



HOBART AND WILLIAM SMITH
COLLEGES

BENEFITS
AND OTHER INFORMATION
FOR
EMPLOYEES

2026

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The benefits in this guide are effective from January 1, 2026, through December 31, 2026.

1) Eligibility

Who Is Eligible for Benefits?

- **Full-time and part-time administrative staff and faculty** 9-, 10-, 11-, and 12-month positions that work at least 20 hours per week or 1000 hours in any calendar year.
- **Fully appointed faculty.**
- **Temporarily appointed faculty** are eligible to participate during their term of appointment.
- **Temporary employees and grant-funded employees** are eligible to participate in Colleges' benefits programs, with limitations, only during their term of employment if the assignment term meets the required hours of work.
 - (a) Questions regarding benefits eligibility should be directed to Human Resources.

Note: During any unpaid leaves of absence, including the months a 9-, 10, or 11-month employee is not working, administrative hourly employees are responsible for paying in full for any benefits they request to be continued for the term of the leave.

Dependent Coverage

- (1) Dependents eligible for medical, prescription, dental, and vision coverage are spouses/domestic partners and children to age 26.
- (2) For all benefits, 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.
- (3) 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 employee must certify as to who are the designated family members. HWS retains the right to request an employee to recertify domestic partner status at any time. An employee may not certify more than one spouse or domestic partner at any one time.
 - (a) Documentation of marriage or domestic partnership may be required by HWS at any time.
 - (i) If appropriate documentation, as specified above, is not provided by the employee within 30 days of a request for documentation by HWS, the spouse/domestic partner will be immediately ineligible for health insurance and other benefits. Please contact HR with any questions about acceptable documentation.
 - (b) Domestic partners are individuals of the same sex and opposite sex who are in registered domestic partnerships, civil unions or other similar formal relationships that are not marriages under state law.

Qualifying Life Events and Eligibility

- The elections you make during new hire enrollment or open enrollment are in effect until the following open enrollment period. Changes can only be made to benefits during open enrollment, unless you experience a qualifying life event.
- Qualifying life events are defined by the Internal Revenue Service (IRS) and include:
 - (i) Marriage
 - (ii) Divorce
 - (iii) Birth or adoption of a child
 - (iv) Death of a spouse or dependent
 - (v) A change in employment of the employee or spouse/domestic partner, including changes between part-time and full-time status
 - (vi) A change in health insurance coverage for the employee or the spouse/domestic partner attributable to the spouse's employment

(vii) An unpaid leave of absence for the employee or their spouse/domestic partner

(4) If you have a qualifying life event, you must notify HR within 30 calendar days of the event and provide documentation confirming the event. If you do not contact HR/enroll within 30 days of the event, you will not be able to enroll in benefits until the next open enrollment period.

2) How to Enroll in Benefits

Benefits fall into two categories: 1) Benefits in which you are automatically enrolled at no cost to you and 2) those in which you choose to enroll and pay a portion or all the benefit's cost.

Enrolling in benefits: HWS employees enroll in benefits using the Colleges *Benefits Enrollment Portal, Employee Navigator*.

- The benefits portal, [Employee Navigator](#), is used to enroll in health and voluntary benefits and is where employees make, elect, or change benefits during new employee enrollment, open enrollment, and for changes due to a qualifying life event. *Please ensure that your information, and that of your dependents, is kept up to date on Employee Navigator.*
- **New employees** must enroll in medical, dental, and vision insurance coverage through Employee Navigator within 30 days of their first day of eligibility to receive coverage on 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 coverage. This 30-day requirement also applies to Qualified Life Events (see “Qualifying Life Events and Eligibility”).
- **Current employees** may make changes to their benefits during the yearly Open Enrollment period held annually in November. Changes made during Open Enrollment go into effect January 1 of the next calendar year.

Medical/Dental Benefits:

- Once enrolled, participants in HWS’ medical and dental plan can access their Excellus Blue Cross Blue Shield (BCBS) portal through the links provided at the end of this guide.

Vision Benefits:

- Once enrolled, participants in HWS’ vision plan can access their account through EyeMed.

Retirement Benefits:

- Hobart and William Smith’s 403(b) retirement plan is administered by Transamerica. Employees can enroll, designate a beneficiary, and view/change their retirement elections using Transamerica’s portal. New employees are automatically enrolled at a 5% contribution level. See the *Retirement Benefits* section for more information.

Learning Systems:

- HWS partners with United Educators and Infobase to provide compliance training and learning resources for employees. Use your HWS login credentials for access.

*All links to any portals and resources listed in this resource document are provided at the conclusion of this guide.

3) Pre-tax and Post-tax Premium

Any employee who contributes to the cost of an 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 employee contribution is required. Employees who elect to cover a domestic partner under the group medical, dental plans and/or vision plans are taxed according to IRS guidelines.

4) Medical Plan

HWS offers employees the option to participate in the Excellus BCBS BluePPO Medical Plan. The Preferred Provider Organization (PPO) provides you with in and out of network benefits and allows you to select your own doctors and hospitals. By staying within the coverage network, you will maximize your plan benefits; however, you can choose to see an out-of-network provider – generally at a higher cost. For more details, please review the Summary of Benefits and Coverage (SBC) that is available within the Employee Navigator Portal.

a) Medical Opt-Out Program

HWS 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 stipend amount is \$1,000 and is distributed to employees in the second payroll of January after each new plan year. If you opt out HWS' health insurance plan at the time of hire, a prorated stipend will be paid to you in January.

- 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 HWS.

5) Telemedicine

Telemedicine services are also available to employees and their benefits eligible dependent, typically at a \$0 co-pay. Telemedicine is a convenient way to treat non-urgent medical and behavioral health conditions 24 hours/day, connecting you to a certified provider through a smartphone, tablet, or computer. A valuable option if you or your dependents are away on travel, away at college or unable to visit the doctor's office and with a significantly lower co-pay and short wait time when compared to an in-person visit.

- Telemedicine is offered through MDLIVE. Employees register for MDLIVE through the Excellus BlueCross BlueShield portal.
- MDLIVE offers behavioral health services by licensed providers. This benefit is provided to HWS employees enrolled in the Colleges' benefit plan through Excellus BCBS.

6) Prescription Benefits

Prescription drug coverage for employees enrolled in the Excellus BCBS BluePPO plan is provided by TrueScripts. Employees enrolled in the PPO medical plan are automatically enrolled in the prescription drug plan and will use the same insurance card for medical and prescription benefits. Employees should refer to the Summary of Benefits and Coverage document in Employee Navigator for detailed plan information.

7) Vision Benefits

HWS' vision benefits are administered by EyeMed. The policy includes routine eye exams, discounts on frames and contacts, and significant savings if you use an in-network provider.

- a) To find participating providers, please visit [EyeMed's website](#).
- b) Employees should refer to the Summary of Benefits and Coverage document in Employee Navigator for detailed plan information.

8) Dental Benefits

HWS' dental benefits are administered by Excellus BCBS. Employees can select between a "Low" or "High" plan. Both plans encourage preventive care and early treatment.

- a) To find a participating dentist, please visit: <http://www.excellusbcbs.com/findadentist>
- b) Employees should refer to the Summary of Benefits and Coverage document in Employee Navigator for detailed plan information.

9) Flexible Spending Accounts: Administered by Lifetime Benefit Solutions

Flexible Spending Accounts (FSAs) let you contribute pre-tax money through payroll deduction to a designated FSA. Funds in an FSA can be used for qualifying health expenses and can lower your taxable income. Employees interested in contributing to an FSA must enroll each year during open enrollment. Election choices do not carry over year-to-year.

- *Health Care FSA:* The annual maximum determined by the IRS 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.
- *Dependent Care FSA:* In 2026, up to an annual maximum of \$3,750 if single or \$7,500 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 employee or spouse to work.

There is a grace period of 75 days following the plan year end to incur expenses (Health Care FSA only).

10) Life Insurance

- a) **Basic Life Insurance:** HWS covers the cost of term life insurance in an amount equal to each employee's annual salary rounded to the next thousand, up to a maximum coverage of \$200,000.
- b) **Supplemental Insurance Programs:** Employees can elect to purchase additional, supplemental life insurance equal to one, two, three or four times their annual salary, up to a maximum sum of \$400,000.
 - Employees can purchase coverage up to a maximum of \$200,000 without providing evidence of insurability. 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.
- c) **Spousal/Domestic Partner Insurance**
 - Spousal/Domestic Partner life insurance is available at a flat rate of \$10,000, \$25,000 or 50% of the 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/domestic partner's age and the employee must be enrolled in the supplemental life insurance plan to purchase.
- d) **Dependent Life Insurance**
 - Dependent life insurance is available at a guaranteed level of \$500 for birth to 14 days and \$4,000 for dependents age 14 days to 26 years. The employee must be enrolled in the supplemental life insurance plan to purchase. No evidence of insurability will be required.

11) Accident Death and Dismemberment Coverage (AD&D)

- The Colleges provide AD&D coverage for all employees enrolled in the basic life insurance plan. Coverage is equal to the total amount of basic life insurance coverage on the employee.
- In the case of death due to an accident, the beneficiary receives an amount equal to the employee's basic life insurance coverage. This payment is in addition to payment under the life insurance policy. Payment to the employee for dismemberment varies based on the nature of the injury.

12) Supplemental MetLife Critical Illness

- a) Employees can elect to purchase coverage for a variety of critical illnesses including cancer, Alzheimer's, coronary artery disease, heart attack, kidney failure, major organ transplants and stroke. Employees can choose coverage amounts for themselves, spouse, and dependent children up to age 26. Coverage includes a health screening benefit of \$50 annually.

13) Supplemental MetLife Accident Insurance

- a) Employees can elect to purchase coverage for accidents occurring on or off the job. Benefits paid include hospitalization, lacerations, fractures, dislocations, burns, x-rays, and follow-up treatments. Elect coverage for yourself, spouse, and dependent children up to age 26.

14) Disability Benefits:

Employees who need to use disability benefits should contact HR to begin the process.

- a) **Short Term Disability (STD):** The Colleges' short term disability policy covers periods of medically certified illness or injury when the illness or injury is non-work related and last more than seven calendar days. Payment of benefits begins on the eighth calendar day of medically certified illness or injury and runs for up to a maximum of 26 weeks in a 12-month period. The first 5 days is a waiting period for which employees must use paid time off. Coverage provided is consistent with New York State Disability Law.
 - Administrative Hourly: STD coverage is 50% of salary up to the weekly maximum of \$170 for a maximum of 26 weeks in a 12-month period. To be eligible for STD, the employee must file disability paperwork with HR before the scheduled procedure/event. If the claim form is delayed for too long, some or all of the benefits described above may be forfeited.
 - (1) As long as an hourly employee is receiving the above disability benefits, they shall:
 - (a) Have the option of utilizing of using accrued sick leave to supplement those benefits, up to the employee's straight time weekly wages then earned by the employee. The total disability benefits and sick leave pay shall not exceed that straight time weekly wage;
 - (b) Continue to accrue seniority, and
 - (c) The employee's benefits will also continue during this period.
 - Faculty/Administrative Salaried: STD coverage is 70% of average weekly wages up to a maximum of \$800 per week for a maximum of 26 weeks in any 12-period month.
 - (1) STD Salary Continuation Benefits: The Colleges provide administrative salaried/faculty members salary continuance benefits during periods of STD. The benefit firstly provides a salary makeup benefit to cover the gap between the employee's regular salary and the insured benefits. Second, it provides salary continuance benefit to cover certain disability periods which fall outside the maximum periods of STD under New York State regulations.
 - (a) Eligibility for salary continuance ends when the qualified employee becomes eligible for long-term disability benefits.

In preparation to return to work following the disability period, the employee *must provide* Human Resources return to work release from their attending physician and indicate if there are any work restrictions. If appropriate, a representative from Human Resources will discuss potential work accommodations with the employee before their first day returning to work.

b) **Long Term Disability (LTD)**

- The Colleges pay the 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.
- LTD provides coverage if you remain disabled for 180 days due to the same illness or injury up to age 65, or, depending on age at the inception of disability, until age 70.
- Benefit pays 60% of monthly earnings up to a maximum of \$10,000 per month. Benefits are reduced by payments received by other sources.
- Because the Colleges pay the premiums for LTD, the benefits are taxable to the recipient, with the exception of Social Security. However, should the employee elect to pay taxes on the LTD premium paid for by the Colleges during Open Enrollment or New Employee Enrollment, the income at the time of disability would not be taxable.
- Partial coverage under long-term disability is provided if the employee can return to the workforce on a part-time basis and is earning less than 80% of their regular salary. If the employee is unable to return to work and LTD 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.
- Premium Waiver Benefit: While an 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 employee.

15) Worker's Compensation

- a) As mandated by New York State, workers' compensation coverage is provided for all employees of HWS, both full- and part-time. Coverage generally applies to injuries and illness occurring at work and during one's duties. Any medical expenses incurred as a result of the illness or injuries, including examinations mandated by HWS, are generally covered in full.
- b) For Faculty/Administrative Salaried employees, HWS 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. An employee's benefits will continue during this period.
- c) Individuals compensated under this policy are not eligible for New York State disability coverage for the duration of the workers' compensation claim. **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.**

16) Employee Assistance Program (EAP)

- a) The Colleges provide integrated work/life Employee Assistance services and resources that include short-term counseling, personal assistant services, legal and financial consultations, personal assistance, articles, videos, and personal and professional online trainings. The EAP, Bree Health, can be accessed through their online portal or their mobile app. More information about [Bree Health](#) is available on the Human Resources website.

- b) Eligible employees have access to 24/7/365 confidential, short-term counseling, in addition to childcare and eldercare resources through the EAP.

17) Paid Leave Benefits

a) Holidays

- HWS grants paid holidays during the calendar year. HWS also offers administrative leave days. These are outlined on the [Holiday Calendar available on the HR website](#).
- (1) Typically, the Colleges do not completely close for holidays during academic terms. If an office or department 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. Substitution days cannot be carried over to the next academic year. Scheduling is subject to the supervisor's approval.
- b) **Vacation:** Paid leave, including vacation time, is granted by the Colleges on a July 1 to June 30 calendar ("fiscal year"). Vacation should be scheduled in advance and approved by your supervisor. Vacation may not be used until after an employee's 90-day introductory period.
- Administrative hourly employees accrue time on an hourly basis beginning with the first day of employment. Time may be taken in half-hour increments.

Administrative Hourly Employees – full-time, 37.5 hours per week

| Years of Service | Hourly Accrual Rate | Annual Amount Based on 1950 Hours | Maximum Accrual Possible |
|------------------|---------------------|-----------------------------------|--------------------------|
| 0 to 3 years | .041 | 79.95 hours (or 10.5 days) | 114 hours |
| 3 to 10 years | .061 | 118.95 hours (or 15.5 days) | 170 hours |
| 10 years or more | .081 | 157.95 hours (or 21 days) | 226 hours |

Administrative Hourly Employees – full-time, 40 hours per week

| Years of Service | Hourly Accrual Rate | Annual Amount Based on 2080 Hours | Maximum Accrual Possible |
|------------------|---------------------|-----------------------------------|--------------------------|
| 0 to 3 years | .039 | 81.12 hours (or 10.5 days) | 122 hours |
| 3 to 10 years | .058 | 120.64 hours (or 15 days) | 181 hours |
| 10 years or more | .077 | 160.16 hours (or 20 days) | 240 hours |

Administrative hourly employees accrue vacation up to the maximum accrual amounts noted above. Once an employee reaches the accrual cap, no additional vacation will be accrued until the balance drops below the cap. For example, for an administrative hourly employee who works 40 hours per week and has 2 years of service, vacation accrues up to a maximum cap of 122 hours at any one time. Once an employee has 122 hours of accrued, unused vacation, no additional vacation will accrue until the balance drops below 122 hours.

- *Administrative Salaried Employees (Excluding Faculty)*

| Administrative Salaried Employee Status | Days Allotted |
|---|-------------------------|
| Full-time, twelve month salaried | 20 days (150 hours) |
| Half-time, twelve month salaried | 20 half days (75 hours) |

Vacation balances are granted in a lump sum at the beginning of the fiscal year. Vacation accruals will be prorated for the first year of employment. Carryover of vacation is allowed, up to a maximum of 10 days per year; any time in excess of 10 days will be forfeited at the end of each fiscal year. HWS does not buy back any unused vacation time from existing employees. Administrative salaried employees will be paid for up to a maximum of 30 days of accrued, unused vacation upon separation. When an administrative salaried employee terminates during the fiscal year, the vacation bank will be adjusted to a pro-rated earned amount for each month worked and the employee will be paid out for accrued, unused vacation based on that pro-rated earned amount.

c) **Personal Leave Days**

- *Administrative salaried and administrative hourly employees* receive four (4) personal leave days per year to be taken any time with permission of their supervisor. These are granted annually on July 1 and expire June 30 of the following year. Personal days cannot be carried over year to year and are not paid out at termination.
 - (1) During the first year of employment, employees hired between July 1 and December 31 will be granted four personal leave days. Employees hired between January 1 and May 31 will be granted two personal leave days.

d) **Paid Sick Leave**

- Employees should refer to the *Permitted Use of HWS and New York State Sick Leave* section below for information on eligible uses of this benefit. Sick leave may be taken in half-hour increments. Sick leave is not paid out at the time of separation. Sick leave does not accrue during unpaid leaves of absence.
- HWS reserves the right to request a physician's note if an employee uses leave for three (3) or more consecutive workdays. If you have been out of work for more than a period of five (5) consecutive workdays due to an illness or injury, a physician's statement will be required before permitting you to return to work. In cases of personal illness or injury, you may be eligible to apply for New York State disability. Patterns of absence that indicate abuse of the sick leave policy can be a reason for requiring a medical note or taking disciplinary action in accordance with NYS Paid Sick Leave and HWS regulations. HWS reserves the right to consider other eligible leave plans, such as short/long-term disability, the Family and Medical Leave Act (FMLA) and/or New York State Paid Family Leave Act for employees given each specific leave situation.
 - (1) *Administrative Hourly:* Administrative hourly employees earn paid sick leave beginning on the first day of employment on each hour worked (including holiday, vacation, personal and sick time) at an accrual rate of .047 hours of sick time for each hour paid. Sick time may be taken in half-hour increments. Administrative hourly employees may also use sick leave in conjunction with New York State disability or workers' compensation. Sick leave must be reported in PeopleSoft. HWS rolls over unused sick leave.
 - (2) *Administrative Salaried:* Administrative salaried employees will receive an allotment of sick leave hours on a fiscal year basis. HWS rolls over unused sick leave. As per New York's Paid Sick Leave

regulations, HWS reserves the right to limit the use of sick leave to 75 hours per year for full-time employees, 60 hours for ten-month employees, and 56 hours per year for part-time employees. Sick leave must be reported in PeopleSoft.

(3) *Faculty:* HWS provides paid sick leave, on an as needed basis, to faculty members. Faculty members remain subject to HWS policies relating to time away from work and absenteeism. Faculty members may generally take no more than 56 consecutive hours of paid sick time for eligible reasons and should consult the Faculty Benefit Guide and Faculty Handbook regarding extended absences that may be covered under other leave plans. Faculty members should report paid sick leave use by emailing Human Resources (hr@hws.edu) with the details of their paid sick leave use to allow for mandated reporting for employees as required by law.

Permitted Use of HWS and NYS Paid Sick Leave

- Additional information on New York State Sick Leave, including examples of Sick Leave and Safe Leave, can be found at [New York Paid Sick Leave](#). Any questions regarding the permitted use of HWS & NYS Paid Sick Leave should be directed to Human Resources.
- HWS prohibits retaliation or discrimination against an employee who requests paid sick leave and/or uses paid sick leave.

e) New York State Paid Family Leave

- HWS will provide New York State Paid Family Leave (PFL) coverage for eligible employees who need time away from their jobs to:
 - Bond with a newly born, adopted, or fostered child.
 - Care for a family member with a serious health condition, or
 - Assist loved ones when a family member is deployed abroad on active military duty.
- Employees estimated to work full-time on a work schedule of 20 hours per week for 26 consecutive weeks of employment and part-time employees that work less than 20 hours per week and employed after 175 days worked are eligible for the benefit.
- PFL coverage will be funded at a weekly contribution rate of 67% of the employee's weekly wage, up to a weekly maximum set by New York State.
- Questions about eligibility for PFL should be directed to Human Resources.

f) New York State Paid Prenatal Leave

- HWS provides pregnant employees with up to 20 hours of paid prenatal leave during any 52-week calendar period. Paid Prenatal Leave is applicable to both full-time and part-time employees, and is in addition to paid sick leave. Paid Prenatal Leave may be used for healthcare services during or related to an employee's pregnancy, including physical examinations, medical procedures, monitoring, testing, discussions with a health care provider related to the pregnancy, end of pregnancy care, and fertility treatment.
- This leave time may be taken in hourly increments, and will be compensated at an employee's regular rate of pay.

If an employee's need for leave is foreseeable, provide notice as soon as possible. If unforeseeable, provide notice as soon as practical. Employees are not required to provide documentation supporting the need for leave. Employees will not be compensated for unused paid prenatal leave when employment ends.

g) **Bereavement Leave**

- A leave of up to three days with pay 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, current mother/father/sister/brother-in-law, current daughter/son-in-law, and step or foster children/parents. Requests for additional time will be addressed on an individual basis with the Dean of Faculty and Provost and/or Human Resources.

h) **Jury Duty Leave**

- Administrative Hourly: HWS will pay hourly employees their regular straight time rate—based on their regular scheduled hours of work—for the first three days of jury duty. Thereafter, the hourly employee will be paid the difference between the jury/court pay and their regular straight time pay if proof of jury service and payment is submitted to their supervisor and the Human Resources.
- Faculty/Administrative Salaried: If called to serve as a juror, the 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. Ten-month employees called to serve during their non-working months may be eligible for the per diem and should defer to the court's recommendation.

18) Leaves of Absence

a) *Classroom Leaves (Faculty)*

- In the case of a faculty member whose short- or long-term medical disability leave interferes with teaching assignments by preventing the faculty member's presence in the classroom, the following policy has been adopted:
 - (1) Faculty continue to be compensated in accordance with and for the periods set forth in policy described in the workers' compensation benefits and salary continuance section, short-term disability (NYS) and salary continuance section, the longer disability coverage section, and the family medical leave policy sections of this handbook, as applicable. If a period of medical disability, such as maternity, prevents a faculty member from being in the classroom more than three consecutive weeks at the beginning or end of a term, then that professor will meet with the Dean of Faculty and Provost to make appropriate arrangements for release from their classroom responsibilities for the term. In such circumstances, once the attending physician certifies that the period of disability is over and the patient may return to work, the faculty member will return to normal academic duties other than teaching for the remainder of the term, and such return to duties will be compensated at full pay. The Dean of Faculty and Provost and the professor will prepare a written description of the nature of those duties. If, however, the faculty member opts not to return to normal academic duties other than teaching, the remainder of the term may be taken as a leave without pay. Arrangements will be structured in such a way that no more than one full-term is carried at full pay under the above procedure. This policy does not apply to non-benefits-eligible faculty members or to temporarily appointed benefits-eligible faculty in their initial year of appointment.

(2) **No faculty member is required to take a leave of absence under the provisions of this section.**

b) *Family Medical Leave Act (FMLA)*

- Under FMLA, HWS offers eligible employees up to 12 weeks of unpaid, job protected leave per year to address certain family responsibilities or their own serious health conditions. Employees are eligible for

leave if they have worked for their employer at least 12 months, at least 1,250 hours over the past 12 months, and work at a location where the company employs 50 or more employees within 75 miles. Employees should contact HR to initiate a FMLA leave.

19) Retirement Benefits

- a) The Colleges' retirement plan is administered through Transamerica. These are tax-deferred annuity plans authorized by Section 403(b) of the Internal Revenue Code. Employee contributions can be made on either a before-tax or after-tax basis. Employees may change their contributions at any time. Vesting is full and immediate for both the employee's and Colleges' contributions. The plan allows for loans and for in-service withdrawals for employees over the age of 59 1/2.
- b) Auto-Enrollment: New benefits eligible employees will be automatically enrolled in the Colleges' retirement plan at a contribution rate of 5% of gross pay (pre-tax). This contribution rate ensures that you automatically receive a 5% contribution match from the Colleges. The individual can contribute additional monies beyond 5% to the extent allowed by law.
 - Employees can opt-out of the auto-enrollment program by logging into the Transamerica portal and inputting a 0% contribution rate. Employees who opt-out of the retirement plan, or contribute less than 5%, in their first two years of employment will be ineligible to receive the Colleges' 5% retirement match contribution.
- c) Contributions:
 - ***During the first two years of employment:*** the employee must enroll and contribute at least 5% of gross pay to the plan to receive a 5% matching contribution from the Colleges. Both the Colleges' and the employee's contributions begin in the next paycheck following enrollment. 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, the Colleges will contribute 8% of gross pay on the employee's behalf. The individual can contribute additional monies to the extent allowed by law.
- d) **Employment Changes:** If you move from a part-time to a full-time position, HR will calculate an adjusted date of hire, where appropriate, that will be used for tuition, retirement eligibility and vacation entitlement. If you previously worked for the Colleges and were rehired, previous service may be applied to retirement plan eligibility.
- e) **Contribution Limits:** Retirement plan contributions are subject to annual limits established by the [IRS](#). "Catch-up" provisions are permitted by tax law for certain employees, typically based on age and/or compensation level.

20) Tuition Assistance Programs

- a) 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.

b) **Tuition Remission at HWS (Benefits Eligible Faculty and Staff)**

- **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.
 - (1) **Exclusions:** Teachers' Certification, off-campus programming, and course fees.
 - (2) **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.

c) **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.*

d) **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.
 - (1) If the College or University your dependent chooses is listed on the Tuition Exchange 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.
 - (2) 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.
 - (3) Tuition grants will be offset by any scholarships, grants, or other awards (excluding loans) received by the student.
 - (4) Payment will be a percentage of the maximum grant amount based on years of benefits-eligible service as shown in the table on the following page:

| Benefits Eligible Years of Service | % Eligible For (Benefit = 40% of HWS' Academic Year Tuition) |
|------------------------------------|---|
| Beginning third year of service | 20% of the 40% |
| Beginning fourth year of service | 40% of the 40% |
| Beginning fifth year of service | 60% of the 40% |
| Beginning sixth year of service | 80% of the 40% |
| Beginning seventh year of service | 100% of the 40% |

(5) 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).

(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.

(6) Courses taken during winter or summer break are counted as an additional semester (a maximum of 8 semesters are paid per dependent).

(7) There is a three dependent limit on the Tuition Grant benefit.

(8) **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.**

e) **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.
 - (1) **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.
 - (2) **The Tuition Exchange Program is competitive and is not a guaranteed tuition benefit.**

f) **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.

g) **Termination of Tuition Benefits:** Details on the termination of tuition benefits can be found on [the HR website](#).

21) Additional Benefits

- a) Athletic Facilities*
 - Employees may use HWS athletic facilities 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.
 - (1) Family members of employees who wish to use the facilities can purchase discounted memberships by contacting the HWS Recreation Department.
- b) Library*
 - All HWS employees members may use the library services. If the staff member separates employment with the Colleges, all materials are expected to be returned.
- c) OneCard*
 - The official Hobart and Willam Smith ID card is called the OneCard. The OneCard may be used for library borrowing services, College Store discounts, access to the Colleges athletic facilities, and admission to the Colleges' athletic events.
- d) 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.
- e) 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.
- f) 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.
- g) SpectrumU*
 - Employees can access cable television through SpectrumU on their devices. Login using your HWS credentials.
- h) 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.

22) Employee Discount Programs

- a) College Bookstore Discount*
 - Colleges' employees receive a 10% discount on purchases when showing their employee OneCard.
- b) Verizon and AT&T Discounts*
 - Verizon and AT&T discounts are available to all employees.

23) Separation from Employment

- a) Employees may be separated from employment through retirement, voluntary resignation, or involuntary termination. All Colleges' property (library books, keys, corporate credit cards, laptops, equipment) in the employee's possession must be returned to your supervisor upon separation from employment.
- b) *Benefits at Time of Separation*
 - Upon resignation, retirement or termination, the supervisor will notify Human Resources of the employee's departure. Consiliarium, as the benefits advocate for HWS, 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). 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 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.
 - Vacation Time Pay Out:
 - (1) Hourly employees are eligible to be paid unused accrued vacation. This balance will be paid at the employee's hourly rate.
 - (2) Salaried employees will be paid for up to a maximum of 30 days of accrued, unused vacation upon separation. When a salaried employee terminates during the fiscal year, the vacation bank will be adjusted to a pro-rated earned amount for each month worked and the employee will be paid out for accrued, unused vacation based on that pro-rated earned amount.

24) Benefits Vendor Contacts

HWS' Benefits Portal

Employee Navigator/ Consiliarium Group

<http://www.employeenavigator.com/benefits/account/login>

Customer Service 1-844-890-7955

Email: info@consiliariumgroup.com

- Through Employee Navigator, employees can view their current benefits, make changes during Open Enrollment periods, and access Summary of Benefits and Coverage Plan documents.

Health Insurance

Excellus Blue Cross Blue Shield

www.excellusbcbs.com/hws

Customer Service: 800-499-1275

Pharmacy

TrueScripts

<https://www.truescripts.com/>

Customer Service: 1-844-257-1955

Dental Insurance

Dental Blue Plan

<https://www.excellusbcbs.com/>

Customer Service: 800-499-1275

Vision Insurance

Insight Network

Eyemed.com

Flexible Spending Account (FSA)

Lifetime Benefit Solutions

www.lifetimebenefitsolutions.com/members/login

Customer Service: 1-800-327-7130

Retirement

Transamerica (current vendor)

www.tsretire.com/

Customer Service

TIAA (previous vendor)

www.tiaa.org

Customer Service 800-842-2252

Employee Assistance Program (EAP)

Bree Health

<https://breehealth.com/>

800-327-2255

Company ID: 8956

25) Human Resources Contacts

- a) Email: hr@hws.edu
- b) Phone: (315) 781-3312
- c) Fax: (315) 781-3314

26) Disclosures and Notices

a) Record Keeping

- The Office of Human Resources maintains the Colleges' administrative staff member official personnel employment files. Staff members 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.

b) 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:
 - (1) Receive information about your plan and benefits.
 - (2) 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.

- (3) 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.
- (4) 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
 - (1) 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*
 - (1) 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.

27) 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 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 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 employees;
- (2) the cost of your continuation coverage is not timely paid;
- (3) you become covered under another group health plan (as an 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 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, 300 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.

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.