.
- You do not need prior authorization from Blue Cross Blue Shield of Massachusetts or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Blue Cross Blue Shield of Massachusetts at [www.bcbsma.com](http://www.bcbsma.com) or 888-456-1351.

Important Information About Your Prescription Drug Coverage and Medicare
Amherst has determined that the prescription drug coverage offered under each of its medical plans described in this guide is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay. You should compare the coverage available to you from Amherst, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area and determine which is best for you. If you decide to enroll in an Amherst medical plan, you will have the opportunity to enroll in a Medicare prescription plan when your Amherst coverage ends. A Medicare Part D creditable coverage notice is available at [https://www.amherst.edu/offices/human_resources/benefits](https://www.amherst.edu/offices/human_resources/benefits). More information about Medicare prescription drug coverage is available by calling 1-800-MEDICARE, visiting [www.medicare.gov](http://www.medicare.gov) or contacting your state’s health insurance assistance program.

Mental Health Parity and Addiction Equity Act of 2008
In accordance with the law, mental health and substance abuse benefits are provided in the same manner as medical and surgical benefits. The medical plans meet the requirements for equity between medical benefits and mental health/substance abuse benefits in:

- Financial requirements, including deductibles, copays, coinsurance and out-of-pocket expenses
- Treatment limits, including number of visits and days of coverage; and out-of-network coverage

COBRA Rights
If your employment with the company ends, your health coverage will end on the last day of the pay period in which you terminate. If you wish to continue coverage beyond this date, you may be eligible to elect COBRA continuation coverage if you timely elect it. Contact HR for more information.

Minimum Creditable Coverage
Most Massachusetts residents age 18 or older must have affordable health coverage that meets Minimum Creditable Coverage (MCC) standards. Although employers are not required to provide health coverage to their Massachusetts employees or meet MCC standards, the Massachusetts Health Connector agency has requested that employers help their employees meet MCC requirements. While there appear to be no requirements that carriers or employers notify individuals in advance as to whether or not the coverage available for election meets MCC requirements, Massachusetts employees should know this information before signing up for employer-sponsored coverage.

In addition, reporting obligations apply to those whose employee health benefits do meet MCC standards. All employers or their vendors that provide “creditable coverage” as of any December 31 to an employee who resides in Massachusetts must send the employee Form 1099-HC no later than January 31 of the next calendar year.

Medicaid and Children’s Health Insurance Program (CHIP)
If an employee is eligible for health coverage, but unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. There are special enrollment rights related to these programs as well. See [https://www.amherst.edu/offices/human_resources/benefits](https://www.amherst.edu/offices/human_resources/benefits) and [https://www.mass.gov/doc/chip-notice-0/download](https://www.mass.gov/doc/chip-notice-0/download) to learn more.
This Benefits Guide provides a summary of some of the benefit plans offered to Amherst College staff and faculty. If there are discrepancies between the information included in this guide and the applicable plan documents or insurance contracts, the plan documents and insurance contracts will govern in all cases.

Amherst College reserves the right to amend or discontinue the plans described in this guide at any time.

May 2021