



Honoring the Past, Looking to the Future

Our Founder, John Simmons

John Simmons, 1796—1870, left his boyhood home in Little Compton, Rhode Island in 1814 to become a tailor in Boston. In 1818, he opened a clothing store. By 1844, he was the owner of the largest wholesale clothing business in New England, having revolutionized the menswear industry by offering ready-made suits in standard sizes. With the proceeds of his successful clothing business, Simmons made large investments in prime Boston real estate. When he died in 1870, his will provided for his surviving family—two daughters and two granddaughters—as well as for the founding of an educational institution “to be called Simmons Female College, for the purpose of teaching medicine, music, drawing, designing, telegraphy, and other branches of art, science, and industry best calculated to enable the scholars to acquire an independent livelihood.”

Our 125-Year History

Since our founding as Simmons College in 1899, we have offered a pioneering liberal arts education for undergraduate women, and integrated with professional work experience. In 2018, we became Simmons University, and continue to offer the benefits of a small college, including a tight-knit community and small class sizes, while also providing renowned coeducational graduate programs in health sciences, education, liberal arts, library and information science, management, and social work. At Simmons, we value the many dimensions of identity—including race, class, ethnicity, and sexual identity—and reflect that in our curriculum, affiliated organizations, and community partnerships. For the past 125 years, Simmons has educated people who share a passion for learning, a commitment to community, and the determination to make a difference.

Simmons employees have been and will continue to be a critical part of this extraordinary journey.

Competitive, Flexible Benefits

At Simmons University, it is our priority to offer faculty and staff a wide range of flexible benefits to support and enhance your health and well-being, whatever your life stage or need. You have the freedom to choose from a variety of benefits, and are provided resources to learn about and choose which plans make the most sense for you and your family. Simmons partners with you by paying a significant portion of the premium cost for some of the major benefits, and funding a portion of your financial savings and investments, while supporting healthy lifestyle practices through our benefit offerings.

This Benefits Highlights piece provides a snapshot of the programs currently in place to help you succeed — at work, at home, and in every facet of your life.

Who's Eligible and When Benefits Start

You're eligible for benefits if you are a faculty or staff member and are scheduled to regularly work:

- At least 35 hours a week or the full-time equivalent of the faculty workload, OR
- At least 20 hours a week or at least the half-time equivalent of the faculty workload, OR
- At least an average of 30 hours a week over a 12-month look-back period and qualify under the Affordable Care Act (ACA)

For the medical, dental, and vision plans, full time is defined as scheduled to work at least 30 hours per week.

Eligible Dependents

Eligible dependents* include:

- Your legally married spouse or domestic partner (domestic partner coverage is paid after tax and is subject to imputed income)
- Children, up to the end of the month in which they turn 26, for medical, dental, vision, and life insurance plans
- Children with a disability of any age

Coverage is effective the first of the month following your date of hire, unless your date of hire is the first of the month, in which case it would be effective on your date of hire.

Managing Your Health

Medical Plan

Simmons offers you a choice of two medical plans: an HMO and a PPO Plan with Health Savings Account (HSA)—a tax-favored account in which you and Simmons contribute to pay for health care expenses. The PPO with HSA is a High Deductible Health Plan. If you elect the PPO Plan with HSA, Simmons will contribute \$500 if you elect individual coverage or \$1,000 if you elect employee plus one or family coverage.

Both plans are offered through Harvard Pilgrim and include a Health Reimbursement Arrangement (HRA) funded by Simmons to help offset your medical deductible. The cost of coverage is shared by the employee and Simmons, with Simmons paying up to 76% of the total premium for full-time employees, depending on the plan and coverage tier (Individual, Employee plus One, or Family). The employee-paid, pre-tax premium varies based on base pay, plan elected, coverage tier, and whether you are a full-time or part-time employee. Harvard Pilgrim offers telehealth services as well as health coaching and a robust set of wellness programs.

Dental Plan

Simmons offers you a choice of two dental plans: a Core and an Enhanced Plan through Blue Cross Blue Shield of Massachusetts. The cost of coverage is shared by the employee and Simmons. While Simmons pays 100% of the Core Plan premiums for full-time employees, the Enhanced Plan is a buy-up option. The employee-paid, pre-tax premium varies based on the plan and the tier of coverage you select and whether you are a full-time or part-time employee.

* Definition of dependents: Any individual who qualifies as a dependent under Code Section 152 (as modified by Code Section 105(b)). A child of a Plan Participant who is determined to be an alternate recipient under a Qualified Medical Child Support Order under ERISA Section 609 shall generally be considered a Dependent under the plans.

Vision Plan

The Vision Plan includes routine eye exams and eye wear discounts through Vision Service Provider (VSP). This benefit is fully paid for by the employee through pre-tax payroll contributions.

Health Care Flexible Spending Account (FSA)

You may contribute between \$100 and \$3,200 to a Health Care FSA on a pre-tax basis, to pay for eligible health care expenses incurred during the plan year. The plan year runs from July 1 to June 30, and plan limits each year are subject to IRS requirements. The plan offers a 2 ½ month grace period to incur expenses if you are actively participating through June 30th. Any funds not claimed are forfeited.

If you enroll in the PPO medical plan, you are not eligible to enroll in the Health Care FSA under IRS rules. Instead, you can enroll in the Limited Purpose Health Care FSA, which can only be used for dental- and vision-related expenses.

Dependent Care Flexible Spending Account (FSA)

You may contribute up to \$5,000 per household each plan year (if single or if married and filing jointly) into a Dependent Care FSA on a pre-tax basis to pay for eligible dependent care expenses. The plan year runs from July 1 to June 30. The plan offers a 2 ½ month grace period to incur expenses if you are actively participating through June 30th. Any funds not claimed are forfeited.

Travel Assistance Services through Unum

This emergency medical and personal assistance program is available 24 hours a day, 365 days a year while traveling internationally or domestically more than 100 miles away from home for less than 90 consecutive travel days. All specified services are at no cost to you. This plan is offered to benefit eligible full-time and benefit eligible part-time employees.

Protecting & Building Your Wealth

Short-Term Disability Plan

To protect your income in the event of a qualifying illness or injury, Simmons provides a salary continuation benefit of up to 60% of base salary for up to 26 weeks at no cost to the employee. This benefit could be reduced if you receive income from other sources. Coverage starts on your date of hire.

Supplemental Short-Term Disability Plan

If you would like to purchase supplemental Short-Term Disability insurance in addition to the University paid benefit, there are options available that are fully paid by the employee.

Long-Term Disability (LTD) Plan

At no cost to the employee, Simmons provides a Long-Term Disability Plan which pays benefits if you become partially or totally disabled by illness or injury. The LTD plan replaces up to 60% of your base salary up to a maximum of \$25,000 per month, reduced by other income. You have the choice of paying taxes on the University-paid premiums for your coverage which results in a tax-free benefit.

Basic Life and AD&D Insurance

Simmons pays the full cost of your Basic Life and Accidental Death & Dismemberment (AD&D) insurance coverage. The benefit is 1.5 times base pay, with a minimum of \$75,000 up to a benefit maximum of \$500,000. Coverage begins on the first day of employment. You are automatically enrolled.

Voluntary Life Insurance

You have the opportunity to purchase Supplemental Life insurance, as well as Spouse/Domestic Partner and Child life insurance. Spouse/Domestic Partner and/or Child Life insurance can only be elected if you also purchase Voluntary Supplemental Life insurance for yourself.

Saving for Your Future – Retirement Plans

Simmons University Defined Contribution Retirement Plan

The Simmons University Defined Contribution Retirement Plan help you save for your retirement and reach future financial goals. Eligible employees can elect that 3% of base salary or more (up to plan limits) deducted pre-tax each pay period, as of your date of hire. Upon enrollment in the Plan, employee contributions will be generously matched with a University contribution of 5%. The exact amount of the match may fluctuate as determined by the University each benefit year. Your personal contributions are immediately vested (meaning you own the money in your Retirement Plan at all times), and you'll own the Simmons contribution after one full year of employment.

457(b) Plan – Non-Qualified Deferred Compensation Plan

Our employees who are deemed Officers of Simmons University as well as Senior Vice Presidents, Vice Presidents, Provost, Vice Provost, Deans of the Colleges, “Senior Leader” of the Simmons University Institute for Inclusive Leadership, appointed “Officers” of the University and the University President can set aside additional pre-tax contributions towards their retirement savings by participating in the 457(b) Plan.

Balancing Your Life

Vacation

Benefit eligible full-time and benefit eligible part-time staff employees as well as 12-month benefit eligible full-time faculty and 12-month benefit eligible part-time faculty accrue vacation days. Days are calculated and subject to proration based on service, hire date, and scheduled work hours. Full-time benefit eligible staff earn up to 15 days, and full-time 12-month faculty earn up to 22 days of vacation on a monthly accrual schedule each fiscal year. There is a limit of 10 days of vacation carry over to the new fiscal year.

Sick Time

Benefit eligible full-time and benefit eligible part-time staff employees receive a bank of sick days each fiscal year. Full-time benefit eligible staff receive up to 12 sick days; days are subject to proration based on hire date, and scheduled work hours.

Under the Massachusetts Earned Sick Time Law, Simmons is required to provide up to 40 hours of paid sick time per calendar year to faculty and staff employees. This plan excludes benefit eligible staff employees who are covered by the sick time benefit outlined above.

Holidays/University Closing

Generally, Simmons observes 15 holidays each year as well as break periods such as Winter break. The holiday and break schedule are determined and communicated each fiscal year. Some offices and schools remain open during this time.

Bereavement Leave

Benefit eligible employees may take up to 3 work days off for the death of an immediate family member.

Parental Leave

Up to two consecutive weeks of paid parental leave is available to benefit eligible parents for bonding and the care and well-being of their new child via birth, adoption, or foster care.

Adoption Benefit

The University will reimburse benefit eligible Simmons faculty or staff members up to \$5,000 to help defray the costs associated with the adoption of a child.

Employee Assistance Program (EAP)

The EAP provides free, confidential counseling for a wide range of issues, including legal and financial advice, short-term mental health counseling, budget and debt counseling, and much more. All employees are automatically enrolled in this benefit upon hire.

Urban Sitters

Simmons offers an Urban Sitters membership to all employees and students at no cost. Urban Sitters is a digital platform that allows you to manage all your family care needs from any device, 24/7. If you need help with child care, senior care, pet care, home care, or something in between, Urban Sitters can connect you to the right people.

Tuition Benefits

Once service requirements are met, benefit eligible full-time and benefit-eligible part time employees may take undergraduate and graduate courses at Simmons. (Qualified dependents may take undergraduate courses.) The tuition remission program excludes all 2U enabled classes. Eligible employees may take undergraduate classes tuition-free. Graduate courses are subject to availability of space, and applicable taxes and cost share are based on years of service.

Adjunct employees may take one class in the semester they are actively teaching for Simmons, excluding all 2U enabled classes. Undergraduate courses are tuition-free. Graduate courses are subject to availability of space, and applicable taxes and cost share are based on years of service.

Tuition Exchange Program

A reciprocal scholarship program is available for dependent children of eligible employees at over 660 participating institutions of higher education, including a number of universities in Massachusetts. Benefit-eligible full-time faculty and staff may apply for the scholarship after they have completed one year of uninterrupted full-time service at the University. Scholarship awards are not automatic.

Colleges of Fenway (COF) Courses

Current benefit eligible full-time employees may enroll at a College of the Fenway institution in one undergraduate course per semester at a College of the Fenway institution, after a year of service, on a space-available basis, at no cost. Selecting a course at a COF institution will be in place of a course at Simmons. The Colleges of Fenway includes Emmanuel University, Massachusetts University of Art and Design, Massachusetts University of Pharmacy and Health Sciences (MCPHS) University, Simmons University and Wentworth Institute of Technology.

Commuter benefits

To help with your commuting expenses, Simmons allows for a pre-tax deduction towards subsidized MBTA passes. MBTA elections must be made on or before the 10th of a month, for it to be effective the beginning of the following month. Simmons also offers on-site parking at a daily fee and access to the Longwood Collective TMA program. A monthly parking pass benefit is available via pre-tax deductions to benefit eligible employees who work on-campus five days per week.

Your Simmons ID card / Fenway Card

Your Simmons ID card serves as your library card to Simmons's Beatley Library and gives you access to a wide variety of services, including free passes to the Museum of Fine Arts and Isabella Stewart Gardner Museum. This card, also referred to as a Fenway Card, allows eligible employees to prepay for services by opening an account at the Campus Card Services. You can pay for items at the bookstore and food from the Common Ground and the Fens cafeteria with your Fenway Card.

Additional Benefits

Simmons supports employees through additional programs to help balance work and life, like:

- Travel Assistance services
- Discounted memberships at local gyms
- Simmons bookstore discounts and Simmons library access
- Free museum passes
- Access to the Holmes Sports and Fitness Center
- Free New York Times and Boston Globe subscriptions
- Local hotel discounts
- Auto rental discounts
- Zipcar reduced membership fees
- Bank and Credit Union programs
- Technology discounts
- Canobie Lake Park discounted passes

This document summarizes the benefit programs that are available to benefits-eligible employees of Simmons University. Complete details regarding coverage, eligibility and limitations can be found in the official Plan documents. If there are any discrepancies between the information in this publication, verbal representations and the Plan documents, the Plan documents will always govern. Simmons University reserves the right to change or terminate these Plans at any time. This publication is not intended to imply a contract of employment.

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