BENEFITS

AND OTHER INFORMATION

FOR

ADMINISTRATIVE SALARIED EMPLOYEES

2015
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INTRODUCTION

Purpose

The purpose of this publication is to give you an overview of Hobart and William Smith Colleges' benefit policies and plans and other valuable employment information. Please read and retain it for future reference.

The benefit policies and plans summarized in this publication are guidelines only. This publication is not a contract, expressed or implied, guaranteeing any employment rights or obligations. The Colleges retain the right to supplement, modify or eliminate the policies and plans. Every effort has been made to make these descriptions as brief, accurate and easy to understand as possible. Therefore, all details may not be described here. If there is a difference between the information in this publication and the official plan documents, the official plan documents will govern. For more specific information, please contact the Office of Human Resources.

Eligibility

All full-time administrative salaried (exempt and non-exempt) employees in regular 9-, 10-, 11- and 12-month positions who regularly work at least 20 hours per week or 930 hours in any calendar year are eligible to participate in the Colleges' benefits programs during their term of employment. Participation in some benefit programs may be limited due to the number of hours worked per week. During any unpaid leaves of absence, administrative employees are responsible to pay in full for any benefits they request to be continued for the term of unpaid leaves.

All employees who are employed in a grant-funded position are also eligible to participate in the Colleges' benefits programs, with limitations, only during their term of employment if the assignment term meets the required hours of work.

Other administrative employees. Certain legally mandated and other benefits will apply to administrative employees who are otherwise ineligible for the full benefit package described here. Contact the Office of Human Resources for additional information.

Certifying Spouses, Domestic Partners, and Eligible Dependents Policy

In order for spouses, domestic partners, and dependents to participate (to the extent described above) in the health insurance, FMLA, tuition, and bereavement benefits, the administrative employee must certify as to who are the family employees.

The following definitions and criteria are used to determine eligible spouses, domestic partners, and dependents:

A Spouse is a person to whom the administrative employee is currently married as recognized under New York State or other applicable law. A Domestic Partner is a same sex or opposite sex partner to whom the administrative employee is not married. There must exist between the administrative employee and his or her domestic partner a responsibility for each other's financial and general welfare equivalent to that established for married couples within the statutes of the State of New York or the state whose law otherwise applies. Neither partner may be under the age of 18. Each of the partners must be mentally competent to enter into a legally binding contract. The administrative employee and his or her domestic partner may not be related by blood closer than would bar marriage in the State of New York, or the state whose law otherwise applies.

An employee may not certify more than one spouse or domestic partner at any one time.

Eligible dependents are those dependents who either meet the IRS definition of dependency under Section 125 of the Internal Revenue Code or, for purposes of determining eligibility for health insurance
only, are court-mandated dependents. Documentation of dependency may be required by the Colleges at any time. Acceptable documentation includes a current tax return or a copy of the relevant court order of support.

Documentation of marriage or domestic partnership may be required by the Colleges at any time. Acceptable documentation includes:

- A valid copy of the marriage certificate, or
- Copies of at least three of the following
  - A valid copy of the registration of the domestic partnership with Monroe County or any other municipal registry accepted by the Colleges
  - Evidence of joint residence. Appropriate documentation would include any of the following:
    - Evidence of joint purchase of a home
    - A copy of a lease for a residence identifying both parties as responsible for payment of rent
    - Other evidence of joint residence such as
      - The addresses on drivers' licenses
      - The addresses on voters' registrations
      - The addresses on passports
  - Evidence of a joint checking account
  - A title for a car showing joint ownership
  - Evidence of joint liability for credit cards
  - Evidence that the spouse/domestic partner is the primary beneficiary of the administrative employee's 403(b) retirement account and life insurance
  - Evidence of durable powers of attorney for property or health
  - Wills specifying the spouse/domestic partner as the major recipient of the administrative employee's financial assets or the administrator of the assets if the dependents, certified above, are the major recipients

If appropriate documentation, as specified above, is not provided by the administrative employee within 30 days of a request for documentation by the Colleges, the spouse/domestic partner will be immediately ineligible for health insurance and other benefits.

## BENEFIT PLANS

### Plans Available

The Colleges have established a variety of employee benefit programs designed to assist you and your eligible dependent(s) in meeting the financial burdens that can result from illness, disability, and death; to help you plan for retirement, and to deal with job-related or personal problems. Effective date of coverage for these plans in most cases is the first of the month following date of hire.

We provide group term life and accidental death and dismemberment, workers compensation, short- and long-term disability insurances and retirement programs which are described more fully in Summary Plan Description (SPD) booklets that you are provided once you become eligible to participate with these benefit programs. Voluntary programs such as medical, dental, vision, flexible spending accounts, and supplemental life insurance are also available for purchase. The exact terms and interpretation of these benefits and programs are determined by the actual plan documents rather than by the summaries contained in this publication.

### Pre-Tax Payment of Certain Premium Contributions

The Colleges has established the pre-tax payment of medical, dental and vision insurance premium contributions as a tax-saving benefit feature for its administrative employees. Payment of premiums on a pre-tax basis prohibits enrollees from reducing coverage at different times (see below).
Administrative employees' premium contributions will be automatically withheld from pay as “pre-tax money", which means the premium amount is not subject to income, Social Security, or Medicare taxes. Premiums are collected on a pre-tax basis automatically, unless the administrative employee elects to waive this treatment.

Opportunity to waive this treatment and pay premium contributions with “after-tax money” is at time of employment, Open Enrollment, or if there is a change in Family Status (see Changing Coverage below). This will mean that the administrative employee will give up the tax savings of paying with pre-tax money.

Please note: Administrative employees who elect to cover a domestic partner under the group medical, dental plans and/or vision plans are not eligible for the pre-tax premium option.

Important Information Regarding Enrollment in Medical, Dental and Vision Insurance Plans

When a new administrative employee is hired, the application for medical, dental and vision insurance coverage must be received by Human Resources within 30 days of the date of hire in order to be covered on the first of the month following date of hire. This also applies to a change in family status (see “Changing Coverage” below).

Open Enrollment

An open enrollment period is held once each year, usually during the month of November, during which administrative employees may enroll in or change coverage(s) with no restrictions. The effective date of the change is January 1 of the next calendar year.

Changing Coverage

When the employee's premium contributions are withheld on a pre-tax basis, certain Internal Revenue Service (IRS) guidelines affect the faculty member's ability to change coverage. Employees may elect to reduce their coverage (i.e. change from Family to Single coverage) only during open enrollment or if there is a change in Family Status.

Family status changes include marriage, divorce, death of a spouse or dependent, birth or adoption of a child, a change in the employment status of the faculty member or his/her spouse (including changes between part-time and full-time status), an unpaid leave of absence for the faculty member or his/her spouse, or a change in the health insurance coverage for the employee or his/her spouse attributable to the spouse's employment. If there is a change in family status that entitles the employee to change his/her election, he/she may not reduce the elected amount for medical expense reimbursement below the amount of reimbursement already paid to the employee during the plan year.

Medical Opt-Out Program

The Colleges has established a benefit option that permits all benefits-eligible employees to decline coverage in the Colleges' health insurance programs through Excellus and to instead receive a non-benefits-eligible taxable stipend and is available to all benefits-eligible employees.

The option will be offered only during the annual benefits open enrollment, held normally during the month of November, and payment of the stipend will be made in the second payroll in the month of January. Stipend amount (2015 = $1000) and payment options will be announced each year during the open enrollment period. Note: If you opt out of the Colleges’ health insurance plan at the time of hire, a prorated stipend will be paid to you at that time.

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Medical Insurance Plans

The Colleges currently offer medical insurance through Excellus Insurance. There are two plans to choose from depending on one's needs. Each covers most of the same services; however, the options differ in terms of provider choice, deductibles, and co-pays. The two plans are:

- Excellus Blue PPO Plan
- Excellus SimplyBlue High Deductible Health Plan (HDHP)

You can participate in the medical FSA when you are enrolled in the Open Access Elect Choice plan. This can be used towards reimbursements of any co-pays.

The Health Savings Account (HSA) is a tax advantaged, interest bearing account and funds can be invested with a minimum of $2,000. Anyone can contribute to the account but it must be combined with an IRS Qualified HDHP.

The Colleges will contribute up to $500 annually for a single plan HSA, and up to $1000 annually for a two-person or family HSA. A HSA is portable and even if you change employers or health plans, unused balances are rolled over year to year. Use it or save it. You may choose to save for retiree health care costs.

Access funds via debit card (VISA) or checks that can be ordered and can be used at ATM or Point of Sale (Rx) but funds must be used for qualified health care expenses.

Prescription Drug Plans

- Prescription drug coverage for Excellus Blue PPO plan participants will be provided by Express Scripts, Inc.
- Prescription drug coverage for Excellus SimplyBlue HDHP will be provided by Excellus.

Dental Insurance

The Colleges currently offer a dental plan through Guardian Dental. The plan encourages preventative care and early treatment. There is an annual deductible of $50 per individual/$150 per family (maximum) with the Low Plan and $50 per individual/$150 per family (maximum) per year with the High Plan while both plans provide a calendar year benefit of $1,500 per covered individual.

Vision Insurance

The Colleges currently offer a vision plan through Guardian Dental (Davis Vision Network). Significant out-of-pocket savings are available with your full feature plan by visiting one of Davis Vision’s network locations including retail centers such as Wal-Mart, JCPenney, Sears, Target, Sam’s Club and Pearle.

Out-of-Network services require claims submission for reimbursement and savings are reduced when seeing an out-of-network provider.

Employees must enroll in medical, dental and/or vision insurance within 30 days of the date of hire or a qualifying change in family status. Coverage is effective the first of the month following the date of hire.

Upon termination of employment, options for continuing coverage will be offered in accordance with federal regulations. See page 17 for more information.

For further details of this plan, refer to the Summary Plan Descriptions or to the Office of Human Resources.

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Flexible Benefits Plan

This program enables administrative employees to lower state, federal and social security taxes by paying for certain kinds of expenses with money deducted from their pay on a pre-tax basis. If you are enrolled in a High Deductible Health plan, you are eligible to participate in the Dependent Care FSA but NOT the medical FSA.

The program is comprised of three separate features:

- **Pre-tax Premium** - Any administrative employee who contributes to the cost of a Colleges' sponsored health, dental and/or vision insurance plans will have their contribution deducted from their pay on a pre-tax basis, tax law permitting. These deductions will be automatic and begin upon enrollment or the date an administrative employee contribution is required. Administrative employees who wish to contribute on an after-tax basis must contact the Office of Human Resources and complete paperwork.

- **Health Spending Account** – Up to an annual maximum of $2,500 can be contributed to this account to reimburse eligible health care expenses not covered by other insurance policies sponsored by the Colleges. Expenses like optical care, dental care, routine physicals, plan deductible and co-payments are examples of items that may be reimbursed. Expenses which are not covered by a spouse's policy are also eligible to be covered by this account. **The administrative employee must fill out new flex forms each fall to qualify for the following calendar year.**

- **Dependent Care Spending Account** - Up to an annual maximum of $5,000 can be contributed to this account to reimburse eligible dependent care expenses. Expenses for dependent children (up to age 13) or for older, disabled dependents can be covered under this plan provided the dependent is claimed as a dependent for tax purposes and the expense is necessary for the administrative employee or spouse to work. **The administrative employee must fill out new flex forms each fall to qualify for the following calendar year.**

This program is set up in accordance with IRC section 125, therefore any monies set aside for the Health or Dependent Care Spending Accounts, and unspent as of the end of the year, are forfeited. Great care must be taken when you budget the amount for these accounts.

Income Protection

The Colleges provide income protection benefits for administrative salaried employees through the New York State Short-Term Disability, Salary Continuance, and Long-Term Disability Plans. The Colleges pay the full cost of these benefits for eligible administrative employees.

- **Short-Term Disability**

The Colleges short-term disability policy covers periods of medically certified illness or injury when the illness or injury is non-work related. The Colleges provide coverage that is consistent with, but exceeds the requirements of New York State Disability Law.

Generally, coverage is provided for any certified non-work related illness or injury lasting more than five calendar days. Payment of benefits begins on the seventh calendar day of medically certified illness or injury and runs for up to a maximum of 26 weeks. An individual may have multiple periods of disability in a 12-month period, subject to certain restrictions, though the sum total of the periods of disability may not exceed 26 weeks in any 12-month period.

For the first seven consecutive days of an extended, medically certified illness or injury, which is not work related, the administrative employee's regular salary is covered in full by their sick day benefit. Sick days do not vest and are not paid out at the time of termination.
Salary Continuance for periods of Short-Term Disability

The Colleges also have a salary continuance benefit policy which is comprised of two parts. The first part is a salary makeup benefit to cover the gap between an administrative employee's regular salary and the insured benefits. The second part is a salary continuance benefit to cover certain disability periods which fall outside the maximum periods of short-term disability under New York State regulations. In both cases the eligibility for salary continuance ends when the administrative employee becomes eligible for long-term disability benefits.

(1) For periods of extended, medically certified illness or injury which is not work related, beginning with day eight, the Colleges provide all benefits-eligible administrative employees with the equivalent of full pay. The Colleges do this by making up the difference between the short-term disability payment (described above), part-time salary within the Colleges (if any), and the administrative employee's regular salary for as long as the administrative employee is disabled. The maximum benefit period under the salary continuance policy is 26 weeks in any rolling 12-month period. All periods of extended, medically certified illness or injury within the rolling 12-month period will be applied toward the 26 week maximum.

(2) Additionally, an administrative employee may have (a) multiple periods of disability caused by different illnesses and injuries exceeding the 26-week maximum benefit period in any 12-month period or (b) recurring periods of disability from the same or related illness or injury where the periods of disability are separated by more than three months and the total of the multiple periods of disability exceed the 26-week maximum benefit period in any 12-month period. In both of these two instances, the Colleges will provide salary continuance equal to the administrative employee's regular full salary or the gap between the administrative employees' regular full salary and the part-time salary earned during a period of disability, for the period of short-term disability in excess of the 26-week maximum.

(3) Upon return to work following the disability period, the administrative employee must provide their supervisor with a written statement from their attending physician which may also include any limitations.

Though the paragraphs above are focused on full-time disability, there are also provisions for partial disability. The administrative employee must first exhaust seven consecutive sick days and establish a potential long-term disability date in order to be eligible for the benefit. The Office of Human Resources would be glad to meet with anyone concerned with issues of disability to review how disability and salary continuance benefits work.

For the eligible administrative employees not working during the non-academic months, the sick day, disability, and salary continuance policies continue across periods of time when classes are not in session. Under New York law, periods during which no work is performed but which are contiguous to a period of active employment and following which there is a presumption of the continuation of active employment, are deemed to be periods of employment for determining periods of disability.

In order to be eligible for any of the above benefits, an individual must file a disability claim with the Office of Human Resources before the scheduled procedure begins (where advance knowledge is reasonable) or as soon after the injury or onslaught of illness as possible. If claim forms are not received in a timely fashion, there may be a lag in time between the end of regular salary payments and the start of disability and salary continuance benefit payments. Further, some or all of the benefits described above may be forfeited if the claim form is delayed for too long.

• Long-Term Disability

Long-term disability coverage is effective on the first date of employment. The Colleges pay the full cost of this benefit, however, if the employee chooses to pay taxes on the LTD premium paid for by the Colleges, the income at the time of disability would not be taxable. Employees need to notify the Office of Human Resources within 30 days of hire or at open enrollment regarding if they wish to pay taxes on the premium paid for by the Colleges.
Benefits start the first of the month following a six-month elimination period and continue while the administrative employee is disabled, up to age 65, or, depending on age at inception of disability, until age 70. The elimination period is a period of continuous disability, though limited periods of work are allowable within the context of the definition of continuous disability. A period of trial return to work, of less than three months, is not considered a break in a period of continuous disability.

Once an administrative employee is on long-term disability, the benefits available under the long-term disability policy are provided to the exclusions of any other compensation or other payments from the Colleges (unless the administrative employee is due some compensation for working on a limited basis while receiving long-term disability benefits). See, however, the premium waiver provision of the Colleges’ life insurance program which provides for a continuation of insurance coverage during periods of long-term disability.

Partial coverage under long-term disability is provided if administrative employees are able to return to the workforce on a part-time basis and are earning less than 80% of their regular salaries.

The benefit amount is 60% of monthly wages up to a maximum benefit of $10,000 per month. Benefits are reduced by payments received from other sources (Social Security, other Colleges’ sponsored disability payments, workers’ compensation). The monthly catastrophic disability benefit is 20% of your monthly earnings, but no more than $5,000. Your benefit will not be reduced by deductible sources of income.

Because the Colleges pay the premiums for the long-term disability, the benefits are taxable to the recipient (under the current tax code) with the exception of Social Security. However, if you choose to pay taxes on the LTD premium paid for by the Colleges, the income at the time of disability would not be taxable. The combination of the untaxed social security benefits and the after-tax disability benefits begins to approximate the after-tax salary before long-term disability. Employees should be aware that this tax information is illustrative only and may not reflect an administrative employee’s specific circumstances or the status of the tax code at the point in time that benefits are received. Person-specific tax advice needs to come from an appropriate professional and cannot come from the Colleges.

The Colleges provide this benefit through coverage under a group insurance policy. For further details of this coverage, refer to the Summary Plan Description or to the Office of Human Resources.

**Retirement Plan**

The Colleges’ retirement plan is administered through Teachers Insurance and Annuity Association/College Retirement Equities Fund (TIAA-CREF). These are tax-deferred annuity plans authorized by Section 403(b) of the Internal Revenue Code. Administrative employee participation in the Plan is strongly encouraged. Administrative employee contributions can be made either on a before-tax or after-tax basis. Administrative employees may change their contributions once each calendar quarter. This plan does not allow in-service withdrawals or loans.

During the first two years of employment, the administrative employee must enroll and contribute at least 5% of gross pay to the plan in order to receive a 5% matching contribution from the Colleges. Both the Colleges’ and administrative employees’ contributions begin on the first of the month following the date of hire or the first any month thereafter provided the appropriate forms have been completed. The individual can contribute additional monies beyond 5% to the extent allowed by law.

After two years of continuous employment, beginning on the first of the month following the second anniversary, and as long as the administrative employee enrolled in TIAA-CREF, the Colleges will contribute 10% of gross pay on behalf of the administrative employee. Continued contributions of 5% by the administrative employee after the second anniversary are not required in order to receive the 10% contribution from the Colleges. However, if the 5% matching option for the first two years is not elected then an affirmative election is required in order to receive the 10% contribution.
The amount administrative employees contribute to the retirement plan is subject to annual limits established by the IRS.

- **TIAA-CREF Supplemental Retirement Annuity (SRA)**

  TIAA-CREF also provides an optional Supplemental Retirement Annuity (SRA) for those interested in an additional retirement investment opportunity. Information and enrollment forms for the TIAA-CREF SRA plan may be obtained from the Office of Human Resources.

- **Other Supplemental Retirement Saving Plans – 403(b)(7)s**

  All administrative employees, including non-benefits eligible, are also eligible to contribute additional money on a tax deferred basis to retirement plans with the T. Rowe Price Funds, Vanguard Funds, and the Fidelity Group. The Colleges will deduct the amount determined by the administrative employee. Such amounts must be within the limits set by law. Contributions to these plans are made on a bi-weekly basis.

- **How much you can contribute to the plan(s)**

  Each year, the IRS permits deferrals up to certain limited amounts. In 2015, the general deferral limit is $18,000. In addition, the tax law provides a “catch-up” provision for those 50 years of age or older (2015=$6,000), plus there is another “catch-up” provision within the plan for employees with 15 years or more of service.

  For example, effective January 1, 2015, the maximum amount most people are permitted to defer into one or more 403(b) plans is $18,000 per calendar year. If you are or become 50 years old in 2015, you are permitted to defer an additional $6,000 a calendar year into your retirement account. Finally, administrative employees with over 15 years of service may be permitted to defer an additional $3,000 a year for a period of no longer than five years. Total possible maximum contribution in 2015 for an individual could be $27,000.

  Elections to take advantage of the 50+ years of age and/or 15 years of service catch-ups, administrative employees must be done each year. If no election is made then the administrative employee’s contribution will be limited to the general IRS designated limit (2015=$18,000). Please contact Human Resources for more information, or for a “Salary Reduction Agreement” form (you may download the form from the HR Forms page on the HR website).

**Life Insurance**

Life insurance gives a person peace of mind, knowing that there is financial protection for one’s family or beneficiary after his or her death. The Colleges provide administrative employees with the following group term life insurance programs. Term life insurance is basically death benefit coverage only for a specified period with no cash value, loan value, or other permanent benefit under the policy.

- **Basic Life Insurance**

  The Colleges provide group term life insurance in an amount equal to each administrative employee's annual salary rounded to the next thousand up to a maximum coverage of $200,000. The cost of this coverage is paid by the Colleges.

  Coverage under the basic life insurance plan is effective on the date of hire, if the administrative employee is actively at work. If not, then it is effective the first day the individual is actively at work. Administrative employees must enroll to be covered.
• **Supplemental Life Insurance**

The Colleges also provide a contributory supplemental life insurance plan. Participation in this plan is voluntary. Under this plan, administrative employees may purchase additional life insurance equal to one, two, three or four times their annual salary. The overall maximum sum of the supplemental life policy is $450,000.

At the time of hire, administrative employees may choose to purchase additional supplemental life insurance coverage equal to one or two times their salary up to a maximum of $100,000, without providing evidence of insurability. Administrative employees may increase their insurance at any time if they provide acceptable evidence of insurability to the carrier. Participants may decrease their coverage as of the first of any month.

• **Spousal and Dependent Life Insurance**

The administrative employee may purchase from a selection of life insurance coverage levels for his or her spouse and/or dependents. Spousal life insurance is available at $10,000, $25,000 or 50% of the administrative employee’s total basic and supplemental life coverage not to exceed $100,000 (may be required to provide evidence of insurability). Premiums are based on the spouse’s age and the administrative employee must be enrolled for supplemental life in order to purchase.

Dependent life insurance is available at a guaranteed level of $4,000 for dependents age 14 days to 19 years of age (23 years if full time student). Premium is a family rated monthly premium of $.60 regardless of the number of eligible dependents covered. Administrative employee must be enrolled with supplemental life in order to purchase. No evidence of insurability will be required at time of hire or during open enrollment.

• **Premium Waiver Benefit**

While an administrative employee is on full long-term disability, after receiving approval, the premiums for basic and supplemental life insurance are waived and coverage continues without additional payments by the Colleges or the administrative employee.

**Accidental Death and Dismemberment Coverage (AD&D)**

Accidental death and dismemberment insurance provides coverage for death resulting from accidental means. It does not provide benefits for resulting from illness or natural causes. Dismemberment benefits generally cover permanent loss of a body employee or function or loss of use of a body employee or function.

• **Basic AD&D**

The Colleges provide accidental death and dismemberment coverage for all administrative employees enrolled in the basic life insurance plan. Coverage is equal to the total amount of basic life insurance coverage on the administrative employee.

In the case of death due to an accident, the beneficiary receives an amount equal to the administrative employee’s basic life insurance coverage. This payment is in addition to payment under the life insurance policy. Payment to the administrative employee for dismemberment varies based on the nature of the injury.

**Workers' Compensation and Salary Continuance**

Mandated by New York State, workers' compensation coverage is provided for all administrative employees of the Colleges, both full- and part-time. Coverage is consistent with the scope of NYS Workers’ Compensation Law generally applies to injuries and illness occurring at work and in the course of one's duties.
Individuals compensated under this policy are not eligible for New York State disability coverage for the duration of the workers' compensation claim.

The above is a summary only. Coverage is offered through an insurance policy. A copy of the insurance policy is available for viewing at the Office of Human Resources.

In addition, the Colleges will make up the difference between the payment from workers' compensation and the regular salary for up to a maximum of 26 weeks in any rolling 12-month period. Administrative employee's benefits will also continue during this period. Any medical expenses incurred as a result of the illness or injuries, including examinations mandated by the Colleges, are generally covered in full. The Colleges pay the full cost of the salary continuance benefit.

All injuries that occur while working anywhere on or off campus, while in an official capacity must be reported immediately to the Office of Human Resources.

This applies to any programs off-campus to include the HWS Wm. Scandling, field trips, etc.

**Tuition Assistance Programs**

Tuition assistance is available to active, benefits-eligible administrative employees and, to a varying degree, their legal dependents to obtain one's first baccalaureate degree. This policy applies to administrative and administrative staff. Administrative employees must contact the Office of Human Resources to complete required paperwork before any payments will be processed under any of the tuition programs. For further details on this benefit, contact the Office of Human Resources.

**ADMINISTRATIVE AND ADMINISTRATIVE STAFF HIRED BEFORE JANUARY 1, 1997.**

In all of the following programs, a maximum of four years of undergraduate study or its equivalent will be covered per administrative employee, per spouse or domestic partner, or per dependent (legal dependent as defined by the IRS).

- **TUITION REMISSION:** When a spouse or dependent has been admitted as a full-time student at the Colleges, the full value of tuition may be covered under this program. Single courses by a spouse, domestic partner or a dependent may also be covered. Administrative employees who take individual courses at the Colleges may have the full value of tuition covered. The administrative employees, spouses or domestic partners, and dependents who take courses for credit must contact Admissions and complete the admissions process prior to enrollment.

- **TUITION EXCHANGE:** When an eligible dependent child attends an undergraduate institution, which is an employee of the Tuition Exchange Program, some or all tuition costs at that institution may be covered under this plan. Terms and conditions under this plan may vary significantly depending upon the specific institution and the number of spaces the Colleges has available for exchange. Tuition costs will be offset by any other grants, scholarships or awards received by the student.

The administrative employee should contact Hobart and William Smith’s Financial Aid Office or by visiting the website www.tuitionexchange.org for a current list of eligible Tuition Exchange schools.

**IMPORTANT NOTE REGARDING APPLICATION PROCESS:**

The HWS administrative employee must submit a list of potential exchange schools at least one year in advance prior to the academic year that is to be considered to the Financial Aid Office to reserve a potential tuition exchange scholarship at the desired schools. Submission of this list is **not a guarantee** that an offer of tuition exchange will be extended.
Please contact the Office of Human Resources upon your appointment to discuss this plan in detail especially if your dependent is already enrolled in another institution or is a senior in high school.

**TUITION GRANT:** An eligible dependent child, who attends an undergraduate institution on a full-time basis, can receive a grant for up to 40% of the Hobart and William Smith tuition. This grant will only be applied to tuition charges. This 40% tuition grant also applies to tuition costs associated with other educational programs sponsored or approved by the Colleges. Tuition grants will be offset by any scholarships, grants, or other awards (excluding loans) received by the student. In cases where both parents are administrative employees of the Colleges, only one grant will be given per dependent child per academic year.

Administrative employees are required to submit to Human Resources their dependent’s tuition billing invoice(s) at the beginning of each semester or term for payment. Payments are not automatic.

- **TUITION REIMBURSEMENT:** Any administrative employee who takes an undergraduate course or courses for credit through any other accredited institution is eligible for reimbursement of tuition costs. The Colleges will reimburse the tuition costs for any course or courses required to complete a first undergraduate degree. Individual courses, that are not required as part of a degree program, must be job-related** in order to qualify for reimbursement. In either case, approval is required prior to registration for the course(s). Other limitations may apply in accordance with section 127 of the Internal Revenue Code. Documentation of successful completion of the course(s) and tuition costs must be provided before payment will be made.

**Job-related** - courses that maintain or improve the administrative employee's skills required for one's present position.

**ADMINISTRATIVE AND ADMINISTRATIVE STAFF HIRED ON OR AFTER JANUARY 1, 1997.**

Benefits-eligible administrative employees who are on terminal contracts, short-term assignments, temporary, in grant-funded positions or hired as interns are not eligible to receive benefits under this policy even though they may be eligible to participate in other Colleges' provided benefit programs.

Spouses, domestic partners, and eligible dependents are defined as those certified by the administrative employee except that dependents must, in addition to certification requirements, be unmarried and under the age of 25.

In all of the tuition programs the attainment of a first baccalaureate degree or the equivalent of four years of undergraduate study (whichever occurs first) will be the maximum benefit allowable under this policy. In all cases benefits will only be approved if the dependent or spouse does not already possess a baccalaureate degree. For purposes of Tuition Exchange and Grants, benefits will be limited to a combined total of three (3) dependent children per family.

Applications for state and federal financial aid must be filed and proof of aid granted supplied before benefits will be paid under any of the following programs. Benefits paid under all programs will be offset by federal/state financial aid, scholarships, grants and other awards received by the dependent child, spouse or administrative employee. This provision does not include an offset for loan programs.

Approval from the Office of Human Resources must be obtained prior to the start of the period for which any kind of assistance is requested. Courses must be taken for credit in order to qualify for coverage under this policy.

- **TUITION REMISSION:** A spouse, domestic partner or dependent child who has been admitted as a student at the Colleges may have the full value of tuition covered. A bachelor's degree or the equivalent of four years of undergraduate study (whichever occurs first) will be the maximum coverage. Administrative employees who take courses at the Colleges, and who are eligible under this
policy, may also have the value of tuition covered. Administrative employees are limited to one full-credit course per term subject to approval of their supervisor. Time spent in class by staff during the normal work day must be made up in the same week as incurred or must be charged to vacation. Remission excludes fees for Teachers' Certification, off-campus programming and other course fees.

• **TUITION EXCHANGE:** After one year of service is completed by the administrative employee, a benefits-eligible dependent child who attends an undergraduate institution which is an employee of the Tuition Exchange Program and who does not possess an undergraduate degree, may have some or all of the tuition costs covered under this plan. When an eligible dependent child attends an undergraduate institution, which is an employee of the Tuition Exchange Program, some or all tuition costs at that institution may be covered under this plan.

Terms and conditions under this plan may vary significantly depending upon the specific institution and the number of spaces the Colleges has available for exchange. Tuition costs will be offset by any other grants, scholarships or awards received by the student.

The administrative employee should contact Hobart and William Smith’s Financial Aid Office or by visiting the website www.tuitionexchange.org for a current list of eligible Tuition Exchange schools.

**IMPORTANT NOTE REGARDING APPLICATION PROCESS:**

The HWS administrative employee must submit a list of potential exchange schools at least one year in advance prior to the academic year that is to be considered to the Financial Aid Office to reserve a potential tuition exchange scholarship at the desired schools. Submission of this list is not a guarantee that an offer of tuition exchange will be extended. Please contact the Office of Human Resources upon your appointment to discuss this plan in detail especially if your dependent is already enrolled in another institution or is a senior in high school.

• **TUITION GRANT:** An eligible dependent child will be able to receive a maximum grant of up to 40% of the Colleges' current tuition to attend another institution. A bachelor's degree or the equivalent, or the equivalent of four years of undergraduate study (whichever occurs first) will be the maximum coverage.

Payment will be a percentage of the maximum grant amount based on years of benefits-eligible service as shown in the table below. Grants are awarded on a pro-rata basis across the yearly academic calendar (1/2 maximum eligible amount per semester, 1/3 per term, or 1/4 per quarter). The grant may not exceed the tuition charge of the institution attended. Tuition grant benefits may also apply to tuition costs associated with other educational programs sponsored or approved by the Colleges but may not be used for room, board, books and other non-tuition charges.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Service Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>Beginning of third year of service*</td>
</tr>
<tr>
<td>40%</td>
<td>Beginning of fourth year of service</td>
</tr>
<tr>
<td>60%</td>
<td>Beginning of fifth year of service</td>
</tr>
<tr>
<td>80%</td>
<td>Beginning of sixth year of service</td>
</tr>
<tr>
<td>100%</td>
<td>Beginning of seventh year of service and continuing thereafter</td>
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</tbody>
</table>

In cases where both parents are administrative employees of the Colleges only one grant will be given per dependent child per year. The percentage calculation will be based on the parent with the longest benefits-eligible service under this policy. Tuition grants will be offset by any scholarships, grants, or other awards (excluding loans) received by the student.

Administrative employees are required to submit to Human Resources their dependent’s tuition billing invoice(s) at the beginning of each semester or term for payment. Payments are not automatic.
TUITION REIMBURSEMENT: An administrative employee who takes an undergraduate course or courses for credit through any other accredited institution is eligible for reimbursement of tuition costs. The Colleges will reimburse the tuition costs for any course or courses required to complete a first undergraduate degree. Individual courses that are not required as part of a degree program may be taken but they must be job-related in order to qualify for reimbursement. Other limitations may apply in accordance with section 127 of the Internal Revenue Code. Documentation of successful completion of the course(s) and tuition costs must be provided before payment will be made. Administrative employees taking courses on a reimbursement basis must get approval from the Office of Human Resources prior to registering for the course(s).

**Job-related** – courses that maintain or improve the administrative employee’s skills required for one’s present position.

Grandfather clause: In applying any portion of this policy, all faculty and administrative employees hired prior to January 1, 1997, and who maintain continuous with the Colleges up to and through the period tuition benefits are requested and provided, will be eligible for the benefits outlined in the preceding statement of tuition benefit policy.

TERMINATION OF TUITION BENEFITS

In the event that the administrative employee is no longer actively employed or loses benefits eligibility, benefits under any and all of the above programs will be continued as follows:

- **Death of the administrative employee** - tuition remission benefits for eligible dependents of administrative employees with more than 15 years of service will continue after the death of the administrative employee until the eligible dependent reaches age 25. Eligibility will be determined according to the policies above except that dependent status will be understood as dependent status as of the time of the death of the administrative employee, not the time of the request for Tuition Remission. All other eligibility requirements described above (for example, as appropriate: age, number of eligible dependents per family, marital status, educational achievement) are unchanged and are evaluated as of the time of application for tuition benefits. For dependents of administrative employees with 15 or fewer years of service at the time of death, tuition remission benefits for dependents will cease as of the end of the approved tuition period (academic year, term semester, course) in which death occurs. Tuition grant and tuition exchange benefits for dependents of all administrative employees cease as of the end of the approved tuition period. For spouses and domestic partners of deceased administrative employees, all tuition benefits stop as of the end of the approved tuition period.

- **Voluntary termination or discharge for misconduct** - benefits will stop as of the date of termination of employment. In the case of grant or exchange benefits already paid to other institutions, the administrative employee will be responsible for repaying the benefits provided from the date of termination through the end of the approved tuition period.

- **Involuntary termination or loss of benefits eligibility** - benefits will stop as of the end of the approved tuition period unless specified under a separate agreement with the Colleges.

**Employee Assistance Program (EAP)**

The Colleges provide confidential referral services to benefits eligible administrative hourly employees and their eligible dependents through BalanceWorks (www.mybalanceworks.com), a service provided by ENI. The first three visits by an administrative hourly employee or his or her eligible dependents are covered in full by the Colleges. Thereafter, fees are based on a sliding scale or may be covered by the health insurance plan. Participants’ right to privacy is fully protected by law and the Colleges’ EAP policy. Administrative hourly employees may contact the EAP @ 1.800.327.2255, or the Office of Human Resources for related literature.

Revised 2/1/2015
Your Rights Under ERISA

As a participant in any of the Colleges' benefit plans described in this publication, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all plan participants shall be entitled to:

- Receive information about your plan and benefits.
- Examine, without charge, at the plan administrator's office, and at other specified worksites, all plan documents — including pertinent insurance contracts, trust agreements, collective bargaining agreements, annual reports, and other documents filed with the Internal Revenue Service or the U.S. Department of Labor, and available at the Public Disclosure Room of the Pension and Welfare Benefit Administration.
- Obtain copies of all plan documents and other plan information, including insurance contracts and collective bargaining agreements, and copies of the latest annual report, and updated summary plan description, by writing to the plan administrator. The plan administrator may make a reasonable charge for copies.
- Receive a summary annual report of the plan's financial activities. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants, and beneficiaries. No one, including your employer, or any other person, may fire you, or otherwise discriminate against you in any way to prevent you from obtaining a plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a plan benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan, and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the plan administrator.

If you have a claim for benefits, which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance With Your Questions

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Pension and Welfare Benefits Administration, U. S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of...
Benefits Continuation – for Health, Dental and Vision Insurances, and Flexible Spending Accounts

Hobart and William Smith Colleges - Notice of Continuation Coverage Rights

Under the Federal Consolidated Omnibus Budget Act of 1986 (COBRA), most employers sponsoring group health plans are required to offer persons covered under the plans the opportunity for a temporary extension of health coverage (called “continuation coverage”) at group rates in certain instances where coverage would otherwise end. This notice is intended to inform you, in a summary fashion, of your rights and obligations under the continuation coverage provisions of the law. You, your spouse and your dependents should take the time to read this notice carefully.

If you are covered by Hobart and William Smith Colleges Health, Dental and Vision Plan because you are benefits eligible, you have a right to choose continuation coverage if your coverage ends because of a reduction in your hours of service or termination of your service (for reasons other than gross misconduct on your part).

If you are the spouse of a person providing services to Hobart and William Smith Colleges and you are covered by the Plan, you have the right to continuation coverage for yourself if you lose regular coverage for any of the following four reasons:

1. the death of your spouse;
2. a termination of your spouse’s service (for reasons other than gross misconduct) or reduction in your spouse’s hours of service;
3. divorce or legal separation from your spouse; or
4. your spouse becomes entitled to Medicare benefits.

If you are the dependent child of a person providing services to Hobart and William Smith Colleges and you are covered by the Plan, you have the right to continuation coverage for yourself if you lose regular coverage for any of the following five reasons:

1. the death of your parent;
2. the termination of your parent’s service (for reasons other than gross misconduct) or reduction in your parent’s hours of service;
3. your parents’ divorce or legal separation;
4. your parent becomes entitled to Medicare benefits; or
5. you cease to be a “dependent child” under the Plan.

If Hobart and William Smith Colleges is the subject of bankruptcy proceedings and you are a retiree of Hobart and William Smith Colleges, or a spouse or dependent child of a retiree covered under the Plan, you also have the right to continuation coverage.

Under the law, a person providing services to Hobart and William Smith Colleges and family employees have the responsibility to inform Hobart and William Smith Colleges of a divorce, legal separation, or loss of dependent status under the Plan within 60 days after the event. When Hobart and William Smith Colleges are notified that one of these events has happened, or when one of the other events listed above occurs (e.g., the administrative employee’s death, termination, reduction in hours of employment, or Medicare entitlement), Hobart and William Smith Colleges will in turn notify you of your right to choose continuation coverage. Under the law, you then have at least 60 days to inform Hobart and William Smith Colleges that you want continuation coverage.
If you do not choose continuation coverage on a timely basis, your group health insurance coverage will end.

If you choose continuation coverage, Hobart and William Smith Colleges are required to give you coverage, which is identical to the coverage provided under the Plan to similarly situated administrative employees or family employees. The law requires that you be afforded the opportunity to maintain continuation coverage for three years, except in the case of the bankruptcy of Hobart and William Smith Colleges and when regular coverage is lost because of termination of service or reduction in hours.

In the case of bankruptcy, a retiree must be offered continuation coverage for life if that retiree has lost his/her coverage within one year before or after the date of commencement of the bankruptcy proceeding. The spouse and dependent child of a retiree must be offered continuation coverage through the date three years after the retiree’s death.

In the case of termination of service or reduction in hours, continuation coverage must be offered for a period of 18 months unless you (or another Qualified Beneficiary) are determined to be disabled under the Social Security Act as of the date your continuation coverage begins or within the first 60 days thereafter, in which case continuation coverage must be offered for up to 29 months if you notify Hobart and William Smith Colleges of the determination of disability within the first 18 months of continuation coverage and within 60 days after the determination. (After 18 months your continuation coverage can end if you (or another Qualified Beneficiary) are no longer disabled.) In addition, if during this period of continuation coverage, another event occurs which would have entitled you to three years of continuation coverage (such as death, divorce, legal separation, or Medicare entitlement), then you will be afforded the opportunity to maintain continuation coverage for up to a total of three years after the original termination of service or reduction in hours.

The law also provides that your continuation coverage may be cut short for any of the following reasons:

1. Hobart and William Smith Colleges no longer provides group health coverage to any of its administrative employees;
2. the cost of your continuation coverage is not timely paid;
3. you become covered under another group health plan (as an administrative employee or otherwise) with no exclusions or limitations for pre-existing medical conditions which apply to you; or
4. you become entitled to Medicare (unless you are a retiree, or spouse or dependent of a retiree, entitled to coverage because of bankruptcy).

You do not have to provide evidence that you are in good health to choose continuation coverage. However, under the law, you will have to pay the cost of your continuation coverage. Further, under certain circumstances when coverage ends, you may be allowed to enroll in individual health coverage for an increased premium. Before coverage ends, you should contact your plan administrator or insurance carrier to ascertain if you are eligible for such coverage.

If you are the covered administrative employee and you have a dependent child born to you or placed for adoption with you while you are receiving continuation coverage, you may expand the coverage to include the dependent child by notifying Hobart and William Smith Colleges and paying whatever additional premium may be required.

Please note that continuation coverage is provided subject to your eligibility for coverage. Hobart and William Smith Colleges reserves the right to terminate your continuation coverage retroactively if you are determined to be ineligible.

If you have any questions about the law, please contact Hobart and William Smith Colleges at the Office of Human Resources, 337 Pulteney Street, Geneva, New York 14456. Also, if you have changed marital
status, or if your address or your spouse’s address has changed or changes sometime in the future, please notify Hobart and William Smith Colleges.

**PAID AND UNPAID LEAVE**

**Bereavement Leave**

Time off due to the death of a close family member may be granted by your supervisor. A close family member is defined as parent, spouse, domestic partner, child, brother, sister, grandchild, grandparent, grandparent-in-law, current mother/father/sister/brother-in-law, current daughter/son-in-law, and step or foster children/parents. Up to three days with pay will be given for the above situations. Requests for additional time will be addressed on an individual basis with the Provost and the Office of Human Resources.

**Holidays**

All benefits-eligible employees are granted 10 paid holidays during the calendar year. They are:

- Memorial Day
- July 4
- Columbus Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day
- Two days in conjunction with Christmas Day
- New Year’s Day
- One day in conjunction with New Year’s Day

Typically, the Colleges do not completely close for holidays during academic terms. If an office, service, or program must remain open on a holiday, employees who are scheduled to work a holiday will be entitled to schedule a substitute day off during the same academic year. Scheduling is subject to the supervisor’s approval. Such substitute days are not eligible to be carried over from academic year to year or paid upon termination of employment.

Certain offices, such as the Library, The College Store, Print Services and the Department of Campus Safety may have a different holiday schedule or holiday obligations. Employees in these areas will receive information regarding holiday schedules from their supervisors.

**Leaves of Absence Without Pay**

An employee may request unpaid leave for reasons other than what may be considered a qualifying leave under FMLA (see employee Handbook). The employee must submit a request to his/her supervisor for approval and subsequently to HR for final approval. A supervisor shall grant the request for leave without pay only where the serious needs of the employee are sufficient to offset the costs and administrative inconvenience to the Colleges. A denial of a request for a leave without pay cannot be the subject of the Employee Complaint/Problem Resolution Policy. Benefits may be continued during an unpaid leave of absence as long as the employee pays 100% of the cost to the Colleges. If possible and depending on the length and timing of the leave, upon his/her return the employee will be reinstated to their former position and department. Persons who do not return from an approved leave of absence by the end of the stipulated leave period will have been determined to have voluntarily resigned their position at the Colleges. Requests for extension to initial leave periods may be approved by the sole discretion of the Colleges.
**Personal Days**

All full-time benefits-eligible employees are granted two (2) personal leave days per year to be taken any time with permission of their supervisor. These are granted annually on July 1. Personal days are not eligible to be carried from year to year and are not paid out at termination.

During the first year of employment, employees hired between July 1 and December 31 will be granted two personal leave days to be used prior to the next June 30. Employees hired between January 1 and May 31 will be granted one personal leave day to be used prior to June 30. Thereafter two days will be granted on each July 1 for the next academic year.

**Sick Leave**

Sick leave is to be used by administrative employees who are absent due to personal illness including medical or dental appointments. The use of sick leave must be approved by the employee’s supervisor.

For administrative salaried (exempt or non-exempt) employees, the sick leave year at the Colleges becomes effective July 1 and ends June 30 each year. During the first year of employment, sick leave is prorated. Typically, sick time may be taken in half-hour increments and may not be used during an employee’s Introductory Period. Sick leave cannot be carried over year to year. Full-time and half-time administrative salaried employees are eligible for the following:

- Ten (10) days of sick leave per year will be granted to full-time, 12-month, benefits-eligible employees;
- Eight (8) days will be granted to full-time, 10-month, benefits-eligible employees;
- Five days (ten half-days) will be granted to half-time, 12-month, benefits-eligible employees, and
- Four days (eight half-days) will be granted to half-time, 10-month, benefits-eligible employees.

**Use of Sick Leave**

Sick leave may be granted when the employee:

1. Receives medical, dental or optical treatment or examination;
2. Is incapacitated and unable to perform duties by sickness, injuries, or would jeopardize the health of others by his/her presence at work because of exposure to illness;
3. Is required to give care and attendance to a member of his or her immediate family who is sick or injured and in need of medical attention.

If you have been out of work for more than a period of five (5) consecutive work days due to an illness or injury, a physician's statement will be required before permitting you to return to work. Or in cases of personal illness or injury, you may be eligible to apply for New York State disability.

Any unused sick leave is not paid out at the time of termination. Sick leave does not accrue during an unpaid leave of absence.

**Vacation**

The vacation year at the Colleges becomes effective July 1 and ends June 30 each year. Full-time, twelve month benefits-eligible employees earn 20 days of vacation leave each year. A pro-rated amount of vacation is received at the time of employment to use for the current academic year.

Half-time benefits eligible employees shall earn 20 half days (.5 days) of vacation leave each year.

During the first year of employment, vacation accruals will be prorated.

Carryover of vacation is allowed up to a maximum of 10 days per year.

Revised 2/1/2015
The Colleges do not “buy back” vacation from existing employees.

Vacation should be scheduled in advance and approved by your supervisor.

Twelve-month employees, who work less than full-time, 7.5 hours per day or 37.5 hours per week, are eligible for the standard 20-day vacation allowance. However, payment for vacation time used is based on the average number of scheduled work hours per day or week, whichever applies.

Upon termination of employment, retirement or death, any unused accrued vacation up to a maximum of 30 days will be paid to the employee. Documentation of vacation usage must be given to HR before final payment will be made.

**OTHER INFORMATION**

**Athletic Facilities**

All faculty members may use the athletic facilities of the Colleges without charge provided that the use does not interfere with physical education classes, intramural and intercollegiate sports and other scheduled student athletic activities. The Bristol Field House provides an inside track, basketball and tennis courts, squash and racquetball courts, a fitness center and locker room facilities. A swimming pool is located in the Bristol Gymnasium.

A College I.D. card will be required to prove use eligibility at the time of entry. Family members who wish to use the Bristol Field House and/or Gymnasium should contact the Director of the Sport and Recreation Center for fee information.

**College Bookstore Discount**

All administrative employees receive a 10 percent discount on purchases, excluding sale items, at the College Store.

**Liberty Mutual Insurance Discount Programs**

Liberty Mutual offers discounts for eligible employees on home and auto insurances. You pay the full costs and these costs may be payroll deducted.

**Lost and Found**

Items found on the campus should be turned in promptly to the Campus Safety Department.

**New York State’s 529 College Savings Program**

New York's 529 College Savings Program *Direct Plan* provides a flexible, convenient, and low-cost way to save for college. The Program features a wide range of investment choices, tax-free withdrawals when used for qualified higher-education expenses*, and contributions that are tax-deductible (up to certain limits**) for New York State residents.

You can save for a child, grandchild, friend -- or even yourself. And the Program includes a valuable opportunity to accelerate your college savings through *Upromise* rewards -- a free service that returns a percentage of your spending at hundreds of America's leading companies and can transfer that money directly to your Program account.

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*Revised 2/1/2015*
United Way Campaign

Each year from March through May, the Colleges partner with the United Way of Ontario County, New York, to conduct the employee giving campaign. Pledges may be done in two ways: 1) a recurring or single payroll deduction, 2) a personal gift by check. Funds raised during the annual appeal help fund 63 vital programs that make our community a better place to live. It also celebrates the power of volunteerism with its annual Day of Caring, Ontario County's single largest volunteer effort.

Verizon and AT&T Employee Discounts

Verizon Wireless offers discounts to Hobart and William Smith employees ranging from 19% off eligible plans and 25% off all accessories and great savings on phones.

AT&T offers discounts to Hobart and William Smith employees ranging from 20% off on qualified charges and exclusive savings on new devices.

Liberty Mutual Insurance

Liberty Mutual offers employees of HWS group savings, competitive rates and extra savings on your home insurance when you insure both your car and home. Obtain additional discounts based on your driving experience, car and safety features and more.

SEPARATION FROM EMPLOYMENT

Administrative employees may be separated from employment by retirement, voluntary resignation, or termination. All Colleges’ property (library books, keys, corporate credit cards, equipment), in the administrative employee’s possession must be returned to your supervisor upon separation from employment.

Benefits at Time of Separation

Upon resignation, retirement or termination, the supervisor will notify Human Resources of the administrative employee’s departure. The Office of Human Resources will mail an informational packet, within 5 days of the notification, concerning continuation of benefits as required by the Consolidated Omnibus Budget Act of 1986 (COBRA) - see Benefits Continuation on page 17. Administrative employees and their eligible dependents will have the option of continuing their group medical, dental and vision insurance coverages and their health and/or dependent care spending account(s) for a period of time following their event/termination date provided that they pay the full monthly premium plus administration fees to the insurance carrier. Short and long term disability insurance coverages do not provide continuation privileges.

The administrative employee’s basic group term life insurance policy and voluntary supplemental life insurance programs provide portability and conversion privileges but election to continue these coverages must be made within 30 days from the separation date – this is not a COBRA continuation option.

Retiree Group Health Plan

The Colleges provide a group plan that retiring administrative, benefits-eligible employees with 15 years of service may participate in. The retiree may elect to continue their medical insurance coverage or purchase supplemental insurance for Medicare purposes. The cost of the insurance will be paid solely by the retiree. Retirees will be contacted during open enrollment each year regarding any increases to premiums. If a retiree elects not to participate within 30 days from his/her retirement date or elects to dis-enroll from the group, the retiree is eligible to enroll back in the group in only the following open enrollment period.
The purpose of this publication is to give you an overview of Hobart and William Smith Colleges’ benefit policies and plans and other valuable employment information in effect as of January 1, 2015, or as otherwise indicated. Please read and retain it for future reference.

The benefit policies and plans summarized in this publication are guidelines only. This publication is not a contract, expressed or implied, guaranteeing any employment rights or obligations. The Colleges retain the right to supplement, modify, amend or eliminate the policies and plans. Every effort has been made to make these descriptions as brief, accurate and easy to understand as possible. Therefore, all details may not be described here. If there is a difference between the information in this publication and the official plan documents, the official plan documents will govern. For more specific information, please contact the Office of Human Resources.