



Office of Human Resources

2026 Employee Benefits Guide



What's Inside?

Wheaton College offers a comprehensive and competitive benefits package to eligible staff and faculty. The following is a summary of the benefits and services offered. Additional information about each of these benefits may be obtained from the Office of Human Resources at extension 8206 or via email at hr@wheatoncollege.edu.

Before enrolling in your benefits, please be sure to carefully review the benefits and enrollment materials provided to you at the time of your benefits orientation. If you choose to enroll in Wheaton College's benefits plans, you must do so within 30 days of your first day of employment. Please be sure to consider your options carefully.



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This is a reference guide only. For complete plan provisions please refer to plan documents.

Eligibility & Enrollment

Eligibility

You are eligible to enroll in Wheaton's benefit programs if you are a full-time or part-time employee as outlined below. Faculty eligibility for benefits is based on the number of courses taught per semester.

Full-Time Benefit Eligible: Full-time benefit eligible employees are those with a full-time equivalent (FTW) of .75 or greater.

- For those with a standard 35 hour work week schedule, this means a regular annual work schedule of at least 1,365 hours per fiscal year
- For those with a standard 40 hour work schedule, this means a regular annual work schedule of at least 1,560 hours per fiscal year.

Part-Time Benefit Eligible: Part-time benefit eligible employees are those with a regular work schedule of at least 910 hours per fiscal year.

Temporary Positions: Employees hired into temporary or limited duration positions of seven or more consecutive months are eligible to participate in the benefit programs. In accordance with applicable law, temporary employees are offered the opportunity to participate in the college's group health insurance after completion of 90 days of employment if they have worked a minimum of 30 hours or more per week.

Pay Information

Wheaton College requires employees to enroll in direct deposit. Payroll information can be accessed through the online Employee Dashboard, located on the employee intranet, InsideWheaton. Wheaton employees are paid on either a **monthly** or **bi-weekly pay cycle**.

Monthly Pay Cycle: Faculty and administrative, exempt staff are paid on a monthly pay cycle. Monthly paid employees receive direct deposits on the twelfth day of the pay month and are paid for the entire month. In order to be paid on time, new employees are required to complete the necessary human resources and payroll forms by the fifth day of the first month of employment.

Bi-Weekly Pay Cycle: Hourly paid, non-exempt staff are paid on a bi-weekly pay cycle. Bi-weekly paid employees receive their direct deposits every other Thursday. Direct deposits are received on the Thursday following completion of the two-week pay period. In order to be paid on time, new employees are required to complete the necessary human resources and payroll forms by the second Wednesday of the pay period.

Medical Glossary

Allowed Amount: Maximum amount on which payment is based for covered health care services. This may be called “eligible expense,” “payment allowance” or “negotiated rate.” If your provider charges more than the allowed amount, you may have to pay the difference. (See Balance Billing)

Annual Maximum Benefit: A cap on the benefits your insurance company will pay in a year while you’re enrolled in a particular benefit plan. After an annual limit is reached, you must pay all associated health care costs for the rest of the year.

Balance Billing: When a provider bills you for the difference between the provider’s charge and the allowed amount. For example, if the provider’s charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A provider who balance bills is typically known as an out-of-network provider. An in-network provider cannot balance bill you for covered services.

Coinsurance: The percentage of a covered expense you must pay after you meet your deductible, but before you reach the annual out-of-pocket maximum. The remaining percentage is paid by the health plan.

Copayment: The per-service fixed fee you pay for certain covered medical expenses.

Deductible: The amount you must pay each year for medical expenses before the medical plan begins to pay benefits.

Domestic Partnership: Two people of the same or opposite sex whose relationship has been recognized as legally binding by a state or local government.

Guarantee Issue Amount: The amount of coverage you can be automatically approved for. If you apply for more coverage than the guarantee issue amount, you will have to complete an Evidence of Insurability form, and be approved for your coverage amount. Usually only available at your first enrollment opportunity.

In-Network: Providers who contract with your insurance carrier. In-network coinsurance and copayments usually cost you less than out-of-network providers.

Out-of-Network: Providers who don’t contract with your insurance carrier. Out-of-network coinsurance and copayments usually costs you more than in-network coinsurance. In addition, you may be responsible for anything above the allowed amount (see Balance Billing).

Medical Glossary

Out-of-Pocket Maximum: The limit the medical plan puts on the amount of money you have to pay each year out of your pocket for eligible medical expenses. Once you reach the limit, the plan will pay 100% of your eligible expenses for the rest of the year.

Prescription Drug Formulary: A list of prescription drugs covered by a prescription drug plan. Also called a drug list.

Prior Authorization: Approval from a health plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your plan.

Preventive Care: Services available to you, such as screenings, vaccinations, and counseling, that can help you avoid illness.



HYKE: Decision Doc



Choosing Your Health Plan Just Got Easier

Choosing a health plan can be difficult, but Decision Doc makes it easy! Use the free, confidential, and secure platform to receive a personalized report showing which benefits plan will save you the most money based on your specific health needs.

Use the QR code to access the Decision Doc website.

Here's how it works:

1. Go to Decision Doc: myhyke.com/wheatoncollege
2. Answer some questions about you and your family's specific medical needs and prescriptions.
3. Receive a personalized report showing which health plan will get you the most cost-effective coverage.

Live analysts are also available to help you during the entire process.

Available to all employees!

We've made sure Decision Doc is available to all employees selecting a health plan. It takes just a few minutes to learn about the plan options available to you, so you can feel confident in your enrollment decision. Get started here, myhyke.com/wheatoncollege and reach out to questions@letshyke.com if you need support with Decision Doc!

Need some help?

Health insurance can be confusing, and there is more to consider than just what comes out of each paycheck! Use Decision Doc to receive personalized guidance that will help you evaluate your total health care cost on each of our plans. Access Decision Doc [here](#).

Is an HSA right for you?

There's a lot to learn about high deductible health plans (HDHPs) and Health Savings Accounts (HSAs) before you can know if these are right for you and your family. Use Decision Doc (myhyke.com/wheatoncollege) to learn more about these plans and compare how they stack up against all our plan options. It's a quick and easy tool to help you feel confident before making your decision!

What's the difference?

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) can help you pay for certain healthcare expenses but there are some key differences you should know about! Take a few minutes to use Decision Doc (myhyke.com/wheatoncollege), a tool that can help you better understand how these accounts work with our plan options.

Medical Coverage

Wheaton College offers two medical plan options through Harvard Pilgrim Health Care. A summary of the benefits for each plan are illustrated below. For eligible employees, coverage is effective the first day of the month concurrent with or following date of hire.

	HMO (HPHC HMO Advantage)	PPO with HSA (Access America PPO)	
	In Network	In Network	Out of Network
Deductible (Individual / Family)	\$500 / \$1,000	\$1,700 / \$3,400	
Out of Pocket Max (Individual / Family)	\$2,500 / \$5,000	\$5,000 / \$10,000	
Coinsurance	0%	0%	20%
Preventive Care Visit**	\$0	\$0	20%*
Primary Care Office Visit	\$25	\$0*	20%*
Specialist Visit	\$25	\$0*	20%*
Emergency Room Visit	\$150	\$0*	20%*
Lab & X-Ray	\$0*	\$0*	20%*

*After Deductible

****Preventive Care:** Services available to you, such as adult routine physical exams (1 per calendar year), well child visits, mammogram and pap test, colonoscopy, prostate cancer screening, adult immunizations.

Scan the QR code to find a provider.



Medical Coverage

Wheaton College offers two medical plan options through Harvard Pilgrim Health Care. A summary of the benefits for each plan are illustrated below. For eligible employees, coverage is effective the first day of the month concurrent with or following date of hire.

	HMO (HPHC HMO Advantage)	PPO with HSA (Access America PPO)	
	In Network	In Network	Out of Network
Outpatient Surgery Facility	\$250*	\$0*	20%*
Hospitalization	\$500*	\$0*	20%*
Mental Health & Substance Abuse (Inpatient / Outpatient)	\$500* / \$25	\$0*	20%*
Prescription Drugs			
Retail (30 Day Supply)	\$15 / \$30 / \$50	\$15* / \$30* / \$50*	Not Covered
Mail Order (90 Day Supply)	\$30 / \$60 / \$100	\$30* / \$60* / \$100*	Not Covered
Rx Deductible	\$0	Combined with Medical	N/A

*After Deductible

****Preventive Care:** Services available to you, such as adult routine physical exams (1 per calendar year), well child visits, mammogram and pap test, colonoscopy, prostate cancer screening, adult immunizations.

Note: The PPO with HSA Plan's deductible is a collective. This means that if you have family coverage, one individual or a combination of individuals can meet the \$3,400 family deductible. No member in the family is eligible for benefits until the family deductible has been met. Wheaton College funds a portion of the deductible through HSA account contributions.

Medical Contributions

Biweekly Payroll Deductions: **Full Time**

	HMO \$500 (HPHC HMO Advantage)	PPO with HSA (Access America PPO)
Employee	\$88.35	\$59.73
Employee + 1	\$246.32	\$172.91
Employee + Family	\$343.82	\$241.36

Monthly Payroll Deductions: **Full Time**

	HMO \$500 (HPHC HMO Advantage)	PPO with HSA (Access America PPO)
Employee	\$191.43	\$129.41
Employee + 1	\$533.69	\$374.64
Employee + Family	\$744.95	\$522.94

Biweekly Payroll Deductions: **Part Time**

	HMO \$500 (HPHC HMO Advantage)	PPO with HSA (Access America PPO)
Employee	\$249.71	\$205.62
Employee + 1	\$530.37	\$439.20
Employee + Family	\$740.33	\$613.07

Monthly Payroll Deductions: **Part Time**

	HMO \$500 (HPHC HMO Advantage)	PPO with HSA (Access America PPO)
Employee	\$541.03	\$445.52
Employee + 1	\$1,149.14	\$951.60
Employee + Family	\$1,604.06	\$1,328.31

Pharmacy Coverage

Optum Rx

The Optum Rx website and app are fast, easy and secure ways to get the information you need to make the most of your pharmacy benefit. Register for an online account and you can:

- Check drug prices
- Place a home delivery order
- Track home delivery order status
- Access and print your ID card
- Find a network pharmacy
- Sign up for automatic refills
- View claims and benefit information



Register Now

To set up your online account:

1. Go to [OptumRx.com](https://www.OptumRx.com) or scan the QR code
2. Select Register on the home page
3. Enter the information from your member ID card
4. Create a username and password
5. Complete your profile



Scan here to register.



Pharmacy Coverage

Save Time and Manage Your Medication Using These Optum Rx Digital Tools

Home delivery

- Transfer your prescriptions to Optum® Home Delivery and get a 90-day supply delivered to your home.
- Manage home delivery medication renewals, track delivery status and view your medications filled at a network pharmacy.
- See how you may save on your medications.

Tell Us How You Want to Hear From Us

- Sign up for paperless communications.
- Opt in for personalized emails.
- Set up text message pharmacy notifications and medication reminders.

More Features and Tools

- Price a drug and compare costs from different pharmacies or find lower-cost alternatives.
- View your prescription drug list/formulary to see covered drugs.
- Use the Pharmacy locator tool to find the closest network pharmacy.
- View claims and benefit information like your deductible, out-of-pocket costs and claims history.
- Submit and track a prior authorization request.

Optum Rx®



Health Savings Account (HSA)

The HSA is administered through HealthEquity. You will have access to a secure website or the HealthEquity mobile app to manage your Health Savings Account funds. If you elect the PPO with HSA plan, HealthEquity may need to verify information to open up the HSA account. HSA information will be mailed directly to your home.

Account Eligibility

Health Savings Account plans have special tax advantages and the IRS defines specific rules for participation. **To be eligible, you:**

- Must be enrolled in an IRS qualified high deductible medical plan (*Wheaton's PPO with HSA plan*);
- Cannot have any other health coverage;
- Not covered by Spouse's medical or prescription plan;
- Not covered through Medicare Part A or Part B;
- Not covered through a Medical Spending Account (FSA) plan (*either employer's or spouse's*) with the exception of the limited purpose FSA;
- Cannot be claimed as a dependent on another person's tax return;
- Cannot have received Veterans Administration (VA) benefits within the past three months;
- Cannot have received health benefits under TriCare;

Wheaton College will deposit the full amount of the employer contribution in January 2026. You may also contribute money, pre-tax, into your account. All HSA funds can be used to pay for eligible medical expenses, as well as dental and vision expenses.

Funds can be invested much like 403(b) funds are invested. Also, your HSA account is owned by you, so you can take it with you if you change jobs or retire. If you have any money remaining in your HSA after your retirement, you may withdraw the money as cash. Money in your account rolls over year to year and accumulates. Unlike the FSA there is no use it or lose it feature. Employees are able to use their HSA fund dollars for any Section 213 expenses including medical, pharmacy, dental and vision expenses. A complete list of eligible expenses is available to you on the IRS.gov website.

HealthEquity®

Funding & Eligible Expenses

Wheaton College will fund a portion of the PPO with HSA plan deductible as follows:

- Individual Plans: \$800
- Two-person Plans: \$1,600
- Family Plans: \$1,600

Health Savings Account (HSA)

Contribution Limits

The IRS imposes a maximum contribution limit to the HSA on a calendar year basis. The following chart shows the 2026 maximum limits, the Wheaton College contribution, and the amount employees may contribute during 2026.

If you are 55 or older, you can make a “catch-up” contribution, meaning you can deposit an additional \$1,000 per year. Catch-up contributions can be made any time during the year in which the HSA participant turns 55.

	Wheaton Contribution		Employee Contribution		Total Allowed Contribution	
	Under Age 55	Age 55+	Under Age 55	Age 55+	Under Age 55	Age 55+
Individual	\$800	\$800	\$3,600	\$4,600	\$4,400	\$5,400
Individual + 1	\$1,600	\$1,600	\$7,150	\$8,150	\$8,750	\$9,750
Family	\$1,600	\$1,600	\$7,150	\$8,150	\$8,750	\$9,750

Funds can be used only as they are available in the account. For example, if you have individual coverage and you have a \$1,000 expense in January, but only the Wheaton contribution is in the account at this point (\$800), then only this amount is available to pay the expense. You can pay the remaining balance with another source (check, credit card, etc.) and reimburse yourself with HSA funds as they become available with additional contribution deposits. You may also change your HSA contribution at anytime during the year.

Please Note: Only a Limited Purpose Flexible Spending Account (FSA) can be used while participating in an HSA plan.

Scan the QR code to
learn about HSA's



HealthEquity

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) allows employees to set aside pre-tax income to pay for medical, dental, vision, and dependent care expenses that are expected to occur during the year. Enrollment in the FSA is not dependent on whether you are enrolled in a Wheaton medical, dental, or vision plan.

Contributions to your FSA are deducted from your paycheck before taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out-of-pocket for eligible expenses for the plan year. You cannot change the contribution amount during the plan year unless you have a qualified life status change (marriage, birth, divorce).

Wheaton College includes a rollover provision that allows employees to carryover up to \$680 from the current plan year to the next plan year for unreimbursed expenses for the healthcare FSA only.

Your Choices

Health Care FSA: Used to pay for eligible out-of-pocket medical, dental, and vision care expenses for you and your eligible dependent(s) such as, copays, deductibles and coinsurance; vision services, including contact lenses, contact lens solution, eye exams, and eyeglasses; hearing services, including hearing aids and batteries; dental services and orthodontia; and chiropractic services and prescription contraceptives.

Limited Purpose Healthcare FSA (*only for those enrolled in the PPO with HSA plan*): This account will reimburse you with pre-tax dollars for dental and vision expenses only until you meet your PPO with HSA deductible. Qualified expenses are those that are not reimbursed under your current plan(s) such as dental coinsurance, and deductibles for elective surgery, like laser eye surgery.

Dependent Care Reimbursement FSA: Used to pay for eligible expenses for the care of a dependent child under age 13 or a dependent adult. Some eligible expenses include eligible preschool, before and after school programs, and child or elder day care.

2026 FSA Limits

Health Care: \$3,400

Dependent Care: \$7,500 per family; \$3,750 if married and filing separately

Remember, unused funds left in your FSA at the end of the year are forfeited—so be sure to carefully estimate the amount you would like to put aside. You are permitted to roll over \$680 of your Health Care FSA to the following year.

Flexible Spending Account (FSA)

The following example shows how you can save money with an FSA. *The example is for illustrative purposes only. Every situation varies and we recommend that you consult a tax advisor for all tax advice.*

Example of Savings

Bob's income is \$30,000. He has one child in day care and he wants to have Lasik eye surgery done this year which is not covered by his medical benefits or vision insurance. Since Bob knows he will spend \$2,000 on the eye surgery and \$3,300 for day care, he's enrolled in Health Care FSA = \$2,000 and Dependent Care FSA = \$3,300. Below shows the same expenses with and without FSA assistance:

	Without FSA	With FSA
Gross Income	\$30,000	\$30,000
FSA Contributions	\$0	-\$5,300
Gross Income	\$30,000	\$24,700
Estimated Taxes		
Federal	-\$2,550*	-\$1,755*
State	-\$900**	-\$741**
FICA	-\$2,295	-\$1,890
After Tax Earnings	\$24,255	\$20,314
Eligible Out of Pocket Expenses		
Medical + Dependent Care	-\$5,300	\$0
Remaining Spendable Income	\$18,955	\$20,314
Spendable Income Increase		\$1,359

Scan the QR code to learn more about FSAs.



*Assumes standard deductions and four exemptions.

**Varies—this example assumes 3%.

Wellness Benefits

Wellness Reimbursement with HPHC

Get reimbursed for fees you pay toward wellness activities—up to \$300.

What qualifies for reimbursement?

- Membership fees to gyms or fitness facilities
- Virtual fitness class subscriptions
- Studios or facilities that offer membership or tuition
- Select nutrition programs
- Select mindfulness meditation programs
- Cardiovascular and strength training equipment
- Seasonal town, club or school athletic fees

Studios and facilities that qualify for reimbursement include:

- Dance
- Gymnastics
- Swimming
- Martial arts
- Spinning classes
- Kickboxing
- CrossFit
- Strength training
- Tennis
- Indoor rock climbing
- Personal training (taught by a certified instructor)

How do I get reimbursed?

It's simple. Pay up to four months of your membership, subscription fees, or after purchase of qualified cardiovascular or strength training equipment. After four months of Harvard Pilgrim membership, you can complete the Reimbursement Form online or by mail. Go to [harvardpilgrim.org/reimbursement](https://www.harvardpilgrim.org/reimbursement) and either click on the link to submit your request online or complete the paper form and mail to the address on the form, along with a copy of your receipts.

Qualified nutrition programs include:

- PlateJoy
- MyPlate Calorie Counter
- Wondr
- Noom
- Eat Right Now
- Weight Watchers

Qualified mindfulness programs include:

- Calm
- Ten Percent Happier
- Headspace
- The Mindfulness App
- Meditation Studio
- Insight Timer

Up to two covered members on a family plan can be reimbursed for up to \$150 each, for a maximum reimbursement of \$300.

Wellness Benefits



Ovia Health

Ovia Health provides enhanced education, tools, and resources for family planning and fertility, parenthood, and mature women's health. Ovia delivers continuous support while improving family well-being and fostering positive outcomes through a variety of market-leading digital tools and educational resources.

- **Ovia** offers support for overall reproductive health, including cycle, fertility, and menopause tracking.
- **Ovia Pregnancy** supports you through every pregnancy milestone. Track your baby's growth along with your health and progress.
- **Ovia Parenting** helps you track newborn and infant health, provides answers to parenting questions, and offers personalized, age-specific guidance for children and adolescents up to age 17.

With everything from daily tips and personalized information to health data tracking and in-app messaging with a team of medical experts, the Ovia apps can be a great daily support system to help you with all kinds of maternity and family health needs.

Use the QR code
to take your next
steps with Ovia
Health!



New for 2026: Good Measures



Looking to lose weight, help prevent or manage conditions like high blood pressure, or simply eat in a way that makes you feel better and more energetic? The Good Measures Healthy Weight program and its registered dietitians can help. Starting with a focus on food choices, this program helps you on your journey to better health.

Get personalized support from a registered dietitian to:

- Manage your weight in a nutrition-focused, healthy way
- Find easy ways to be more physically active
- Reduce your risk for conditions such as Type 2 diabetes
- Optimize nutrition for a healthy pregnancy
- Good measures also provides education and support if you have been prescribed or are considering weight loss medication

Use the QR code for
more information or to
sign up!



Wellness Benefits

MyConnect for Wheaton College

Personalized, convenient support along your health care journey MyConnect, a Member Advocate service team, is your direct connection with Harvard Pilgrim. Available to you and your family members, whether you have questions about benefits, need help finding care or you're trying to meet your healthy lifestyle goals. You'll have one-on-one support, so the focus is always on your needs.* We can help:

- Explain your plan options during Open Enrollment, so you can choose the plan that's best for you and your family
- Find primary care providers (PCPs) and specialists
- Answer questions about coverage and claims
- Prepare you for medical appointments by checking the status of a pre-authorization or referral, and coordinate your care
- Connect you with our clinical care team of nurses, social workers, lifestyle coaches, pharmacists and care coordinators

Contact is by using your online member account at harvardpilgrim.org or calling **866-623-0184**.



New for 2026: Dana-Farber Direct Connect



Dana-Farber Direct Connect is a program offered to all employees, dependents of Wheaton College. Dana-Farber's dedicated team of experts are there to provide support during your cancer diagnosis, treatment or second opinion.

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Use the QR code for more information!



Telehealth Benefits

Wheaton employees are able to connect with doctors virtually through Harvard Pilgrim Health Care's telehealth benefit—providing subscribers and their enrolled family members with convenient access to care whenever and wherever they need it. Connect via web, phone or mobile app for general medical, behavioral health, and dermatology services. Register now to ensure that telehealth is set up and ready for you to access when you need it!

Telehealth Through Doctor on Demand

From talk therapy to medication management, Doctor On Demand licensed providers are here to support you and your dependents by video or phone visits, with concerns such as anxiety, depression, seasonal affective disorder, or PTSD. Appointments are confirmed in less than 72 hours.

How to request a visit

- Download the Doctor On Demand app from the **App Store** or **Google Play** and **set up your account**
- Request a visit and answer a few questions
- Select the provider of your choice and the appointment that works best for you



To set up your Doctor on Demand account, visit: **patient.doctorondemand.com/register**.



Dental Coverage



Wheaton College offers a comprehensive dental plan through Blue Cross Blue Shield of MA. A summary of the dental plan benefits is illustrated below. For eligible employees, coverage is effective the first day of the month concurrent with or following date of hire. **Please Note: for members under the age of 13, benefits (excluding orthodontia services), are covered in full up to the calendar-year benefit maximum and are not subject to the deductible.**

Plan Features	In Network and Out of Network
Type 1: Preventive – exams, cleanings, x-rays, fluoride treatments, emergency treatment, sealant	Covered 100%
Type 2: Basic Restorative – fillings, space maintainers, extractions, oral surgery, endodontics, periodontics, emergency exams, crowns	Covered 80% after deductible
Type 3: Major Restorative – bridgework, full and partial dentures	Covered 50% after deductible
Type 4: Orthodontia – all ages	Covered 100% to a separate \$1,500 lifetime maximum
Calendar Year Deductible	Individual: \$50 Two-Person / Family: \$150
Calendar Year Maximum	\$1,500 per member

Full Time	Bi-weekly
Employee	\$10.44
Employee + 1	\$22.09
Employee + Family	\$36.15

Full Time	Monthly
Employee	\$22.61
Employee + 1	\$47.87
Employee + Family	\$78.32

Part Time	Bi-weekly
Employee	\$15.64
Employee + 1	\$33.12
Employee + Family	\$54.18

Part Time	Monthly
Employee	\$33.89
Employee + 1	\$71.76
Employee + Family	\$117.40

Vision Coverage

Wheaton College offers a vision plan through EyeMed. A Summary of the vision plan benefits is illustrated below. For eligible employees, coverage is effective the first day of the month concurrent with or following the date of hire. **The employee pays for the full cost of coverage.**

Plan Features	In Network (<i>member cost</i>)	Out of Network
Exam Materials	\$10 \$25	Reimbursed up to \$57
Single Lenses	\$25	Reimbursed up to \$47
Bifocals	\$25	Reimbursed up to \$79
Trifocals	\$25	Reimbursed up to \$130
Frames	\$25, then \$130 retail allowance (20% off balances over \$130)	Reimbursed up to \$104
Contacts (<i>in lieu of frames/lenses</i>) Elective Contacts	Covered in full up to \$130 retail allowance	Reimbursed up to \$130
Benefit Frequency <i>Exams</i> <i>Lenses</i> <i>Frames</i> <i>Contacts</i>	Once every 12 months Once every 12 months Once every 24 months Once every 12 months	

Benefit-Eligible Employees	Bi-weekly
Employee	\$3.04
Employee + 1	\$5.77
Employee + Family	\$8.92

Benefit-Eligible Employees	Monthly
Employee	\$6.58
Employee + 1	\$12.50
Employee + Family	\$19.33



Life and Disability Benefits

Wheaton College offers basic life insurance, supplemental life insurance, and long-term disability coverage, through The Standard.

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Wheaton College pays 100% of the cost for this benefit for full-time employees and 50% of the cost for part-time employees.

1x basic annual salary up to \$500,000 for both Basic Life and AD&D insurance (\$15,000 minimum). The benefit amount is reduced by 50% the July 1 after turning age 70. No medical underwriting is required for Basic Life/AD&D coverage.

Coverage is effective the first day of the month concurrent with or following date of hire.

Supplemental Life and AD&D

You are eligible to enroll in Supplemental Life and AD&D, at your own cost.

You may purchase coverage at 1, 2, or 3 times your base salary, over and above the Basic Life and AD&D insurance coverage provided by Wheaton College. The maximum amount you can purchase for yourself is the lesser of 3x your annual earnings or \$500,000. Evidence of Insurability (EOI) is required if newly adding or increasing supplemental life insurance during open enrollment for amounts over \$200,000.

For eligible employees, coverage is effective the first day of the month following three months of employment.

Long-Term Disability (LTD) Insurance

Wheaton College pays 50% of the cost for this benefit for full-time employees and 25% of the cost for part-time employees.

60% of basic monthly salary up to \$15,000. Benefit begins after six (6) months of disability. Wheaton College offers a salary continuation benefit to eligible employees prior to LTD.

For eligible employees, coverage is effective the first day of the month following three months of employment. If elected outside of new hire enrollment, then EOI is required during a qualifying life event or Open Enrollment.



Legal Benefits

You are also eligible to enroll in the following optional benefits at your own cost.

MetLife Legal Plans

MetLife Legal Plans is a legal services plan that provides access to legal advice and assistance such as preparation of wills and trusts, real estate, debt, identity theft, consumer protection, document preparation and review, traffic and juvenile matters, and family law.

Access to more than 14,500 in-network attorneys to consult with in-person or via phone. Access to out-of-network attorneys where reimbursement is based on a fee schedule.

The cost of this coverage is \$21 per month. Once you enroll, you must remain in the plan for the entire year.



Learn More

Visit: info.legalplans.com

Access Code: **9900397**



Pet Insurance



Voluntary Pet Insurance

Employees can enroll in Voluntary Pet Insurance through Pet Benefit Solutions (PBS). The plan is direct billed to you; you pay the full cost of this coverage. The plan offered through PBS is called Wishbone and you have the option of either:

Essential Wellness Plan:

- Up to \$300 in coverage
- \$14/month

Premium Wellness Plan:

- Up to \$575 in coverage
- \$25/month

The Essential and Premium Wellness Plans offer:

- Accident and Illness Coverage (for the unexpected)
 - 80% reimbursement
 - \$250 deductible
 - \$10,000 annual limit
 - Includes 24/7 pet telehealth
 - Rates are based on your pet's age, breed and zip code

Employees can enroll their pet in the accident and illness insurance, wellness plan, or BOTH!

To get a quote and learn more about the program, you can contact either the PBS or Wishbone directly:

- PBS: customer care@petbenefits.com or call 800-891-2565
- Wishbone: wishboneinsurance.com/wheatoncollege or call 800-887-5708



Additional Benefits

SAVI Essential Student Loan Debt Program

Wheaton has partnered with TIAA and SAVI to offer the Savi Essential Student Loan Debt Program. Savi helps employees and their families with student loan debt understand all of their loan repayment options and helps them navigate the complex rules and procedures of the Public Service Loan Forgiveness (PSLF) program. Specifically, Savi works with employees to:

- Determine if your loan(s) qualify for forgiveness
- Identify the best repayment method for your loan and your estimated monthly payment
- Estimate how much money will be forgiven and when
- Consolidate your loan(s), if needed, to conform with the PSLF Limited Waiver requirements
- Update you on any policy changes
- Generate any required forms, help you complete them, check them prior to submission and then submit them on your behalf
- Monitor your submitted applications and forms with loan servicers and your employer
- Track your PSLF credits once you start making loan payments under the program

Wheaton currently offers this program at no-cost to our employees (full-time and part-time benefit eligible). Dependents can enroll in the Essential program at a reduced rate. When registering, you will be asked to provide your Wheaton email address to elect the Essential Program at no cost. To learn more, calculate your savings, and to enroll you can visit the TIAA and SAVI site at TIAA.org/wheatonma/student. TIAA and SAVI also offer ongoing webinars twice per month. Visit the website for a list of upcoming webinars.

Additional Benefits and Services

Wheaton College offers a number of voluntary benefits and services that **include the following:**

- Computer purchasing loan program
- Wheaton College Early Education Center
- North Easton Savings Bank
- YMCA Discount
- Fitness Center & Athletic Facilities Access
- Library Access
- Free Parking
- Onsite Chair Massage
- Verizon Wireless Discount

403(b) Retirement Plan

Employee Contributions

All employees regardless of benefit eligibility status are eligible and encouraged to contribute to the college's 403(b) Retirement Plan. The plan permits saving for retirement on a federal and state tax-deferred basis. Employee contributions may be changed at any time by logging into the TIAA website.

In order to assist employees in reaching their retirement savings goals, eligible new employees will be auto enrolled in the Wheaton College Retirement Plan at a rate of 3%. Eligible employees will receive information directly from TIAA generally within their first month of employment notifying them of this auto enrollment feature. You then have three options: 1) you can choose to do nothing and be automatically enrolled at the rate of 3%, 2) you can elect a different contribution amount, or 3) you can choose to opt out of the auto enroll feature. For more information on the college's retirement plan, including how to make changes to your contribution, and how to manage your investment options and beneficiaries, visit TIAA.org/wheatonma.

Retirement Planning Info Sessions

No matter where you are in life—just getting started or planning for retirement you can schedule an on-campus meeting with a TIAA financial consultant to help you create a plan for you goals.

To schedule, please visit: TIAA.org/schedulenow or call **800-732-8353**.

2026 Projected Maximum Contribution Limits

The IRS limits the amount that an employee may contribute to a 403(b) retirement on a calendar year basis.

- **Below Age 50:** Maximum employee contribution for 2026 is \$24,500.
- **Age 50 and Above:** Maximum employee contribution for 2026 is \$32,500.

Tuition Program

Wheaton College encourages and supports continuing education for its employees and their families by offering the following tuition programs.

Tuition Remission

The Tuition Remission program provides tuition benefits for attending Wheaton to full-time and part-time benefit-eligible faculty and staff and their eligible dependents, spouse, or domestic partner. Full-time benefit-eligible employees receive 100% of the cost of tuition of attending Wheaton. Part-time benefit-eligible employees receive 50% of the cost of tuition of attending Wheaton. Employees are eligible for this benefit after the end of the second semester following date of hire.

Full-time benefit-eligible employees receive 80% of the cost of tuition for their eligible spouse, domestic partner and/or dependent children to attend Wheaton. Dependents and spouse or domestic partner are eligible after the employee has served the equivalent of four continuous full-time benefit-eligible years. Full-time service at another institution of higher education will be credited towards the 4-year service eligibility requirement.

Tuition Exchange

Wheaton College is a member institution participating in two reciprocal tuition exchange scholarship programs, the Council of Independent Colleges and the Tuition Exchange. While both of these programs provide access to tuition scholarships, the programs have different guidelines and scholarship provisions as well as different participating member institutions. Interested families should review each program's website for specific information about each program. Participation in the tuition exchange scholarship programs is available to the eligible dependent children of full-time, benefit-eligible employees who have worked at Wheaton for at least four years. Full-time service at another institution of higher education will be credited towards the service eligibility requirement.

Tuition Reimbursement

The Tuition Reimbursement program provides tuition reimbursement to full-time benefit-eligible employees enrolled in job-related courses at accredited institutions other than Wheaton. Job-related certificate programs are also eligible for reimbursement. The tuition reimbursement program reimburses eligible employees for 75% of the cost of tuition and academic fees up to an overall maximum of \$2,000 per fiscal year. Employees are eligible to participate in the tuition reimbursement program after the end of the second semester following date of hire or change to an eligible status.

Employee Assistance Program (EAP)

Life comes with challenges. Your Assistance Program is here to help.

Your Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are free, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

Mental Health Sessions

Manage stress, anxiety, and depression, resolve conflict, improve relationships, overcome substance abuse, and address any personal issues.

Life Coaching

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and build balance.

Financial Consultation

Build financial wellness related to budgeting, buying a home, paying off debt, managing taxes, preventing identity theft, and saving for retirement or tuition.

Member Portal and App

These digital tools enable you to access your benefits 24/7/365 with online requests and chat options. They also provide easy access to thousands of articles, webinars, podcasts, and tools covering total well-being.

Work-Life Resources and Referrals

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Personal Assistant

Save time with referrals for travel and entertainment, seeking professional services, cleaning services, home food delivery, and managing everyday tasks.

Medical Advocacy

Get help navigating insurance, obtaining doctor referrals, securing medical equipment or transportation, and planning for transitional care and discharge.

Legal Consultation

Get help with personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.



Contact ESI

Call: **800-252-4555**

Visit: theEAP.com

Click 'Register' and fill out the form to create a Username and Password

Paid Time Off for Staff Positions

Staff Positions: Wheaton College offers paid time off including vacation, sick leave, personal days, and holidays to eligible staff.

Vacation Leave

Full-time, twelve month, benefit eligible staff employees are eligible for vacation based on years of service according to the following schedule.

Monthly Paid Staff

Years of Service	Annual Vacation	Monthly Accrual
0 - 5 Years	16 Days	35 Hours: 9.44 40 Hours: 10.67
5+ Years	21 Days	35 Hours: 12.25 40 Hours: 14.00

Bi-Weekly Paid Staff

Years of Service	Annual Vacation	Monthly Accrual
0 - 5 Years	16 Days	35 Hours: 4.31 40 Hours: 4.92
5+ Years	21 Days	35 Hours: 5.65 40 Hours: 6.46

Part Time Benefit-Eligible Employees

Part time, benefit-eligible employees receive a prorated amount of vacation based upon their annual work schedule.

Academic Year Benefit-Eligible Employees

Full-time, academic year employees (those scheduled to work less than 12 months per year) are eligible for six days of vacation per fiscal year. Vacation is prorated for part-time, academic year employees based upon their work schedule.

Paid Time Off for Staff Positions

Personal Days

Full-time benefit-eligible employees who work a twelve month schedule receive hours equivalent to four(4) personal days per fiscal year. Part-time benefit-eligible employees and those who work more than six consecutive months but less than twelve months receive prorated personal time. Personal time is granted each July 1, and is prorated for the first fiscal year for employees who begin work after July 1. Personal time does not carry over from one fiscal year to the next.

Sick Days

Full-time benefit-eligible employees accrue sick time at a rate equivalent to one day per month. Part-time benefit-eligible employees and those who work more than six consecutive months but less than twelve months accrue sick time at a prorated rate based upon their work schedule. Sick leave may be accumulated to a maximum of 520 Hours.

Holidays

Wheaton College generally observes nine scheduled National Holidays and seven College Holidays each calendar year. Benefit-eligible staff employees who are regularly scheduled to work on these designated days are eligible for the paid holiday.

New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Indigenous Peoples Day, Thanksgiving Day, Day After Thanksgiving, Christmas Day, The days between Christmas and New Years.



Your Benefit Contacts

Coverage	Vendor	Phone / E-mail	Website
Medical Plan	Harvard Pilgrim Health Care	866-623-0184	harvardpilgrim.org
Dental Plan	BCBSMA	800-358-2227	bluecrossma.org
Vision Plan	EyeMed	866-723-0513	eyemed.com
FSA	HealthEquity	877-924-3967	healthequity.com
HSA	HealthEquity	844-341-6998	healthequity.com
Retirement: 403(b)	TIAA	800-842-2776	tiaa.org
Life and Long Term Disability Coverage	The Standard	Life: 800-628-8600 LTD: 800-426-4332	standard.com
Employee Assistance Program	ESI	800-252-4555	theEAP.com
Legal Insurance	MetLife Legal Plans	800-821-6400	legalplans.com
Decision Support Tool	HYKE	questions@letsyhke.com	myhyke.com/wheatoncollege
Student Loan Debt Program	SAVI	833-604-1226	TIAA.org/WheatonMa/Student
Voluntary Pet Insurance	Pet Benefit Solutions Wishbone Plan	800-891-2565 800-887-5708	customercare@petbenefits.com wishboneinsurance.com/wheatoncollege



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