



At Holy Cross, we strive to support you and your family members with an array of high-quality programs that help you and your loved ones live a happier, healthier life. In this Benefits at a Glance, you'll find a summary of the comprehensive benefits, programs, and resources the College has to offer.

This past year, the College received two prestigious wellness awards—all thanks to our colleagues who use our benefits to make their wellbeing a priority every day. We were recognized as one of the **100 Healthiest Workplaces in America** in 2023, according to Healthiest Employers. In addition, we were recognized for prioritizing investment in employee wellness by being selected as a **2023 WorkWell Massachusetts Award Winner** from the Worksite Wellness Council of Massachusetts, powered by Healthiest Employers.

We encourage you to take full advantage of everything Holy Cross offers. For more information on everything available to you, visit our HR Benefits Website at [www.holycross.edu/human-resources/benefits](http://www.holycross.edu/human-resources/benefits).



### WELLNESS BENEFITS

Holy Cross medical, dental, vision, life, and LTD benefits are available to employees who are regularly scheduled to work at least 27½ hours per week and a minimum of 40 weeks per year. You are eligible to participate in medical, dental, and vision benefits on the first of the month coincident with or following your date of hire. You are eligible for life insurance and LTD coverage, at no cost, on your date of hire.

Dependents eligible for your benefits include:

- Children up to age 26 (whether or not they are dependents for tax purposes)
- Your legally married spouse
- A former spouse (you must contact Human Resources if you currently cover or will be covering a former spouse)

To cover dependents, you'll need to provide appropriate documentation and Social Security numbers when you enroll.



Diversity, equity, inclusion, and social justice are woven throughout the fabric of the College mission, and are paramount in all aspects of the community. We seek to nurture a diverse, engaged, social, and intellectual community, marked by openness, respect, and love.

## Health Insurance Benefits

The College provides a generous subsidy for health insurance coverage, paying approximately 85% of the aggregate cost of medical and dental premiums.



### MEDICAL PLANS

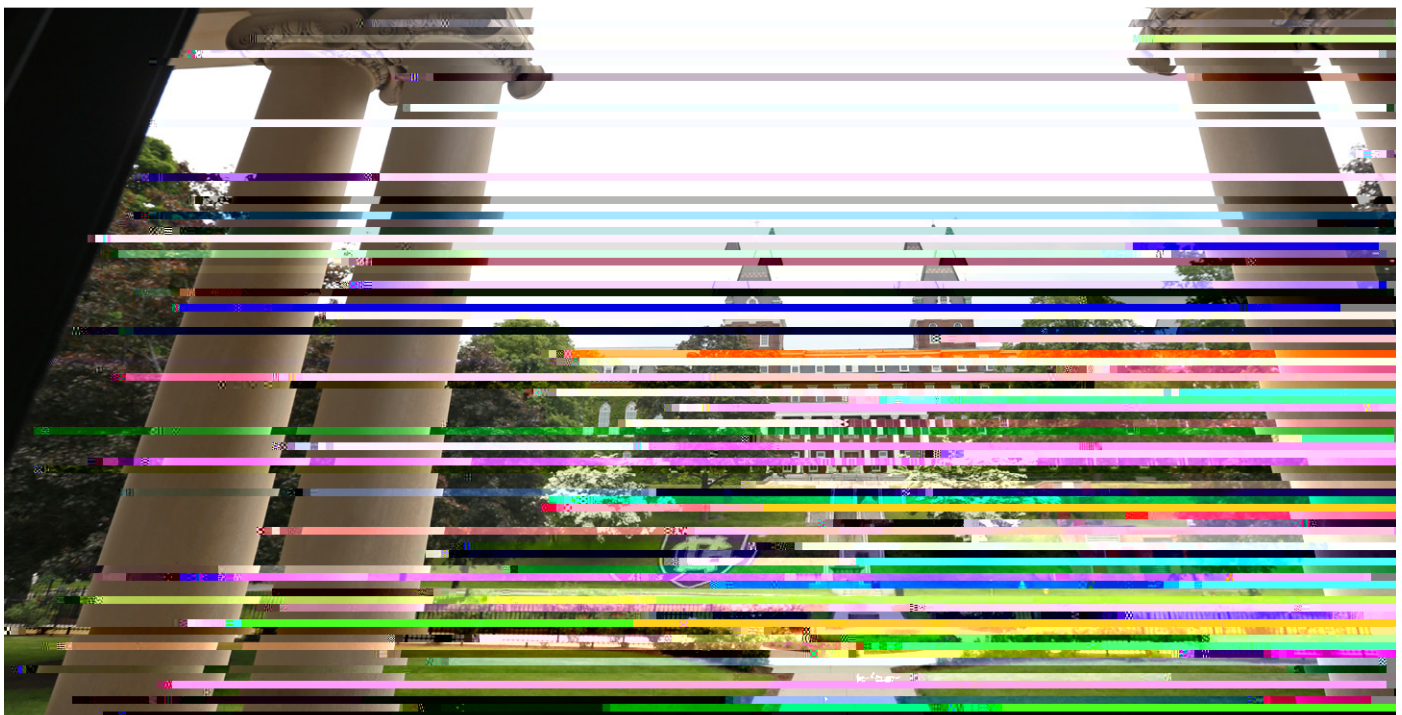
Choose from four Harvard Pilgrim Health Care (HPHC) plan offerings, including two High Deductible Health Plans (HDHPs) and two Health Maintenance Organizations (HMOs). You can choose a plan with a national network, a New England Area network, or a limited Massachusetts network. All plans include prescription drug coverage through OptumRx.

- **HDHP Options:** With an HDHP, you will pay out-of-pocket for health services until you reach the deductible. In exchange for these higher out-of-pocket costs, however, you may be eligible for a tax advantaged Health Savings Account (HSA). The College contributes \$500 for individuals and \$1,000 for families to your HSA to help you pay for medical expenses. (HSA contributions are prorated based on hire date.)
- **HMO Options:** With an HMO, you will pay lower costs when you receive care and will access providers in the plan's network. However, the lower costs for care may be offset by high per-paycheck premiums.

As you make a decision, it's important to consider each plan's per-paycheck costs, out-of-pocket costs when you receive care, and any contributions to an HSA (if applicable). Whichever plan you select, you'll have access to resources and incentives to help you manage your wellbeing throughout the year—including free health coaching and fitness reimbursements. Employees enrolled in a HPHC plan can earn up to \$420 per year!

### DENTAL & VISION PLANS

- **Dental Plan:** Delta Dental covers up to \$2,000 per person in eligible expenses and the full cost of 3 oral exams and cleanings per year (every 4 months). Plus a Right Start 4 Kids program that provides 100% coverage for children up to age 13.
- **Vision Plan:** Choose between two plans through EyeMed: Eyewear Only or a more comprehensive Exam & Eyewear plan.



## Financial Benefits

The College offers several benefits to help you achieve financial health.

### RETIREMENT PLANS

The College provides competitive retirement programs that help employees achieve retirement goals. Our plan is offered through Fidelity Investments and features resources and tools to help you with your investment strategy.

All full-time, part-time, and on-call employees are eligible for the College of the Holy Cross 403(b) Defined Contribution Group Supplemental Retirement Plan. You can make voluntary contributions from your paycheck before and/or after taxes, up to the IRS limit of \$23,000 in 2024, or up to \$30,500 if you are age 50 or older at the end of the calendar year.

- **Salaried (Exempt) Employees:** Salaried employees with one year of service (and at least 1,000 hours of service) are eligible for two additional contributions under the 403(b) Plan. The Plan is funded by a mandatory employee contribution of 2% and an employer match of 10%. Base compensation above the Social Security wage base is subject to a mandatory employee contribution of 5% and an employer match of 12%. *(Employees who were previously in a benefits-eligible position at an organization eligible to maintain a 403(b) plan prior to coming to work for the College are eligible to have their years of service with that organization credited toward the College's one-year service requirement.)*
- **Hourly Paid (Non-Exempt) Employees:** Hourly paid employees are eligible for a pension plan that is fully funded by the College. If you work a minimum of 1,000 hours/year and are 21 years of age or over, after one year of continuous service you will accrue a benefit equal to at least 2% of your average base salary times your eligible years of service. You're fully vested in this benefit after five years of service.

### FINANCIAL PLANNING

Holy Cross offers free access to Harvard Square Financial Planning, LLC. This financial planning benefit can help you understand your financial situation and make practical, well informed decisions about the financial implications of life's transitions.

Every plan is custom created to meet an individual's specific situation and assistance is available to support you through a variety of money matters—from debt management to tax planning, home purchases to estate planning, saving to Social Security planning.

### HEALTH SAVINGS ACCOUNTS (HSAs)\*

In addition to Holy Cross contributions—\$500 if you cover yourself and \$1,000 if you cover any dependents

## Flexible Spending Accounts

FSAs are accounts that allow you to set aside pre-tax dollars to pay for qualified expenses without paying taxes.

- Health Care FSA is used for qualified health care expenses up to IRS limits (\$3,200 in 2024).

-

### Additional Health and Wellbeing Benefits

We want you and your family to be as healthy as you can be and get the support you need. Here are just some of the many additional resources available to you.

#### EMPLOYEE ASSISTANCE PROGRAM (EAP)

As a Holy Cross employee, KGA ([My.KGALifeservices.com](https://www.my.kgalifeservices.com) – company code: *holycross*), offers you confidential assistance related to a variety of issues. Services available include short-term counseling, financial guidance, grief support, financial stress, and other work and personal issues. You can also call KGA at 800-648-9557. Look on our [Benefits and Wellness webpage](#) for more information.

#### CARE WITH A PARTICIPATING PROVIDER

Your health plan gives you access to mental health and substance abuse providers, including individual sessions with social workers, psychologists, psychiatrists, and group therapy. If you receive healthcare coverage through our school, visit [www.harvardpilgrim.org](http://www.harvardpilgrim.org) and click on “Find a provider.” Start your search by logging into your online account or search without logging in. You’ll then search by the type of specialty (e.g., Psychiatry, Mental Health Counselor, etc.).

#### DOCTOR ON DEMAND – TELEHEALTH VISITS

With this virtual care option, you can access routine behavioral health support for many issues such as depression, relationship issues, workplace stress, social anxiety, addiction, trauma, and loss. Get details and set up an account at [www.doctorondemand.com](http://www.doctorondemand.com).

#### VIRTUAL THERAPY AND CARE ACCESS WITH VALERA

Valera Health provides virtual therapy and psychiatry services for adults, children aged 6+, and adolescents in Massachusetts. From mild depression to severe schizophrenia, their expert clinicians have a collaborative approach focused on your needs and overall wellbeing. Schedule a consultation with a Valera Health connector at [valerahealth.com/consult](https://valerahealth.com/consult).

## Additional Benefits

