



DEERFIELD ACADEMY



2026-2027
Benefits Guide

WELCOME!

Deerfield Academy is committed to providing you with a comprehensive and competitive benefits package to help you take care of yourself and your covered family members.

- Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most from your benefits plans. We understand you may have questions, and we will do our best to help you understand your options and guide you through the process.
- Benefit eligibility at Deerfield Academy is subject to hours worked and FTE status.
- This guide is not your only resource. You may contact the Human Resources Department with questions about benefits or the enrollment process. Although this guide contains an overview of benefits, for complete information about the plans available to you, please refer to the Summary Plan Descriptions (SPD) found [here](#).

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Terms & Acronyms Found in this Guide

HMO (Health Maintenance Origination)	Covers services performed solely by HNE providers. Participating providers have agreed to negotiated fees while meeting the quality standards required by the carrier. HMO's are less expensive but more restrictive.
PPO (Preferred Provider Organization)	Utilizes the broader PHCS network of providers and allows for the use of providers outside the plan's network, while meeting quality standards. The PPO is more flexible than an HMO but is more expensive due to this flexibility.
HRA (Health Reimbursement Account)	An employer-funded account that pays a portion of your deductible.
HSA (Health Savings Account)	An employer- and employee-funded savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses.
FSA (Flexible Spending Account)	An account you put money into on a pre-tax basis that you use to pay for certain out-of-pocket health and dependent care costs.
LPFSA (Limited Purpose Flexible Spending Account)	A Limited Purpose Flexible Spending Account (LPFSA) is a pre-tax benefit used to pay for eligible dental, vision care and post-deductible medical expenses for participants enrolled in a High-Deductible Health Plan.
CO-INSURANCE	Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying co-insurance after you've paid your plan's deductible. Your plan pays a certain percentage of the total bill, and you pay the remaining percentage. Deerfield's Wisemax \$2,000 plan has a 10% coinsurance benefit.

Terms & Acronyms Found in this Guide

CO-PAY	A fixed amount you pay for a specific medical service at the time you receive the service. The co-pay can vary depending on the type of service. Co-pays are not included as part of your annual deductible, but they do count towards your out-of-pocket maximum.
DEDUCTIBLE	The amount you pay for healthcare services before your health insurance begins to pay. For example, if your plan's deductible is \$2,000, you'll pay 100% of eligible healthcare expenses until the bills total \$2,000 for the year. After that, your insurance will pay the cost of the service (unless your plan includes co-insurance) .
IN-NETWORK	A group of doctors, clinics, hospitals, and other healthcare providers that have an agreement with your medical plan provider. You'll pay less when you use in-network providers.
OUT-OF-NETWORK	Care received from a doctor, hospital, or other provider that is not part of the medical plan agreement. You'll pay more when you use out-of-network providers.
OUT-OF-POCKET MAXIMUM	This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles, co-payments and co-insurance, your health plan pays 100% of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts.
THE FAMILY AND MEDICAL LEAVE ACT (FMLA)	The Family and Medical Leave Act (FMLA) is a US federal law that allows eligible employees to take unpaid, job-protected leave for certain family and medical reasons.
PAID FAMILY MEDICAL LEAVE (PFML)	Massachusetts Paid Family and Medical Leave (PFML) is a state program that provides time off for eligible employees in Massachusetts for various family and medical reasons, of up to 26 weeks of paid leave, funded through contributions from employees and employers.

Enrolling in Benefits

Eligible employees can enroll in or change benefits elections at the following times:

- Within 30 days of hire or eligibility
- During the annual Open Enrollment* Period
- Within 30 days of experiencing a qualifying life event

*Open Enrollment is held in April/May, at which time an employee may choose to enroll in or make changes to their insurance plans. Employees may not make changes to their plan elections at any time other than at Open Enrollment. Special enrollment events permitting a change between coverage tiers may only be made throughout the year due to a qualifying life event, such as a change in family or work status.

The choices you make will remain in effect until the end of the plan year (June 30).

If you do not enroll in benefits during your initial eligibility period or during Open Enrollment, you will not be able to elect coverage until the following plan year.

The process for electing benefits is completed through [UKG](#).

Changing your Benefits During the Plan Year

Deerfield Academy allows employees to pay their portion of the medical, dental and vision plan costs and fund the flexible spending and health saving accounts on a pre-tax basis. Our Premium Conversion Account reduces an employee's taxable income by the amount of their premium payment. Typically, once you have made your elections for the plan year, you cannot change your benefits until the next Open Enrollment period. There are two exceptions which allow for mid-year plan changes. One is a qualifying life event, the other is a change to the Health Savings Account election. Election changes must be consistent with your life event, or if HSA related, must follow IRS guidelines.

Who You Can Cover

You can cover yourself, your spouse, and your eligible child or children up to age 26. Who you enroll will determine your coverage tier for medical, dental and vision coverages:

- Employee
- Employee plus Spouse
- Employee plus Child(ren)[†]
- Family—Employee, Spouse, plus Child(ren)[†]

[†]Child(ren) are defined as biological, legally adopted and stepchildren up to the age of 26

Qualifying life events include, but are not limited to:

- Birth, legal adoption, or placement for adoption
- Marriage, divorce, or legal separation
- Dependent child reaches age 26
- Spouse gains or loses employment or eligibility
- Death of spouse or dependent child
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program
- Change in residence that changes coverage eligibility
- Court-ordered change

The IRS requires you to make changes to your coverage within 30 days of your qualifying life event. Deerfield Academy may require proof of the event such as marriage certificate, divorce decree, birth certificate, or loss of coverage letter.

Benefits Eligibility

Group I and Group II employees are eligible from their date of hire. Professional Staff and Faculty who work at least half-time (.5 FTE or greater) are eligible from their date of hire. Part-time and Temporary employees are not eligible.

Medical Plans



WISEMAX W/ HSA PLAN—HMO & PPO

Services	HNE HMO	HNE PPO In-Network	HNE PPO Out-of-Network
Physician Visit	10% co-insurance after deductible	10% co-insurance after deductible	20% co-insurance after deductible
Specialist Visit	10% co-insurance after deductible	10% co-insurance after deductible	20% co-insurance after deductible
Rehab Services	10% co-insurance after deductible	10% co-insurance after deductible	20% co-insurance after deductible
*Deductible	\$2,000/\$4,000	\$2,000/\$4,000	\$2,000/\$4,000
-Individual	HSA Health Equity	HSA Health Equity	HSA Health Equity
-Family	\$1,000/\$2,000	\$1,000/\$2,000	\$1,000/\$2,000
Hospitalization	10% co-insurance after deductible	10% co-insurance after deductible	20% co-insurance after deductible
Preventive Care/ Eye Exam	Paid at 100%	Paid at 100%	20% co-insurance after deductible
Emergency Room Co-pay	10% co-insurance after deductible	10% co-insurance after deductible	20% co-insurance after deductible
Out-of-pocket Maximum	\$5,000/\$10,000	\$5,000/\$10,000	\$7,500/\$15,000
-Individual			
-Family			
**Prescription Drugs	\$20/\$60/\$120	\$20/\$60/\$120	\$20/\$60/\$120
-Retail (30 days)/ Mail Order (90 days)	RETAIL	RETAIL	RETAIL
-Generic	\$40/\$120/\$360	\$40/\$120/\$360	\$40/\$120/\$360
-Preferred	MAIL-ORDER	MAIL-ORDER	MAIL-ORDER
-Non-preferred	after deductible	after deductible	subject to deductible and co-insurance

*On a family plan, the individual deductible amount is \$3,400.

**For more information regarding prescription drug coverage, please consult the [Health New England Chronic Conditions Drug list](#) for High Deductible Health Plans.

Medical Plans



ESSENTIALS PLAN W/ HRA—HMO & PPO

Services	HNE HMO	HNE PPO In-Network	HNE PPO Out-of-Network
Physician Visit Copay	\$25	\$25	20% co-insurance after deductible
Specialist Visit Copay	\$45	\$45	20% co-insurance after deductible
Rehab Services Co-pay	\$25	\$25	20% co-insurance after deductible
Deductible	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000
-Individual	HRA Health Equity	HRA Health Equity	HRA Health Equity
-Family	\$4,000/\$8,000	\$4,000/\$8,000	\$4,000/\$8,000
Hospitalization	\$0 after deductible	\$0 after deductible	\$0 after deductible
Preventive Care/ Eye Exam	Paid at 100%	Paid at 100%	20% co-insurance After Deductible
Emergency Room Co-pay	\$250	\$250	\$250
Out-of-pocket Maximum	\$7,350/\$14,700	\$7,350/\$14,700	\$7,350/\$14,700
-Individual			
-Family			
Prescription Drugs	\$25/\$75/\$150	\$25/\$75/\$150	\$25/\$75/\$150
-Retail (30 days)/ Mail Order (90 days)	RETAIL	RETAIL	RETAIL
-Generic	\$50/\$150/\$450	\$50/\$150/\$450	\$50/\$150/\$450
-Preferred	MAIL-ORDER	MAIL-ORDER	MAIL-ORDER
-Non-preferred			

Health Insurance Cost Sharing in plan year 2026–2027

The Academy contributes to the cost of the group medical and dental plans for any single, employee + child(ren), employee + spouse, one benefitted employee family, or two benefitted employee family coverage chosen. The medical plan defined contribution is based on the HMO Wisemax w/ HSA plan. The Custom Essential HMO & PPO and Wisemax PPO plans are available at an additional cost. Please see the cost sharing tables below for monthly and bi-weekly costs of both the Wisemax Plan w/ HSA and Essentials Plan w/ HRA.

WISEMAX W/ HSA PLAN—HMO & PPO

July 1, 2026–June 30, 2027

Monthly • Group I • Bi-Weekly

	HMO Wisemax w/HSA				PPO Wisemax w/HSA			
	Single	EE+ Spouse	EE+ Child(ren)	Family	Single	EE+ Spouse	EE+ Child(ren)	Family
Monthly Cost	\$798.80	\$1,597.61	\$1,437.85	\$2,396.42	\$909.63	\$1,819.26	\$1,637.33	\$2,728.90
Annual Cost	\$9,585.60	\$19,171.32	\$17,254.20	\$28,757.04	\$10,915.56	\$21,831.12	\$19,647.96	\$32,746.80
DA's Contribution \$	\$8,873.64	\$17,747.39	\$15,972.66	\$25,197.22	\$8,873.64	\$17,747.39	\$15,972.66	\$25,197.22
DA's Contribution %	92.6%	92.6%	92.6%	87.6%	Note 1			
Employee's Annual Cost	\$711.96	\$1,423.93	\$1,281.54	\$3,559.82	\$2,041.92	\$4,083.73	\$3,675.30	\$7,549.58
Employee's Annual %	7.4%	7.4%	7.4%	12.4%				
Employee's Monthly Cost	\$59.33	\$118.66	\$106.79	\$296.65	\$170.16	\$340.31	\$306.27	\$629.13
Employee's Bi-Weekly Cost	\$29.67	\$59.33	\$53.40	\$148.33	\$85.08	\$170.16	\$153.14	\$314.57

Group II • Bi-Weekly • 18 Weeks/No Summers

	HMO Wisemax w/HSA				PPO Wisemax w/HSA			
	Single	EE+ Spouse	EE+ Child(ren)	Family	Single	EE+ Spouse	EE+ Child(ren)	Family
Monthly Cost	\$798.80	\$1,597.61	\$1,437.85	\$2,396.42	\$909.63	\$1,819.26	\$1,637.33	\$2,728.90
Annual Cost	\$9,585.60	\$19,171.32	\$17,254.20	\$28,757.04	\$10,915.56	\$21,831.12	\$19,647.96	\$32,746.80
DA's Contribution \$	\$8,873.64	\$17,747.39	\$15,972.66	\$25,197.22	\$8,873.64	\$17,747.39	\$15,972.66	\$25,197.22
DA's Contribution %	92.6%	92.6%	92.6%	87.6%	Note 1			
Employee's Annual Cost	\$711.96	\$1,423.93	\$1,281.54	\$3,559.82	\$2,041.92	\$4,083.73	\$3,675.30	\$7,549.58
Employee's Annual %	7.4%	7.4%	7.4%	12.4%				
Employee's Bi-Weekly Cost	\$39.55	\$79.11	\$71.20	\$197.77	\$113.44	\$226.87	\$204.18	\$419.42

Note 1—Deerfield will contribute the same dollar amount to this plan as to the HMO Wisemax Plan

Note 2— Academic Year Schedule is for Group II Bi-Weekly Employees

ESSENTIALS PLAN W/ HRA—HMO & PPO

July 1, 2026–June 30, 2027

Monthly • Group I • Bi-Weekly

	HMO Custom Essential w/HRA				PPO Custom Essential w/HRA			
	Single	EE+ Spouse	EE+ Child(ren)	Family	Single	EE+ Spouse	EE+ Child(ren)	Family
Monthly Cost	\$832.06	\$1,664.12	\$1,497.71	\$2,496.19	\$947.49	\$1,894.98	\$1,705.48	\$2,842.48
Annual Cost	\$9,984.72	\$19,969.44	\$17,972.52	\$29,954.28	\$11,369.76	\$22,739.76	\$20,465.76	\$34,109.76
DA's Contribution \$	\$8,873.64	\$17,747.39	\$15,972.66	\$25,197.22	\$8,873.64	\$17,747.39	\$15,972.66	\$25,197.22
DA's Contribution %	Note 1				Note 1			
Employee's Annual Cost	\$1,111.08	\$2,222.05	\$1,999.86	\$4,757.06	\$2,496.24	\$4,992.37	\$4,493.10	\$8,912.54
Employee's Monthly Cost	\$92.59	\$185.17	\$166.65	\$396.42	\$208.02	\$416.03	\$374.42	\$742.71
Employee's Bi-Weekly Cost	\$46.30	\$92.59	\$83.33	\$198.21	\$104.01	\$208.02	\$187.21	\$371.36

Group II • Bi-Weekly • 18 Weeks/No Summers

	HMO Custom Essential w/HRA				PPO Custom Essential w/HRA			
	Single	EE+ Spouse	EE+ Child(ren)	Family	Single	EE+ Spouse	EE+ Child(ren)	Family
Monthly Cost	\$832.06	\$1,664.12	\$1,497.71	\$2,496.19	\$947.49	\$1,894.98	\$1,705.48	\$2,842.48
Annual Cost	\$9,984.72	\$19,969.44	\$17,972.52	\$29,954.28	\$11,369.76	\$22,739.76	\$20,465.76	\$34,109.76
DA's Contribution \$	\$8,873.64	\$17,747.39	\$15,972.66	\$25,197.22	\$8,873.64	\$17,747.39	\$15,972.66	\$25,197.22
DA's Contribution %	Note 1				Note 1			
Employee's Annual Cost	\$1,111.08	\$2,222.05	\$1,999.86	\$4,757.06	\$2,496.24	\$4,992.37	\$4,493.10	\$8,912.54
Employee's Bi-Weekly Cost	\$61.73	\$123.45	\$111.10	\$264.28	\$138.68	\$277.35	\$249.62	\$495.14

Note 1—Deerfield will contribute the same dollar amount to this plan as to the HMO Wisemax Plan

Note 2— Academic Year Schedule is for Group II Bi-Weekly Employees

Health Savings Account (HSA)

HealthEquity

What is a Health Savings Account (HSA)?

A health savings account (owned by you) is an account that allows you to set aside pre-tax dollars to pay for current or future healthcare expenses for you and your eligible dependents.

Who is eligible for an HSA?

- You must be enrolled in either the HNE Wisemax HMO or Wisemax PPO Plan
- You cannot have other healthcare coverage (See IRS Publication 969)
- You cannot be listed as a dependent on someone else's tax return
- You cannot be active in the military (**Note:** veterans enrolled in high-deductible health plans with no other disqualifying coverage and who have a service-connected disability may make or receive HSA contributions regardless of when they received VA benefits)
- You (or your spouse, if a tax dependent) cannot be enrolled in any part of Medicare or Medicaid

What expenses are eligible for reimbursement?

Deductible expenses on the Wisemax HMO and PPO Plans as well as other qualified medical and dental expenses under the Section 213 Code of the IRS statutes (such as FSA eligible expenses).

HSA Contribution limits for 2026 after Deerfield's \$1000/\$2,000 Contribution is:

Single \$3,400 and Family \$6,750 (Catch-up Contributions for age 55 or older remain at \$1,000).

The maximum HSA contribution is \$4,400/\$8,750, which includes both employer & employee contributions.

Health Reimbursement Account

HealthEquity

What is a Health Reimbursement Account?

Health Reimbursement Accounts (HRA) are employer-funded accounts that pays the provider for all or part of the deductible. The HRA goes along with the Essential HMO and PPO plans.

What are the benefits of an HRA?

- **It saves you money.** Through the HRA, Deerfield Academy helps you pay for the deductible of your health insurance plan, i.e., up to \$4,000 of the \$5,000 deductible for a single person, and up to \$8,000 of the \$10,000 deductible for employee + spouse, employee + child(ren) or family subscribership.
- Health Equity will pay the provider directly.
- Employees will be responsible to pay the first \$1,000/\$2,000 of the deductible associated with the plan. Deerfield Academy will pay the last \$4,000 or \$8,000 of the deductible.

By utilizing the [Health Equity Member Portal](#), you can review the status of your account, including all provider payments.



Flexible Spending Accounts

HealthEquity

You can fund your out-of-pocket healthcare expenses with pre-tax money through a Flexible Spending Account (FSA).

FSA Summary

A Flexible Spending Account (FSA) allows you to set money aside, up to \$3,400, deducted pre-tax from your paycheck, into an account to reimburse you for qualified medical, dental, and vision expenses for you and your eligible dependents that are not reimbursed from insurance or any other source. The money you put into your account is not considered taxable income, allowing you to save money by paying less Federal, State and FICA taxes.

The full list of eligible medical expenses, and information about using the benefits debit card to pay for these expenses from your flexible spending account can be found on the [Health Equity](#) site. Examples of eligible expenses includes prescription medicines, doctor visit co-pays, dentists, eyeglasses, hearing aids, orthopedic goods, prosthetic devices, orthodontics, chiropractors, optometrists, and over-the-counter medication with a doctor's prescription.

Dependent Care Flexible Spending Account

Eligible employees can elect to set aside up to \$7,500 of their income per year to pay for qualified, dependent care expenses for children under age 13. In some instances, qualified expenses for children who are physically or mentally incapable of self-care or elder care expenses may also qualify. However, all expenses must be incurred so that you or your spouse can work, look for work, or attend school full-time. The Dependent Care Flexible Spending Plan Year runs from July 1, 2026, through June 30, 2027.

Limited Purpose FSA (LPFSA)

If you choose to enroll in a qualified High Deductible Health Plan (*HNE Wise Max HMO or PPO plans*) and plan on contributing to a Health Savings Account (HSA) at any time between **July 1, 2026, through June 30, 2027**, you're not eligible to participate in the Health Care FSA, but you can participate in the Limited Purpose FSA plan and can contribute up to \$3,400 in pre-tax dollars

You can use this account for *Dental* and *Vision* expenses with tax-free dollars. **The Limited Purpose FSA will not reimburse medical expenses.** Federal regulations do not allow individuals to receive reimbursement for medical expenses tax-free through a Health Care FSA *and* contribute to an HSA during the same Plan Year.

FSA and LPFSA dollars must be spent during the plan year. There is a limited rollover amount of \$660 from 2025 to 2026, and \$680 from 2026 to 2027. Unused funds above the rollover maximum expire 90 days after the end of the plan year. Unused Dependent Care funds do not roll over.

Under IRS regulations, the amount of the reduction cannot be changed during the plan year for the Health Care Account or Dependent Care Account unless the employee experiences a "triggering event."

Dental Insurance

Deerfield Academy's dental insurance plans are with [Delta Dental](#) for the 2026–2027 plan year. The Academy contributes to the cost of the group medical and dental plans for any single, employee + child(ren), employee + spouse, one benefitted employee family, or two benefitted employee family coverage chosen. In addition to protecting your smile, dental insurance helps pay for dental care and includes regular checkups, cleanings, and X-rays, subject to certain rules.

The following chart summarizes the dental benefits offered for July 1, 2026 through June 30, 2027.

Type of Service	Core Plan	Enhanced Plan
Preventive Services	Exams, cleanings, X-rays \$0 co-insurance	Exams, cleanings, X-rays \$0 co-insurance
Deductible	Applies to basic and major services only \$50 Individual / \$150 Family waived for preventive care	Applies to basic and major services only \$50 Individual / \$150 Family waived for preventive care
Basic Services	Fillings, simple extractions 20% co-insurance	Fillings, simple extractions 20% co-insurance
Major Services	Oral surgery, root canal, crowns 50% co-insurance	Oral surgery, root canal, crowns 50% co-insurance
Annual Maximum	\$1,250 per person, per plan year	\$1,750 per person, per plan year
Orthodontia	Orthodontia is not covered under the Core Plan.	Enhanced Plan provides 50% coverage for children under age 19, up to a lifetime maximum benefit of \$1,500.

The Academy will contribute 50% of the cost for the Core Dental Plan during the 2026–2027 Year. The remaining cost is the responsibility of the employee, as is the additional cost of the Enhanced Plan. The monthly, Group I, and Group II cost-sharing schedules for both Delta Dental plans appear on the following page.

DELTA DENTAL COST SHARING

July 1, 2026–June 30, 2027

Monthly • Group I • Bi-Weekly

	Core Plan				Enhanced Plan			
	Single	EE+ Spouse	EE+ Child(ren)	Family	Single	EE+ Spouse	EE+ Child(ren)	Family
Monthly Cost	\$45.76	\$89.24	\$107.88	\$160.23	\$59.82	\$116.65	\$141.05	\$208.71
Annual Cost	\$549.12	\$1,070.88	\$1,294.56	\$1,922.76	\$717.84	\$1,399.80	\$1,692.60	\$2,504.52
DA's Contribution \$	\$274.56	\$535.44	\$647.28	\$961.38	\$274.56	\$535.44	\$647.28	\$961.38
DA's Contribution %	50%	50%	50%	50%	Note 1			
Employee's Annual Cost	\$274.56	\$535.44	\$647.28	\$961.38	\$443.28	\$864.36	\$1,045.32	\$1,543.14
Employee's Annual %	50%	50%	50%	50%	Note 2			
Employee's Monthly Cost	\$22.88	\$44.62	\$53.94	\$80.12	\$36.94	\$72.03	\$87.11	\$128.60
Employee's Bi-Weekly Cost	\$11.44	\$22.31	\$26.97	\$40.06	\$18.47	\$36.02	\$43.56	\$64.30

Group II • Bi-Weekly • 18 Weeks/No Summers

	Core Plan				Enhanced Plan			
	Single	EE+ Spouse	EE+ Child(ren)	Family	Single	EE+ Spouse	EE+ Child(ren)	Family
Monthly Cost	\$45.76	\$89.24	\$107.88	\$160.23	\$59.82	\$116.65	\$141.05	\$208.71
Annual Cost	\$549.12	\$1,070.88	\$1,294.56	\$1,922.76	\$717.84	\$1,399.80	\$1,692.60	\$2,504.52
DA's Contribution \$	\$274.56	\$535.44	\$647.28	\$961.38	\$274.56	\$535.44	\$647.28	\$961.38
DA's Contribution %	50%	50%	50%	50%	Note 1			
Employee's Annual Cost	\$245.16	\$535.44	\$647.28	\$961.38	\$443.28	\$864.36	\$1,045.32	\$1,543.14
Employee's Annual %	50%	50%	50%	50%	Note 2			
Employee's Bi-Weekly Cost	\$15.25	\$29.75	\$35.96	\$53.41	\$24.63	\$48.02	\$58.07	\$85.73

Note 1—Deerfield will contribute the same dollar amount as to the Core Plan

Note 2—Deerfield will contribute the difference between the full monthly premium and Deerfield's contribution

Vision Insurance

The Academy offers [EyeMed](#) as a voluntary benefit. Through this program, employees can access over 65,000 participating providers for vision exams, lenses, frames, and contacts.

Highlights of the vision benefits include:

- Frames and lenses allowance of \$200
- Routine vision exams for a \$20 co-pay
- 40% off a complete pair of prescription eyeglasses
- 20% off non-prescription sunglasses
- Preferred pricing on a large selection of brand name, designer frames, lenses, and lens options.

EYEMED COST SHARING

July 1, 2026–June 30, 2027

	Employee	Employee +Spouse	Employee +Child(ren)	Family
Monthly Employee Cost	\$10.55	\$20.08	\$21.12	\$31.06
Group I Employee Bi-Weekly Cost	\$5.28	\$10.04	\$10.56	\$15.53
Group II Employee Bi-Weekly Cost 18 Weeks/No Summers	\$7.03	\$13.39	\$14.08	\$20.71

The employee pays the entire premium for vision coverage. The employee will continue to pay the entire premium during a leave of absence, including an approved PFML and/or FMLA, including an accident covered by Workers' Compensation.

Benefits Continuation

Premium Payment during an Absence

Deerfield Academy will continue to pay the employer's portion of the premium for health and dental insurance while an employee is receiving an Academy payroll check for half or more of their full pay for that period. In addition, the Academy will continue to pay the Academy's share of the premium for the duration of an approved PFML and/or FMLA leave.

An employee who is on unpaid leave must arrange to pay their contribution by individual / prearranged payments to the Human Resources Office. Failure to do so may result in cancellation of benefits.

Retiree Benefits

At retirement, an employee who has participated in Deerfield Academy's Health and / or Dental Plans will be offered COBRA (see below). Additionally, an employee who was previously eligible may remain in any health and / or dental Insurance Plan covering Deerfield Academy employees, totally at their expense, until age 65 if:

- The employee is at least 59 ½ years old but less than 65 years old, and has 10 years or more of service, or
- The employee is at least 55 years old but less than 65 years old, and has 30 years or more of service, or
- The employee is disabled and has 10 years or more of service.

The employee's spouse, if at least 55 years old and less than 65 at the time of the employee's retirement, may also continue membership in the health or dental insurance plans, totally at their expense, until age 65.

Deerfield Academy makes no contribution on the employee's behalf for Medicare Part B, or for any Medicare supplemental program in which the employee enrolls.

Benefits Continuation

Continuation At Termination

Coverage typically ceases the date an employee stops working in a classification of employment entitled to benefits. In the case of an approved PFML or FMLA leave, life insurance coverage will cease at the conclusion of the PFML or FMLA leave or when Academy payroll checks cease, whichever is later. A terminating employee may convert the Deerfield Academy group life insurance plan to an individual plan (without Evidence of Insurability) and pay the premiums themselves.

The Consolidated Omnibus Budget Reconciliation Act (COBRA) contains provisions giving certain former employees, retirees, spouses, and dependent children the right to temporary continuation of health coverage at group rates for the medical, dental, and vision plans. This continuation of coverage is for a limited period of time and must be triggered by a "qualifying event." "Qualifying events" are certain types of events that would cause, except for COBRA continuation coverage, an individual to lose health coverage. If an employee of Deerfield Academy is covered by the Group Health Plan, they have the right to elect this continuation coverage for a maximum of eighteen (18) months if they lose their group health coverage because of a reduction in hours of employment or the termination of employment (for reasons other than gross misconduct). In the case of an FMLA/PFML leave, health benefit coverage may cease at the conclusion of the FMLA leave. **Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of thirty-six (36) months of coverage.** Beneficiaries are required to pay the entire premium for continuation coverage.

To be eligible for expense reimbursement under a flexible spending account, an employee must be actively employed by Deerfield Academy when the eligible expenses are incurred. Under certain circumstances, an employee may elect to continue the Health Care Account under COBRA. Questions concerning such continuation should be addressed to the Human Resources Office.

Please refer to the Summary Plan Description for details regarding the Flexible Spending Accounts.



Life Insurance



Group Term Life Insurance & Accidental Death & Dismemberment Insurance

Deerfield Academy’s comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident, or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount.

Basic Life & AD&D Insurance

Deerfield Academy provides eligible employees with a term life insurance policy with a face value of \$50,000 at no cost to the employee. Upon attaining age 65, benefits begin to reduce. The amount of accidental death and dismemberment (AD&D) insurance is equal to the amount of life insurance. There is no cost to eligible employees for this benefit.

Here are some helpful insurance terms:

Age Reduction	The term basic life and AD&D insurance coverage are subject to a reduction in benefit amount as you age.
Guarantee Issue	If you elect coverage when first eligible, you may purchase up to the guaranteed issue amounts without completing a medical questionnaire. If you do not enroll when first eligible and choose to enroll during a subsequent annual enrollment period, you will be required to complete evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Mutual of Omaha.
Portability & Conversion	Portability and conversion are available if your employment with Deerfield Academy ends. Portability allows you to continue your term life coverage while the conversion option allows you to convert your term life policy into an individual whole life policy.

Long-Term Disability Plan



Deerfield Academy offers a school-paid long-term disability plan to eligible employees through Mutual of Omaha to provide financial assistance in case you become disabled or unable to work.

This benefit offers financial protection to you when you need it most—if you become disabled and can no longer work. The plan will also help you to return to work, if appropriate.

If you become totally disabled, you will receive 60 percent of your monthly pre-disability earnings, up to \$12,500 monthly. Your benefit amount may be offset by other benefits you are receiving, such as Social Security (to you and your dependents), workers’ compensation, unemployment income, and other income. Your monthly benefits are subject to federal income tax and may be subject to state and local taxes.

Coverage

Long-Term Disability coverage is provided as follows:

Age When Disability Starts	Maximum Benefited Period
Less than age 60	To age 65, but not less than five years
60 through 64	Five years, but not beyond the attainment of age 70
65 or over	One year or to age 70, whichever is later

Benefits start on the first day of the month after five (5) months of continuous Disability according to Plan Document provisions. To collect benefits, an individual must be partially or totally disabled to perform the material duties of their normal occupation during the first 24 months after benefits start, or to perform any occupation for which they are reasonably suited by education, training, or experiences after that 24-month period.

Benefits Include:

- **The Monthly Income Benefit:** equal to 60% of an employee’s salary, not to exceed \$12,500 per month, less the sum of benefits from other sources (including, but not limited to, Social Security benefits and/or Worker’s Compensation benefits) that apply to the same month.
- **The Survivor Income Benefit:** equal to the last monthly benefit received, multiplied by three (3). It will be paid to an employee’s Surviving Dependents(s) if an employee had been disabled for at least nine (9) months.

Voluntary Benefits



Deerfield Academy offers a selection of voluntary benefits designed to support you when life takes an unexpected turn. Voluntary Life, Accident, Hospital Indemnity, and Critical Illness insurance can help offset deductible, out-of-pocket, and daily living expenses. Whether you experience a sudden injury, a hospital stay, or a serious diagnosis, these benefits offer peace of mind so you can focus on recovery rather than expenses. Voluntary benefit premiums are 100% employee-paid on a post-tax basis.

Voluntary Life & AD&D Insurance

Deerfield Academy provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children according to certain terms and conditions. Employees must purchase voluntary life insurance for themselves in order to also purchase coverage for their spouse or children.

- Employees may elect up to \$150,000 for themselves and up to \$30,000 for their spouse under the Guarantee Issue Amount. Evidence of Insurability is required for additional amounts, up to \$500,000 for employee or \$100,000 for spouse coverage.
- Employees may enroll children up to a maximum of \$10,000 of coverage.
- Rates are based upon the employee's age and amount chosen.
- Please see Voluntary Term Life and AD&D Insurance [Benefits Summary](#) for more information.

Accident Insurance

Accident Insurance is a type of optional coverage (known as “supplemental health insurance”) that pays benefits for specific injuries or treatment after a covered accident. It doesn't replace your health insurance but rather it complements it. Accident Insurance pays pre-negotiated amounts according to medical treatment received. Cash benefits are tax-free and can be used however you choose. There is no waiting period and no limit to the number of claims you can submit per year.

Accident examples:

- A cut or burn from cooking
- Slips and falls
- Allergic reaction
- Finger jammed in door
- Concussion treatment
- Dislocation or broken bone

Coverage examples:

- Emergency Room - \$300
- Urgent Care - \$225
- Ambulance – Up to \$1,500
- Hospital Admission - \$1,500
- Physician Follow-Up - \$150 per visit, up to 6 per accident
- Physical Therapy - \$75 per visit, up to 6 per accident
- Fractures – Up to \$9,000
- Dislocation – Up to \$10,000

Please see the [Accident Insurance Benefits Summary](#) for more information.

Voluntary Benefits



Hospital Indemnity

Hospital indemnity insurance is a type of supplemental health insurance plan that can help you pay for costs associated with a hospital stay. This plan pays pre-negotiated cash benefits on the day of a covered hospital admission, then pays a daily benefit for hospital stay until discharge. There is no waiting period. Benefits are paid tax-free and can be used however you choose.

Emergency hospitalization examples:

- Sudden onset of chest pains
- Medically necessary surgery requiring a short hospital stay
- Maternity admission
- Mental health admission
- Substance use treatment

Coverage examples:

- Hospital Admission - \$1,000
- Hospital Confinement - \$100/day
- ICU Admission - \$2,000
- ICU Confinement - \$200
- Mental Health/Substance Use Admission - \$1,000
- Mental Health/Substance Use Confinement - \$100/day

Please see the [Hospital Indemnity Insurance Benefits Summary](#) for more information.

Critical Illness Insurance

Critical illness insurance is a type of supplemental health insurance that pays a lump sum benefit directly to you—not your medical provider—when you (or a covered dependent) are struck with a covered ailment. This benefit pays out when the diagnosis of a covered specified disease occurs. Coverage is available without answering medical questions or physical exams. Benefits are paid tax-free and can be used however you choose.

Examples of covered conditions:

- Heart Attack or Stroke – 100% of elected benefit
- Cancer (Invasive) – 100% of elected benefit
- Dementia/Alzheimer's – 100% of elected benefit
- Major Organ Failure – 100% of elected benefit
- Coronary Artery Disease (Major/Minor) – 50%/25% of elected benefit

Please see the [Critical Illness Insurance Benefits Summary](#) for more information.

Pinnacle Care Health Navigator

Deerfield Academy offers Health Navigator as a complimentary benefit to assist you with any medical concerns. This valuable resource provides professional advice and helps you navigate the complexities of the healthcare system.

We are here for you

A healthcare challenge can happen at any time, from a need for routine care to a serious diagnosis. When faced with medical concerns, Health Navigator is ready to assist you with a wide range of health needs, including:

Understanding your diagnosis

- Confirming your diagnosis
- Getting second opinions from expert doctors (online or in-person)

Planning your care

- Exploring the best treatment options
- Connecting you with the right doctors

Preventative care

- Creating a preventive care plan tailored to your needs

Choosing a doctor

- Finding doctors who are a good match for what you need
- Making sure your current doctors are the right ones for your health issues

Administrative assistance

- Setting up appointments
- Collecting and sending your medical records where needed

Health information and education

- Researching your health condition
- Answering questions about your medical concerns

Did you know?

Health Navigator services are available at no cost for you and your eligible family members, including your parents/parents-in-law and your adult children, and always confidential.

Health Navigator is here to help you get answers and access the best care for your needs. Our Care Advisors and medical team are ready to support you. Our mission is to empower you with personalized guidance, ensuring you achieve optimal health outcomes and peace of mind.

Don't let health concerns overwhelm you. With Health Navigator by your side, you'll have:

- Expert support tailored to your unique needs
- Practical guidance to make well-informed choices
- A compassionate team committed to your well-being
- Expert negotiation of large medical bills over \$800

Contact Health Navigator today and experience the difference of having a true healthcare advocate in your corner:

- Visit sunlife.com/healthnav
- Call 888-352-4969 (Mon-Fri, 8am-6pm ET)
- Get access to health and well-being tools and resources with Sun Life Health 360

Eligibility

All employees enrolled in a Deerfield Academy medical plan are eligible to utilize the Health Navigator at no cost.

Work/Life Employee Assistance Program



We all know that life can be challenging at times. Issues like illness, debt, and family problems can leave us feeling worried or anxious and not able to be at our best. The Employee Assistance program (EAP), sponsored by [Mutual of Omaha](http://MutualofOmaha.com) provides confidential support and resources for you and your dependents **at no charge**. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your well-being.

The EAP provides counseling on all aspects of life including:

- Difficulties in relationships
- Emotional/psychological issues
- Stress and anxiety issues with work or family
- Alcohol and drug abuse
- Personal and life improvement
- Legal or financial issues
- Depression
- Childcare and eldercare issues
- Grief issues

Assistance around the clock

Whenever you need assistance with a work/life issue, the EAP is there for you, 24 hours a day.

Mutual of Omaha's program provides professional, confidential, quality consultation 24 hours a day.

mutualofomaha.com/eap
1-800-316-2796

Eligibility

All employees and their family members are eligible to utilize the benefits of the Employee Assistance Program.

Coverage

The EAP Plan provides three (3) sessions per family member at no cost to an employee. These sessions can be used for assessment, consultation, or brief counseling. If additional assistance beyond three visits is needed, the EAP will either continue to provide treatment utilizing an employee's health insurance coverage or work with an employee to determine the best resources in the area and provide referral assistance.

Contact Information

An employee or family member may contact the EAP directly. When calling, identify yourself as a Deerfield Academy employee or family member. The EAP representative will schedule a time for the employee to meet with local licensed mental health professionals.

Retirement Plan Highlights



At Deerfield we understand the importance of planning for the future, which is why we offer a comprehensive retirement plan designed to support employees in achieving their long-term financial goals. Whether you are just starting your career or preparing to retire, our retirement benefits are tailored to provide security, flexibility, and peace of mind throughout your time at Deerfield.

Deerfield's 403b Defined Contribution Retirement Plan is managed through Teachers Insurance and Annuity Association-College Retirement Equities Fund ([TIAA](#)).

Salary Deferral Eligibility

All employees are immediately eligible to make Salary Deferral Contributions.

Salary Deferral Contributions

The plan allows employees to make Salary Deferral Contributions to help save income for the future through automatic pre and post-tax payroll deductions, within IRS limits.

Employer Contribution Eligibility

Please refer to the Plan Document for specific eligibility criteria. Group I and Group II employees, and Professional Staff and Faculty whose FTE is .5 or greater are eligible immediately after attaining age 18.

Part-time and Temporary employees are not eligible.

Employer Contributions

Deerfield Academy provides generous Employer Contributions to help an employee save income for the future. For the employee, the Plan is noncontributory, i.e. all contributions are made by Deerfield Academy. The Academy currently contributes 9.5% of an employee's W-2 wages, up to 75% of the Social Security Second Bracket Point, as set by the Social Security Administration each calendar year. The contribution rate for W-2 wages above the Bracket Point is 13.8%. Other IRS limits may apply due to compensation or total contributions.

Investment Choices

The Plan offers accounts from all five (5) of the major asset classes: equities, guaranteed, fixed income, multi-asset, and real estate. An employee chooses an investment allocation across a range of investment fund choices. The transfer and withdrawal restrictions of the accounts differ and should be taken into consideration.

Remittance/Vesting

Contributions are remitted with the same frequency as payrolls are distributed. Employer contributions are 100% vested after 25 months of employment. (See Plan Document for Break in Service rules). An employee is immediately 100% vested in all Salary Deferral Contributions.

Retirement Plan Highlights



Quarterly Statements

All participants receive a statement from TIAA each quarter. This statement lists all premium remittances made on an employee's behalf during the quarter by date, premium, and allocation amount per option. The statement also lists the interest earned on TIAA accounts and the opening and closing value for units, unit value, and account accumulation for CREF accounts.

Contact Information

For questions concerning account balances, transfers, withdrawals, loans, statements, allocations, break-in-service, or retirement options, please call TIAA at 800-842-2776, visit tiaa.org/deerfield or contact the Human Resources Office.

Retirement and Financial Counseling

TIAA Individual Consultants are available to educate employees about Retirement Planning. In addition, a Certified Financial Planner is on campus once per year to provide one-hour sessions to employees and their partners to discuss personal financial matters. Employees pay a small portion of the total cost of the one-hour session. The advice and information generated by these sessions, and any actions taken by the employer or their family as a result of these sessions, are the employee's responsibility. In the event that the Internal Revenue Service ascribes a value to these services for tax purposes, the employee must incur such tax liability.



Additional Benefits

Employees are eligible to receive the benefits listed below based on their employment category.

Athletics Complex

Eligible employees and their authorized family members may utilize the Academy’s Athletics Complex. Hours of operation are available on the Employee Bulletin or posted at specific athletic facilities.

Campus Stores

Deerfield Academy operates two retail stores on campus. The Athletic Store is in the lower level of the gym and Hitchcock House is located on Albany Rd. All employees are eligible to make purchases at either of these stores at a 10 percent discount. Books and greeting cards may be purchased at a 20 percent discount. Sale items will be excluded from additional discounts. Employee discounts will be extended to immediate family members, including employees’ students. Please advise the Campus Stores staff on duty of employee (or family) status at the time of purchase.

Check Cashing

All employees may cash personal checks (up to \$250.00 per day) in the Finance Office.

Dining Hall Food and Catering

All employees may order food with adequate notice to the Dining Hall throughout the year, including cakes for birthdays and specific pies and cakes for Thanksgiving and Christmas. Information about purchasing any food is available by contacting the Dining Hall Services Office or on the Deerfield Academy website.

All orders must be placed at least two weeks in advance. A price quote will be provided and the final confirmation, including guest count and all other details, must be confirmed by the Wednesday before the event.

Library

Any employee and their family members may visit the Frank L. and Helen Childs Boyden Library to borrow books, CDs, videos, DVDs, and books on tape, and to access periodicals and reference materials.

Notary Public

Notary Public services are available at no cost in the Finance and Human Resources Offices.

Early Learning Center

The Early Learning Center is located on Routes 5 & 10, a half mile south of Deerfield Academy. The school offers separate preschool, toddler, and infant classrooms each with a low teacher/child ratio. All teachers are certified by the Department of Early Education and Care (EEC).

Enrollment priority is given to Deerfield Academy employees’ children.

Education Assistance Plan

The Education Assistance Plan offers financial assistance and encouragement to an employee who is continuing their education on their own time through enrollment in approved courses toward a degree or certification. Educational Assistance is available for accredited education courses that are job-related or of future benefit to Deerfield Academy. Please refer to the Employee Handbook for more information.

Ask the Experts

Benefit	Provider	Contact Information
Health	Health New England (HNE)	healthnewengland.org 413-787-4004
Dental	Delta Dental	deltadentalma.com 800-872-0500
Vision	EyeMed	eyemed.com 866-939-3633
Health Savings Account (HSA)	Health Equity	healthequity.com 866-346-5800
Health Reimbursement Account (HRA)	Health Equity	healthequity.com 866-346-5800
Flexible Spending Accounts (FSA)	Health Equity	healthequity.com 866-346-5800
Retirement	TIAA	tiaa.org 800-842-2252
Life & Disability Insurance	Mutual of Omaha	mutualofomaha.com 800-775-6000
Employee Assistance Plan (EAP)	Mutual of Omaha	mutualofomaha.com/eap 800-316-2796
Critical Illness, Hospital Indemnity, & Accident Insurance	Mutual of Omaha	mutualofomaha.com/eap 1-800-769-7159
Health Navigator	PinacleCare	sunlife.com/healthnav 1-888-352-4969

This summary of benefits is not intended to be a complete description of Deerfield Academy’s insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. This guide constitutes the Summary Material Modifications. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Deerfield Academy maintains its benefit plans on an ongoing basis, Deerfield Academy reserves the right to terminate or amend each plan in its entirety or in any part at any time. For questions regarding the information provided in this overview, please contact Human Resources.

Reclassification and Rehires

Group II Employee Re-Classified to Group I

An employee will be given credit toward benefits equaling the actual FTE worked prior to the re-classification. Accrual amounts for vacation and sick will increase based upon Group I allotments. An “adjusted service date” will be calculated, and an employee will begin to accrue vacation and be given up to twelve (12) months of available vacation (depending upon length of service) to use at the time of the re-classification to the new employment category.

Group I Employee Re-Classified to Group II

Employees reclassified from Group I to Group II will retain the following benefits:

- Health Insurance, Dental Insurance, Flex Spending Accounts, EyeMed eligible immediately.
- Life Insurance
- Retirement Plan: Employer contributions are subject to a 25 Month Cliff Vesting Schedule
- Long Term Disability Insurance
- Education Assistance: eligible immediately if the Orientation Period was completed while working as a Group I employee
- Vacation, Sick Time: eligible immediately if the Orientation Period was successfully completed while working as a Group I employee. Vacation time accrued as a Group I employee will be paid out (down to 120 hours) at the time of the reclassification.

Part-Time Employee Re-Classified to Group I

An employee will be given credit toward benefits equaling the actual FTE worked prior to the re-classification. An employee will become eligible for the following benefits:

- Health Insurance, Dental Insurance, Flex Spending Accounts, EyeMed eligible immediately.
- Life Insurance: eligible on the first day of the month following the date of re-classification.
- Retirement Plan: eligible immediately; employer contributions are subject to a 25 Month Cliff Vesting Schedule.
- Long Term Disability Insurance: typically, eligible on the hire date into the Group I position
- Education Assistance: eligible immediately if the Orientation Period was completed while working as a Part-time employee.
- Vacation, Sick Time: eligible immediately if the Orientation Period was successfully completed while working as a Part-Time employee. A “vacation employment date” will be calculated, and an employee will begin to accrue vacation and be given up to twelve (12) months of available vacation (depending upon length of service) to use at the time of the re- classification to the new employment category.

Reclassification and Rehires

Part-Time Employee Re-Classified to Group II

- Health Insurance, Dental Insurance, Flexible Spending Accounts, EyeMed: eligible immediately.
- Life Insurance: eligible on the first day of the month following the date of the re-classification.
- Retirement Plan: eligible immediately; employer contributions are subject to a 25 Month Cliff Vesting Schedule.
- Long Term Disability Insurance: typically, on the hire date into the Group II position
- Education Assistance: eligible immediately if the Orientation Period was completed while working as a Part-time employee.
- Vacation, Sick Time: eligible immediately if the Orientation Period was successfully completed while working as a Part-time employee.

Benefited Employee Re-Classified to Non-Benefited Employee

- Group insurance coverage will end as of the date of the classification change. Employees will be offered COBRA and may elect to continue insurance coverage through Deerfield for health/HRA, dental, vision, and Flexible Spending Account.
- Employees may still contribute to the 403(b) Retirement Plan, but Deerfield’s contributions will cease.
- Accrued but unused vacation time will be paid out as of the date of the classification change.
- Accrued but unused sick time will be reduced to 40 hours as of the date of the classification change. Sick time will accrue at the rate of 1 hour of paid sick leave for every 30 hours worked, with a maximum annual carryover of 40 hours.

Benefits and Leave at Rehire Eligibility

An employee who is laid off or who leaves voluntarily in good standing is eligible for rehire. In general, an employee who is discharged for unsatisfactory work or behavior or who left without providing two (2) weeks’ notice will not be rehired.

Orientation Period

The first ninety (90) calendar days of re-employment are a rehired employee’s Orientation Period.

Rehiring an Employee

When an employee is rehired, they will be given credit for previous service for any benefits for which there is a length of service requirement and not otherwise restricted by a break in service requirement.

Vacation

An employee will be given credit for previous service when determining vacation allowance, and such time will be available after any applicable Orientation Period has been satisfied after rehire.

Sick Time

An employee will not be given credit for previously accrued unused sick time.

Reclassification and Rehires

Life Insurance

An employee is eligible for Basic Life Insurance on the first day of the month following the date of rehire, if rehired into an eligible classification.

Long-Term Disability Insurance

An employee previously insured under Long-Term Disability is eligible for reinstatement according to the terms of the Plan Document.

Retirement Plan

An employee previously enrolled in the Academy's Retirement Plan is eligible for reinstatement according to the plan document.

Education Assistance

An employee is eligible for Education Assistance after successful completion of the Orientation Period if rehired into an eligible classification.

Insurance

Rehired employees are eligible for Health Insurance, Dental Insurance, Salary Deferral Contributions, and Flexible Spending Accounts on an employee's date of rehire, depending on the employee classification.

