

2024-2025

# Benefits Overview Guide





**Here at Amherst, we offer benefits as diverse as the staff and faculty they are designed to support. Take advantage of what's available to help you focus on your priorities.**

**Amherst College** is pleased to provide you with a range of programs and resources that support your physical, emotional and financial health and well-being.

Benefits are an important part of how we attract, motivate and retain the talent we need to keep the College the world-class institution it is. That's why we make a substantial investment to offer a robust package with many options to meet you where you are in your benefits journey. It's important that you select the options that best fit your unique needs.

This guide is a summary of the benefits options available to Amherst staff and faculty. Take the time to learn more about what is available. Visit the Office of Human Resources website at [www.amherst.edu/offices/human\\_resources/benefits](http://www.amherst.edu/offices/human_resources/benefits).

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## Eligibility and Enrollment

All regular staff and faculty are eligible to enroll in Medical, Dental, Vision, Health Care and Dependent Care Flexible Spending Accounts, 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 12](#).

## 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 premiums paid for domestic partner benefits count as imputed income.

## 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.

## 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 and Voluntary Long-Term Care premiums are taken post-tax.*



## HOW TO ENROLL

You'll enroll in your health and insurance benefits through Workday. After you have completed all onboarding tasks, you will receive a task in your Workday inbox: Change Benefits for Life Event. Click on that task to begin.

- Select or waive Health, Dental and/or Vision coverage for yourself and any eligible dependents you choose to cover.
- Elect or waive participation in a Health Savings Account or a Flexible Spending Account, depending on your choice of medical insurance.

See the [Workday Quick Reference Guide](#) for more details.

Enroll in the retirement plan through TIAA: [tiaa.org/Amherst](https://tiaa.org/Amherst)

## HRWellness@Amherst

Well-being is more than wellness – it encompasses your physical, financial and emotional health. At Amherst, we are committed to the well-being of faculty and staff beyond just traditional coverage. That's why we provide HRWellness@Amherst, which provides programs and resources available to you and your family members to help support all aspects of a healthy you.



### 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 legal and financial consultations, well-being referrals, health and wellness services and programs, caregiving assistance and more.

**6 COUNSELING SESSIONS AT NO COST:** You and your adult household members are eligible for up to six free, confidential counseling sessions per issue per year.

You can access New Directions at **800-624-5544** and <https://eap.ndbh.com> [company code: **Amherst College**]. To learn more about the services offered and

how to access them, please visit the EAP webpage on the Human Resources website.

**Mental Health Wellness Exams**—You and your family members have coverage for annual mental health wellness exams if you are enrolled in one of the medical plans. This exam may be done as a part of your annual preventive care with a PCP or licensed mental health professional, or it can be done as a standalone appointment. There are no out-of-pocket costs for this exam.

**Calm App**—The College offers free access to the Calm App, which helps improve your health and happiness through better sleep habits, reduced stress, improved focus and more. To begin:

- Visit [www.calm.com/b2b/amherst-college/subscribe](http://www.calm.com/b2b/amherst-college/subscribe)
- Sign up with your personal email address or log in to an existing account
- Validate your work email address



### Financial Well-Being

**TIAA Financial Webinars**—TIAA offers a wide range of free webinars that focus on topics that help keep your financial goals on track. To learn more about Webinar topics and reserving a spot, visit the Financial Webinars page on the Human Resources website.

**Care.com**—To help you with your work/life balance, Amherst will cover the monthly membership fee for Care.com. Services available include childcare (including back-up childcare and tutoring), senior care, special needs care, tutoring, pet care and housekeeping. You have 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. Visit [amherstcollege.care.com](http://amherstcollege.care.com) or call **855-781-1303** (enter your Amherst employee ID to validate your employment when enrolling).

**BenefitHub**—You have access to the BenefitHub reward portal for discounted pricing on merchandise such as computers, cars and more. Review the BenefitHub video for more information about this program and all the available discounts: <https://auth.wistia.com/session/new?app=wistia>. Go to [Amherst.benefitHub.com](http://Amherst.benefitHub.com) and enter Referral Code: **J2AUOK** and complete your registration.



### Physical Well-Being

To help maintain physical health, the College provides resources to you and your dependents if you are enrolled in one of the medical plans:

- **Preventive care at no cost to you**, if received from network providers.
- **Find a Doctor & Estimate Costs tool** to help you find network providers and understand your costs for medical care and services in advance. Visit <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. These visits are covered in full when you use in-network providers.
- **Wellness and fitness programs**, such as referrals to gyms, holistic health resources and support groups, as well as mindfulness stress reduction.
- **ahealthyme**: The [ahealthyme](http://ahealthyme.com) website allows you to access information about online wellness classes, read articles about health-related topics, take part in “wellness challenges” that can earn you rewards and much more.

# Coverage that works best for you and your family.



## Medical Coverage

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

- HMO Blue New England
- HMO Blue New England Deductible
- Blue Choice New England (Point-of-Service)
- Blue Care Elect Saver 90 (a High Deductible Health Plan with Health Savings Account)

You 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 when you need care. All four of our medical plan options include network doctors throughout New England. You must use network doctors for conventional care if you elect an HMO plan and will pay less out of pocket when you use network doctors if you elect the POS or Blue Care Elect Saver 90 Plan.

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 7](#) and [page 8](#)).

*\*In addition, there is a PPO plan available for those residing outside Massachusetts. Please note that this plan will not be available after June 30, 2025. Contact HR for more details.*

## TERMS TO KNOW

**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 you 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 health care costs. You can also use the HSA to save for future health care expenses.

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

**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.

You can find information that will assist you in evaluating your options on the [Human Resources website](#), including:

- 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.

- **Benefit Summaries** for the HMO Blue New England, Blue Choice New England, HMO Blue New England Deductible and Blue Care Elect Saver 90 plans.

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

## About the Blue Care Elect Saver 90

Blue Care Elect Saver 90 is a High Deductible Health Plan (HDHP), with a tax-advantaged Health Savings Account (HSA). It covers the same services as the other options, and you have access to the same network of providers as with the other plans.

The HDHP offers the lowest premiums in exchange for a higher deductible. You pay less out of your paycheck for premiums and more out of pocket at the point of care. 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.

### HOW AN HSA WORKS

#### AMHERST CONTRIBUTIONS:

Amherst contributes to the HSA on your behalf.



#### YOUR CONTRIBUTIONS:

You can also elect to make pre-tax contributions from your paycheck.

*Together, these contributions cannot exceed IRS limits.*



#### FIRST, THE DEDUCTIBLE:

You pay for covered services up to your deductible amount. The money from your HSA can help pay for these expenses on a tax-free basis. You must meet the deductible before the plan pays benefits (except for preventive care, which is covered in full).

#### THEN, COINSURANCE:

After the deductible has been met, you and the plan share in the cost of care you receive. You pay a percentage of covered services until you reach the out-of-pocket maximum.

#### THE 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 health care expenses, and can even be used to pay for Medicare premiums in retirement.

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

## 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 Employee coverage and \$1,000 for any other coverage level. The IRS calendar year 2023 HSA contribution limits are \$4,150 for Employee coverage or \$8,300 for any other coverage level, 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.*



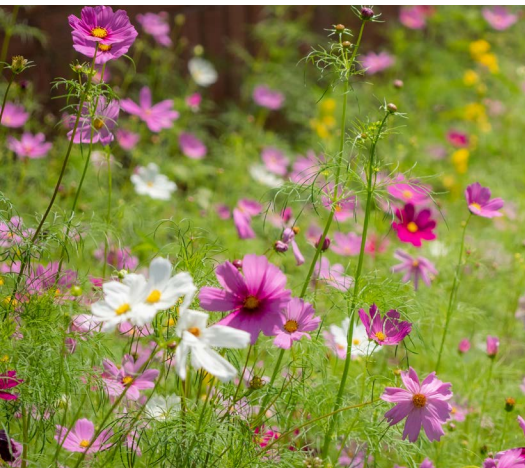
## HSA ELIGIBILITY

According to IRS regulations, to be eligible to make and receive contributions to an HSA, you must be enrolled in an 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.

# Medical Plan Options

	HMO Blue New England	HMO Blue New England Deductible	Blue Choice New England POS		Blue Care Elect Saver 90	
	<i>In-Network Only</i>	<i>In-Network Only</i>	<i>PCP/Plan Approved</i>	<i>Self-Referred</i>	<i>In-Network</i>	<i>Out-of-Network</i>
<b>Annual Deductible</b>	\$0 Individual \$0 Family	\$500 Individual \$1,000 Family	\$0 Individual \$0 Family	\$250 Individual \$500 Family	\$1,600 Individual \$3,200 Family	\$3,000 Individual \$6,000 Family
<b>Annual Out-of-Pocket Maximum</b>	<b>Medical:</b> \$2,000 Individual \$4,000 Family <b>Prescription Drugs:</b> \$1,000 Individual \$2,000 Family	<b>Medical:</b> \$2,000 Individual \$4,000 Family <b>Prescription Drugs:</b> \$1,000 Individual \$2,000 Family	<b>Medical:</b> \$1,000 Individual \$2,000 Family <b>Prescription Drugs:</b> \$1,000 Individual \$2,000 Family	<b>Medical:</b> \$1,000 Individual \$2,000 Family <b>Prescription Drugs:</b> \$1,000 Individual \$2,000 Family	<b>Medical:</b> \$3,000 Individual \$6,000 Family	<b>Medical:</b> \$6,000 Individual \$12,000 Family
<b>PCP Office Visit</b>	\$20 copay	\$20 copay	\$20 copay	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
<b>Specialist Office Visit</b>	\$30 copay	\$30 copay	\$30 copay	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
<b>Emergency Room</b>	\$75 copay	\$100 copay	\$75 copay	\$75 copay	\$150 after deductible	\$150 after deductible
<b>Outpatient Hospital</b>	\$150 copay	No charge after deductible	\$150 copay	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
<b>Inpatient Hospital</b>	\$250 copay	No charge after deductible	\$250 copay	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
<b>Diagnostic Labs, Tests, X-Rays</b>	Covered in full	No charge after deductible	Covered in full	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
<b>Prescription Drugs – Pharmacy (30 Day Supply)</b>	<b>Generic:</b> \$10 copay <b>Preferred Brand Name:</b> \$30 copay <b>Non-Preferred Brand Name:</b> \$50 copay	<b>Generic:</b> \$10 copay <b>Preferred Brand Name:</b> \$30 copay <b>Non-Preferred Brand Name:</b> \$50 copay	<b>Generic:</b> \$10 copay <b>Preferred Brand Name:</b> \$30 copay <b>Non-Preferred Brand Name:</b> \$50 copay	Not covered	<b>Generic:</b> \$10 copay <b>Preferred Brand Name:</b> \$30 copay <b>Non-Preferred Brand Name:</b> \$50 copay	<b>Generic:</b> \$20 copay <b>Preferred Brand Name:</b> \$60 copay <b>Non-Preferred Brand Name:</b> \$100 copay
<b>Prescription Drugs – Pharmacy (90 Day Supply)</b>	<b>Generic:</b> \$20 copay <b>Preferred Brand Name:</b> \$60 copay <b>Non-Preferred Brand Name:</b> \$100 copay	<b>Generic:</b> \$20 copay <b>Preferred Brand Name:</b> \$60 copay <b>Non-Preferred Brand Name:</b> \$100 copay	<b>Generic:</b> \$20 copay <b>Preferred Brand Name:</b> \$60 copay <b>Non-Preferred Brand Name:</b> \$100 copay	Not covered	<b>After Deductible:</b> <b>Generic:</b> \$20 copay <b>Preferred Brand Name:</b> \$60 copay <b>Non-Preferred Brand Name:</b> \$150 copay	Not covered



## REPRODUCTIVE HEALTH BENEFITS

If you are enrolled in an Amherst medical plan, you have access to virtual family support through Maven Clinic. These benefits include:

- Fertility and family building
- Maternity and newborn care
- Parenting guidance and pediatric care
- Menopause and ongoing care

Learn more on the Blue Cross Blue Shield site after you enroll.

# Medical Plan Rates

## Monthly Rates (July 1, 2024 - June 30, 2025)

	HMO Blue New England	HMO Blue New England Deductible	Blue Choice New England POS	HDHP (Blue Care Elect Saver 90)
Employee	\$144.56	\$70.10	\$312.25	\$49.86
Employee + Spouse/DP	\$605.87	\$419.73	\$1,025.09	\$284.93
Employee + Child(ren)	\$500.85	\$359.38	\$819.46	\$243.62
Family	\$637.12	\$436.08	\$1,089.87	\$298.10

## Weekly Rates (July 1, 2024 - June 30, 2025)

	HMO Blue New England	HMO Blue New England Deductible	Blue Choice New England POS	HDHP (Blue Care Elect Saver 90)
Employee	\$33.36	\$16.18	\$72.06	\$11.51
Employee + Spouse/DP	\$139.82	\$96.86	\$236.56	\$65.75
Employee + Child(ren)	\$115.58	\$82.93	\$189.11	\$56.22
Family	\$147.03	\$100.63	\$251.51	\$68.79

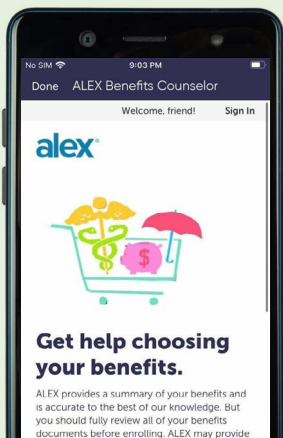


## PILLARRX COPAY ASSISTANCE PROGRAM

The copay assistance program helps you and your dependents get the medicine you need for complex or chronic conditions at an affordable cost. PillarRx has a team of highly trained, certified pharmacy technicians that will set you up with copay assistance to reduce—and in some cases eliminate—the cost of your specialty drugs. If you are enrolled in any of the Amherst medical plans and are eligible for this program, you will receive more details directly from PillarRx.

## 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 sliding scale contribution. To apply, contact HR to make an appointment to show your 2023 tax return to a benefits specialist.



## alex CAN HELP YOU MAKE BENEFITS DECISIONS

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://start.myalex.com/amherst/benefits> to give ALEX a try.





# Dental Coverage

Amherst College also offers a choice of dental plans. Both plans provide comprehensive coverage, however, one plan provides a higher calendar year benefit maximum 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.

## Dental Plan Options

	Dental Blue Freedom with Orthodontia	Dental Blue Freedom
<b>Annual Deductible</b>	\$50 per member/\$150 per family calendar year deductible	\$50 per member/\$150 per family calendar year deductible
<b>Preventive and Diagnostic Care (Cleanings, X-rays)</b>	100%	100%
<b>Basic Treatment (Fillings, Oral Surgery)</b>	80% after deductible	80% after deductible
<b>Major Treatment (Bridges, Crowns, Dentures)</b>	50% after deductible	50% after deductible
<b>Orthodontia</b>	50% no deductible; maximum \$1,500 per member lifetime maximum	Not covered
<b>Annual Limit</b>	\$2,000 calendar year benefit maximum	\$1,500 calendar year benefit maximum

## Dental Plan Rates

### Monthly Rates (July 1, 2024 - June 30, 2025)

	Dental Blue Freedom with Orthodontia	Dental Blue Freedom
<b>Employee</b>	\$14.66	\$7.79
<b>Employee + Child(ren)</b>	\$41.84	\$28.79
<b>Employee + Spouse/DP</b>	\$44.04	\$30.30
<b>Family</b>	\$58.52	\$38.06

### Weekly Rates (July 1, 2024 - June 30, 2025)

	Dental Blue Freedom with Orthodontia	Dental Blue Freedom
<b>Employee</b>	\$3.38	\$1.80
<b>Employee + Child(ren)</b>	\$9.65	\$6.64
<b>Employee + Spouse/DP</b>	\$10.16	\$6.99
<b>Family</b>	\$13.50	\$8.78

# 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. 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 Rates

### Monthly Rates (July 1, 2024 - June 30, 2025)

	EyeMed Vision Plan
Employee	\$6.19
Employee + Child(ren)	\$13.57
Employee + Spouse/DP	\$12.89
Family	\$19.95

### Weekly Rates (July 1, 2024 - June 30, 2025)

	EyeMed Vision Plan
Employee	\$1.43
Employee + Child(ren)	\$3.13
Employee + Spouse/DP	\$2.97
Family	\$4.60



## DANA-FARBER DIRECT CONNECT

You and your loved ones have access to world-renowned cancer expertise through Dana-Farber Cancer Institute. The Direct Connect program supports you or your dependents who have been diagnosed with cancer and offers palliative care, financial resources, caregiver support, integrative therapies, and much more.

## Flexible Spending Accounts

### (The Amherst Plan)

The Amherst Plan allows eligible participants to contribute pre-tax dollars, through payroll deductions, to pay for eligible expenses. You may enroll in either or both the Health and Dependent Care Spending Accounts. Elections to the Health Care Spending Account cannot exceed \$3,200 and elections to the Dependent Care Spending Account cannot exceed \$5,000 annually. Additional information is available on the [Human Resources website](#). 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, 2024, in order to receive and make HSA contributions.

**YOU MUST RE-ENROLL** in the Flexible Spending Accounts each year you want to participate; IRS rules do not allow you to contribute to the plan unless you make an election each year.

## 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 who were hired prior to June 30, 2003, are grandfathered under certain features of the post-retirement health coverage and may be eligible for a College-paid Medicare supplement plan.

# Prepare for the unexpected with financial benefits.



## 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:

Length of Service	Percentage of Pay
1 – 6 years	80% pay
7 – 9 years	90% pay
10+ years	100% pay

### 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.

### 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.**

## Life Insurance

Coverage 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 retirement 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:** In 2024, you can elect to contribute up to \$23,000 per year (or \$30,500 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 eligible to receive 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 (\$84,100 since the 2024 wage cap is \$168,200) and 9% over the base. You become eligible to receive core contributions after two years.

The retirement plan is administered by TIAA. To learn more, visit <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.

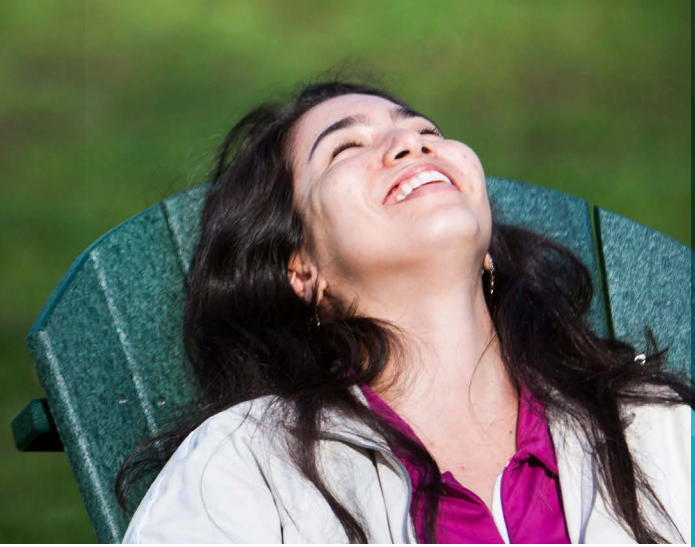
## REVIEW YOUR BENEFICIARIES

Take the time to review your beneficiary designations to ensure your Retirement Plan account is distributed according to your wishes.

Visit <https://tiaa.org/amherst> to log into your account and confirm your beneficiary(ies) or make any changes.



# Everyone needs to step away from work periodically.



The College provides a variety of leave programs for staff and faculty. Please provide advance notice for leave if possible. Visit the [Human Resources website](#) to learn more about these programs.

## Paid Time Off

### 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.

Non-Exempt Vacation Accrual	
1- 5 years	12 days
5-10 years	15 days
10-20 years	20 days
20+ years	25 days

Exempt Vacation Accrual	
1-10 years	20 days
10+ years	25 days

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). Excused time does not roll over.

## Leaves

### Family and Medical Leave Act (FMLA)

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 (MA PFML)

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).

# Additional Benefits

The College provides even more benefits to help you focus on your priorities in and out of the workplace.

## Flexible Work Arrangements

The College provides faculty and staff with options to maintain flexibility in their work/life schedule:

- **Remote Work Program**, designed to allow Amherst faculty and staff flexibility when it comes to working on-site. To learn more visit [https://www.amherst.edu/offices/human\\_resources/remote-work-program](https://www.amherst.edu/offices/human_resources/remote-work-program)
- **Compressed Work Week Program Pilot** which provides an additional day off and opportunity for long weekends while maintaining full pay and benefits. To learn more visit [https://www.amherst.edu/offices/human\\_resources/compressed-workweek-pilot-program](https://www.amherst.edu/offices/human_resources/compressed-workweek-pilot-program)

## 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 \$17,400 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 \$4,000) or non-job-related (up to \$1,500), but directly related to future career opportunities at the College.

## Travel Benefit

Amherst provides you with Travel Assistance Services through IMG. You and your dependents can receive help for when you have certain issues when traveling for Amherst. This support includes medical assistance, emergency transport, and more.

## Death in Service Benefit

In case of the death of 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 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

Benefit	Contact	Phone/Email	Website
<b>Medical</b>	Blue Cross Blue Shield of Massachusetts	800-358-2227	<a href="http://bcbsma.com">bcbsma.com</a>
	BCBSMA Care Concierge	888-456-1351	
	BCBSMA Nurse Care Line	888-247-2583	
	Prescription Mail Service Pharmacy	800-892-5119	
<b>Dental</b>	Blue Cross Blue Shield of Massachusetts	800-358-2227	<a href="http://bcbsma.com">bcbsma.com</a>
<b>Vision</b>	EyeMed	866-804-0982	<a href="http://eyemed.com">eyemed.com</a>
<b>Health Savings Account</b>	HealthEquity	866-346-5800	<a href="http://thehealthequity.com">thehealthequity.com</a>
<b>Flexible Spending Accounts</b>	WageWorks	877-924-3967	<a href="http://wageworks.com">wageworks.com</a>
<b>Employee Assistance Program</b>	New Directions	800-624-5544	<a href="http://eap.ndbh.com">eap.ndbh.com</a> code: Amherst College
<b>Life Insurance, Short Term Disability, Long Term Disability, MA PFML</b>	Prudential	800-842-1718	<a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a>
<b>Retirement Plan</b>	TIAA	800-842-2252	<a href="http://TIAA.org/Amherst">TIAA.org/Amherst</a>
<b>Care.com</b>	Care.com	855-781-1303	<a href="http://amherstcollege.care.com">amherstcollege.care.com</a>
<b>BenefitHub</b>	BenefitHub	866-664-4621	<a href="http://amherst.benefithub.com">amherst.benefithub.com</a>
<b>Leave, Professional Development &amp; Other Benefits</b>	Human Resources	413-542-2372	<a href="mailto:hr@amherst.edu">hr@amherst.edu</a>
<b>Calm app</b>	Human Resources	413-542-2372	<a href="http://calm.com/b2b/amherst-college/subscribe">calm.com/b2b/amherst-college/subscribe</a>
<b>Travel Benefit</b>	IMG	U.S.: 855-847-2194  Global: 317-927-6881	<a href="mailto:assist@imglobal.com">assist@imglobal.com</a>

## ***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](http://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](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.

## 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
- Quantitative Treatment Limitations (NQTLs), including prior authorization and concurrent review, network tiers and medical management standards
- Out of network coverage

## COBRA Rights

If your employment with the College 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.

## 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.

## 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.

Amherst College's plans meet MCC standards.

## 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.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/chipra/model-notice.pdf> to learn more.

