

2026

Benefits at a Glance

Holy Cross

At Holy Cross, we're committed to supporting you and your family with a wide range of high-quality benefits and programs designed to help you live happier, healthier, and more balanced lives. Inside this Benefits at a Glance, you'll find a summary of the many resources available to support your total wellbeing—at work and beyond.

We're also proud to share that 2026 marks the third year in a row that Holy Cross has been recognized nationally for our dedication to employee wellbeing.

Thanks to our colleagues who continue to make their health and wellness a priority, the College was once again named one of the **100 Healthiest Workplaces in America** by Healthiest Employers.

In addition, Holy Cross was honored with the **2025 WorkWell Massachusetts Award** from the Worksite Wellness Council of Massachusetts, celebrating our ongoing investment in creating a culture of health across our campus community.

We encourage you to take full advantage of these benefits and resources throughout the year. Employees will have access to full benefits details on the Human Resources page on our intranet, [Ignite](#).



Benefits Eligibility

Holy Cross medical, dental, vision, life, and long-term disability (LTD) benefits are available to employees who are regularly scheduled to work at least 27½ hours per week and a minimum of 40 weeks per year. You are eligible to participate in medical, dental, and vision benefits on the first of the month coincident with or following your date of hire. You are eligible for life insurance and LTD coverage at no cost on your date of hire.

Dependents eligible for your benefits include:

- Children up to age 26 (whether or not they are dependents for tax purposes)
- Your legally married spouse
- Your domestic partner and their children
- A former spouse (you must contact Human Resources if you currently cover or will be covering a former spouse)

To cover dependents, you'll need to provide appropriate documentation and Social Security numbers when you enroll.

Key Resources for Understanding Your Benefits

- For more information on your Holy Cross benefits and resources, watch our interactive video by visiting brainshark.com/BandB/HolyCrossBenefits.
- Check out your 2026 Benefits Guide to learn more and for enrollment instructions.

Our commitment to fairness, belonging, and social responsibility is deeply embedded in the College's mission and is essential to every aspect of our community. We seek to nurture an engaged, dynamic, social, and intellectual community, marked by openness, respect, and love.

Health Insurance Benefits

The College provides a generous subsidy for health insurance coverage, paying approximately 85% of the aggregate cost of medical and dental premiums.

Medical Plans

Choose from four Harvard Pilgrim Health Care (HPHC) plan offerings, including two High Deductible Health Plans (HDHPs) and two Health Maintenance Organizations (HMOs). You can choose a plan with a national network, a New England area network, or a limited Massachusetts network. All plans include prescription drug coverage through OptumRx.

- **HDHP Options:** With an HDHP, you will pay out-of-pocket for health services until you reach your deductible. In exchange for these higher out-of-pocket costs, however, you may be eligible for a tax-advantaged Health Savings Account (HSA). The College contributes \$500 for individuals and \$1,000 for families to your HSA to help you pay for health care expenses. (HSA contributions are prorated based on hire date.)
- **HMO Options:** With an HMO, you will pay lower costs when you receive care through the providers in the plan's network. However, the lower costs for care may be offset by higher per-paycheck premiums.

As you consider your options, it's important to think about each plan's per-paycheck costs, out-of-pocket costs when you receive care, and any contributions to an HSA (if applicable). Whichever plan you select, you'll have access to resources and incentives to help you manage your wellbeing throughout the year—including free health coaching and wellness reimbursements. Employees enrolled in a HPHC plan can earn up to \$420 per year!

Dental & Vision Plans

- **Dental Plan:** Delta Dental covers up to \$2,000 per person in eligible expenses and the full cost of three oral exams and cleanings per year (every four months), plus a Right Start 4 Kids® program that provides 100% coverage for children up to age 13.
- **Vision Plan:** Choose between two plans through EyeMed: Eyewear Only or a more comprehensive Exam & Eyewear plan.



Financial Benefits

The College offers several benefits to help you achieve financial health.

Retirement Plans

The College provides competitive retirement programs that help employees achieve their retirement goals. Our plan is offered through Fidelity Investments and features resources and tools to help you with your investment strategy.

All full-time, part-time, and on-call employees are eligible for the College of the Holy Cross 403(b) Defined Contribution Group Supplemental Retirement Plan. You can make voluntary contributions from your paycheck before and/or after taxes, up to the IRS limit of \$24,500 in 2026, or up to \$32,500 if you are age 50 or older at the end of the calendar year.

- **Salaried (Exempt) Employees:** Salaried employees with one year of service (and at least 1,000 hours of service) are eligible for two additional contributions under the 403(b) Plan.

The Plan is funded by a mandatory employee contribution of 2% and an employer match of 10%. Base compensation above the Social Security wage base is subject to a mandatory employee contribution of 5% and an employer match of 12%. (Employees who were previously in a benefits-eligible position at an organization eligible to maintain a 403(b) plan prior to coming to work for the College are eligible to have their years of service with that organization credited toward the College's one-year service requirement.)

- **Hourly Paid (Non-Exempt) Employees:** Hourly paid employees are eligible for a pension plan that is fully funded by the College. If you work a minimum of 1,000 hours/year and are 21 years of age or over, after one year of continuous service you will accrue a benefit equal to at least 2% of your average base salary times your eligible years of service. You're fully vested in this benefit after five years of service.

Financial Planning

Holy Cross offers free access to Harvard Square Financial Planning, LLC. This financial planning benefit can help you understand your financial situation and make practical, well-informed decisions about the financial implications of life's transitions.

Every plan is created custom to meet an individual's specific situation, and assistance is available to support you through a variety of money matters—from debt management to tax planning, home purchases to estate planning, saving to Social Security planning.

To make an appointment, contact Mary Koenig, CFP at Harvard Square Financial Planning, LLC at 781.652.8862 or mary@harvardsquarefinancial.com.



Health Savings Account (HSA)*

In addition to Holy Cross contributions—\$500 if you cover yourself and \$1,000 if you cover any dependents (amounts prorated throughout the year)—you can add your own pre-tax contributions to your account, up to IRS maximums. *(Eligibility requirements apply.)*

	2026 Annual Maximums
Individual Coverage	\$4,400
Family Coverage	\$8,750
Catch-up Contribution (age 55+)	\$1,000

Use your HSA funds to pay for eligible health care expenses today, or save and invest the money to use for future health care expenses—even after retirement.

- Any unused HSA funds are carried over year to year.
- Once your HSA balance reaches \$2,000, you can make it an investment account and can choose how you'd like to invest.
- Your HSA is tax-free as it grows, as interest or investment earnings aren't subject to taxes. It's also tax-free when you spend it on qualified health care expenses.
- The money in your account is fully portable and always yours, even when you leave the College.

* Available only if you elect an HDHP medical option.

Legal Services Program

Holy Cross offers you access to **legal services**. Whether you're preparing a will, handling a family or real estate matter, or looking for general legal support, this benefit through U.S. Legal Services gives you peace of mind with access to trusted professionals when you need them most. You can access plan information or enroll anytime throughout the year at uslegalservices.net/companies/holycross/ or through BenefitHub (holycross.benefithub.com, code: **CJ7PLK**).

Long-Term Care Insurance

Long-Term Care (LTC) Insurance, available through the AGIS Network, is a unique benefit that helps you plan ahead and protect your family's financial wellbeing. This combined Life and Long-Term Care Insurance program offers valuable coverage and access to caregiving resources, education materials, home safety guides, Medicare support, provider search tools, and more.

You and your spouse may enroll within 30 days of your date of hire or during Open Enrollment, typically held each fall. Please note, you may be required to provide proof of good health if you are age 71 or older.

For details or to get started, visit holycrossLTC.com.

Caring for Someone Now—or Someday?

The average cost of a shared nursing home room in the U.S. is over **\$111,000 per year**. In Massachusetts, it can be as high as **\$175,000 per year**.

These costs often come without warning, leaving families financially unprepared.

Long-Term Care Insurance can help protect your savings and ease the burden on your loved ones. Now is your chance to enroll.

Source: American Council on Aging

Discount Program: BenefitHub

We offer our employees access to a platform with discounts on travel, electronics, local services, and everyday purchases. BenefitHub provides a convenient way to make your money go further. Access BenefitHub any time by visiting holycross.benefithub.com (code: **CJ7PLK**). No enrollment action is needed to access this benefit.

Flexible Spending Accounts

FSAs are accounts that allow you to set aside pre-tax dollars to pay for qualified expenses without paying taxes.

- **Health Care FSA** is used for qualified health care expenses up to IRS limits (\$3,400 in 2026). If you contribute to an HSA, you **cannot** elect a Health Care FSA, as the IRS prohibits you from contributing to both accounts at the same time.
- **Limited Purpose FSA** is used for qualified dental and vision expenses up to the IRS limits (\$3,400 in 2026). You **can** contribute to both an HSA and Limited Purpose FSA at the same time. You'd use your HSA funds to either pay for medical expenses or save for the future, and your Limited Purpose FSA funds for dental and/or vision expenses.
- **Dependent Care FSA** is used for qualified dependent care expenses for children under age 13, disabled spouses, or disabled relatives up to IRS limits (\$7,500 in 2026). Any benefit-eligible employee may contribute to a Dependent Care FSA.

Life Insurance & Disability Benefits

The College offers plans to help protect your and your family's financial security.

- **Basic Life and Accidental Death & Dismemberment (AD&D) Insurance:** The College provides coverage equal to 1.5 times your base annual earnings at no cost to you, to a maximum of \$900,000.
- **Voluntary Life Insurance:** You may elect additional voluntary life insurance up to \$500,000 for you and up to \$250,000 for your spouse (both in \$5,000 increments). Proof of good health may be required for certain coverage amounts.
- **Long Term Disability (LTD):** The College pays for and provides LTD coverage to protect you from income loss due to disability or illness that lasts longer than six months. Coverage is equal to 60% of monthly earnings, up to a maximum of \$20,000/month.*

* Additional coverage may be available beyond the amount listed above; however, proof of good health may be required.



Education Benefits

The College offers employees and their dependents several opportunities for financial support in their continued education.

Employee Tuition Assistance

If you are a full-time administrative or hourly employee with three months of employment, you are eligible to receive tuition assistance to improve your job performance and/or enhance your career opportunities at the College.

- **Holy Cross Courses:** You may enroll in one course per semester free of charge at Holy Cross, provided there is space in the class.
- **Non-Holy Cross Courses:** The College will reimburse you up to 75% of the cost of tuition, up to a maximum reimbursement of \$2,500 per fiscal year.
- **Clark University Graduate Tuition Scholarships:** Clark University offers tuition scholarships between 30% and 50% (varies by program) to eligible active Holy Cross staff, spouses, and dependents who enroll in a Clark graduate degree or certificate program. You may also use your \$2,500 tuition reimbursement benefit toward Clark courses for additional savings.

Dependent Tuition

After seven years* of service, full-time employees are eligible for tuition benefits for their dependent children who are matriculated, degree-seeking students at Holy Cross. This benefit is available for up to eight semesters.

Faculty And Staff Children Exchange Program (FACHEX)

Holy Cross is proud to participate in FACHEX, which offers our full-time employees, after seven years* of service, expanded dependent tuition benefits at 26 participating Jesuit schools.

* Employees who worked at another educational organization, teaching institution, institution of higher education, or teaching hospital prior to Holy Cross may be eligible to receive credit towards the seven year waiting period.



Additional Health and Wellbeing Benefits

We want you and your family to be as healthy as you can be and get the support you need. Here are just some of the many additional resources available to you.

Employee Assistance Program (EAP)

As a Holy Cross employee, KGA ([My.KGALifeservices.com](#) – company code: **holycross**), offers you confidential assistance related to a variety of issues. Services available include short-term counseling, financial guidance, grief support, financial stress, and other work and personal issues. You can also call KGA at **800-648-9557**. Use code **holycross** to set up your log-in and create your confidential account.

meQuilibrium (meQ)

The College offers meQ, a digital, personalized wellbeing platform designed to support emotional health, build resilience, and reduce stress—**at no cost to employees**.

After you complete a brief personal assessment, meQ will provide tailored resources, including:

- Personalized strategies to manage stress
- Guided meditations and mood support tools
- Interactive lessons for personal and professional growth

The platform is available at no cost to employees, and all information is private and secured. Visit go.mymeq.com/holycross to enroll.

Care with a Participating Provider

Your health plan gives you access to mental health and substance abuse providers, including individual sessions with social workers, psychologists, psychiatrists, and group therapy. If you receive healthcare coverage through the College, visit harvardpilgrim.org and click on “Find a provider.” Start your search by logging into your online account or search without logging in. You’ll then search by the type of specialty (e.g., Psychiatry, Mental Health Counselor, etc.).

Doctor on Demand – Telehealth Visits

With this virtual care option, you can access routine behavioral health support for many issues such as depression, relationship issues, workplace stress, social anxiety, addiction, trauma, and loss. Get details and set up an account at doctorondemand.com.

Virtual Therapy and Care Access with Valera

Valera Health provides virtual therapy and psychiatry services for adults, children aged 6+, and adolescents in Massachusetts. From mild depression to severe schizophrenia, their expert clinicians have a collaborative approach focused on your needs and overall wellbeing. Schedule a consultation with a Valera Health connector at valerahealth.com.

Holy Cross cares about your work life balance!

We offer generous time off, including holidays, personal days, and vacation time. We have a 4-day compressed summer work week, July 4th week off (based on business need), and the week between Christmas and New Year’s Day off.

DetecTogether Workplace Wellbeing Program

This online program offers short video courses to help you with early cancer detection. Available at no cost to employees and family members, DetecTogether provides valuable education to help you be an active partner in your healthcare. Visit workplace.detectotogether.org/my-account (Group ID: **26310** and Group Name: **College of the Holy Cross**).

Wellness Reimbursements

Each employee enrolled in an HPHC medical plan can receive a \$150 reimbursement (up to \$300 max per family) for qualified fitness activity fees. In addition to fitness activities, qualifying activities eligible for reimbursement also include certain nutrition and mindfulness programs. harvardpilgrim.org/public/wellness-reimbursement

Living Well Platform

Define your own vision of wellbeing through our Living Well Platform. Participate in a variety of informative, fun, and interactive activities to earn rewards for the eligible activities you complete! You can earn up to \$120 for completing eligible activities on the Living Well Platform (also available for covered spouses). If you're not an HPHC member, you can still participate for raffle prizes. Use Code **C10228** to sign up. harvardpilgrim.org/public/living-well-everyday

Family Building Benefits

Through HPHC, eligible employees have access to family forming services, including benefits to support members who do not have a diagnosis of infertility.



Additional Benefits



BeWell@HolyCross: We want you to have the support you and your family need—physically, emotionally, and financially.

Take advantage of wellbeing programs all year long covering a host of themes, including meditation, stress management, cooking demonstrations, fitness classes, parenting, financial and health coaching, and more!

BeWell @ Holy Cross



Generous Paid Time Off:

holidays, personal days, vacation, sick time, and parental and medical leave programs



Employee Assistance Program (EAP)



Pet Insurance



Home and Auto Insurance



Discounts, Perks, and More!



Eat lunch, on us! The College offers all benefit-eligible employees **5 meal swipes to use during lunch hours in Kimball Hall**. Lunch hours are 11:00 a.m. to 2:00 p.m. seven days a week. The swipes will be available on your Holy Cross ID Card and do not expire for as long as you are an employee of the College. We recognize the work you do for the College, so we want you to relax and enjoy lunch with colleagues.

Office of Human Resources

For questions about your benefits, please send a message to hrbenefits@holycross.edu or call 508.793.3391.



The College of the Holy Cross strives to embody the principle of cura personalis, meaning care for the whole person. We are proud to offer generous benefits designed to support a diverse workforce across various life stages and personal needs. Our programs extend beyond medical, dental, vision, and retirement savings—with benefits designed to help you maintain a healthy balance between work and life priorities, while building financial security. This material is only an overview.

The specific terms and conditions of these benefits are governed by summary plan descriptions, insurance certificates, and service agreements. In the event of a conflict regarding the information in this document, the plan documents, certificates and agreements will govern. The College of the Holy Cross reserves the right to amend or terminate listed coverages at any time.

EFFECTIVE JANUARY 2026