

**Noble and Greenough School
Employee Benefits Summary
Effective June 1, 2023**

Medical Insurance

Four plans are available through Blue Cross Blue Shield: BCBS Preferred Blue PPO, Preferred Blue PPO Saver (HSA compatible), HMO Access Blue and HMO Access Blue Saver (HSA Compatible). All plans have deductibles: The Preferred Blue PPO plan and the HMO Access Blue has \$1,000 for individual and \$2,000 for 2-person and family. The PPO & HMO Saver deductible is \$1500 for individuals and \$3,000 for 2-person or family. The monthly rates are as follows:

HMO Access Blue Individual	\$73.08
HMO Access Blue 2-person	\$547.91
HMO Access Blue Family	\$824.01
HMO Access Blue Saver Individual	\$0
HMO Access Blue Saver 2-person	\$395.70
HMO Access Blue Saver Family	\$590.01
PPO Individual	\$83.61
PPO 2-person	\$613.57
PPO Family	\$922.79
PPO Saver Individual	\$33.26
PPO Saver 2-person	\$443.16
PPO Saver Family	\$660.69

Employees can also enroll and participate in a medical FSA, dependent care or HSA, depending upon which health insurance plan is elected.

Blue 20/20 Vision Insurance

This is a voluntary benefit offered through BCBS – benefits include: \$10 co-pay eye exams, \$150 allowance for frames or contacts and discounted lenses and sunglasses. Rates are \$7.90/m for individual, \$13.46/m. for 2 person, and \$20.90/m. for family plan.

Dental Insurance

The School has BCBS Dental Blue. Nobles pays 92.5% for the individual employee (employee pays \$4.04/m). The employee may purchase 2-person coverage (\$42.40/m) or family coverage (\$73.79/m).

Retirement

The School plan is with TIAA and it is mandatory that an employee enrolls and contributes 3.33% of salary and Nobles contributes 10.00%. Nobles will contribute an additional 1% of salary if the employee contributes at least an additional 2% of salary to a supplementary retirement account. There is no waiting period and the money is 100% vested immediately. After-tax Roth contributions are also available for the employee's portion of contributions.

Group Life Insurance is provided by Nobles valued at 2x employee's annual salary, through The Hartford. Employees can purchase voluntary life insurance for themselves, spouse and children and pay through payroll. A guaranteed issue of \$150,000 policy for an employee and \$25,000 for a spouse/partner if purchased within the first 30 days of employment.

Group Long Term Disability Insurance is provided by Nobles at no cost to the employee, through The Hartford. The benefit pays 60% of a monthly salary, up to \$15,000 per month after 90 days of disability.

Basic Long Term Care Insurance

(\$2000/month for 3 years) is provided by Nobles at no cost to the employee through UNUM. The employee may "buy up" levels of coverage.

Aflac

Supplemental insurance plans such as short-term disability, cancer insurance, hospital, and accident insurance policies available directly through Aflac and paid by payroll deduction.

HUB International New England/MAPFRE

Discount auto, homeowners, and renter insurance available directly through HUB International.

Tuition Remission

All full-time employees are eligible for Tuition Remission after one year of service. If an employee's child is accepted to Nobles and chooses to attend Nobles, remission is 93% of the Day School tuition. The family pays expenses, and there is a required contribution from the student. In grades 7-12, if the student attends a different tuition school, Nobles will pay directly to the other school up to 75% of the Nobles day tuition rate. There is a maximum of 6 years of tuition per child.

Miscellaneous

Free lunch provided daily, except for school breaks, in the Castle (school dining hall), continuing education benefit of \$10,000 per year, use of the school fitness center, yoga and mindfulness classes, discounted camp tuition for dependents of employees, approximately 10-14 holidays per year.