IV. BENEFITS

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GENERAL BENEFIT INFORMATION

This section of the Employee Handbook contains general descriptions of the various insurance benefit plans provided by the School. These descriptions are provided for handbook purposes, providing an overview to commonly asked questions about the plans. Summary Plan Descriptions included in the back of this book should be read for more complete descriptions of certain plans. Of course, the actual provisions of each benefit plan or contract will govern if there is any inconsistency between the summary and the school’s formal plans or contracts, or if the plans contain more specific information as to any particular point.

As changes are made in existing benefit plans or as new plans or policies are established, new or revised handbook pages will be distributed by the Business Office as soon as possible. The effective date of each new or revised policy or procedure will be the date determined by the Head of School, whether or not new handbook pages describing the changes have actually been issued. Notification of a new or changing benefit or policy will be provided to each employee.

The following benefits are currently available to eligible employees:

- Aflac Insurance (Accident, Cancer, Hospital) – (voluntary)
- Auto Mileage Reimbursement
- Bereavement Leave
- COBRA Coverage
- Day Camp Tuition Discount
- Dental Insurance
- Direct Deposit
- Drug Rehabilitation/Drug Free-Workplace
- E-mail
- EAP (Employee Assistance Plan)
- Flexible Compensation Plan
- Holidays
- Jury Duty Leave
- Life Insurance
- Long Term Care Insurance
- Long-Term Disability Insurance
- Medical Insurance
- Medical Coverage for Retirees
- Mid-Day Meal
- Military Leave
- Parental Leave
- Parking
- Pay Advances
- Personal Insurance Discount
- Pet Healthcare Coverage
- Recreational Activities
- Retirement Plans
- School Facility Use Privileges
- School Store/Athletic Store Discount
- Sick Leave Benefits
- Small Necessities Leave
- Social Security Contribution
- Tax Sheltered Annuities
- Tuition Remission for Secondary School
- Vacation Benefits
- Worker’s Compensation
- Working Advantage Discount Program

Enrollment in Nobles benefit plans is not automatic. Although the Business Office will make an effort to notify you or remind you when you become eligible to enroll in a particular benefit plan, you also have a responsibility for ensuring that you are enrolled on a timely basis. You are likewise responsible for notifying the Business Office about any changes in benefit options or family status.

Communication of changes must be made in writing. If you have questions as to your date of eligibility for, or the status of your enrollment in a particular benefit plan, you are urged to consult a representative in the Business Office.

While it is the intent of the School to continue the benefit plans and programs described in this section, it reserves the right to modify, amend, or terminate any benefit plan or program, with or without notice.
MEDICAL PLAN

You have the opportunity to choose either the Blue Cross Blue Shield HMO Plan or the Blue Cross Blue Shield Preferred Blue PPO Plan, which are available through Blue Cross Blue Shield of Massachusetts.

Who is eligible?

All active full-time employees engaged on a year-round basis and all year-round part-time employees who work at least 17 1/2 hours per week.

Coverage is also available after termination of employment through COBRA (see p. X-31).

Retirees of Nobles may also be eligible for health coverage.

When do you enroll?

All active eligible employees will be enrolled in the Business Office as they begin employment, or if they fail to enroll at time of hire, may enroll at Open Enrollment or with a qualifying event. No medical exam is required.

When are your dependents eligible?

Either the first day you are eligible or when you first acquire an eligible dependent.

Cost of enrollment?

Noble and Greenough pays a percentage of the HMO premium equivalent to the percentage of employment for you as an eligible employee. Noble and Greenough also pays a percentage of the 2-person and family plans. The employee pays the balance of the premium, if any.
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DENTAL PLAN

Who is eligible?

All active full-time employees engaged on a year-round basis, and all year-round part-time employees who work at least 17½ hours per week are eligible for coverage in our group dental insurance plan through Blue Cross Blue Shield.

When do you enroll?

You will have an opportunity to enroll on your first day of employment, at Open Enrollment or with a qualifying event.

When are your dependents eligible?

Dependent coverage is available when you enroll.

Cost of enrollment?

Noble and Greenough pays a percentage of the premium equivalent to the percentage of employment for you as an eligible employee. Noble and Greenough also pays a percentage of the family and 2-person plans. The employee pays the balance of the premium, if any.

See your Summary Plan Description for complete details.

GROUP LIFE INSURANCE PLAN

Who is eligible?

All active full-time employees engaged on a year-round basis and all year-round part-time employees who work at least 17½ hours per week.

When do you enroll?

On your first day of employment, make an appointment with someone in the Business Office.

When are you eligible?

On the first day of employment.

Cost of enrollment?

The School contribution pays the full premium for your basic life and AD&D coverage.

Amount of insurance:

At least two times the amount of your regular wage or salary, up to $525,000. For coverage of $525,000-$700,000, a form of insurability needs to be completed. For those over 70, it's one time their salary.

See your Summary Plan Description for complete details.
LONG TERM DISABILITY INSURANCE PLAN

Who is eligible?

All active full-time employees and all year-round part-time employees who work at least 171\(\frac{1}{2}\) hours per week.

When do you enroll?

You will sign up for this benefit on your first day of employment with someone in the Business Office.

Cost of enrollment?

The School contribution pays for the base coverage part of the plan. The employee pays for additional coverage at their individual rate.

What is covered?

After a 180 day waiting period, an approved plan will pay up to 60\% of your pre-disability wages, inclusive of Social Security Disability entitlement, up to $10,000/month.

How to file a claim:

Claim forms and information are available in the Business Office.

See your Summary Plan Description for complete details.

GROUP LONG TERM CARE INSURANCE PLAN

Who is eligible?

All active full-time employees and all year-round part-time employees who work at least 171\(\frac{1}{2}\) hours per week. Also, the family members of eligible employees, such as spouse, children, parents; including in-laws and grandparents (in-laws), are eligible.

You will sign up for this benefit on your first day of employment with someone in the Business Office.

Cost of enrollment?

The School contribution pays for the base coverage part of the plan. The employee pays for additional coverage at their individual rate.

What is covered?

The employer-funded part of the plan provides a $2,000/month Long Term Care Facility Benefit with a 90 day elimination period and lifetime maximum of $72,000. This benefit duration period is 3 years. For home care, the plan pays up to 50\% of the monthly facility benefit and it pays 60\% for assisted living facilities.

If an employee wants additional coverage, they can buy from $3,000 to $6,000 in monthly benefits in increments of $1,000 with a 3 year, 6 year or unlimited benefit duration period. They also can choose a simple inflation, or uncapped interest option.

How to file a claim:

Long term claim forms and information will be available in the Business Office or through UNUM Life Insurance Company.

See your Summary Plan Description for complete details.
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RETIREMENT PLAN

The Noble and Greenough School Retirement Plan is carried with Teacher’s Insurance and Annuity Association of America (TIAA), and the College Retirement Equities Fund (CREF). The plan year is the calendar year.

Who is eligible?

All active full-time employees engaged on a year-round basis and all year-round part-time employees who work at least 17½ hours per week, and a minimum of 1,000 hours per calendar year.

When do you enroll?

At the beginning of the month, following the completion of 6 months of employment (in which you are anticipated to work 1,000 hours or more each year without a break in service).

When are you eligible?

After completion of six (6) months of employment, it is a requirement that you enroll. At the time you become eligible, you may choose to make contributions for the previous six (6) months. You may join the plan right away if you were employed by a “Not for Profit” organization with a 403b plan, immediately prior to employment at the School.

Cost of Enrollment

You contribute 3.33% of your wages and the School contributes at least 10% making a total of 13.33% contribution or more. An additional up to 1% can be added by the School to the regular retirement annuity account for a supplemental retirement account to match a 2% contribution. Contributions can be allocated at your election between several investment options. Employee contributions can be made on a tax-deferred basis.

What are your retirement benefits?

Your retirement income relates to the amount accumulated at the time of your retirement. You have full and immediate vesting of all contributions made toward your retirement account.

All benefit options that provide a lifetime income for the participants also apply to a surviving spouse or other beneficiary.

See your Summary Plan Description for complete details.

DRUG & ALCOHOL USE / DRUG-FREE WORKPLACE

Drug and alcohol use is highly detrimental to the safety and effectiveness of employees in the workplace. No employee may either use or be under the influence of any illicit drug or alcohol while in the workplace, while on duty, or while operating a vehicle or equipment owned or leased by the School.

Possessing, manufacturing, distributing, transferring, purchasing, selling, using, or being under the influence of alcoholic beverages or illegal drugs while on School property, while attending business-related activities, while on duty, or while operating a vehicle or machine leased or owned by the School may lead to disciplinary action, including suspension without pay or discharge.
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Physician-prescribed medications are permitted, provided they do not adversely affect job performance or the safety of the employee or other individuals in the workplace.

Employees who voluntarily admit to having drug or alcohol problems that have not resulted in disciplinary action may be eligible for unpaid time off to participate in a rehabilitation program. Such a leave will be granted if the employee abstains from use of the problem substance while on leave, abides by all policies, rules, and prohibitions relating to conduct in the workplace, and if the School suffers no "undue hardship" as a consequence of granting the leave.

SOCIAL SECURITY

In compliance with the Federal Social Security Act, the School contributes half of the total tax prescribed by law, and you contribute half through payroll deductions. These deductions are credited to your personal Social Security account to provide benefits, retirement benefits, disability benefits, life insurance/survivor benefits, and medical insurance. General information or questions on Social Security coverage may be directed to the Social Security Office or the Business Manager.

WORKER’S COMPENSATION

The School provides a comprehensive worker’s compensation insurance program at no cost to employees. This program covers any injury or illness sustained in the course of employment that requires medical, surgical, or hospital treatment. Subject to applicable legal requirements, workers’ compensation insurance provides benefits after a short waiting period or, if the employee is hospitalized, immediately. The benefit provided by this insurance may be supplemented up to the amount of regular wages through payments made by the School from accumulated sick leave. The supplement may continue until the accumulated sick leave has been exhausted.

Any employee who sustains a work-related injury or illness should inform his or her supervisor immediately. No matter how minor an on-the-job injury may appear, it is important that it be reported immediately. This will enable an eligible employee to qualify for coverage as quickly as possible. Job safety requirements must be followed. Otherwise, the employee may face discipline or discharge.

EDUCATIONAL ASSISTANCE FOR YOUR CHILDREN

TUITION REMISSION FOR ATTENDANCE AT NOBLES

The children of full-time employees attending Nobles will receive remission in the amount of 93% of the Day Student tuition, less an amount which should be earned by each person receiving such aid:

6th Class----------0
5th Class----------0
4th Class----------$300
3rd Class----------$400
2nd Class----------$500
1st Class----------$600

TUITION REMISSION FOR ATTENDANCE AT OTHER SECONDARY SCHOOLS

For children in grades 9-12, full-time employees may elect to send their child
to another school which charges tuition. Nobles will pay an amount equal to 75% of tuition remission granted to students attending Nobles, (but not to exceed the amount of the other school’s tuition), for up to four years of secondary school. Payment to the schools will be made on a prorated basis over the normal tuition billing cycle of the other school. (If there are two tuition bills, Nobles will pay one-half of its 75% with each installment).

The remission policy does not include additional charges.

When a full time employee’s child who attends Nobles participates in a program away from the campus (i.e. Chewonki, School Year Abroad, etc.) they will receive remission based on the “other secondary school’s policy”. (See above)

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SCHOOL STORE DISCOUNT

The Nobles School Store and Athletic Store carry a wide array of items. All employees can use a 20% discount on the purchase of all materials.