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ABOUT THIS BENEFITS GUIDEBOOK
This Benefits Guidebook describes the highlights of the Hamilton College Benefits Program in non-technical language. Your specific rights to benefits under this program are governed solely, and in every respect, by the official documents and not the information contained within this Benefits Guidebook.

If there is any discrepancy between the descriptions of the program elements as contained within this Benefits Guidebook or other benefits enrollment materials you receive and the official plan documents, the language of the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Eligibility for any benefit plan is determined by applicable plan documents and policies. You should be aware that any and all elements of the Hamilton College Benefits Program may be modified in the future to meet Internal Revenue Service rules or otherwise as determined by Hamilton College.

This Benefits Guidebook may not be reproduced or redistributed in any form or by any means without express, prior permission, in writing from Hamilton College.
Welcome

Hamilton employees take great pride in the important mission they uphold—an enduring devotion to the intellectual and personal development of students. The College appreciates the ongoing commitment of its faculty and staff. Thanks to you, our workplace is a dynamic educational environment that transforms lives.

We are pleased to offer a benefits program as part of your total compensation that offers:

- A wide range of competitive benefit plans to accommodate your personal needs and protect you and your family from financial hardship;
- Tuition benefits for you, your spouse/partner and dependent children;
- Generous time off programs to help you balance your work and family life;
- Access to fitness facilities, fitness classes and a wellness program;
- Access to one of the finest small college libraries in the nation.

Here’s how you can learn more about the Hamilton Benefits Program and enroll in the benefits that best meet your needs.

How to Proceed

This Benefits Guidebook will help familiarize you with the Hamilton College Benefits Program. Carefully consider each benefit option, its cost and value to you and whether it meets your particular needs. At the back of this Benefits Guidebook is a step-by-step Decision Guide that outlines each step of the enrollment process. Please make sure that you submit your benefit elections on or before the enrollment deadline. Contact Human Resources if you have questions about this deadline.

If you need any help along the way, please take advantage of the benefit resources identified on the Contact Information page.
Plan Year
The Hamilton College benefits plan year begins on January 1 and ends the following December 31. This Benefits Guidebook outlines the benefits that apply to this plan year.

Eligibility
Regular employees working half-time or more are eligible for benefits. Specific details can be found in the employee handbook.

Program Details
The Hamilton College Benefits Program offers two types of benefits: 1) those in which you are automatically enrolled and are offered at no cost to you and 2) those in which you have the option of enrolling and in which you will share a portion of the cost with the College or you will pay 100% of the group benefit rate.

Dependent Coverage
Dependents eligible for medical coverage are spouses/domestic partners and children to age 26. (Additionally, under New York State legislation, an unmarried child age 26 to age 30 may enroll for single medical coverage at full premium as long as they are not eligible for their own employer-sponsored health coverage and are not covered by Medicare.)

Dependents eligible for dental and vision coverage are spouses/domestic partners and children to age 19 (23 if full-time student). For more information regarding the definition of a domestic partner, please refer to the employee handbook or contact Human Resources.

Changing Your Benefits (Qualifying Life Events)
The Internal Revenue Service (IRS) states that employees enrolled in pre-tax benefit plans may only make benefit elections to these plans once a year. As such, your medical, dental, vision and Flexible Spending Account benefit choices are binding through December 31. The following special circumstances are the ONLY reasons you may change your benefits during the plan year:

- Marriage, divorce, legal separation or annulment
- Birth, adoption or placement for adoption of an eligible child
- Loss of spouse’s job or change in work status where coverage is maintained through the spouse’s plan; a significant change in your or your spouse’s health coverage attributable to your spouse’s employment; the reduction or increase in hours of employment or other changes in employment category for you or your spouse or dependent, including a change between part-time and full-time
- Gain or loss of other coverage for your adult child
- Death of a spouse or dependent
- Loss of dependent status
- Change in place of residence that affects eligibility
- Becoming eligible for Medicare or Medicaid during the year
- Receiving a Qualified Medical Child Support Order (QMCSO)

These special circumstances, often referred to as “Qualifying Life Events” or life event changes, will allow you to make plan changes any time during the year in which they occur. For any allowable changes, you must notify Human Resources within 30 calendar days of the event and provide proof of the Qualifying Life Event to avoid a lapse in coverage. Changes that are requested due to a “change of mind” are not allowed until the next annual open enrollment period. For additional information concerning plan changes, please contact Human Resources.
Medical/Prescription Benefits

Coverage, choice, cost and convenience are factors each of us considers important in selecting a medical plan. You may choose from two medical plans through MVP Health Care, whichever one best meets your needs and the needs of your family, or you may choose to waive medical coverage. Both medical plans are designed to provide you and your family with access to quality, affordable health care by covering a broad range of services and supplies. The plans differ in how they share costs with you and how they provide access to care. Each option is summarized below and on the following page.

Option 1 – MVP Health Care POS Plan
The MVP Health Care POS Plan allows you to receive care from providers inside and outside of the MVP Health Care network. In-network coverage is provided using an HMO level of benefits. You are required to select a Primary Care Physician (PCP) (can be a physician, OB/GYN or pediatrician) who will assume responsibility for coordinating your health care. If you choose to receive care from a non-participating (out-of-network) provider, your out-of-pocket costs will be higher and you will be responsible for filing claims and obtaining any necessary authorizations. Precertification is required for certain services.

Option 2 – MVP Health Care Preferred PPO Plan
The MVP Health Care Preferred PPO Plan is a network-based program that features an in-network and out-of-network component which offers you a high level of flexibility when seeking covered medical services. The in-network component gives you the option to choose any provider from their national PPO network. In addition, you do not have to designate a PCP.

The out-of-network component of the plan provides you with the ability to see any physician of your choice, but at a greater cost. This plan provides you with the most freedom when seeking covered medical services as you do not need to designate a PCP. Precertification is required for certain services.

With the Preferred PPO Plan, you can enjoy savings on a wide range of health and wellness products and services. You can also earn up to $300 WellStyle Rewards, per subscriber per year, that you can use for healthy activities.

Prescription Benefits
When you enroll in one of the available medical plan options, you are automatically provided with prescription benefits. Your prescription benefits include different pricing structures or “tiers” that enable you to control cost based on the types of medications you select. In most cases, more than one drug is available to treat the same medical condition. Generic medications include the same active ingredients as brand name medications, but cost less. Therefore, selecting a formulary generic medication over a formulary brand name medication will result in you paying a lower copay. Specific copay amounts are listed within the “Prescription Drugs” section of the Medical Plan Summary.

Medco By Mail (Mail Order Prescription Program)
Medical plan participants can save money and time with Medco By Mail. This home-delivery service allows you to purchase up to 90-day supplies of MVP approved maintenance medications (medications taken on a daily or routine basis) for the cost of two copayments, or 3-for-2 savings. In addition, Medco By Mail saves you trips to the pharmacy because prescriptions are delivered right to your door. For more details on the Medco By Mail home-delivery service, please visit www.mvphealthcare.com and click on the “Rx Info” link or call 1-888-687-6277.
Medical Plan Summary

This chart summarizes the benefits under each medical option. Please Note: This chart is for illustrative purposes only. Please refer to your Summary Plan Description (SPD) for specific plan details.

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>MVP Health Care POS Plan</th>
<th>MVP Health Care Preferred PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Annual Deductible – Individual/Family</td>
<td>Not Applicable</td>
<td>$1,000/$3,000</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Max. – Individual/Family</td>
<td>Not Applicable</td>
<td>$10,000/$30,000</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>PCP or Specialist Office Visits (including Office Surgery)</td>
<td>$25/$40 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Covered 100%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Adult Physicals (one per year)</td>
<td>Covered 100%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Well-Child Care Services(^1)</td>
<td>Covered 100%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Routine GYN Exam/Pap Test, Mammogram</td>
<td>Covered 100%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Diagnostic X-ray Services (in Physician’s Office or Outpatient Hospital Setting)</td>
<td>$40 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Diagnostic Lab Services</td>
<td>Covered 100%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Maternity Care</td>
<td>$25 copay for initial visit, thereafter Covered 100%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Physician Services</td>
<td>Covered 100%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Hospital Services</td>
<td>$240 copay(^2)</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Nursery Care</td>
<td>Covered 100%</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>$100 copay(^4)</td>
<td>$100 copay(^4)</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copay</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Inpatient Hospital Stay</td>
<td>$240 copay(^2)</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery (Hospital/Facility)</td>
<td>$75 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Physical/Occupational/Speech Therapy – requires prescription</td>
<td>$40 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td></td>
<td>30 visits per calendar year</td>
<td>30 visits per calendar year</td>
</tr>
<tr>
<td>Chiropractic Benefit</td>
<td>$40 copay per visit(^6)</td>
<td>50% after deductible(^6)</td>
</tr>
<tr>
<td>Mental Health – Inpatient</td>
<td>$240 copay(^2)</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Mental Health – Outpatient</td>
<td>$40 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Substance Abuse – Inpatient Detoxification</td>
<td>$240 copay(^2)</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Substance Abuse – Outpatient Rehabilitation</td>
<td>$25 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>20% copay</td>
<td>50% (no deductible)</td>
</tr>
<tr>
<td>Routine Vision Exam – 1 exam every 2 years</td>
<td>$40 copay</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Preventive Dental Care For Kids (to age 19)</td>
<td>$25 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$10/$30/$50 copay</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Retail – up to a 30 day supply</td>
<td>2x Retail Copay</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Formulary Generic/Formulary Brand/Non-Formulary</td>
<td>$10/$30/$50 copay</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Mail Order – up to a 90 day supply</td>
<td>2x Retail Copay</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

\(^1\) Out-of-Network Coinsurance percentages apply to MVP’s schedule of Allowable Charges. Balance billing may apply.

\(^2\) Well-Child Care Services are provided according to the MVP Health Care Preventive Care Guidelines.

\(^3\) The Initial Newborn Exam is covered in full and is not subject to the annual deductible. All subsequent care is covered as indicated above.

\(^4\) The Emergency Room copay is waived if you are admitted to the hospital.

\(^5\) Inpatient Hospital Services include surgery, anesthesia, radiology and doctor visits/consultations.

\(^6\) For the POS Plan, the Chiropractic Benefit requires a prescription.

\(^7\) Inpatient copays apply for each continuous hospital confinement separated by 90 days.
Dental Benefits

Good dental health is important to your overall well-being. At the same time, we all need different levels of dental treatment. It is for this reason that Hamilton College offers a voluntary dental plan that encompasses varying levels of coverage and accessibility. This comprehensive dental benefit is available through First Ameritas.

If you elect to participate in the Voluntary Dental PPO Plan, you will be responsible for paying 100% of the premium.

First Ameritas Voluntary Dental PPO Plan

The First Ameritas Voluntary Dental PPO Plan allows for freedom of choice each time you need covered dental services. You can obtain services from any dentist or specialist within the First Ameritas network, or you can visit any provider of your choice outside of the plan’s network. The benefit reimbursement levels are the same both in-network and out-of-network, but the maximum allowable charges are different.

First Ameritas network dentists have agreed not to charge more than the First Ameritas schedule of Maximum Allowable Charges (MAC). Therefore, you will pay only the difference between the scheduled benefit and the MAC. Out-of-network dentists, on the other hand, may charge you for the difference between the scheduled benefit and their actual fee, which may be much higher than the MAC. You will get the most from your dental benefits and pay less out-of-pocket by visiting network providers.

Dental Plan Summary

This chart highlights the benefits provided under the First Ameritas Voluntary Dental PPO Plan and is for illustrative purposes only. For specific plan details, please refer to your Summary Plan Description (SPD).

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>First Ameritas Dental PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td></td>
</tr>
<tr>
<td>Type 1 Services</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Type 2 Services</td>
<td>$50 per lifetime</td>
</tr>
<tr>
<td>Type 3 Services</td>
<td>$50 per calendar year</td>
</tr>
<tr>
<td>Allowance</td>
<td>100% Schedule</td>
</tr>
<tr>
<td>Type 1 Services</td>
<td></td>
</tr>
<tr>
<td>Type 2 Services</td>
<td></td>
</tr>
<tr>
<td>Type 3 Services</td>
<td></td>
</tr>
<tr>
<td>Benefit Maximum (per person)</td>
<td>$1,000 per calendar year</td>
</tr>
<tr>
<td>Annual Maximum Carryover Amount</td>
<td>$250</td>
</tr>
<tr>
<td>Type 1 Services – Includes routine exams, cleanings, fluoride treatments (age 18 and under) and sealants (age 16 and under)</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Type 2 Services – Includes x-rays, restorative amalgams, restorative composites, denture repair, simple/complex extractions and anesthesia</td>
<td>Refer to First Ameritas Fee Schedule</td>
</tr>
<tr>
<td>Type 3 Services – Includes inlays, onlays, crowns, crown repairs, endodontics, periodontics and prosthodontics</td>
<td>Refer to First Ameritas Fee Schedule</td>
</tr>
</tbody>
</table>

1Coinsurance percentage applies to Maximum Allowable Charge (MAC). Out-of-network providers may balance bill for amounts over the MAC.

2Applies if you file dental claims each year and do not exceed $500 in claims in a year.

Please Note: The list of eligible services above is not all-inclusive. Please refer to your Summary Plan Description for more details.
Vision Benefits

A voluntary vision benefit provided through Vision Service Plan (VSP) can be elected to cover yourself and your eligible family members. VSP is one of the nation’s largest providers of eye care coverage. VSP doctors provide both eye exams and eyewear, making for a convenient “one-stop” means of obtaining eye care.

If you elect to participate in the Voluntary Vision Plan, you will be responsible for paying 100% of the premium.

VSP Vision Plan

The VSP Vision Plan provides you with access to affordable, quality vision care coverage. This plan allows you to receive a complete eye examination and materials (if needed). You can choose to receive care from a VSP participating provider (in-network) or from any doctor of your choosing (out-of-network). Dollar for dollar, you get the best value from your vision benefit when you visit a VSP participating provider. If you decide to see an out-of-network provider, you will receive a lesser benefit and typically pay more out-of-pocket.

This plan allows for services and materials to be obtained every calendar year or every other calendar year (see “Vision Plan Summary” below).

Vision Plan Summary

The chart below summarizes the benefits provided under the VSP Vision Plan.

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>VSP Vision Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Service Intervals</strong></td>
<td></td>
</tr>
<tr>
<td>Eye Exam</td>
<td>Covered in full after $10 copay</td>
</tr>
<tr>
<td>Lenses</td>
<td>Covered in full after $25 copay</td>
</tr>
<tr>
<td>Frames</td>
<td>Covered in full after $25 copay</td>
</tr>
<tr>
<td>Contacts (in lieu of glasses)</td>
<td>Covered in full after $25 copay</td>
</tr>
<tr>
<td></td>
<td>Covered in full after $25 copay</td>
</tr>
<tr>
<td><strong>Copays</strong></td>
<td>$10 copay</td>
</tr>
<tr>
<td>Eye Exam</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Lenses, Frames, Necessary Contact Lenses</td>
<td>No copay</td>
</tr>
<tr>
<td>Elective Contact Lenses</td>
<td></td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>Covered up to $120 after $25 copay</td>
</tr>
<tr>
<td><strong>Contact Lenses (in lieu of glasses)</strong></td>
<td>Covered in full after $25 copay</td>
</tr>
<tr>
<td>Medically Necessary (requires prior authorization)</td>
<td>Up to $120</td>
</tr>
<tr>
<td>Elective</td>
<td></td>
</tr>
<tr>
<td><strong>Extra Discounts and Savings</strong></td>
<td></td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>Average 30% off additional lens extras such as scratch-resistant and anti-reflective coating</td>
</tr>
<tr>
<td></td>
<td>20% off additional prescription glasses and/or sunglasses</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>15% off cost of contact lens exam (fitting and evaluation)</td>
</tr>
</tbody>
</table>

1. This copay only applies once to the purchase of lenses and frames or medically necessary contact lenses.
2. The discounts outlined above are available from the same VSP doctor who provided your eye exam within the last 12 months. These discounts are applied to the doctor’s usual and customary fees for such services.
Flexible Spending Accounts

Why Use a Flexible Spending Account?
Hamilton College lets you redirect a portion of your pay through payroll deduction into Flexible Spending Accounts (FSAs) administered by PayFlex. The money that goes into an FSA is deducted from your pay on a pre-tax basis (before federal, Social Security, Medicare and some state taxes are calculated). Because you do not pay these taxes on money that goes into an FSA, you decrease your taxable income and potentially increase your spendable income.

Health Care FSA
A Health Care FSA provides you with the ability to set aside money on a pre-tax basis for any IRS-allowed health expenses not covered by your health care coverage. These expenses include, but are not limited to, deductibles, copayments, coinsurance payments, and uninsured dental, vision and hearing care expenses (e.g. eyeglasses, contact lenses, hearing aids and orthodontia expenses). With a Health Care FSA, you can be reimbursed an amount up to the total annual contribution you have elected, and can begin to use all or some of the total amount elected as soon as the plan year begins.

The maximum annual amount you can deposit into the Health Care FSA is $5,000.

IMPORTANT CHANGES UNDER HEALTH CARE REFORM
Beginning January 1, 2011, you may no longer use your Health Care FSA to pay for over-the-counter medicines (such as allergy & sinus, cough, cold & flu, digestive aids and pain relief) unless prescribed by a physician. Should you wish to use your FSA funds for prescribed over-the-counter medications, you will not be able to use your PayFlex debit card for such purchases and instead will need to submit a paper claim along with the required substantiation documents. Non-drug items are not affected by this change. You may still use your Health Care FSA and debit card for items such as contact lens solution, band aids, first aid supplies, reading glasses and diabetic supplies.

Dependent Care FSA
A Dependent Care FSA provides you with the ability to set aside money on a pre-tax basis for day care expenses for your child, disabled parent or spouse. Generally, expenses will qualify for reimbursement if they are the result of care for: your children, under the age of 13, for whom you are entitled to a personal exemption on your federal income tax return; and your spouse or other dependents, including parents, who are physically or mentally incapable of self-care. With a Dependent Care FSA, you will be reimbursed only for dependent care services you have already received and can only be reimbursed for funds that you have already had deducted.

The maximum annual amount you can deposit into the Dependent Care FSA is $5,000. Please note that any amount deducted in excess of the IRS maximum of $5,000 (single or married and filing jointly) or $2,500 (married and filing individually) will be considered taxable income.

Please keep in mind that you may be able to take a federal tax credit for eligible dependent care expenses up to $3,000 (for one dependent) or $6,000 (for more than one dependent). The credit can equal 35% of the expenses, reduced by one percentage point (but not below 20%) for each $2,000 (or fraction) by which your adjusted gross income exceeds $15,000. Any amounts deferred to a Dependent Care FSA will reduce, dollar-for-dollar, the maximum allowable expense under the tax credit. You should consult your personal tax advisor if you think you may be eligible for this tax credit.

For additional information regarding your FSAs, please contact PayFlex at 1-800-284-4885 or visit www.HealthHub.com. You can use the website to check lists of eligible and non-eligible items and to use the online calculator to estimate annual health care and dependent care expenses.

FSA FACT
You cannot change the amount you contribute to an FSA in the middle of a plan year unless you have a Qualifying Life Event. If there is any money remaining in your FSA at the end of the plan year, federal law requires you to forfeit the balance.
Flexible Spending Accounts

How much money should you contribute to an FSA each pay period?
That depends on your expenses. The best way to estimate your expenses for the year is by looking over
the eligible expenses you incurred over the past few years. Divide the total predictable yearly expenses by
the number of pay periods in the year. The resulting number represents the amount you should consider
contributing each pay period to an FSA. It is important to estimate carefully. If you do not use all of the
money in your FSA by the end of the plan year, federal law requires you to forfeit the balance. You can
submit claims for expenses incurred in the current plan year for up to three months into the next plan year.

Please Note: All amounts that were elected in 2010 must be used for expenses incurred in 2010. You will have up until
March 31, 2011 to submit claims for expenses incurred in 2010. Similarly, all amounts elected for 2011 must be used for
expenses incurred in 2011. You will have up until March 31, 2012 to submit claims for expenses incurred in 2011.

PayFlex Debit Card
The PayFlex Debit Card makes using your Health Care flex dollars easier. As long as a merchant or service
provider accepts MasterCard, you may use your card to pay for IRS-eligible health care expenses that are not
otherwise covered by insurance. In addition, you can use your PayFlex Debit Card as often as you wish.

It is necessary to save your itemized receipts, even when using your PayFlex Debit Card.

Your PayFlex Debit Card includes an expiration date. Your card does not expire until the expiration date
shown on the card. PayFlex will re-load your card each year with your new FSA election. It is important to
keep your current PayFlex Debit Card from year to year, unless directed otherwise.

PayFlex Website and Submitting Claims
PayFlex’s website is HealthHub.com. You may use HealthHub.com to check your account balances, file
claims, manage your debit cards and sign up for electronic account updates.

When not using the PayFlex debit card, participants may submit claims using the following methods:
- Online via HealthHub.com by completing claim information and uploading itemized receipts (PDF format).
- Online via HealthHub.com by completing and printing a claim form and faxing it along with itemized
  receipts to 1-866-932-2567.
- Faxing paper claim form with itemized receipts to 402-231-4310.
- Mailing paper claim form with itemized receipts to PayFlex Systems USA, Inc. • P.O. Box 3039 •
  Omaha, NE 68103-3039.

Claims are processed on a daily basis. Reimbursements will be made directly to you. A check can be mailed
to your home address on file with PayFlex or the funds can be directly deposited into your bank account. If
you want to enroll for the direct deposit feature, you may enroll at HealthHub.com or by completing a paper
request form. If you provide PayFlex with your email address, you can receive email confirmations when
claims are processed.

Important!
It is necessary to save your itemized receipts, even when using your PayFlex Debit Card. In some
instances, PayFlex is unable to automatically substantiate or validate the debit card transaction
and must request a receipt from the participant based on IRS guidelines. Itemized receipts must
include date of purchase, descriptions of purchase and name of merchant. If you are submitting a
health care claim, the patient's name must also be included.

e-Notify
If you provide PayFlex with your email address you can receive an
electronic receipt for claims you submit, letting
you know that your claim has been processed. You can sign up online at
Life/AD&D & Disability Benefits

Life/AD&D Insurance
Life/AD&D Insurance is an important part of your financial security, especially if others depend on you for support. That’s why Hamilton College provides all eligible employees with Basic Life/AD&D Insurance and the opportunity to purchase additional Supplemental Life Insurance.

Basic Life/AD&D Insurance
Hamilton College provides you with Basic Life/AD&D Insurance in an amount that equals 100% of your basic annual earnings (rounded to the next higher $1,000). This coverage is provided at no cost to you.

Supplemental Life/AD&D Insurance
If you need additional protection beyond the Basic Life/AD&D Insurance provided to you at no cost, you may purchase Supplemental Life Insurance for yourself through Aetna. Coverage can be elected in an amount that equals 150% or 300% of your basic annual earnings (rounded to the next higher $1,000). If you elect Supplemental Life Insurance, you are responsible for paying 100% of the benefit cost and deductions are taken from your paycheck in after-tax dollars.

Please Note: The combined Basic and Supplemental Life/AD&D maximum available is $500,000.

Evidence of Insurability
Evidence of Insurability (EOI) is an insurance company requirement and is satisfied by completing a form supplied by Aetna and answering any questions that may be presented to you. EOI is required for all Supplemental Life/AD&D Insurance coverage elected more than 31 days after you are first eligible for coverage and on all future coverage increases, regardless of amount.

Supplemental Life/AD&D Insurance purchase amounts requiring EOI do not become effective and therefore are not deducted from your pay until approval is obtained from Aetna.

Disability Benefits
The disability benefits available to you work together to help you pay your household expenses if you become disabled and cannot work.

If you are a Staff or Maintenance & Operations employee, you are provided with Short-Term Disability coverage that replaces 50% of your salary to a weekly benefit maximum of $170 if you become disabled and cannot work due to a non-work related illness or injury. Short-Term Disability benefits will begin after you have exhausted all of your sick time, and may be coordinated with the appropriate sick leave bank. This income replacement is available to you for a maximum duration of 26 weeks. This coverage is provided at no cost to you.

If you are a Faculty or Administrative employee, please refer to the Disability Benefits insert.
Retirement Benefits

It’s never too soon – or too late – to start planning for your retirement. Hamilton College realizes the importance of saving towards retirement and the Hamilton College 403(b) Retirement Plan will help provide you with income for your retirement years. An important step in planning for retirement is to establish investment goals and then selecting investment choices that match those goals. As you proceed through your career, you will want to periodically re-evaluate your investment goals and choices.

College Contributions
Beginning the first of the month after the completion of one year of service, the College will contribute the equivalent of 10 percent of an eligible employee’s earnings to a 403(b) account with TIAA-CREF or Fidelity Investments. Included in earnings are extra pay amounts such as overtime and stipends. Contributions are made on a monthly basis and contributions by employees are not required. Enrollment forms will be sent to new enrollees for completion approximately two months prior to their one year eligibility date.

Voluntary Contributions
Beginning at date of hire, employees may make voluntary contributions on a tax-deferred basis to a 403(b) account with TIAA-CREF or Fidelity Investments. (Under current law, your contributions to the plan are not subject to federal income tax. However, your contributions are subject to Social Security and Medicare taxes. Contributions may be subject to state or local income tax, depending on applicable state and local law. Under New York State law, contributions are not subject to income tax.) Federal law governs the maximum amount an employee is eligible to contribute under the plan and restrictions and penalties may apply for withdrawals prior to age 59 ½. Your contributions are transmitted to your account each payroll period. Although you’re not required to make voluntary contributions, the sooner you start making voluntary contributions, the more money you will have at retirement.

Important Facts
- You are not taxed on the amounts in your retirement plan accounts until they are distributed to you.
- You are 100% vested in your retirement plan accounts at all times.
- You determine how the contributions to your retirement plan accounts are invested, by choosing between providers, TIAA-CREF and Fidelity, and by choosing among available investment options. You may reallocate funds in your account (subject to any restrictions particular to that fund) and also change the allocation of future contributions. Keep in mind that all investments have some degree of risk. You are responsible for your investment decisions.
- Your retirement plan accumulations are intended to provide you and your family with income in your retirement. The College’s contributions are not available for disbursement until you separate employment with the College. Voluntary contributions may be withdrawn beginning at age 59 ½. Additionally, you may borrow, or withdraw under hardship provisions, a portion of your voluntary contributions subject to certain restrictions.
- If you should die before receiving the money in your accounts, payment will be made to your beneficiary(ies). Please be sure that your beneficiaries are up to date with TIAA-CREF and/or Fidelity. If you are married and wish to name someone other than your spouse as your primary beneficiary for more than 50% of your benefit, your spouse will have to sign the spousal waiver on the designation form.
The descriptions below and on the following pages summarize the additional benefits and programs available to you as a Hamilton College employee. If there is any discrepancy between these benefit descriptions and the official policies that govern the benefits and programs being highlighted, the official policies shall prevail as accurate.

**Vacation**
Staff and Maintenance & Operations employees, who have completed 90 days of employment, will accrue vacation according to the following schedule:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Accrued Vacation Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>From hire date through the 5th anniversary date</td>
<td>2 weeks/10 days per year</td>
</tr>
<tr>
<td>From the 5th anniversary date through the 10th anniversary date</td>
<td>3 weeks/15 days per year</td>
</tr>
<tr>
<td>After the 10th anniversary date</td>
<td>4 weeks/20 days per year</td>
</tr>
</tbody>
</table>

Administrators are eligible for 22 days of vacation per academic year (this amount will be prorated during their first and last year of employment).

Half-time or more employees will have their vacation prorated according to their annual work schedule. Less than half-time employees are not eligible for vacation.

**Holidays**
The College recognizes the following as paid holidays:

- New Year’s Day
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving
- Day After Thanksgiving
- Day Before or After Christmas
- Christmas Day

Less than full-time employees may be eligible for pay if the holiday falls within their regular work schedule.

**Personal Days**
Staff and Maintenance & Operations employees are eligible for three personal days per academic year. Days are prorated for new employees (based on hire date) and employees who are less than full-time.

**Sick Leave Days**
Staff and Maintenance & Operations employees earn paid sick days based on their hire date and employment status (half-time, etc.).

Half-time or more employees will have their sick time prorated. Less than half-time employees are not eligible for sick pay.
Additional Benefits (continued)

Sick and Emergency Leave Banks
Staff and Maintenance & Operations employees may be eligible to contribute to and withdraw paid time from the Sick and Emergency Leave Banks based on their own personal need and in some cases the needs of their family members.

Workers’ Compensation
All employees are provided with Workers’ Compensation insurance that provides partial income replacement and coverage of medical costs for illness or injury incurred in the course of or arising directly out of employment with the College. This coverage is provided at no cost to you.

Bereavement Leave/Pay
Employees will be eligible for an appropriate amount of paid time off (up to three days) for the death of family members.

Courses at Hamilton College
Employees are eligible to take one course at Hamilton each semester free of tuition.

Tuition for Job-Related Courses
Upon successful completion of a course that will strengthen or extend the skills the employee applies to their work at the College, employees may be reimbursed for one-half of the tuition cost; this will be limited to six courses per calendar year. The College may also request that the employee take a course that would enhance their performance on the job; in this event, the College will pay the full tuition cost.

Tuition Grant Program for Dependent Children
Full-time employees who have at least three years of continuous service are eligible for tuition grants for their dependent children. Grants are payable for 50% of the tuition of the institution attended, including Hamilton, not to exceed 50% of Hamilton’s then current tuition. Employees working half-time or more schedules are eligible on a pro-rated basis. Additional provisions may apply to employees who accepted employment prior to June 3, 2000.

Scholarship Plan for Spouses
The spouse/partner of a full-time employee may take courses at Hamilton on a full-time or part-time basis free of tuition. This benefit will be prorated for spouses of employees who are working half-time or more schedules.

Emergency Loan
Staff and Maintenance & Operations employees, who have been employed by the College for at least one year, are eligible to apply for a short-term, interest-free loan for last-resort emergency purposes.
Employee Assistance Program
Hamilton College offers a confidential Employee Assistance Program (EAP) to you and your family at no cost to you. The HorizonCare™ Employee Assistance Program, provided by Horizon Health, offers a comprehensive resource that is available to you and your family members 24 hours a day, seven days a week, 365 days a year.

This program is designed to help ensure that you will always receive the assistance that meets your needs. From stress to financial difficulties, the EAP can help bring balance between your work responsibilities and your personal life. You can receive confidential assistance from a master’s degree level Member Advocate with issues ranging from alcohol and drug abuse to financial and legal concerns.

In addition, the HorizonCare™ EAP provides you and your family with access to their WorkLife services. WorkLife services can save you time by researching and providing referrals for important issues such as child and elder care, education, adoption, pet care, daily living, travel and much more. A variety of educational materials and guide books on dependent care topics is also available.

For additional information concerning the resources available through the HorizonCare™ EAP, please call 1-888-293-6948, or visit www.horizoncarelink.com (username: standard, password: eap4u).

Health Advocate
Health Advocate provides a wide variety of services that can help employees and their families with health care and insurance matters. Services are available to all employees and their spouses, dependent children, parents and parents-in-law. Health Advocate services are free and completely confidential.

Health Advocate can assist with:
- Finding Doctors/Best-in-Class Facilities
- Reviewing Treatment Options and Explaining Test Results
- Locating and Scheduling Appointments with Top Specialists
- Obtaining Approval for Medically Necessary Network Exceptions
- Arranging Medical Record Transfers
- Researching and Resolving Claim Issues
- Exploring and Arranging Elder Care, Home Care and Hospice

To begin using the services provided by Health Advocate, please call 1-866-695-8622 or visit www.healthadvocate.com.

Travel Accident Insurance
In the event of death while traveling on College business, a single payment will be made to beneficiaries in the amount of $100,000. The death benefit for adjunct faculty (less than part-time) is $50,000.

We also carry “Global Assist” coverage for those traveling outside the United States. This coverage provides global general liability, additional accidental death & dismemberment benefit, kidnap, ransom, transportation and repatriation coverage.
Additional Benefits (continued)

Use of College Facilities
Hamilton employees and members of their immediate family may use the Burke Library and athletic facilities of the College. Use of the facilities may not interfere with scheduled student activities.

Clinton Early Learning Center (Child Care)
Although the College does not own or operate a child care center, it provides for the Clinton Early Learning Center, a private, not-for-profit organization that is run independently of the College. The Center accepts a limited number of children from the ages of 18 months through five years. For details call the Center at 315-859-4176.

College Rental Housing
The College has a limited number of rental properties available on campus. The opportunity to occupy College rental housing is available to faculty who have been employed by the College for seven years or less and to other employees who have been employed by the College for four years or less. College rental housing is provided as transitional housing. For additional information, contact Auxiliary Services at 315-859-4998.

Other Benefits
Many other benefits may be available to you as an employee of Hamilton College. These benefits, include the following:

- Bookstore and Barnes and Noble Discount
- Personal Office Supply Discount
- Cell Phone Discount
- Membership at local Credit Unions
- Dining Hall
- Direct Deposit
- Service Recognition
You’ve reviewed your benefit plan options and made your choices. Now take a moment to wrap up the enrollment process by completing the following steps.

**Step 1 – Make Your Medical/Prescription, Dental and Vision Benefit Elections**
Before you do, have you considered what levels of coverage are best for you? Think about the expenses that you and your family have had in the past year. Do the plans offered meet your personal health care needs and those of your family? Do your doctors participate in these plans? If you are married, does your spouse have coverage available through his/her job? If so, you should compare what’s available to you from both Hamilton College and your spouse’s employer to determine which benefits meet your specific needs.

**Step 2 – Make Your FSA Benefit Election(s)**
Consider the pre-tax benefits associated with using a Health Care or Dependent Care FSA to pay for your ongoing, qualified expenses. While using an FSA can be very beneficial, it does require careful, advance planning. To assist you in estimating your annual health care and dependent care needs, you can use the online calculator at www.HealthHub.com.

**Step 3 – Make Your Life/AD&D Insurance Benefit Election and Designate Your Beneficiary(ies)**
After reviewing your options, stop and consider how much money your family would need to cover your financial obligations if something should happen to you. Think of things like rent or mortgage payments, college tuition and regular day-to-day living expenses. How much coverage do you have elsewhere? Remember to consider all sources of protection you have available.

Also, take a moment to designate your beneficiary(ies) for your life insurance. It is important to keep your beneficiary designation as up-to-date as possible. Should something happen to you, your benefits will be paid to the most recent beneficiary(ies) on file. If you neglect to designate a beneficiary, your benefits will be paid as defined under the life insurance policy.

**Step 4 – Review Your Voluntary 403(b) Retirement Contributions and Designate Your Beneficiary(ies)**
Think about the value of starting or increasing voluntary contributions to the 403(b) Retirement Plan. Again, it’s important to keep your beneficiary designations for your retirement accounts up-to-date.

**Step 5 – Double-Check Your Benefit Elections**
Double-check your benefit elections, making sure they accurately reflect the benefits and levels of coverage that you want to maintain throughout the plan year.

**Step 6 – Submit Your Benefit Elections**
Once you have decided what benefit options best meet your needs, please submit your benefit elections within the requested timeframe. Contact Human Resources if you are not sure when your elections are due.

If you have any questions regarding your benefits or need assistance with the enrollment process, please contact Human Resources.

When Can I Make Changes to the Plan?

**Medical, Dental, Vision and FSA**
Changes to your Medical, Dental, Vision and FSA elections are only allowed during the Annual Open Enrollment period or as a result of a Qualifying Life Event.

**Life Insurance**
An increase to your Voluntary Life Insurance election can only be made with insurance company approval of Evidence of Insurability.

**403(b)**
Once enrolled, changes to your 403(b) elections can be made at anytime.
Hamilton College is required to provide you with certain protections administered by the Internal Revenue Service and the United States Department of Labor. This Flexible Benefits Plan is classified by the Department of Labor as a “welfare plan” and by the IRS as a “specified fringe benefit plan” under IRC s.6039(D). This Plan is also governed by Internal Revenue Code Section 125. Plan participants are entitled to certain protections and directions for recourse in the event of mistreatment by the Plan, its sponsor or administrator. Since these protections are essentially the same as federal law, this Statement of Rights is published here for your information.

The Employer Identification Number (EIN) assigned to Hamilton College is 15-0532200. The ERISA number for this group is 510. You should refer to these numbers in any correspondence about the Plan.

Statement of Plan Rights
Hamilton College is designated as the Administrator in connection with claims processed under the Plan. Such claim matters may be served by directing the process to the Plan Administrator at Hamilton College • 198 College Hill Road • Clinton, NY 13323.

The Internal Revenue Code and specific Department of Labor Regulations were enacted to help ensure that all employer-sponsored group benefit programs conform to the standards set by Congress. An employee who is a participant in a Flexible Benefits Plan is entitled to certain rights and protections under federal law, which provides that all participants will be entitled to (1) examine, without charge, at the Benefits Office, all Plan documents and copies of all Plan documents and other Plan information upon written request to the Human Resources Department, subject to a reasonable charge for the copies; and (2) receive a summary of the Plan’s annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report. Plan records are kept on a plan-year basis.

In addition to creating rights for Plan participants, federal law imposes duties upon those responsible for the operation of a Plan who are called “fiduciaries” and who have a duty to operate the Plan prudently and in the interest of the participants and beneficiaries. If a claim for a benefit under a Plan is denied in whole or part, the claimant must receive a written explanation of the reason for the denial. The claimant has the right to have the claim reviewed and reconsidered.

Under federal law, there are steps an employee covered under a Plan can take to enforce the above rights. For instance, if the person requests materials and does not receive them within 30 days, the person may file suit in a federal court. If a person has a claim for benefits which is denied or ignored, in whole or part, the person may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan’s money, or if an employee under a Plan is discriminated against for asserting his or her rights, the person may seek assistance from the U.S. Department of Labor, or may file suit in a federal court. The court will decide who should pay court costs and legal fees. If the claimant is successful, the court may order the Employer to pay these costs and fees. If the claimant loses, the court may order the claimant to pay these costs and fees, for example, if it finds the claim to be frivolous.

If an employee covered under a Plan has any questions about the Plan, the employee should contact the Hamilton College Human Resources Department. If an employee has any questions about this statement of the employee’s rights under federal law, the employee should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor.

Please refer to your plan document for a full explanation of your plan rights.
Important Laws & Notices

Notice of Opportunity to Enroll in Connection with Extension of Dependent Coverage to Age 26
Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in one of the available medical plans. Individuals may request enrollment for such children for 30 days from the date of this notice (November 1 through November 30, 2010). Enrollment will be effective January 1, 2011. For more information, please contact Human Resources.

Lifetime Limit No Longer Applies and Enrollment Opportunity
The lifetime limit on the dollar value of benefits under the medical plans no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have 30 days from the date of this notice (November 1 through November 30) to request enrollment. For more information, please contact Human Resources.

Newborn & Mothers’ Health Protection Act
Under Federal law, group health plans and health insurance issuers offering group health insurance coverage may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g. your physician, nurse midwife or physician’s assistant) after consultation with the mother, discharges the mother or newborn earlier. Plans and issuers may not select the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification.

Mental Health Parity Act of 1996 (MHPA)
The MHPA requires the College to satisfy minimum standards regarding mental health benefits. The standards require parity between mental health benefits and other health benefits with respect to lifetime and annual dollar limits. Thus, Hamilton College’s medical plans offer coverage for both medical/surgical benefits and mental health benefits, but cannot impose different lifetime or annual dollar limits on the two classes of benefits the plan can reimburse.

Women’s Health & Cancer Rights Act
On October 21, 1988, the Women’s Health and Cancer Rights Act became effective. This law requires group health plans that provide coverage for mastectomies to also cover reconstructive surgery and prostheses following mastectomies.

As the Act requires, we have included this notification to inform you about the law’s provisions. The law mandates that a plan participant receiving benefits for a medically necessary mastectomy who elects breast reconstruction after the mastectomy, will also receive coverage for reconstruction of the breast on which the mastectomy has been performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, prostheses, treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply for the mastectomy.

Health Insurance Portability & Accountability Act of 1996 (HIPAA)
HIPAA requires that you be informed of your Special Enrollment rights when you and/or your eligible dependents decline health care coverage during the initial enrollment period.

If you are declining coverage for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself and/or your dependents in a Hamilton College medical plan provided that you request coverage within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption or a court order, you may be able to enroll yourself and/or your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption or the court order.

If you are declining health coverage for yourself or your dependents (including your spouse) and you are not currently covered under a medical plan, you will be considered a late applicant unless you are under the age of 19.

HIPAA allows a late applicant to enter a medical plan only during an open enrollment period.
# Contact Information

The resources identified below are available to assist you if you have any questions about your benefits.

<table>
<thead>
<tr>
<th>Questions Regarding</th>
<th>Call</th>
<th>Phone Number</th>
<th>Online/Address</th>
<th>Group Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>General eligibility, enrollment, deductions, plan options, life event changes and COBRA</td>
<td>Luann Zaleski, Human Resources</td>
<td>315-859-4689</td>
<td><a href="mailto:lzaleski@hamilton.edu">lzaleski@hamilton.edu</a></td>
<td>N/A</td>
</tr>
<tr>
<td>Medical/Prescription Benefits</td>
<td>MVP Health Care</td>
<td>1-888-687-6277</td>
<td><a href="http://www.mvphealthcare.com">www.mvphealthcare.com</a> P.O. Box 2207 Schenectady, NY 12301</td>
<td>213579</td>
</tr>
<tr>
<td>Dental Benefits</td>
<td>First Ameritas</td>
<td>1-800-659-5556</td>
<td><a href="http://www.firstameritasgroup.com/member">www.firstameritasgroup.com/member</a> P.O. Box 82595 Lincoln, NE 68501</td>
<td>201361</td>
</tr>
<tr>
<td>Vision Benefits</td>
<td>Vision Service Plan (VSP)</td>
<td>1-800-877-7195</td>
<td><a href="http://www.vsp.com">www.vsp.com</a> 3333 Quality Drive Rancho Cordova, CA 95670</td>
<td>12251453</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>PayFlex</td>
<td>1-800-284-4885</td>
<td><a href="http://www.HealthHub.com">www.HealthHub.com</a></td>
<td>N/A</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Aetna Life Insurance</td>
<td>1-800-523-5065</td>
<td>151 Farmington Avenue Hartford, CT 06156</td>
<td>GP-888470/2059</td>
</tr>
<tr>
<td>Basic Retirement Plan &amp; Voluntary Retirement Plan</td>
<td>TIAA-CREF</td>
<td>1-800-842-2776</td>
<td><a href="http://www.tiaa">www.tiaa</a> cref.org/hamilton</td>
<td>150587/150590</td>
</tr>
<tr>
<td></td>
<td>Fidelity</td>
<td>1-800-343-0860</td>
<td><a href="http://www.fidelity.com">www.fidelity.com</a></td>
<td>52517</td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>Michael Thayer, Human Resources</td>
<td>315-859-4688</td>
<td><a href="mailto:mthayer@hamilton.edu">mthayer@hamilton.edu</a></td>
<td>N/A</td>
</tr>
<tr>
<td>Employee Assistance Program</td>
<td>Horizon Health</td>
<td>1-888-293-6948</td>
<td><a href="http://www.horizoncarelink.com">www.horizoncarelink.com</a></td>
<td>N/A</td>
</tr>
<tr>
<td>Health Advocacy</td>
<td>Health Advocate</td>
<td>1-866-695-8622</td>
<td><a href="http://www.healthadvocate.com">www.healthadvocate.com</a></td>
<td>N/A</td>
</tr>
<tr>
<td>Travel Accident Insurance</td>
<td>Director, Auxiliary Services</td>
<td>315-859-4999</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Vacation, Personal Days, Holidays, Tuition Grant Program for Dependent Children</td>
<td>Luann Zaleski, Human Resources</td>
<td>315-859-4689</td>
<td><a href="mailto:lzaleski@hamilton.edu">lzaleski@hamilton.edu</a></td>
<td>N/A</td>
</tr>
<tr>
<td>Sick Leave, Sick Leave Bank, Emergency Leave Bank, Emergency Loan Fund</td>
<td>Michael Thayer, Human Resources</td>
<td>315-859-4688</td>
<td><a href="mailto:mthayer@hamilton.edu">mthayer@hamilton.edu</a></td>
<td>N/A</td>
</tr>
<tr>
<td>Courses at Hamilton, Tuition for Job-Related Courses, Scholarship Plan for Spouses</td>
<td>Michael Thayer, Human Resources</td>
<td>315-859-4688</td>
<td><a href="mailto:mthayer@hamilton.edu">mthayer@hamilton.edu</a></td>
<td>N/A</td>
</tr>
<tr>
<td>Use of College Facilities, Bookstore Discount, Service Recognition, Bereavement</td>
<td>Human Resources</td>
<td>315-859-4302</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Clinton Early Learning Center (child care)</td>
<td>Early Learning Center</td>
<td>315-859-4176</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Direct Deposit</td>
<td>Hamilton Payroll Department</td>
<td>315-859-4316</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>