



Franklin  
Cummings  
Tech

## 2023-2024 Employee Benefits Guide





**Our employees are our most valuable asset**

That's why at Benjamin Franklin Cummings Institute of Technology (Franklin Cummings Tech) we are committed to offering a comprehensive employee benefits program that helps our employees stay healthy, feel secure, and maintain a work/life balance.

### **Staying Healthy**

- Medical
- Dental
- Health Reimbursement Account
- Flexible Spending and Dependent Care Spending Accounts

### **Feeling Secure**

- Life and Accidental Death & Dismemberment
- Disability Insurance
- Legal Services
- Retirement Plan (Access code to be provided separately)

### **Work/Life Balance**

- Employee Assistance Programs: Travel Assistance, Emergency Medical Assistance and Concierge Services
- Paid Holidays, Vacation, Sick and Personal Time

# Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information contact Human Resources.

Franklin Cummings Tech CONTACT:

**Elsie Capone**  
**617.588.1340**

[ecapone@franklincummings.edu](mailto:ecapone@franklincummings.edu)

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ELIGIBILITY FOR BENEFITS: PAGE 5

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MEDICAL & HRA: PAGE 6-7

**Cigna**

**1.866.494.2111**

[www.cigna.com](http://www.cigna.com)

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Franklin Cummings Tech DELL PRODUCT EMPLOYEE DISCOUNT PAGE 8

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FSA/DCSA/PARKING & TRANSIT: PAGE 9

**HRC Total Solutions**

**603.647.1147, opt 1**

[www.hrcts.com](http://www.hrcts.com)

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DENTAL AND VISION: PAGE 10-11

**MetLife**

**800.638.5433**

[www.metlife.com](http://www.metlife.com)

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BASIC AND SUPPLEMENTAL LIFE/AD&D PAGE 12

**Equitable**

**888.292.4636**

[www.equitable.com](http://www.equitable.com)

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LONG TERM DISABILITY: PAGE 12

**Equitable**

**888.292.4636**

[www.equitable.com](http://www.equitable.com)

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MASS PAID MEDICAL LEAVE (MAPMFL) PAGE 12

**ShelterPoint**

**800-365-4999**

[www.shelterpoint.com](http://www.shelterpoint.com)

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EAP PAGE 13

**Equitable/ComPsych**

**833.256.5115**

[www.guidanceresources.com](http://www.guidanceresources.com)

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LEGAL SERVICES (METLAW): PAGE 14

**MetLife**

[www.legalplans.com](http://www.legalplans.com)

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RETIREMENT PLAN 403(B): PAGE 15

**TIAA**

[www.tiaa.org](http://www.tiaa.org)

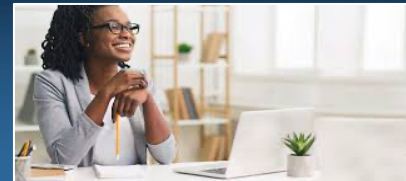
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# Employee Benefits Eligibility



Eligibility for participation does not mean you or your dependents are automatically entitled to receive benefits; you and your dependents must actually be enrolled for coverage in order to be entitled to the benefits described in this handbook.

- **Eligible Employees:** You are eligible for employer sponsored Medical, Dental, Life, AD&D, Short-Term and Long-Term Disability benefits if you are regularly scheduled to work at least 30 hours per week and are on BFCIT 's W-2 payroll.
- **Excluded Employees:** You are an Excluded Employee if you:
  - Are classified by Franklin Cummings Tech as an on call, occasional, fixed-term, temporary, or contract employee whether full-time or part-time, and regardless of whether the classification actually reflects your work schedule.
  - Are not treated as an employee by Franklin Cummings Tech (i.e., are not on the W-2 payroll); or
  - Have agreed in writing or otherwise, that you are not eligible for one or more of the benefits.
- **Annual Enrollment Period:** Your annual enrollment period occurs in the month of July. Any changes become effective July 1<sup>st</sup>. Enrollment during the plan year is allowed only with a qualifying event (i.e., birth, marriage, divorce, death, loss of coverage, etc.) or immediately after transfer into a benefits eligible position.

# Medical Insurance

## Cigna



Franklin Cummings Tech offers an HMO and PPO through Cigna Health Plan. The HMO and PPO have a \$250 individual/\$500 family deductible. Changes may be made during the annual open enrollment period or if you have a qualifying event. Spouses, domestic partners, and children to age 26 are eligible for coverage. The College and Employees share the cost of the premium.

Benefit	PPO		HMO
Annual Deductible*	You pay Individual-\$250 Family-\$500		You pay Individual-\$250 Family-\$500
Annual Out-of-Pocket Maximum	Individual-\$4,000 Family-\$8,000		Individual-\$4,000 Family-\$8,000
Annual Preventive Care	Covered in Full	Plan covers 80% after deductible	Covered in Full (deductible does not apply)
Office Visit Copayment	\$20 PCP/\$20 Specialist (deductible does not apply)	Plan covers 80% after deductible	\$20 PCP/ \$20 Specialist (deductible does not apply)
Emergency Room Visit	\$100 copay, and plan pays 100%		\$100 copay, and plan pays 100%
Inpatient Hospital	Covered in Full after deductible	Plan covers 50% after deductible	Covered in Full after deductible
Outpatient Surgery	Covered in Full after deductible	Plan covers 50% after deductible	Covered in Full after deductible
Diagnostic test (x-ray, blood work)	Covered in Full after deductible	Plan covers 50% after deductible Plan covers 50% after deductible	Covered in Full after deductible
Imaging (CT/PET Scan), MRI	Covered in Full after deductible	Plan covers 50% after deductible	Covered in Full after deductible
Prescription Drugs	\$10/\$30/\$70/\$150 \$20/\$60/\$100	Plan covers 50% after deductible	\$10/\$30/\$50 (Retail: 30-day supply) \$30/\$60/\$150 (Mail Order: 90-day supply)

Franklin Cummings Tech offers an HRA, an arrangement that funds most of the deductible and co-insurance expenses employees may incur associated with their health insurance plan.

Administered by CIGNA, the HRA helps employees reduce their potential out-of-pocket expenses while still providing them with a health insurance policy that offers complete coverage.

Benefit runs July 1st through June 30<sup>th</sup>; College contribution:

- Single: Employee pays first \$250; Employer pays the next \$3,750
- Family: Employee pays the first \$500; Employer pays the next \$7,500

After the deductible is met, the College pays the 30% cost share up to the annual out of pocket maximum.

## Additional Programs and Discounts Through Cigna Health Plan

There are several ways that you can leverage your insurance plans to get more value for the premium you pay. These tools and resources are included with Franklin Cummings Tech's coverage at no additional cost.

**MyCignaApp:** Find in-network doctors and medical services, Manage and track claims, See cost estimates for medical procedures, and Compare the quality of care for doctors and hospitals. You can also access a variety of health and wellness tools and resources.

**Virtual Medical and Behavioral Health Care:** available 24/7/365, access care via video or phone and receive care for many common conditions such as acne, allergies, cold and flu, earaches, insect bites, rashes, sore throats, addictions, depression, life changes, parenting issues, stress, PTSD and more.

**Express Scripts Pharmacy:** CIGNA's home delivery pharmacy, 24/7 access to licensed pharmacists. Track your orders, get payment assistance, and experience safe, private delivery.

**Self-service digital tools** and resources iPrevail offered through Cigna is a digital therapeutics program designed by experienced health care professionals to help you take control of the stresses of everyday life. It's loaded with interactive video lessons and one-on-one coaching to help with depression and anxiety.

**Happify offered through Cigna** is a self-directed program with activities, science-based games and guided meditations, designed to help reduce stress and anxiety, increase confidence, defeat negative thoughts and boost overall health.

**IdentityForce:** Identity theft protection built to proactively monitor, alert, and help fix any identity theft compromises.

**Fitness Program Membership:** Active&Fit Direct \$25 per month membership. Enjoy 200 free digital workout videos available to all eligible members, even before you enroll. Join us for a variety of workout classes available anytime on YouTube and Facebook, designed for all levels.

**Cigna.com/druglist:** To find all of the medications your plan covers. Your plan uses the Performance 3 Tier drug list.

**Omada** is a digital lifestyle change program designed to help you lose weight, gain energy, and reduce the risks of type 2 diabetes and heart disease.

## Franklin Cummings Tech Dell Product Employee Discounts

As a Franklin Cummings Tech employee, there are discounts on all Dell Products. Members can access special pricing, exclusive offers, and get Early Access to special events. There is a Dell Rewards program that employees can join at no cost. You can receive expedited delivery and 3% back in rewards for other Dell products. Dell provides support services & warranties. There is a financing option for Dell products as well. Members can earn \$50 in Dell Rewards upon opening a Dell Preferred Account.

There are many Dell products on the market. Some include:

- Laptops
- Printers
- Data Storage Devices
- Cameras
- Keyboards
- Headphones

To join this exclusive program offered by Franklin Cummings Tech and for more information, use the following link:

[https://www.dell.com/en-us/lp/Franklin-Cummings?link\\_number=530002827269&c=us&l=en&cpn=ArmMppM\\_ArmMppCP\\_ArmMppS\\_Ar mMppVAR&ACCT=2702072617&tfcid=92021025&cid=316360&lid=5993986&dgc=ms](https://www.dell.com/en-us/lp/Franklin-Cummings?link_number=530002827269&c=us&l=en&cpn=ArmMppM_ArmMppCP_ArmMppS_Ar mMppVAR&ACCT=2702072617&tfcid=92021025&cid=316360&lid=5993986&dgc=ms)

## Franklin Cummings Tech Tuition Reimbursement and Remission

### Tuition Reimbursement

The College will reimburse full-time employees who have reached non-probationary status up to \$2,000 per year to take courses that are a benefit to the Institution. These educational pursuits include but are not limited to course work in education and one's major field of study or a closely related field.

All tuition reimbursement funds must be included in the departmental budgets and are subject to institutional approval based on budgetary and institutional feasibility.

### Tuition Remission

All courses at the College are offered at no cost to full-time employees who have reached one year of employment and have non-probationary status. This benefit is also extended to the employee's spouses and their dependents. Coursework may not interfere with an employee's assigned work duties. Employees are expected to take no more than two courses per semester.

Please refer to the employee handbook for more information on tuition reimbursement and tuition remission policies and procedures for requesting these benefits.



# Health and Dependent Care Flexible Spending Account, Parking and Transit HRC Total Solutions



## **FSA**

**Benefit runs on a plan year\*\*:**

July 1<sup>st</sup>- June 30<sup>th</sup>

**Maximum contribution\*\*:**

\$3,050 for FSA  
\$5,000 for DCA

**FSA Eligible expenses examples:**

Doctor's Office Visits/Co-pays Deductibles  
Prescription eyeglasses or contact lenses  
Dental cleanings

**DCA Eligible expenses:**

Day care center or babysitter to allow you (and your spouse, if married) to work, actively look for work, or be a full-time student  
Custodial or elder care

## **How does it Work?**

- Make an annual election which is divided by the number of pay periods in the year to determine the amount deducted pretax from your paycheck each pay period.
- These deductions are then put on a debit card which can be used to pay for eligible expenses during the year.
- If you do not spend the deductions during the year, they are not refunded to you, they are forfeited. There is a \$610 maximum rollover for unused funds.

## **Parking and Transit**

Franklin Cummings Tech offers a Pre-Tax Transport benefit administered by HRC Total Solutions to their employees. This benefit program allows you to pay for a variety of transportation expenses on a pre-tax basis. **Maximum allowable elections:**

- **Mass Transit:** \$300/month
- **Parking:** \$300/month

For more information, please refer to HRC Total Solution's website ([www.hrcts.com](http://www.hrcts.com))

# Dental Insurance MetLife



Franklin Cummings Tech's dental plan is offered through MetLife Dental. Deductions are taken every pay period, and premiums are shared by you and the College. The College offers two dental plans to fit our employee's needs.

Feature	Coverage	
	Core Plan	Enhanced Plan
<b>Deductible</b> (Applies to Basic and Major Services)	\$50 per member, \$150 per family	\$50 per member, \$150 per family
<b>Per Person Annual Maximum</b>	\$750	\$1,250
<b>Diagnostic &amp; Preventive</b> (Including but not limited to oral exams, tooth/mouth x-rays, cleanings, sealants, and fluoride treatment)	100% coverage (deductible waived)	100% coverage (deductible waived)
<b>Basic Services</b> (Including but not limited to fillings, rootcanals, oral surgery, periodontics, endodontics and prosthetic maintenance)	80% coverage (deductible applies)	80% coverage (deductible applies)
<b>Major Services</b> (Including but not limited to crowns and prosthodontics, denture work, and major restorative care for age 16 or older)	Not covered	50% coverage (deductible applies)

# Vision Insurance

## MetLife



Franklin Cummings Tech's vision is offered through MetLife vision.

- **Cost Sharing:** You pay the cost.

### In-network benefits

There are no claims for you to file when you go to a participating vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

Feature	Frequency	Coverage
<b>Eye Exam</b>	Once every 12 months	<ul style="list-style-type: none"> <li>• Eye health exam, dilation, prescription, and refraction for glasses: Covered in full after a \$10 copay.</li> <li>• Retinal imaging: Up to a \$39 copay on routine retinal screening when performed by a private practice provider.</li> </ul>
<b>Frame</b>	Once every 24 months	<ul style="list-style-type: none"> <li>• Allowance: \$130 after \$25 eyewear copay.</li> <li>• Costco, Walmart, and Sam's Club: \$70 allowance after \$25 eyewear copay. You will receive an additional 20% savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart, and Sam's Club</li> </ul>
<b>Standard Corrective Lenses</b>	Once every 12 months	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after \$25 eyewear copay.</li> </ul>
<b>Standard Lens Enhancements</b>	Once every 12 months	<ul style="list-style-type: none"> <li>• Polycarbonate (child up to age 18) and Ultraviolet (UV) coating: Covered in full after \$25 eyewear copay.</li> <li>• Progressive Standard, Progressive Premium/Custom, Polycarbonate (adult), Photochromic, Anti-reflective, Scratch-resistant coatings and Tints: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>.</li> </ul>
<b>Contact Lenses instead of Eyeglasses</b>	Once every 12 months	<ul style="list-style-type: none"> <li>• Contact fitting and evaluation: Covered in full.</li> <li>• Elective lenses: \$130 allowance.</li> <li>• Necessary lenses: Covered in full after eyewear copay.</li> </ul>

# Basic and Supplemental Life/AD&D and Long-Term Disability Insurance – Equitable

## MA Family & Medical Leave - ShelterPoint



### Basic Life and AD&D

Your Basic Life and Accidental Death and Dismemberment (AD&D) Insurance through Equitable Life provides 1 times basic annual earnings with a maximum of \$50,000 of life insurance. This benefit is reduced by 65% at age 70, reduced by 50% at age 75.

BFCIT pays for the cost of Life/AD&D coverage.

### Supplemental Life and AD&D

Employee: Should you wish to enroll in Supplemental Life/AD&D, you may elect \$10,000 increments, up to \$500,000 (not to exceed 5 times basic annual earnings). \$100,000 is guarantee issue when you are first eligible.

Spouse: your spouse may enroll in \$5,000 increments to \$250,000 (not to exceed 50% of employee amount). \$30,000 is guarantee issue.

Children: Live birth to 15 days is \$500; 15 days to age 26: \$1,000 increments to \$10,000.

### Long-Term Disability (LTD)

If you elect the long-term disability, the monthly benefit is 60% of pre-disability monthly earnings, with a maximum of \$5,000 per month. Benefits start after 90 days of disability. You pay the cost for LTD, meaning you will receive a tax-free benefit should you become disabled. Long-Term Disability (LTD) Insurance through Equitable provides coverage for a disability (an illness or injury).

- Please contact Human Resources to report a disability.

### MA Paid Family and Medical Leave (MA PFML)

MA Family and Medical Leave (MA PFML) benefits through **ShelterPoint** provides coverage for approved family leave and for medical leave. All employees working in Massachusetts are eligible for MA PFML benefits. If you are approved for a claim, you will be provided a weekly benefit if you are unable to work for a short period of time due to:

#### Family Leave:

Bonding (caring for your own newborn, adopted or foster care placed child within the first 52 weeks of such birth, adoption, or placement), Care for a family member who was injured in the line of duty, Military exigency as defined by the federal FLMA, Care for a family member with a serious health condition (benefits effective July 1, 2021).

#### Medical Leave:

Your own serious health condition that prevents you from being able to work. The definition of a serious health condition is an illness, injury, impairment or physical or mental condition involving inpatient care or continuing treatment. Benefits are payable for up to 20 weeks.

There is a combined maximum of 26 weeks of leave available per benefit year. The benefit amount is 80% of the employee's average weekly wage up to 50% of the statewide average weekly wage (SAWW). Any portion of the employee's average weekly wages that exceed 50% of the SAWW will be paid at 50%. The maximum weekly benefit amount is \$1,129.82. 7 calendar day unpaid waiting period except for family leave that occurs immediately after medical leave for childbirth or pregnancy.

# Employee Assistance Program (EAP)



Within the Life insurance that Franklin Cummings Tech provides its employees are a few valuable benefits that go along with the insurance – Employee Assistance Program and Identity Theft Services.

Employee Assistance Program: Offered through nationally known vendor ComPsych, this confidential program assists employees and their eligible dependents with personal and job-related concerns. Highly trained, experienced EAP staff can help you with:

- Emotional support
- Work-life Solutions
- Legal guidance
- Financial resources
- Online will preparation

You can call to speak with someone live and receive up to three face-to-face sessions per issue per year.

Identity Theft Services: to help repair your credit and restore your name

EAP and Identity Theft Services benefits include: Unlimited access to professionals 24 hours a day, seven days a week. Phone: 833.256.5115. Online: [www.guidanceresources.com](http://www.guidanceresources.com) . Online users should reference:

Web ID# EQUITABLE3. App: GuidanceNow

Please see these links for more details

[EAP information](#)

[Travel Assistance Information](#)

# MetLaw Legal Plan

## MetLife



**MetLaw Legal Services:** this legal services plan provides unlimited number of legal matters and access to attorneys in person, by phone, email, or mobile app. There are no deductibles or copays, no claim forms, and no usage limits. MetLaw most frequently needed legal matters include:

	Covered Services		
<b>Money Matters</b>	<ul style="list-style-type: none"> <li>•Debt Collection Defense</li> <li>•Identity Management Services</li> <li>•Identity Theft Defense</li> </ul>	<ul style="list-style-type: none"> <li>•Negotiations with Creditors</li> <li>•Personal Bankruptcy</li> <li>•Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>•Tax Audit Representation</li> <li>•Tax Collection Defense</li> <li>•Triple Bureau Credit Monitoring<sup>1</sup></li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>•Boundary &amp; Title Disputes</li> <li>•Deeds</li> <li>•Eviction Defense</li> <li>•Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>•Home Equity Loans</li> <li>•Mortgages</li> <li>•Property Tax Assessments</li> <li>•Refinancing of Home</li> </ul>	<ul style="list-style-type: none"> <li>•Sale or Purchase of Home</li> <li>•Security Deposit Assistance</li> <li>•Tenant Negotiations</li> <li>•Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>•Codicils</li> <li>•Complex Wills</li> <li>•Healthcare Proxies</li> <li>•Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>•Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>•Revocable &amp; Irrevocable Trusts</li> <li>•Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>•Adoption</li> <li>•Affidavits</li> <li>•Conservatorship</li> <li>•Demand Letters</li> <li>•Garnishment Defense</li> <li>•Guardianship</li> <li>•Immigration Assistance</li> </ul>	<ul style="list-style-type: none"> <li>•Juvenile Court Defense, Including Criminal Matters</li> <li>•Name Change</li> <li>•Parental Responsibility Matters</li> <li>•Personal Property Protection</li> <li>•Prenuptial Agreement</li> </ul>	<ul style="list-style-type: none"> <li>•Protection from Domestic Violence</li> <li>•Review of ANY Personal Legal Document</li> <li>•School Hearings</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>•Administrative Hearings</li> <li>•Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>•Disputes Over Consumer Goods &amp; Services</li> <li>•Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>•Pet Liabilities</li> <li>•Small Claims Assistance</li> </ul>
<b>Elder Care Issues</b>	<ul style="list-style-type: none"> <li>•Consultation &amp; Document Review for your parents:</li> <li>•Deeds</li> <li>•Leases</li> </ul>	<ul style="list-style-type: none"> <li>•Medicaid</li> <li>•Medicare</li> <li>•Notes</li> <li>•Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>•Powers of Attorney</li> <li>•Prescription Plans</li> <li>•Wills</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>•Defense of Traffic Tickets<sup>2</sup></li> <li>•Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>•License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>•Repossession</li> </ul>
<b>E- Services</b>	<ul style="list-style-type: none"> <li>•Attorney Locator</li> <li>•Financial Planning</li> </ul>	<ul style="list-style-type: none"> <li>•Insurance Resources</li> <li>•Law Firm E-Panel</li> </ul>	<ul style="list-style-type: none"> <li>•Self-Help Legal Documents</li> </ul>

You get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles or copays, and no claim forms, when using a Network Attorney for a covered matter.

For more information, please refer to the MetLife's website ([www.info.legalpalans.com](http://www.info.legalpalans.com)) or to the plan summary, which are available in Human Resources.

# Retirement Plan 403(b) TIAA



Franklin Cummings Tech offers two retirement plan options through TIAA. The first plan, known as the Supplemental Retirement Plan (SRA), full-time employees can begin contributing pre-tax payroll contributions upon hire date with no waiting period. After two years of employment, an employee becomes eligible for the second retirement plan option, also known as the Retirement Account (RA). In this plan, The College will contribute 5% of the employee's earnings whether or not the employee is actively enrolled in the first plan.

## How to Enroll Online?

### Simple steps to set your path

- Visit [TIAA.org/enrollnow](http://TIAA.org/enrollnow)
- First time to TIAA? Register and then log in
- Already registered? Log in with your ID and password
- Follow the prompts to choose your investments and set your contribution amounts
- Add your beneficiaries

### TIAA is here for you if you need help

A TIAA financial consultant can help you choose investment options for your goals, at no additional cost. Schedule a session at [TIAA.org/schedulenow](http://TIAA.org/schedulenow) or call **TIAA at 800-732-8353**, weekdays, 8 a.m. to 10 p.m. (ET).

## What is A 403(b) Retirement Plan?

A 403(b) plan, also known as a tax-sheltered annuity plan, is a retirement plan for certain employees of public schools, employees of certain Code Section [501\(c\)\(3\)](#) tax-exempt organizations and certain ministers. A 403(b) plan allows employees to contribute some of their salary to the plan. The employer may also contribute to the plan for employees.

## Benefit to you:

There are significant tax advantages for participants in a 403(b), including pre-tax contributions to 403(b) plan and earnings on these amounts are not taxed until they are distributed from the plan.

Please refer to the [TIAA Retirement Plan Enrollment Guide](#) for more information.

\*Please note that you will need to request Franklin Cummings Tech's TIAA access code from Human Resources to enroll in an employer sponsored retirement plan.

*For more information, please refer to TIAA's website ([www.TIAA.org](http://www.TIAA.org)) or to the plan summaries, which are available in Human Resources.*

# Holidays, Vacation, Sick & Personal Days



**Holidays:** Franklin Cummings Tech observes the following 13 holidays for staff and faculty:

- New Year's Day
- Martin Luther King Day
- Presidents Day
- Patriots Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day and Day After Thanksgiving
- Christmas Day
- The week between Christmas and New Years

\*Any holidays that fall on Sunday will be honored on the Monday. Any holidays that fall on Saturday will be honored on the preceding Friday.

**Vacation:** Below is a summary of the College's policy

Full-Time Exempt (Salaried) Staff: There are 20 days of vacation time per year. Full-time staff will accrue vacation time from the date of hire and are eligible to use this vacation accrual after six months of employment, not to exceed 140 hours (or 20 days).

Full-Time Non-Exempt (hourly) employees: Employees will accrue vacation time from the date of hire and are eligible to use this vacation accrual after six months of employment.

- First five years of service - ten days (80 hours)
- Years 6-10 of service, there are 15 days (120 hours) of vacation.
- Years 11 forward, 20 days (160 hours) of vacation.

Vacation time is not to exceed the number of hours/days for the number of years of service.

**Personal Days:** Full-time staff members are eligible to take two (2) personal days a year to be used in any way they wish. Unused personal days cannot be carried over to another year.

**Sick Time Policy:** All employees of the College whose primary place of employment is Massachusetts shall be eligible to accrue and use paid sick time. Full-time employees receive 12 sick days (84 hours) of sick time at the start of each calendar year. If a full-time employee starts at the College in the middle of the year, the employee will receive a prorated number of sick days until the start of the new calendar year. Employees may not carry over sick time from year to year.

Part-time employees accrue sick time at a rate of one (1) hour for every thirty (30) hours worked per the calendar year, up to a maximum of forty (40) hours. Part-time employees begin accruing sick time on their first day of employment. Part-time employees may carry over up to forty (40) hours of unused sick time into the following calendar year. Part-time employees may not use more than forty (40) hours of accrued sick time per the calendar year.

Complete details regarding the College's Vacation Policy are included in the Employee Handbook or see Human Resources with questions.



# Qualifying Events Defined

## What is a Qualifying Event?

Qualifying events allow you to:

- Change enrollment status on medical/dental/vision plans
- Change your flexible spending amount
- Continue medical/prescription drug/dental/vision coverage through COBRA

## What is covered by a Qualifying Event?

Medical, Dental, and Vision Insurance

Below is a chart of qualifying events as they apply to these three distinct categories:

COBRA Eligibility	Insurance Eligibility
Divorce/Legal Separation	Divorce/Legal Separation
Reduction of Hours/Termination	Reduction of Hours
Death of a Subscriber	Birth and/or Adoption
Dependent Maximum Age	Loss of Other Coverage
Subscriber Entitled to Medicare	Open Enrollment

*If you have experienced a Qualifying Event, please contact HR to discuss your options.*

## Disclaimer

***The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.***

***❖ This document is available courtesy of Benefit Strategy Partners LLC (BSP is the College's employee benefits consultant who assembles and offers the employee benefits and services outlined in this Employee Benefits Guide)***