

**Noble and Greenough School
Employee Benefits Summary
Effective June 1, 2025**

Medical Insurance

Four health plans are available through Blue Benefit Administrators: PPO, PPO HSA plan, EPO and EPO HSA plan. All plans have deductibles: The PPO and the EPO plans have \$1,000 for individuals and \$2,000 for 2-person and families. The PPO HSA & EPO HSA plan deductibles are \$1,650 for individuals and \$3,300 for 2-person or families

The monthly rates are as follows:

EPO Individual	\$77.76
EPO 2-person	\$583.00
EPO Family	\$876.77
EPO HSA Individual	\$0.00
EPO HSA 2-person	\$421.04
EPO HSA Family	\$627.79
PPO Individual	\$88.96
PPO 2-person	\$652.87
PPO Family	\$981.87
PPO HSA Individual	\$35.38
PPO HSA 2-person	\$471.54
PPO HSA Family	\$702.99

Employees can also enroll and participate in a medical FSA, dependent care or HSA account, depending upon which health insurance plan is elected. Employees eligible to enroll in an HSA may do so through **Fidelity Investments** Health Savings Account.

Blue 20/20 eyeMed 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 \$4.22/m). The employee may purchase 2-person coverage (\$44.31/m) or family coverage (\$77.11/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.

MPFML – is administered by the Hartford and funded 100% by Nobles.

Long Term Care Insurance

A basic plan (\$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 and pay through payroll deductions.

HUB International New England/MAPFRE

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

Tuition Remission

After completing one year of service, all full-time employees are eligible for Tuition Remission. 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 Benefits

Free lunch provided daily, except for school breaks, in the Castle (school dining hall), continuing education benefit of \$10,000 per year, Professional development opportunities, use of the school fitness center, yoga, tap and mindfulness classes, discounted camp tuition for dependents of employees (after completing one year of service), use of the Nobles' pools during the summer in the evenings and weekends, approximately 10-14 holidays per year and 2 personal days per year. Faculty have school breaks for 2 weeks in December and 2 weeks in March. Full-time staff employees are eligible for 15 days vacation during the first 10 years of employment, and then it increases to 20 days, ½ day Fridays in the Summer & the school closes around the Christmas and New Year's holidays (the dates vary year to year) and the time off is paid as holiday pay for Staff.