



HOBART AND WILLIAM SMITH
COLLEGES

BENEFITS

AND OTHER INFORMATION

FOR

ADMINISTRATIVE SALARIED

EMPLOYEES

2025

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INTRODUCTION

Purpose

The purpose of this publication is to provide 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, 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.

Eligibility

All *full-time administrative salaried (exempt and non-exempt) employees* in regular 9-, 10- and 12-month positions who regularly work at least 20 hours per week or 1,000 hours in any 12-month period 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 for paying in full for any benefits continued for the term of the unpaid leave(s).

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.

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, NYSPFL, tuition, and bereavement benefits, the administrative employee must certify as to who are the designated family members. The Colleges retains the right to request an employee to recertify domestic partner status at any time.

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 their 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 their 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 a 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 or dependent 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 address either job-related or personal concerns. Effective date of coverage for these plans, in most cases, is the first of the month following date of hire.

We offer group medical, dental, vision, basic life and accidental death and dismemberment, short- and long-term disability insurances and retirement programs which are described more fully in the Summary Plan Description (SPD) which can be found on the [Human Resources webpage](#), or through the [Employee Navigator Benefits Portal](#). The exact terms and interpretation of these benefits are determined by the actual plan documents rather than by the summaries contained in this handbook. Employees can elect into voluntary benefit programs at the time of hire or during the annual open enrollment period.

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 automatically collected on a pre-tax basis 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 options for dependents.

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

A new administrative employee must enroll in medical, dental and vision insurance coverage via the [Employee Navigator Benefits Portal](#) **within 30 days** of the first of the month following the date of hire. If this deadline is missed the new employee must wait until the next benefits open enrollment period to enroll in health coverage. This 30 day requirement also applies to a change in family status (see “Changing Coverage” below).

Open Enrollment

An *open enrollment period* is held once each year in the fall semester, during which administrative employees may enroll in or change coverage(s) with no restrictions. The effective date of the change is January 1st 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 employee’s ability to change coverage mid-year. Employees may elect to reduce their coverage (i.e. change from Family to Single coverage) only during open enrollment or if there is a Qualifying Life Event.

Qualifying Life Event changes include marriage, divorce, death of a spouse or dependent, birth or adoption of a child, a change in the employment status of the employee or their spouse or domestic partner (including changes between part-time and full-time status), an unpaid leave of absence for the employee or their spouse or domestic partner, or a change in the health insurance coverage for the employee or their spouse or domestic partner attributable to the spouse’s employment. If there is a change in family status that entitles the employee to change their election, they 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 Insurance 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. The current value of the stipend amount is \$1,000 and distributed to employees based on their enrollment soon after the benefit year starts. If you opt out of the Colleges’ health insurance plan at the time of hire, a prorated stipend will be paid to you.

Employees who waive health care coverage through the medical opt-out program will not be eligible for COBRA coverage at the time of separation from the Colleges.

Medical Insurance Plans

The Colleges current medical plan is with Excellus BlueCross BlueShield BluePPO Insurance. This plan features co-pays for in-network preventative services and a combined co-pay and co-insurance for in-network inpatient/outpatient services. A co-insurance applies for out-of-network services after a deductible is met.

Telemedicine services are also available to employees and their benefits eligible dependents at a \$0 co-pay. Telemedicine is a convenient way to treat non-urgent medical conditions 24 hours/day. This convenient service allows patients to connect to a doctor in real time using a smartphone, tablet, or computer. A valuable option if you or your dependent are away on travel, away at college or unable to visit the doctor's office **and** with a significantly lower co-pay compared to an in-person visit.

- The current co-pay structure is \$30 for a doctor's visit, \$50 for a specialist visit, \$500/\$1500 deductible with 20% coinsurance for inpatient/outpatient services in hospital setting after deductible is met and \$0 for telemedicine.

Employees can also participate in the health **Flexible Spending Account (FSA)** when enrolled in the Excellus BlueCross BlueShield BluePPO plan. The health FSA enables you to save money on a pre-tax basis for any IRS allowed health expense not covered by your health care benefits. For example, the FSA can be used towards reimbursements of any medical and prescription co-pays and out of pocket medical/dental/vision expenses.

Prescription Drug Plans

Prescription drug coverage for Excellus BluePPO plan is provided by Optum RX, an RXBenefits program. When you enroll in the PPO medical plan, you are automatically enrolled in the OptumRx prescription drug plan. **There is no separate prescription ID card; your prescription benefit information is included on your medical plan ID card.**

OptumRx specialty pharmacy provides the resources and personalized, condition-specific support you need to help you better manage your health condition. Specialty medication is defined as an injectable, oral or inhaled medication that may require ongoing clinical oversight and additional education for best management; has unique storage or shipping requirements and/or may not be available at retail pharmacies.

- The current co-pay structure is \$5/\$45/\$90/\$200 (4th tier is specialty) for retail. More information on mail order services can be found on [OptumRX's website](#). If interested, OptumRx Specialty will assist employees to enroll in discount programs to reduce the cost of specialty medications.

Dental Insurance

The Colleges offers a dental plan through Excellus BCBS Dental. The plan encourages preventative care and early treatment. There is an annual deductible of \$50 per individual/\$150 per family (maximum) for both the Low and High plans. Both plans provide a calendar year benefit of \$1,500 per covered individual.

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

Vision Insurance

The Colleges currently offer a vision plan through EyeMed. Significant out-of-pocket savings are available with your full feature plan by visiting one of EyeMed's In-Network Provider. HWS is part of EyeMed's Insight network. EyeMed's plan includes an Out-of-Network option in the case your existing provider does not participate with the plan.

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 first day of work or a qualifying life event change. Once enrolled, coverage is effective the first of the month following the date of hire or the qualifying event.

For further details, refer to the Summary Plan Descriptions available on the Human Resources' website or contact the Office of Human Resources.

Flexible Spending Accounts

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.

The program is comprised of three separate features:

- ***Pre-tax Premium*** - Any administrative employee who contributes to the cost of a HWS- 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 – The IRS sets an annual maximum that 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 Health Spending Account requires an annual election during the open enrollment period.

- ***Dependent Care Spending Account*** - Up to an annual maximum of \$2,500 if single or \$5,000 if married or filing jointly, 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 Dependent Care Spending Account requires an annual election during the open enrollment period.

Participants are encouraged to exhaust spending account balances. Services or purchases should be rendered by December 31st of each year. If a participant does not spend all FSA funds, there is a grace period until March 15th to incur expenses (for Health Care FSA only). Claims for these reimbursements must be submitted to the FSA vendor, Lifetime Benefit Solutions, by June 15th each year.

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.

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 seven 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. Payment is 70% of average weekly wages up to a maximum benefit of \$800 per week.

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*.

Salary Continuance for periods of Short-Term Disability

The Colleges 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 and is no longer able to work.

- (1) For periods of extended, medically certified illness or injury which is not work related, beginning with day eight of an active and approved short-term disability leave, the Colleges provide the equivalent of full pay by making up the difference between the short-term disability payment and the administrative employee's regular salary. The maximum benefit period under the salary continuance policy is 26 weeks in any rolling 12-month period.
- (2) An administrative employee may have multiple periods of disability or recurring periods of disability from the same or related illness or injury exceeding the 26-week maximum benefit period in any 12-month period. In both instances, the Colleges will provide salary continuance equal to the administrative employee's regular full salary or the gap between the regular full salary and the part-time salary earned during a period of disability.
- (3) In preparation to return to work following the disability period, the administrative employee must provide Human Resources a return to work release from their attending physician and indicate if there are any work restrictions. If appropriate, a representative from Human Resources will then discuss potential work accommodations with the employee before their first day returning to work.

If partial disability occurs, 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.

For 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.

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

Long-Term Disability

Long-term disability (LTD) 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 if they wish to pay taxes on the premium paid for by the Colleges.

Benefits start following a six-month elimination period and approval by the Colleges' insurance provider 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 after LTD is established, is not considered a break in a period of continuous disability.

Once an administrative employee is approved for long-term disability, the benefits available under the 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.

Partial coverage under long-term disability is provided if administrative employees can return to the workforce on a part-time basis and are earning less than 80% of their regular salary. If the employee is unable to return to work and long-term disability has been approved by the insurance carrier the employee will no longer be employed with Hobart and William Smith Colleges and will be paid directly by the insurance carrier. The initial date for long-term disability will be the last day of active employment status.

The benefit payment 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 long-term disability, the benefits are taxable to the recipient, 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.

- ***Premium Waiver Benefit***

While an administrative employee is on full long-term disability, they must apply for and receive approval to have premiums for basic and supplemental life insurances waived and coverage continued without additional payments by the Colleges or the administrative employee.

Retirement Plan

The Colleges' retirement plan is administered through Transamerica. 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 at any time. This plan does allow in-service withdrawals (over the age of 59 ½) or loans. **New HWS employees are automatically enrolled into the plan at a 5% contribution rate. New employees can opt-out of the automatic enrollment program by logging into the Transamerica portal and opting out of the retirement plan.**

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 in the next paycheck following enrollment via the Transamerica website or by calling 800-755-5801. The individual can contribute additional monies beyond 5% to the extent allowed by law.

After two years of continuous employment, the Colleges will contribute 8% of gross pay on behalf of the administrative employee. To ensure retirement readiness, employees are encouraged to continue contributing toward their retirement after the second anniversary, however, they are no longer required to contribute.

The amount administrative employees contribute to the retirement plan is subject to annual limits established by the IRS.

How much you can contribute to the plan(s):

Each year, the IRS permits deferrals up to certain limited amounts. For 2025, the 403(b) contribution limit is \$23,500 for employee contributions, and \$70,000 for the combined employee and employer contributions. If you're age 50 to 59 or 64 and older, you're eligible for an additional \$7,500 in catch-up contributions, raising your employee contribution limit to \$31,000. An important note, beginning in 2025, those between ages 60 and 63 will be eligible to contribute up to \$11,250 as a catch-up contribution.

Life Insurance

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 and provide beneficiary information 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 supplemental life insurance coverage equal to one or two times their salary up to a maximum of \$200,000, 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 their spouse or domestic partner and/or dependents. Spousal/Domestic Partner 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/domestic partner'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 \$500 from birth to 14 days and then \$4,000 for dependents age 14 days to 26 years of age. The premium is a family rated monthly premium 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.

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 resulting from illness or natural causes. Dismemberment benefits generally cover permanent loss of a body part or function or loss of use of a body part 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.

Met Life Critical Injury and Illness Voluntary Insurance

- ***Accident Insurance***

Accidents can happen at any time, and treatment can knock a household budget off course. The Accident Insurance payments are paid directly to you, not your health care provider, so you can use the money however you see fit. The plan covers over 150 kinds of injuries, including fractures, burns, skin grafts and more. It also covers an array of medical services such as emergency care and transportation.

- ***Critical Illness Insurance***

Critical illness insurance helps safeguard your finances by providing you with one convenient lump-sum benefit payment upon verified diagnosis. The cash can help you focus on getting back on track. Critical conditions covered include cancer, stroke, heart attack, Alzheimer's disease, major organ transplants and more.

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.

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 employees' benefits will also continue during this period. Any medical expenses resulting from the illness or injury, 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 and to Campus Safety.

Tuition Assistance Programs

Tuition assistance is available to active, benefits-eligible staff and faculty and, to a varying degree, their legal dependents to obtain one's first baccalaureate degree. Spouses, domestic partners, and eligible dependents are defined as those certified by the benefits eligible employee except that dependents must, in addition to certification requirements, be unmarried and under the age of 25 per IRS guidelines. 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 benefits-eligible 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 at HWS

- **Bachelor's degree:** Employees who take courses at HWS towards their first bachelor's degree or where the course is deemed work related and who are eligible under this policy, may also have the value of tuition covered. 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 workday must be made up in the same week as incurred or must be charged to vacation.
- **Master's degree:** Employees who take courses at HWS towards their first master's degree or where the course is deemed work related, and who are eligible under this policy, may also have the value of tuition covered. One master's class per semester is covered and time spent in class during the normal workday must be made up in the same week as incurred or must be charged to vacation.
 - **Exclusions:** Teacher's Certification, off-campus programming, and course fees.
 - **Taxes:** Graduate-level tuition remission is subject to income tax withholding per the IRS. Employees are exempt from income tax withholding for the first \$5,250 of the graduate tuition benefit per year. Tuition more than the IRS limit is considered a taxable benefit to employees.
- Employees who receive tuition remission benefits will be required to maintain active employee status for a minimum of 12 months after the degree completion or employee may be required to reimburse a portion of the tuition benefit back to HWS.

Tuition Remission at HWS (Dependents + Spouse/Domestic Partner)

- A spouse, domestic partner or dependent child who has been admitted as a student at HWS may have the full value of tuition covered. *A bachelor's degree or the equivalent of four years (eight semesters/twelve trimesters) of undergraduate study (whichever occurs first) will be the maximum coverage.*

Tuition Grant (Dependent child, non-HWS institutions)

- 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. Tuition grant benefits may be applied 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.
 - If the college or university your dependent chooses is listed on the Tuition Exchange Program as a member school, *your dependent must apply through Tuition Exchange first* (TE EZ Application) before submitting the Tuition Grant application. **You will need to re-apply for Tuition Exchange every year if the initial submission was denied.**
 - If both parents are benefits eligible 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.
 - Tuition grants will be offset by any scholarships, grants, or other awards (excluding loans) received by the student.
 - Payment will be a percentage of the maximum grant amount based on years of benefits-eligible service as shown in the table below:

Award % (of 40% of HWS tuition)	Years of Service
20%	Beginning of third year of service
40%	Beginning of fourth year of service
60%	Beginning of fifth year of service

80%	Beginning of sixth year of service
100%	Beginning of seventh year of service and continuing thereafter

- Grants are awarded on a pro-rata basis across the yearly academic calendar (1/2 maximum eligible amount per semester, 1/3 per trimester, or 1/4 per quarter).
 - (a) If a dependent using the tuition grant decides to take a leave of absence for part of the academic year, only a portion of the maximum eligible amount per semester will be used. The amount granted is based on the length of the leave of absence and the academic calendar of the institution. If a dependent is taking, or plans to take, a leave of absence and is currently receiving the tuition grant, please reach out to HR with any questions.
- Courses taken during winter or summer break are counted as an additional semester. (A maximum of 8 semesters are paid per dependent).
- There is a three dependent limit on the Tuition Grant benefit. Unused tuition grants for one dependent cannot be transferred for another dependent's use.
- **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 Exchange (non-HWS institutions)

- An eligible dependent child who attends an undergraduate institution which is an employee member of the Tuition Exchange Program and who does not possess an undergraduate degree, may have some or all the tuition costs covered under this program.
- Terms and conditions under this program may vary significantly depending upon the specific institution and the number of spaces HWS has available for exchange. Tuition costs will be offset by any other grants, scholarships or awards received by the student.
 - **Important Note Regarding Application Process:** The HWS dependent should apply in the fall of their high school senior year prior to the academic year that is to be considered. Submission of the application list is not a guarantee that an offer of tuition exchange will be extended.
 - **The Tuition Exchange Program is competitive and is not a guaranteed tuition benefit.**

Tuition Reimbursement (Employee Only)

- An employee who takes an undergraduate course or courses for credit through another accredited institution is eligible for reimbursement of tuition costs. HWS 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* (improve or maintain skills required for present position) to qualify for reimbursement. Approval from Human Resources prior to registering for the course(s) is required. Other limitations may apply.
- The compilation of individual courses that are job-related at another institution or at Hobart and William Smith Colleges cannot result in the achievement of a second undergraduate degree.

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)

Provided by ENI, the Colleges have designated Bree Health as our integrated Employee Assistance Program (EAP) to help employees balance the competing demands of work and life. Eligible faculty, staff and their family members have access to confidential 24/7 short term counseling, legal and financial consultations, personal assistance, articles, videos, and personal and professional online trainings in addition to childcare and eldercare resources.

Within the EAP, BalancePro is a Personal Assistant Service designed to allow you to delegate your personal tasks. Eligible faculty, staff, and family members are able to speak directly with a Personal Assistant or log onto a [personalized web portal](#) to initiate requests.

Additionally, MD Live offers behavioral health services by licensed providers. This benefit is provided to HWS employees enrolled in the Colleges' benefit plan through Excellus BCBS at a \$0 co-pay.

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 Office of Human Resources.

Jury Duty Leave

If called to serve as a juror, the administrative salaried employee will have their regular pay continued during the period of service. If at any time a per diem is offered, the employee should waive the per diem. A copy of the initial summons and evidence of the dates of service must be provided to the supervisor and Human Resources.

Holidays

All benefits-eligible employees are granted paid holidays during the calendar year. The Colleges also offer administrative leave days. For the most up-to-date holiday calendar, please refer to the [Human Resources website](#).

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 on 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 their 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, depending on the length and timing of the leave, upon their 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 staff are granted four (4) personal leave days per year to be taken any time with permission of their supervisor. These are granted annually on July 1. Personal days do not carry over 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 four personal leave days to be used prior to the next June 30. Employees hired between January 1 and May 31 will be granted two personal leave days to be used prior to June 30.

Sick Leave

HWS Paid Sick Leave

Benefits eligible administrative staff will receive an allotment of sick days on a fiscal year basis. Sick time may be taken in half-hour increments and may not be used during a staff member's Introductory Period. Sick days cannot be carried over year to year and any unused days will not be paid out upon separation of employment from the Colleges. For administrative employees, HWS' sick leave benefit exceeds the New York State minimum requirements. Employees should refer to the Permitted Use of HWS and New York State Sick Leave section below for information on using this benefit.

For administrative staff paid on a salary basis, during the first year of employment, the number of sick days are prorated. Full-time and half-time salaried staff 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.

All eligible employees should submit their sick time using the time reporting process in PeopleSoft. Employees who are out of work for more than a period of five (5) consecutive work days due to an illness or injury are required to submit to Human Resources a physician's statement regarding their fitness for duty before being permitted to return to work. Or in cases of personal illness or injury, an employee may be eligible to apply for New York State disability.

Sick leave may be taken in half-hour increments. Sick leave may not be carried over year to year and any unused time will not be paid out upon separation of employment from the Colleges.

More details on the NYS Paid Sick Leave can be found at <https://www.ny.gov/new-york-paid-sick-leave/new-york-paid-sick-leave>

Permitted Use of HWS & NYS Paid Sick Leave

Sick Leave may be granted,

- For mental or physical illness, injury, or health condition, regardless of whether it has been diagnosed or requires medical care at the time of the request for leave; or
- For the diagnosis, care, or treatment of a mental or physical illness, injury or health condition; or need for medical diagnosis or preventive care; or
- When the employee is incapacitated and unable to perform duties by sickness, injuries, or would jeopardize the health of others by their presence at work because of exposure to illness; or
- When the employee is required to give care and attendance to a member of their immediate family (as defined in the Benefits Handbook) who is sick or injured and in need of medical attention.

Sick leave may also be granted as a Safe Leave for the following reasons,

- For an absence from work when the employee or employee's family member has been the victim of domestic violence as defined by the State Human Rights Law, a family offense, sexual offense, stalking, or human trafficking due to any of the following as it relates to the domestic violence, family offense, sexual offense, stalking, or human trafficking:
 - to obtain services from a domestic violence shelter, rape crisis center, or other services program;
 - to participate in safety planning, temporarily or permanently relocate, or take other actions to increase the safety of the employee or employee's family members;
 - to meet with an attorney or other social services provider to obtain information and advice on, and prepare for or participate in any criminal or civil proceeding;
 - to file a complaint or domestic incident report with law enforcement;
 - to meet with a district attorney's office;
 - to enroll children in a new school; or
 - to take any other actions necessary to ensure the health or safety of the employee or the employee's family member or to protect those who associate or work with the employee.

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.

Half-time, twelve-month, 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. The Colleges do not “buy back” vacation from existing employees.

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

Typically, vacation time may be taken in half-hour increments and may not be used during an employee’s Introductory Period (first three months of employment; see Employee Handbook).

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 submitted in a timely manner to HR before final payment will be made. **The vacation bank will be adjusted to a pro-rated earned amount for each month worked when an employee terminates during the year.**

Paid Family Leave

New York’s Paid Family Leave (PFL) program provides job protected leave and wage replacement to eligible Hobart and William Smith Colleges’ employees when qualifying conditions require a leave of absence.

Eligibility: HWS staff who regularly work 20 or more hours per week and are employed for at least 26 consecutive workweeks preceding the first full day PFL is taken; or HWS staff who regularly work less than 20 hours per week and are employed for at least 175 days preceding the first full day PFL is taken.

Qualifying Leave

There are three different types of qualifying paid family leaves.

1. The first is a Serious Health Condition - to participate in providing care, including physical or psychological care, for a staff member’s spouse, child, parent, grandchild, grandparent, or domestic partner with a serious health condition.
2. The second is Bonding - to bond with a new child during the first 12 months after the child's birth, adoption or foster care placement with the staff member, their spouse, or their domestic partner.
3. The third is a Qualifying Exigency - due to a qualifying exigency for the staff member’s spouse, domestic partner, child, or parent who is on active military duty or has been notified of an impending call to active duty.

Employees can refer to the NYS Paid Family Leave website to access more specific information.

<https://www.ny.gov/new-york-state-paid-family-leave/paid-family-leave-information-employees>

New York State Paid Prenatal Leave

New York State Paid Prenatal Leave provides pregnant employees with 20 hours of paid prenatal leave, ensuring that pregnant employees can take time off for medical appointments related to pregnancy without the fear of losing income.

Paid Prenatal Leave applies to all private employers in New York state, with no minimum employee threshold, and is applicable to both full-time and part-time employees. Pregnancy-related health care includes physical examinations, medical procedures, monitoring, testing, and discussions with a health care provider related to the pregnancy.

This personal leave time may be taken in hourly increments, and compensation provided must be at the employee's regular rate of pay or the applicable minimum wage, whichever is greater. Employers are not required to pay an employee for unused prenatal personal leave at the time of separation from employment.

OTHER INFORMATION

Record Keeping

The Office of Human Resources maintains the Colleges' personnel employment files. The information in your employment file is extremely important and it is important for you to keep beneficiary and other related personal (addresses, phone numbers, dependents) information up-to-date. Information about beneficiaries for life insurance and Transamerica is particularly important. Please keep this information up to date in Human Resources. It is important to note that subsequent beneficiary changes going to Transamerica and should be made directly to Transamerica via <https://www.transamerica.com/portal/> or 800-755-5801.

Employees may review their employment file in the presence of a human resources representative. Please contact the office to schedule an appointment. Outside of Human Resources staff, only the Dean of Faculty and Provost and others on a need-to-know basis will have access to your employment file. However, we will cooperate with and provide access to your employment file to law enforcement officials or local, state, or federal agencies in accordance with applicable law. All requests to review an employee's employment file should be referred to Human Resources.

Employment Verifications/Public Service Loan Forgiveness Applications

HR can complete employment verifications and Public Service Loan Forgiveness (PSLF) applications. All employment verifications and PSLF requests must be emailed to HR@hws.edu by the requesting entity or person. Employment verifications should include a signed authorization form from the employee. Verifications cannot be completed over the phone.

Athletic Facilities

Employees may use the athletic facilities of the Colleges without charge provided that the use does not interfere with classes, intramural/intercollegiate sports, and other scheduled student athletic activities. Facilities include a fitness center, inside track, courts (basketball, tennis, squash, and racquetball), and swimming pool. Employees use their OneCard for access to facilities.

Family members who wish to use the facilities can purchase discounted memberships by contacting the HWS Recreation Department.

Library

All Colleges staff members may use the library services. If the staff member separates employment with the Colleges, all books are expected to be returned.

OneCard

The Colleges issue Hobart and Willam Smith Colleges ID cards. Called "the OneCard," employees use this card for library borrowing services, College Store discounts, access to the athletic facilities, and admission to the Colleges' athletic events.

Parking

Members of the Colleges' community must register their vehicles with the Campus Safety and Security Department if they wish to park on campus. There is no charge for employees to register their cars. Parking is allowed only in designated areas of the campus. Parking tickets will be issued for parking violations.

New York State's 529 College Savings Program

Employees can directly deposit contributions into a New York 529 account. The Program features 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.

Finger Lakes Federal Credit Union

As an employee of the Colleges, you are eligible to become a member of the Finger Lakes Federal Credit Union and utilize their banking programs.

SpectrumU

Employees can access cable television through SpectrumU on their devices. Login using your HWS credentials.

College Bookstore Discount

Colleges' employees receive a 10% discount on purchases when showing their employee OneCard.

Verizon and AT&T

Verizon and AT&T discounts are available to all faculty and staff.

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 Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Pension and Welfare Benefits Administration.

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 18 months (three years for dependents), 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 their 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.

SEPARATION FROM EMPLOYMENT

Administrative employees may be separated from employment by retirement, voluntary resignation, or involuntary termination. All Colleges' property (library books, keys, corporate credit cards, laptops, 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. Consiliarium Group, on behalf of the Office of Human Resources, will mail an informational packet shortly after the employee's last day of work, 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. Elections to participate in COBRA continuation coverage must be made within 60 days from the separation date.

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.

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, 2025, 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.