BENEFITS

The Haverford College Comprehensive Benefits Plan consists of benefits that are provided to benefit-eligible employees.

The College's benefit plan year begins January 1 of each year. The plan year captures any changes in the medical, dental, vision, and life insurance plans and costs. Open Enrollment is held in November of each year to reflect changes made to the plans and allow employees to elect change their medical, dental, vision and certain other benefit plans.

Employees may enroll qualified dependents in certain benefit plans, such as medical coverage, during Open Enrollment, or during the plan year, provided that there is a qualifying life event which justifies the change. The College's benefits offerings are described below. Additional information, including specific details for each plan, can be found at www.haverford.edu/human-resources/benefits.

Definition of Dependents

Generally, "dependents" eligible for College benefits are

1. the legal spouse of an employee, and
2. a domestic partner in a long-term, committed, and financially interdependent relationship with the employee, as certified by the employee on the College's Domestic Partnership Affidavit, and
3. a child of an employee who on January 1 of any year is under 26 years of age; or
4. a child of an employee, of any age, who is physically or mentally incapable of earning a living.

The term "child" will include

1. a child born of the employee,
2. a child legally adopted by the employee, and
3. a step-child of the employee living in a normal parent-child relationship with, and dependent on, the employee.

See the Office of Human Resources for further details.

The College's Benefits offerings are described below. Additional information, including specific details for each plan, can be found at www.haverford.edu/human-resources/benefits/legal-documents.

Health and Welfare Plans & Section 125 Benefits

Medical

The College offers medical insurance coverage to full-time and part-time benefit-eligible employees in accordance with the federal Affordable Care Act. Details of coverage available under the Affordable Care Act are available in the Office of Human Resources.

Haverford College offers a choice of three medical plans through Independence Blue Cross: the Personal Choice Preferred Provider Organization (PPO), Keystone Health Maintenance Organization (HMO), and a Qualified High-Deductible Health Plan (HDHP). Benefit-eligible employees are eligible to participate on the first day of hire. The College will contribute to the cost of coverage, including dependent coverage, based on the employee's status (full-time or part-time), salary tier, and College-defined contribution amounts (reviewed annually). Employees contribute to the cost of elected coverage through payroll deduction.

The College also offers a Clinical Medical Plan to full-time employees and dependents who are not enrolled in the Personal Choice HDHP. Details on this plan, participating physicians, and the enrollment process are available in the Office of Human Resources.

Upon ending College employment, employees and their covered dependents are entitled to continued coverage under the College's group plan, as defined by federal law. The cost for this coverage extension, commonly referred to as "COBRA," is fully paid by the exiting employee. Generally, coverage can continue for up to 18 months (up to 24 months for individuals serving in the U.S. military) and, in some cases, up to 36 months for dependents. The typical 18-month continuation period may also be extended if the employee who lost coverage is disabled.

Medical Waiver

Employees who have medical coverage through an external qualifying group plan, and provide proof of this insurance to the Office of Human Resources will receive a monetary taxable addition with the regular payroll.

Vision

Vision coverage is available as an option (requires payroll deduction) for all full-time and part-time benefit-eligible employees, and their qualified dependents.

Dental

Clinical Dental Plan

After one year of service at Haverford, full-time and part-time benefit-eligible employees and their qualified dependents, are eligible to enroll in the Haverford Clinical Dental Plan (Please note that, for purposes of this plan, dependent is defined as outlined above in the section on "Definition of Dependents.") Upon notification of eligibility in Workday , the employee must elect to enroll in the Clinical Dental Plan within 30 days. If no action is taken within 30 days, the availability to enroll will be cancelled, and then will only be available during the annual Open Enrollment period. The list of participating local dental providers, and covered services/procedures is available on the Office of Human Resources benefits webpage www.haverford.edu/human-resources/benefits.

Flexible Spending Accounts and Health Savings Accounts

Under the IRC Section 125 Plan, full-time and part-time benefit-eligible employees can create a Spending Account (Flexible-Spending Account or Health-Savings Account) to meet qualified medical/health care expenses not covered under other medical, dental, prescription drug, and vision insurance plans. Amounts contributed to Spending Accounts are "pre-tax;" that is, they are not included in certain taxable earnings reported to the IRS.

Medical Flexible-Spending Account (FSA): In accordance with annual limits set by the federal government, funds can be set aside on a pre-tax basis for qualified expenses not covered by the participant's insurance plan. These qualified expenses can include the cost of glasses or contact lenses, dental work not covered by the Clinical Dental program, and deductibles and co-payments. It is important to note that elections MUST be made for every plan year (January 1 to December 31) during the preceding Open Enrollment period, and that funds contributed to an FSA account must be used for a qualified medical-related expenses incurred within the same calendar year.

Note: Funds remaining in a Medical Flexible-Spending Account at the end of the plan year, are subject to forfeiture under the "Use It or Lose It" rule from the IRS.

Dependent-Care Spending Account: Up to $5,000 per year currently can be set aside on a pre-tax basis to cover expenses for dependent care. The government allows an employee to use this type of account to pay for child care costs they incur for children under age 13, or for dependent care costs for anyone claimed as a dependent on the employee's federal income tax return. This care qualifies for reimbursement only if it is necessary so that an employee (and their spouse) can both work. It is important to note that elections MUST be made for every plan year (January 1 to December 31) during the preceding Open Enrollment period, and that funds contributed to the account must be used for qualified dependent care expenses incurred within the same calendar year.

Note: Funds remaining in a Dependent-Care Spending Account at the end of the plan year, are subject to forfeiture under the "Use It or Lose It" rule from the IRS.

Health-Savings Account (HSA): Employees who enroll in the High-Deductible Health Plan (HDHP) for their medical coverage, and who are not otherwise enrolled in Medicare insurance, may elect to open a Health-Savings Account (HSA). The HSA permits pre-tax dollars to be set aside from an employee's pay to cover qualified medical/health care expenses associated with the HDHP. Unlike a Medical or Dependent-Care Flexible Spending Account, in which funds set aside are lost if not used, amounts set aside in a HSA are not subject to forfeiture, and are always under the ownership of the account holder. Employees may also make direct contributions to their HSA if they so choose.

Limited-Purpose Flexible-Spending Account (LPFSA): Employees enrolled in the HDHP and HSA may also establish a LPFSA account to pay for qualified dental and vision expenses for themselves and dependents. This account is funded by payroll deductions. To assist in saving more pre-tax dollars, employees can use funds in the LPFSA while they continue to build and save monies in an HSA account. You can only enroll in this account, if you have a Health Savings Account (HSA).

Additional information about allowable medical and dental expenses can be found at www.irs.gov/publications/p502.

Life Insurance

The College provides all full-time benefit-eligible employees with a $50,000 term life insurance policy effective on the first day of the first full month of employment. There is no cost to the employee for this coverage. This coverage amount decreases for employees who are age 65 and older. Full-time employees are also eligible to purchase voluntary life insurance, and accidental death insurance, for themselves, their spouses/partners, and their dependent children. Contact the Office of Human Resources for additional details.

Part-time employees are ineligible for all life insurance coverage.

Long-Term Disability Insurance

Long-term Disability (LTD) insurance is provided for full-time benefit-eligible employees effective on the first day of the first full month of employment. There is no cost to the employee for this coverage. Coverage provides income replacement of 60% of base monthly salary, subject to a monthly maximum. This income replacement may be offset by other income sources. A retirement waiver continues contributions to the College’s 403(b) retirement plan, including an annual inflation adjustment (eligibility rules apply).

LTD benefits begin after the sixth month of total disability once claim forms have been reviewed and approved by the insurance carrier. LTD benefits generally continue until the employee reaches full social security retirement age. (Other age limitations may apply.) Generally, and unless otherwise required by applicable law, employment will terminate once long-term disability benefits begin.

An employee on an approved long-term disability leave, who is subsequently medically certified as being able to return to employment, may be reinstated by the College if an appropriate job opening exists at that time, for which the employee is reasonably qualified and capable of performing, unless a leave of absence has been granted under the normal provisions of such policy.

Part-time employees are ineligible for Long-term Disability (LTD) insurance coverage.

Unemployment Compensation

Employees who leave the College may contact the Pennsylvania Employment Service to explore eligibility for benefits. Normally, employees who resign or are terminated for willful misconduct are not eligible for unemployment compensation.

Workers’ Compensation

If an employee is injured, or becomes ill, in the course of, and directly related to, employment, that individual is responsible for notifying their supervisor immediately, who will in turn notify the Office of Human Resources as soon as possible. In an emergency, the injured or ill employee, may visit any hospital, or medical provider, to obtain emergency, or urgent, medical care. If a visit to a hospital is not necessary, the injured or ill employee must treat with a WC Panel medical provider for all treatment for the first 90-days. Please review the approved Workers’ Compensation panel physicians list for doctors an employee can attend for work-related injuries.

An employee also must advise their supervisor promptly if an accident occurs, whether or not it results in injury. The insurance carrier will be notified by the Office of Human Resources and will help to coordinate care and make sure that appropriate follow-up care is given.

This will include working with the employee’s supervisor and physician should the employee have to miss work or have a period of time with restricted duties.

In accordance with Section 306(f) of the Pennsylvania Workers’ Compensation Act, the College exercises the right to require that an injured/ill employee visit one of the physicians designated on the College’s Workers’ Compensation panel of physicians initially and for ninety days following the date of the employee’s first visit. The College posts a list of medical providers from which employees must select, and distributes notices required under the act.

Workers’ Compensation Insurance will pay valid eligible doctor and hospital bills for any injury or illness an employee incurs in the course of their employment by the College. If a person misses work because of such injury/illness, they will be paid in accordance with the Pennsylvania Workers’ Compensation Act.

Haverford staff employees are expected to apply their available paid vacation and/or sick days to cover the first seven days of disability; Workers’ Compensation coverage provides payment for each day of disability after the seventh day. If the period of disability is for fourteen days or more, insurance will provide payments for the entire period of disability, including the first seven days, and the employee will be responsible for signing over to the College any check from the insurer providing insurance payments for the initial seven-day period for which the employee was already paid by the College.

Once an employee has been accepted for Worker’s Compensation benefits, all employer-paid benefits, including but not limited to, salary, medical insurance (except where absence is running concurrently with FMLA leave), Clinical Dental Panel, retirement contributions, Emeriti contributions, and accrual of vacation time, cease. Should they desire, the employee may choose to continue medical insurance independently. Please visit the Office of Human Resources for additional information on medical insurance continuation.

Social Security

As required by federal law, the College currently deducts a portion of an employee's salary and contributes an equal amount in the employee's name to the Social Security system. Benefits and contribution rates are changed frequently by the United States Congress; current information about benefits may be obtained from your local Social Security Office.

Haverford College Defined Contribution Retirement Plan

Upon meeting the eligibility requirements described below, until July 31, 2020, the College contributes an amount equal to 11% of base salary to a 403(b) defined contribution retirement plan for a full-time or part-time benefit-eligible employee. **Effective with paychecks received from August 1, 2020 through September 30, 2020, the College contribution will be halted (the College contribution during this period will be 0%). Effective for paychecks received on or after October 1, 2020, the College contribution will resume at 10% of base pay / salary.**

Eligibility:

Non-Exempt Staff Employees: College Retirement Contribution Non-exempt staff employees must complete one year of service at Haverford College as a full-time or part-time, benefit-eligible employee (working at least 1,000 hours per calendar year) in order to receive the College's contribution into their 403(b) defined contribution retirement plan.

Regular Exempt Faculty and Staff Employees: College Retirement Contribution Exempt Faculty and Staff employees are eligible to receive the College's contribution on their first day of hire as a full-time or part-time, benefit-eligible employee (working at least 1,000 hours per calendar year).

Fixed-Term Exempt Faculty and Staff Employees: College Retirement Contribution Fixed-Term exempt Faculty and Staff employees must complete one year of service at Haverford College as a full-time or part-time, benefit-eligible employee (working at least 1,000 hours per calendar year), in order to receive the College's contribution into their 403(b) defined contribution retirement plan.

The Haverford College Retirement Plan is a "defined contribution" plan covered under Section 403(b) of the Internal Revenue Code. All contributions to the plan, both Employer and Employee (voluntary pre-tax) are 100% and immediately vested. (Employee has full and immediate ownership of these contributions.)

In addition to the College's contribution to the Plan described above, all employees may at any time begin making voluntary, pre-tax and tax-deferred, contributions to the 403(b) retirement plan. Employees must use Fidelity's Net Benefits portal to initiate or revise payroll deductions for these voluntary contributions. Employees can also use Fidelity's Net Benefits portal to direct and allocate contributions between Fidelity and TIAA/CREF funds.

Employees can select from a diverse investment fund lineup which collectively covers all major asset classes. If an investment fund is not specifically selected, the employee will be enrolled in a target-date investment fund as the default fund. Employees can choose investment funds on the Fidelity Investments and TIAA fund platforms. Fund and contribution allocations can be changed at any time of the year within the employee's portfolio via the Fidelity NetBenefits website (www.netbenefits.com).

In-service distributions are permitted from the plan (all sources) upon attaining age 59 1⁄2. Loans and hardship withdrawals are also permitted from the plan subject to certain restrictions and limitations.

**Note: For 2020, CARES Act distributions / withdrawals may also be allowed from the plan upon meeting certain criteria.*

Please refer to the Haverford College Retirement Plan Summary Plan Description (SPD) for further details about the plan.

Emeriti Retirement Health Savings

Haverford participates in the Emeriti Retirement Health Savings program to provide for post-retirement medical needs. Contributions are made by the College to the plan for full-time and part-time benefit-eligible employees over age 40. Fixed-term employees must complete one year of service before receiving the College contribution. Employees at any age may make after-tax contributions at any time. These contributions are invested in mutual funds through TIAA-CREF. After seven years of participation service in the program, College-contributed funds become fully employee-owned (fully vested) and will be available after retirement to cover post-retirement medical expenses. Retirees (age eligibility applies) from the College have access to several options for health coverage to supplement Medicare and provide for prescription medications through programs managed by Aetna.

Further details can be found in the Summary Plan Description, which is available at www.haverford.edu/sites/default/files/Office/HR/Emeriti-SPD-2018.pdf.

Employee Tuition Benefit: Staff

Full-time employees may take one undergraduate course per semester for credit or for audit without charge, at Haverford College or Bryn Mawr College. Employees who wish to take a course for credit must obtain approval to do so from their supervisor and the dean of admission under the normal rules for admission to the College, and the instructor, under the usual rules for registration. For auditing a course, employees must seek the approval of their supervisor, the dean of the College, and the course instructor, under the usual rules for registration. Employees who take a course for credit or audit during normal work hours are responsible for making arrangements with their supervisor to alter their schedule in order to work time missed for class attendance.

Full-time employees may also take a limited number of graduate courses, without charge, toward a graduate degree at Bryn Mawr College. Employees must first formally apply and gain admission to the Graduate School of Arts and Sciences (which has a limit of three units without charge) or the Graduate School of Social Work (a limit of four units). Interested employees should contact the Office of Special Academic Programs at Bryn Mawr College for further information.

Before enrolling for a course, an employee should check with the Controller’s Office concerning the tax status of this benefit.

Tuition: Children of Employees, Staff

The detailed policy, which shall govern this program, is available on the human resources webpage, and additional details are available in the Office of Human Resources.

Full-time employees who have been employed by the College for seven years or longer may apply for tuition grant payments of up to 50% of the school’s tuition (not to exceed 50% of Haverford’s tuition) for dependent children at Haverford, at other accredited colleges or universities, and at other institutions of postsecondary education [e.g., accredited technical and trade schools]. Each employee is limited to a grant benefit for two children, of eight semesters maximum for each child, not to exceed 16 semesters total for all children participating in the tuition grant program. (The tuition grants available may be used by more than two children, but the total of 16 semesters cannot be exceeded.) Even if both parents of a child are employees of the College, the total benefit available for that child may not exceed 50%. However, each eligible employee of the College may receive the benefit for two children; thus two eligible employees who have four children between them may receive the 50% tuition benefit for all four. Children who are 25 or more years of age at the end of a calendar year (December 31) will no longer be eligible for this program in the following calendar year (beginning January 1).

Part-time benefit-eligible employees who have been employed by the College for seven years or longer may apply for a prorated benefit.

Full-time and part-time benefit-eligible employees who have been employed less than seven years with Haverford College at the time their children enter college, may receive prior service credit towards the seven-year eligibility requirement, and may be eligible for a modified tuition benefit, if their immediately prior employer had a similar tuition benefit program, and they were eligible for that employer’s program at the time they accepted employment with Haverford College.

The Tuition Benefit for Children of Faculty Employees can be found in the Faculty Handbook at www.haverford.edu/provost/faculty-handbook-guides.

Carebridge

Carebridge, an employee assistance program (EAP) provider, is an independent organization with which Haverford College contracts to provide a variety of services to, and for the support of, full-time and part-time benefit-eligible Haverford employees.

Carebridge offers resources, information, and referrals, to assist employees with balancing a range of work-life issues. Carebridge can, for example, help employees locate daycare services for children, including in-home care, au pairs, emergency/back-up care, and nursery schools/pre-schools. Carebridge can also assist with needs of dependent parents of employees by helping employees explore options in healthcare and in-home or other care facilities and services.

As the College’s Employee Assistance Program (EAP) provider, Carebridge provides College employees with short-term counseling needs, typically by phone, and to serve as a source for referrals to practitioners in the area, when needs exist that require longer-term professional services.

Carebridge services are available to all full-time and benefit-eligible part-time employees.

RideEco

RideEco is a commuter benefit program that Haverford College offers to employees to help with the cost of commuting to work on public transportation. Under Section 132(f) of the U.S. Internal Revenue Code employees are eligible for bi-weekly or monthly pre-tax payroll deductions. A debit card is available for those who enroll and can be used to purchase tickets and passes for every transit agency in the region: SEPTA, PATCO, NJ Transit, DART First State, and Amtrak (monthly commuter tickets).

Additional information is available in the Office of Human Resources.