BENEFITS AT A GLANCE
2019
## DISCUSSION

**Plan/Benefits**

- **Medical**
  - Tufts HMO (EPO Value)
  - Tufts Health Savings Account (HMO)
  - Tufts PPO
  - Eligibility start date: 1st of the month coincident with or next following date of hire

- **Dental**
  - High Plan
  - Low Plan
  - Eligibility start date: 1st of the month coincident with or next following date of hire

- **Vision**
  - VSP Signature Plan
  - Eligibility start date: 1st of the month coincident with or next following date of hire

- **Life Insurance (full time)**
  - Basic coverage of 1.5x annual earnings up to a maximum of $200,000
  - Contributory coverage (for yourself) to a maximum of 5 times salary not to exceed $500,000
  - Eligibility start date: 1st of the month coincident with or next following date of hire

- **Disability (full time)**
  - Long Term & Short Term Disability coverage
  - STD eligibility start date – 6 months of employment
  - LTD eligibility start date – 60 days of employment

- **403(b) Retirement Plan**
  - Eligible on date of hire to make contributions (pre-tax or Roth)

- **Flexible Spending Accounts**
  - Health Care FSA
  - Dependent Care FSA
  - Limited Purpose FSA (if you participate in the HDHP plan only)
  - Eligibility start date: 1st of the month coincident with or next following date of hire

- **Additional Benefits**
  - Employee Assistance Program through Optum*
  - Travel Assistance*
  - Tuition Waiver
  - Tuition Reimbursement
  - Tuition Exchange (Scholarship)

**Your Coverage Choices**

- **Medical**
  - You May Elect:
    - Individual coverage
    - Family coverage

- **Dental**
  - Individual coverage
  - Family coverage

- **Vision**
  - Individual coverage
  - Family coverage

- **Life Insurance (full time)**
  - The College provides Basic life coverage at no cost to you; you decide whether to buy additional coverage for yourself, or your dependents
    - Spouse and child coverage

- **Disability (full time)**
  - The College automatically provides coverage at no cost to you.

- **403(b) Retirement Plan**
  - After one year of employment, eligible employees who contribute may receive a match to their contributions of up to 7.5% from the College

- **Flexible Spending Accounts**
  - You decide how much to contribute annually:
    - Up to $2,650 for the Health Care or Limited Purpose FSA
    - Up to $5,000 (or $2,500 if married filing taxes separately) for the Dependent Care FSA
    - Maximum increases based on the actual IRS maximum

- **Additional Benefits**
  - Accident and Critical Illness Plan
  - Pet Insurance
  - Home & Auto Insurance
  - Certified Financial Planning Resource*
  - Life Planning Services*
  - Daycare Benefit

*Typically eligible at date of hire

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**Disclaimer:** This document summarizes your benefit plans. If there is a discrepancy between the information in this website and the official plan documents, the plan documents will always govern. While the College intends to continue these plans, it reserves the right to change, amend or terminate them at any time.
ELIGIBILITY

You are eligible to enroll in the Lasell College benefit programs if you are a regular employee of Lasell College working at least 1,000 hours per year.

You may enroll dependents in the medical, dental, vision, and voluntary life plans. Eligible dependents include:

- Spouse
- Dependent children & step children under age 26
- Dependent children of any age if they became physically or mentally incapable of self-support before age 19, and remain incapacitated and enrolled in the plan

MAKING CHANGES DURING THE YEAR

Once a year, during open enrollment, you may make changes to your benefits effective the following January 1. Under IRS rules, your health and insurance benefit elections will remain in effect until the next plan year, unless you have a qualifying change in status.

Qualifying changes in status include:

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child (or placement of a child for adoption)
- Death of a dependent
- Ineligibility of a dependent (for example, your child turns 26)
- A change in you or your partner’s employment, resulting in a loss or gain of eligibility for coverage

If you have a qualifying change in status during the year, you must notify Human Resources within 31 days of the status change to request a change to your benefit elections. Otherwise, you must wait until the next calendar year.

MEDICAL

The College makes a substantial contribution to the cost of your monthly premium. You have a choice of three medical plans through Tufts Health plan: an HMO, a high deductible HMO, and a PPO. You may elect individual or family coverage. Your premium is taken pre-tax.

The high deductible HMO includes a Health Savings Account (HSA) that you can use to pay for eligible health care expenses. The College contributes funds to your HSA each January. Any contributions you make to the HSA are pre-tax.
DENTAL

You have a choice of two dental plans through Delta Dental: the high and the low plan. You may enroll in individual or family coverage. You pay the full cost of this coverage on a pre-tax basis.

VISION

You may elect vision coverage through VSP. You have a choice of individual or family coverage. You pay the full cost of this coverage on a pre-tax basis.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

A Flexible Spending Account allows employees to set aside pre-tax income to pay for health, dental, vision and dependent care expenses that are expected to occur during the year. The maximum amount you can contribute to your FSA account is $2,650 for health, dental, and vision and $5,000 for dependent care (or $2,500 if married and filing separately).

If you are enrolled in the HSA you can enroll in the Limited Purpose FSA. A Limited Purpose FSA allows for qualified vision and dental expenses only, until you have met your HDHP HMO deductible, then health expenses are eligible as well.

You can be in the health FSA, even if you are not in the College medical plan.

LIFE INSURANCE

Basic Coverage:
The College pays for and automatically provides eligible employees with a Life and Accidental Death & Dismemberment (AD&D) Insurance benefit equal to 1.5 X times annual salary, up to a maximum cap of $200,000 through UNUM.

Voluntary Coverage:
You may elect additional Voluntary Coverage:
- **Employee**: elect up to 5X annual base salary in $10,000 increments not to exceed $500,000. You can qualify for coverage up to $200,000 without any medical evidence if you apply when initially eligible.
- **Spouse**: elect up to 100% of employee coverage to the $500,000 cap in increments of $5,000. Your spouse can qualify for coverage up to $30,000 without any medical evidence if you apply when initially eligible.
- **Child**: children from 6 months to age 19, (to age 26 if a full time student) can qualify for coverage up to $10,000 in $2,000 increments. Children under 6 months are eligible for insurance up to $1,000.
DISABILITY

The College pays for and automatically provides salary continuation through Short Term & Long Term Disability Plans. Eligible employees qualify for these benefits upon meeting the definition of disability.

Short Term Disability (STD)
There is a 45 day elimination period for an illness and a 14 day elimination period for maternity. All accrued sick time must be used (employees can choose to use vacation time prior to requesting STD). Following the elimination period, individuals who are found to be disabled receive 60% of pay to a maximum benefit period of 6 months.

Long Term Disability (LTD)
There is a 180-day elimination period, individuals who are found disabled by UNUM generally receive 60% of pay to a maximum of $10,000 per month, to a maximum benefit period up to age 65.

VOLUNTARY ACCIDENT AND CRITICAL ILLNESS

Voluntary Accident and Critical Illness is paid for by the employee and provided through Allstate. Accident pays cash benefits for expenses associated with an accidental injury and can help protect hard-earned savings should an accidental injury occur. Critical Illness provides a lump-sum cash benefit at time of diagnosis and can help cover out-of-pocket expenses associated with a critical illness.

LASELL COLLEGE 403 (b) RETIREMENT PLAN

Eligible employees may participate in the Lasell College’s 403(b) Retirement Plan with TIAA from their date of hire. Participating eligible employees who complete one year of employment and contribute to the Plan, receive a match to their contributions of up to 7.5% from the College.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program is confidential and paid for by the College for you and your family members. You are automatically enrolled. The program offers confidential Employee Assistance Services, one-on-one telephonic and online coaching, as well as budget, financial, and legal consultations. Visit their website at www.liveandworkwell.com, access code: lasell. Talk with a specialist 24 hours a day / 7 days a week by calling Toll-free at 866-248-4096.
CERTIFIED FINANCIAL PLANNER
The College is providing this on campus investment education resource to help equip employees with as much information as possible about their own retirement planning. Retirement planning is complicated. This resource provides general financial and investment information based on your individual retirement needs and is intended to help you make better retirement-related decisions for you and your family. The CFP is not tied to a fund house and their compensation is not based on the fund decision you make. They are paid an hourly rate by the College, through the 403(b) Retirement Plan.

LIFE PLANNING SERVICES
Through UNUM, the College offers employees Life Planning Services. Services are offered for free and provide assistance with a wide variety of topics including beneficiary assistance, financial and legal resources, along with emotional support. For confidential assistance, please call 800-422-5142.

TRAVEL ASSISTANCE
UNUM through Assist America, Inc. provides travel assistance to employees at no cost. Whether traveling for business or leisure, 100 miles or more from home, travel assistance services are available 24 hours a day / 7 days a week. To use the Travel Assistance services, call Assist America at (800) 872-1414.

TUITION WAIVER
Employees may be eligible to receive a tuition waiver for Lasell College courses beginning the semester following their date of hire. Qualifying dependents of employees may be eligible after the employee has completed one year of service.

TUITION REIMBURSEMENT
Employees may receive Tuition Reimbursement for pre-approved work-related classes at an outside institution for up to $1000 per year.

TUITION EXCHANGE
The College is part of the Tuition Exchange (TE) a reciprocal program for dependents of eligible faculty and staff at over 600 member schools. A complete listing of TE schools is available online at www.TuitionExchange.org. TE is available to eligible dependents of Lasell College employees, and recipients are determined by the receiving school. This is not a guaranteed benefit.

PET INSURANCE
Employees can enroll in Voluntary Pet Insurance through Nationwide. Pet Insurance provides coverage for expenses related to accidents and illnesses. You pay the full cost of coverage via direct bill. To get a quote call 877-263-6008.
HOME AND AUTO INSURANCE
As a College employee you may receive discounted auto and home insurance through Liberty Mutual. For more information and to receive a quote, contact Liberty Mutual at (617) 374-3741.

Lasell College offers several additional perks such as use of the College’s Athletic Center, Library, and free parking.