



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.”

A Legacy of Leadership and Learning

Since our founding as Simmons College in 1899, we have offered a pioneering liberal arts education for undergraduate women, 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 and reflect that in our curriculum, affiliated organizations, and community partnerships. For more than 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

While healthcare costs continue to rise across the nation, Simmons remains committed to offering a robust and competitive benefits package. We leverage our financial contributions and group bargaining power to provide high-quality options for our benefit-eligible faculty and staff, while also giving you the tools and resources to actively manage your personal health decisions. You can help manage healthcare costs by making informed choices, such as opting for generic prescriptions, using mail-order services for maintenance medications, and seeking care from in-network providers to maximize savings.

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 regularly scheduled to 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 from 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.

* 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.

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 Plan 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 + 1 or Family coverage.

Both plans are offered through Harvard Pilgrim Health Care (HPHC). The cost of coverage is shared by the employee and Simmons, with Simmons paying the majority of the total premium for full-time employees, depending on the plan and coverage tier (Individual, Employee + 1, or Family). The employee-paid, pretax payroll contribution 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 and behavioral health programs.

Prescription Drugs

Both medical plans include a prescription drug program, which features a mail-order pharmacy program to help you save money on prescriptions for maintenance medications. Simmons uses a 5-tier pharmacy structure, where what you pay depends on the type of medication prescribed, with lower-cost options available at the lower tiers.

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, pretax payroll contribution varies based on the plan, coverage tier, and whether you are a full-time or part-time employee.

Vision Plan

The vision plan includes routine eye exams and eyewear discounts through Point32Health Vision (the parent company of Harvard Pilgrim Health Care). This benefit is fully paid for by the employee through pretax payroll contributions. With this coverage, you have access to a wide range of in-store and online retailers in the EyeMed Vision Care Network, including trusted names like LensCrafters, Pearle Vision, Target Optical, Eyemart Express, and many more.

Health Care Flexible Spending Account (FSA)

You may contribute between \$100 and \$3,400 to a Health Care FSA on a pretax basis to pay for eligible healthcare 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 2.5-month grace period (September 15) to incur expenses if you are actively participating through June 30. Any funds not reimbursed by the end of the claim runout period are forfeited.

If you enroll in the PPO Plan with HSA, 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 \$7,500 per household each plan year (if single or if married and filing jointly) into a Dependent Care FSA on a pretax basis to pay for eligible dependent care expenses. The plan year runs from July 1 to June 30. The plan offers a 2.5-month grace period (September 15) to incur expenses if you are actively participating through June 30. Any funds not reimbursed by the end of the claim runout period are forfeited.

Brown & Brown Medicare Advocacy

Simmons offers confidential Medicare assistance to employees and eligible family members who are approaching age 65 or are already Medicare-eligible. Licensed specialists provide one-on-one guidance to help you understand your options, compare plans available in your area, and choose coverage that fits your medical and financial needs. This voluntary service is provided at no cost and can help you avoid potential late enrollment penalties.

MCPHS Pharmacy Outreach Program

The Massachusetts College of Pharmacy and Health Sciences (MCPHS) Pharmacy Outreach Program provides personalized support to help you understand your medications and reduce costs. Simmons employees can receive no-cost support from pharmacists by calling or setting up an appointment. In addition to medication screenings and help managing prescription drug costs, the program also offers assistance evaluating Medicare plan options.

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 60% of base salary for up to 26 weeks at no cost to you. 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, you can elect additional coverage at your own cost.

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 may elect to have taxes withheld on the University-paid premiums, which would allow benefits to be received tax-free.

Basic Life and AD&D Insurance

You are automatically enrolled in Basic Life and Accidental Death & Dismemberment (AD&D) insurance at no cost to you. Coverage equals 1.5 times your base pay, with a minimum of \$75,000 and a maximum of \$500,000, and begins on your first day of employment.

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 helps you save for your retirement and reach future financial goals. Eligible employees can elect to have 3% of their base salary or more (up to plan limits) deducted pretax each pay period, as of your date of hire. Upon enrollment in the Plan, employee contributions will be generously matched with a current University contribution of 5%, which may be adjusted at the University's discretion. Your personal contributions are immediately vested (meaning you always own the money in your Retirement Plan), and you'll own the Simmons contribution after one full year of employment. Annual IRS contribution limits apply, including catch-up contribution opportunities for eligible employees based on age and applicable IRS rules. Employees earning above applicable IRS thresholds must make catch-up contributions on a Roth (after-tax) basis.

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 and the University President can set aside additional pretax contributions towards their retirement savings by participating in the 457(b) Plan.

Roth Contribution Option

You may choose to make Roth (after-tax) contributions to the Simmons Retirement Plan. While these contributions are made after taxes, any earnings grow tax-deferred and may be withdrawn tax-free if certain IRS requirements are met.

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 years of 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 carryover 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. There is a limit of up to 30 days of sick time carryover for benefit-eligible staff to the new fiscal year.

Faculty and non-benefit-eligible employees earn sick time on a monthly basis. You earn 1 hour for every 30 hours worked up to a maximum of 40 hours. There is a limit of up to 80 hours of sick time carryover to the new fiscal year.

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.

Personal Day

Benefit-eligible staff and 12-month faculty are eligible for 1 day of personal time.

Acts of Service Day

Benefit-eligible staff and 12-month faculty are eligible for 1 day of Acts of Service time. This time is available to volunteer in the community.

Holidays/University Closing

Generally, Simmons observes 14 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 workdays 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.

UrbanSitter

Simmons offers an UrbanSitter membership to all employees and students at no cost. UrbanSitter is a digital platform that allows you to manage all your family care needs from any device, 24/7. If you need help with childcare, senior care, pet care, home care, or something in between, UrbanSitter 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. Adjunct faculty may take undergraduate and graduate courses in the semester they teach. Cost share may apply.

Tuition Exchange Program

A reciprocal scholarship program is available for dependent children of eligible employees at over 660 participating institutions of higher education, including several 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 include Simmons, Emmanuel College, Massachusetts College of Art and Design, Massachusetts College of Pharmacy and Health Sciences (MCPHS), and Wentworth Institute of Technology.

Commuter Benefits

To help with your commuting expenses, Simmons allows for a pretax deduction towards subsidized MBTA passes. MBTA elections must be made on or before the 10th of a month for it to be effective at the beginning of the following month. Simmons also offers on-site parking at a daily fee and access to the Longwood Collective Transportation Management Association. A monthly parking pass benefit is available via pretax 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 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, including:

- Travel Assistance services
- Simmons bookstore discounts and Simmons library access
- Free museum passes
- Access to the Holmes Sports and Fitness Center
- 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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