

Endicott Benefits
Enrollment Guide
2027

ENDICOTT COLLEGE

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This information is a simple summary of Endicott College's benefits for employees. For more detailed information, please see the Human Resources (HR) page on the Intranet, which has a Summary of Benefits, or contact HR directly. If anything in this Benefits Guide is in conflict with the Endicott College Faculty Association Agreement, the Agreement prevails. If there is a conflict between any information in this booklet and the Summary of Benefits, the latter prevails.

Endicott Benefits *At-A-Glance*

Endicott College offers a quality benefit package to support our dedicated employees.

These plans are designed to help maintain and improve your well-being, safeguard your loved ones, and provide smart ways to save for the future. We encourage you to explore this benefit enrollment guide and learn how each benefit can make an impact on your life—the more you know, the easier it is to make the best decisions. This is meant to be a summary of benefits offered at Endicott; please see the Human Resources Intranet page on GullCentral for full plan and policy details.



Get to Know Your Benefits

Who is eligible for benefits?

The benefits outlined in this brochure are for employees who work an average of 20+ hours per week year round. If you are an Endicott benefit-eligible employee, you are eligible to enroll in the benefits described in this guide.

If you are a newly-eligible employee, your health benefits will start on the first day of the month following your hire or transfer date.

Don't forget—you must enroll in benefits within 30 days of your hire/transfer to benefit-eligible position date, or you'll have to wait until the next open enrollment period (unless you have a qualifying event).

Who are my eligible dependents?

In general, eligible dependents are your:

- Spouse, if legally married
- Child(ren) up to age 26
- Disabled child(ren) over age 26
- Ex Spouse (only one spouse is permitted on the insurance plan)

Can I change my benefits when there are changes in my life?

When life changes, make sure you adjust your benefits. You can change your benefits coverage during the plan year if you have a qualifying event. Eligible qualifying events are:

- Your employment status changes, including moving into or out of a role with 20+ hours per week
- Your spouse or eligible dependent loses or gains coverage
- Your legal marital status changes, including marriage, death of spouse, divorce, or legal separation
- Your number of dependents changes, due to the birth of a child, adoption, or death of a dependent
- Your dependent reaches age 26 and is no longer eligible for your plan
- You and/or your dependents move to a new residence outside of the plan's coverage area

You must make your changes in Workday within 30 days of the qualifying event.

Without a qualifying event, benefit selections may only be changed during open enrollment.

Making changes in Workday after a qualifying event

Immediately following a qualifying event, submit a change of benefit request in Workday, attaching documentation (e.g., marriage certificate, statement of birth, divorce decree, or loss or gain of coverage letter) that confirms your qualifying event. You must do this within 30 days of the event.

What happens to my benefits if I go on leave?

If you are being paid by Endicott (through PFML, sick, or vacation) for any part of your leave, your share of your benefits cost will be deducted from that pay. If you are on unpaid leave, you will be able to continue your health benefits through the Consolidated Omnibus Budget Reconciliation Act or COBRA.



2027 *Observances, Holidays, & Closures*

Reason	Date	Type
New Year's Day	January 1	Holiday
Martin Luther King, Jr. Day	January 18	Holiday
Presidents' Day	February 15	Holiday
Patriots' Day	April 19	Holiday
Memorial Day	May 31	Holiday
Juneteenth	June 18	Holiday
Independence Day (Observed)	July 5	Holiday
Labor Day	September 6	Holiday
Indigenous Peoples' Day	October 11	Holiday
Day before Thanksgiving	November 24	College Closed
Thanksgiving Day	November 25	Holiday
Day after Thanksgiving	November 26	College Closed
Winter Break	December 24–January 1	College Closed
Christmas Day	December 25	Holiday

Employees have also been granted three (3) Personal Days to be used throughout the year for personal needs and for the observance of days of personal significance that are not reflected in the calendar. Personal days are prorated based on start date.

Any hourly employee who works on a holiday will be paid for the holiday and will also be paid for working on the holiday.

Regular, full-time, hourly employee will be paid for a holiday if they are regularly scheduled to work on that day.

Medical

Medical Insurance

All medical insurance benefits are provided through Blue Cross Blue Shield of Massachusetts.
You have two options for health insurance:

HMO Blue NE Deductible—an HMO plan that requires you to use an in-network provider. You must choose a primary care physician (PCP) and obtain referrals for specialty care.

- Plan deductible: $500/$1,000
- Most services require a copayment at time of visit.
- Annual routine exams are paid at no cost to you.

PPO Saver 3000—a PPO plan that offers in- and out-of-network coverage. You must also pay a deductible before the plan pays for most services. If you choose to go out-of-network, you pay additional out-of-pocket costs.

- An annual deductible of $3,000 for an individual or $6,000 for a family applies. Endicott will cover half of your out-of-pocket deductible in the form of a Health Savings Account.
- Most services are subject to deductible.
- Annual routine exams are paid at no cost to you.
- Out-of-network coverage has co-insurance.

Health Savings Account (HSA)

Employees and dependents enrolled in the PPO Saver 3000 plan qualify for the HSA.
You are eligible to contribute to an HSA unless you are over age 65 and enrolled in Medicare.
The HSA is administered through HealthEquity.

- Endicott will contribute $1,500 per Employee or $3,000 per Employee + 1 or Family annually. The employer contribution will be funded on the election date, based on the start date.
- Use your HSA to pay for eligible expenses with tax-free dollars or choose to pay out-of-pocket and let your HSA balance grow over time.

The IRS Federal limits for HSA contribution in 2027 is:

- $4,500 per individual plan
- $9,000 plus one or more
- Catch up contribution of $1,000 catch up for individuals age 55+

Pharmacy Benefit Services (For both HMO Blue & PPO Saver 3000)

- Tiered copayments for prescription drugs. Deductible also applies for HMO and the PPO plan.
- Coverage is available for a wide variety of medications, with many low-cost generics.
- Access to thousands of retail pharmacies.
- You may receive a three-month supply of maintenance prescriptions for just one copay.

2027 Medical Rates

Employee Biweekly Contribution		
	HMO Blue NE	PPO Saver 3000
EE	$128.67	$104.94
EE+1	$288.23	$266.64
Family	$355.14	$290.51

MEDICAL PLANS COMPARISON

Network Comparison

HMO	PPO
Regional HMO Blue NE network in MA, ME, NH, VT, CT and RI	National PPO network Blue Cross Blue Shield PPO providers
Choose Primary Care Physician (PCP) (change anytime!) Referrals to most HMO Blue NE network specialists NO referrals to HMO Blue NE network: • Ob/gyn care & Behavioral Health & Routine Vision • Chiropractors & Acupuncturists • Emergencies & Out-of-Area Urgent Care	In-network PPO Providers: richer benefits Out-of-network Providers: reduced benefits NO referrals required Go to any licensed provider nationwide Freedom of choice Use in-network or out-of-network providers
Find a doctor: • ONLINE www.bluecrossma.org • Call Physician Selection Service: 1-800-821-1388	Find a doctor: • ONLINE www.bluecrossma.org • Call Physician Selection Service: 1-800-821-1388

MEDICAL PLANS COMPARISON

In-Network Medical Services

		HMO NE $500			PPO SAVER $3000		
	MEDICAL SERVICES	MEMBER COST SHARING					
	Deductible	$500 individual $1,000 family			$3,000 individual $6,000 family		
DOCTOR OFFICE VISITS	Routine health checkups & related tests	$0			$0		
	PCP, OB/GYN, Behavioral Health visits	$25			$0 after deductible		
	Specialist office visits	$40			$0 after deductible		
	Physical, Speech Therapy, Cardiac Rehab	$40 after deductible			$0 after deductible		
EMERGENCY AND URGENT CARE	Emergency Room visits	$500			$150 after deductible		
	Urgent Care facilities	$40			$0 after deductible		
EQUIPMENT	Prosthetics, Durable Medical Equipment	20% after deductible			20% after deductible		
DIAGNOSTIC TESTING	Diagnostic Testing (Labs & X-Rays)	$0 after deductible			$0 after deductible		
HIGH TECH IMAGING TESTING	High Tech Imaging Testing (MRI's, PET & CT Scans)	$75 after deductible			$0 after deductible		
HOSPITAL	Hospital Day Surgery	$500 after deductible			$0 after deductible		
	Inpatient Admissions	$1000 after deductible			$0 after deductible		
	PRESCRIPTION DRUGS	TIER 1	TIER 2	TIER 3	TIER 1	TIER 2	TIER 3
PRESCRIPTION DRUGS	Retail pharmacy (30-day supply)	$15	$30	$50	$10	$25	$45
	Mail Order pharmacy (90-day supply)	$30	$60	$150	$20	$50	$135

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS

MEDICAL PLANS COMPARISON

Out-of-Network Medical Services

	MEDICAL SERVICES	MEMBER COST SHARING					
	Deductible	N/A			$3,000 individual $6,000 family		
DOCTOR OFFICE VISITS	Routine health checkups & related tests	N/A			20% after deductible		
	PCP, OB/GYN, Behavioral Health visits	N/A			20% after deductible		
	Specialist office visits	N/A			20% after deductible		
	Physical, Speech Therapy, Cardiac Rehab	N/A			20% after deductible		
EMERGENCY AND URGENT CARE	Emergency Room visits	$500			$150 after deductible		
	Urgent Care facilities	N/A			20% after deductible		
EQUIPMENT	Prosthetics, Durable Medical Equipment	N/A			40% after deductible		
DIAGNOSTIC TESTING	Diagnostic Testing (Labs & X-Rays, MRI's, PET & CT Scans)	N/A			20% after deductible		
HOSPITAL	Hospital Day Surgery	N/A			20% after deductible		
	Inpatient Admissions	N/A			20% after deductible		
PRESCRIPTION DRUGS	PRESCRIPTION DRUGS	TIER 1	TIER 2	TIER 3	TIER 1	TIER 2	TIER 3
	Retail pharmacy (30-day supply)	N/A	N/A	N/A	$20	$50	$90

The amount the plan pays for covered services is based on the BCBSMA allowed amount. If an out-of-network provider charges more than the BCBSMA allowed amount, you may have to pay the difference.

OUT-OF-POCKET MAXIMUM

The most a member will pay per year for covered health expenses before the plan pays 100 percent of covered health expenses for the rest of that plan year

	HMO	PPO
MEDICAL SERVICES *Deductible Coinsurance Copayments Prescriptions*	$2,000 Individual	$6,450 Individual
	$4,000 Family	$10,900 Family

RX COST-SHARE ASSISTANCE

What is Cost-Share Assistance?	How does Cost-Share Assistance work?
• The Cost-Share Assistance program is administered by our partner, **PILLARRx Consulting**.	• If you or a dependent is taking an eligible medication, PillarRx will call you to help you enroll! Or you can call the PillarRx Care Team at 1-636-614-3128.
• Manufacturer coupons for certain eligible medications will cover most or all of your out-of-pocket costs.	• Coupons are automatically applied when you fill your prescription, reducing your out-of-pocket cost to anywhere between $0 and $35, depending on the medication.
• Must Enroll To Save. Enrollment is optional, however... If you don't enroll, you'll be responsible for paying 30% of the cost of your eligible medication. Therefore, out-of-pocket costs for the medication will be higher than if you participated in the program.	• What If I'm Already Using a Manufacturer's Coupon? You still need to enroll yourself or your dependent in the program.

Personalized Support From The PillarRx Care Team

PillarRX Care Team will...

- Help you enroll in the Cost-Share Assistance Program.
- Monitor your claims every month to ensure that you're receiving the correct coupon and provide support if needed.

You May Call the PillarRx Care Team at 1-636-614-3128

Dental

2027 Dental Rates	
Employee Biweekly Contribution	
Dental Blue	
Employee	$4.43
Family	$12.88

Dental Plan

Dental insurance benefits are provided through Blue Cross Blue Shield of Massachusetts. It is a preferred provider organization (PPO) dental plan with access to an extensive regional network with thousands of participating dentists.

- No deductible for preventative/diagnostic care which includes cleanings, sealants, space maintainers, and x-rays.
- $500 per member rollover, capped at $1,250; Rollover Max balance $3,000.

Calendar year maximum benefit is $1,750 per member.

DENTAL BLUE

Network



ACCESS TO MORE THAN 90 PERCENT OF DENTISTS IN MASSACHUSETTS

350,000 PARTICIPATING LOCATIONS NATIONWIDE

FIND A DENTIST:

- ONLINE WWW.BLUECROSSMA.ORG

GO TO ANY DENTIST

PARTICIPATING DENTISTS IN THE NATIONAL DENTAL BLUE NETWORK

- NO CLAIMS FORMS
- DISCOUNTS & NO BALANCE BILLING

NON-PARTICIPATING DENTISTS (NOT-CONTRACTED WITH NATIONAL DENTAL BLUE NETWORK)

- CLAIMS FORMS
- BALANCE BILLING

For members under age 13, benefits are covered in full up to the calendar-year benefit maximum and are not subject to the deductible.

PREVENTIVE BENEFIT GROUP	BASIC BENEFIT GROUP	MAJOR BENEFIT GROUP
100%	80%	50%
NO DEDUCTIBLE	$25 DEDUCTIBLE (up to $75 per family)	
$1,750 CALENDAR YEAR MAXIMUM*		
Oral Exams	Fillings	Bridges
Cleanings	Extractions	Crowns
X-Rays	Endodontics	Dentures
Sealants (↓Age 14)	Periodontics	Implants
Space Maintainers (↓Age 19)		
Fluoride Treatments (↓Age 19)		

Vision

2027 Vision Rates	
Employee Biweekly Contribution	
Blue 20/20	
Employee	$3.41
Family	$8.95

Vision Plan

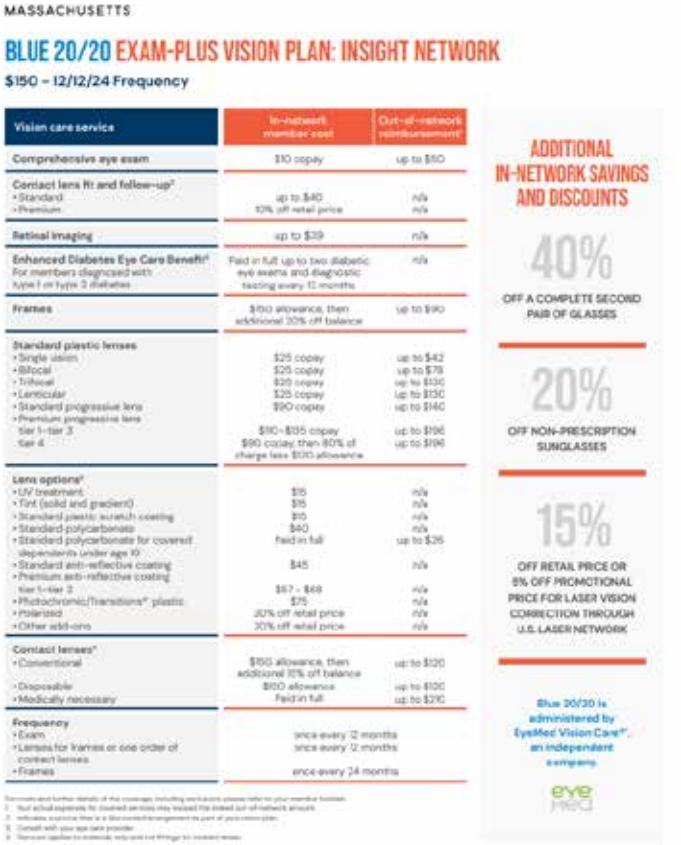
Vision Insurance is provided by Blue2020, giving you access to EyeMed's Insight Network for a greater variety of choices and flexibility.

- Coverage for exams, prescription glasses, and contact lenses is available each year.
- Choose independent, national retail, and regional retail providers (LensCrafters, Pearle Vision, Target Optical).

Blue20/20

blue2020ma.com





Flexible Spending Accounts (FSA)

Healthcare FSA

Use pre-tax savings to pay for or reimburse you for qualified out-of-pocket expenses for yourself and your dependents.

- Receive reimbursements for medical care (such as copayments, deductibles, glasses, and laser vision correction), dental expenses (such as orthodontics and expenses over plan allowances), and even over-the-counter products that are health-related (aspirin, sunscreen, lip balm, first aid products, etc.).
- Annual minimum contribution is $200, and annual IRS maximum is $3,500.
- The plan year is January 1, 2027 to December 31, 2027. You must incur all claims by March 15, 2028, and submit claim for the 2027 plan year no later than March 31, 2028.

Limited Healthcare FSA

- This plan is available for those enrolled in the PPO Saver 3000 only.
- The plan works just like the Healthcare FSA, however, can only be used for dental and vision expenses.
- If you choose to enroll in the PPO Saver 3000 and contribute to a Health Savings Account (HSA), you must spend down any remaining funds in a Healthcare FSA for plan year 2026 prior to January 1, 2027.

Dependent Care FSA

Use pre-tax savings for reimbursement of qualified dependent daycare expenses for children up to age 13 incurred while you are working at Endicott.

- The annual minimum contribution is $200, and annual IRS maximum is $7,500.
- Plan year is January 01, 2027 to December 31, 2027. You must incur all claims by December 31, and submit claims for the 2027 plan year no later than March 31, 2028.



Retirement

TIAA | ENDICOTT COLLEGE

Annual Limit per IRS guidelines:

$25,500 per year if you are under age 50
Standard Catch-Up Contribution (Ages 50–59): $8,500
Super Catch-Up (Ages 60–63): $11,750

Endicott College Defined Contribution Retirement Plan features

Endicott College recognizes the importance of providing you with a retirement plan. This is an important part of your overall benefits and can help you reach your retirement goals and prepare for your financial future.

Endicott College helps new employees take the first step by enrolling them in the Endicott College Defined Contribution Retirement Plan.

Retirement plan features include:



If you are an eligible employee, you have 30 days from your eligibility date to enroll on your own or opt out of participating in the Endicott College Defined Contribution Retirement Plan. Visit **tiaa.org/endicott** to make your selection.



If you are an eligible employee and don't enroll or opt out within 30 days, you will be automatically enrolled at 2% of your annual salary, and contributions will be directed to the target date fund closest to your projected date of retirement. Your beneficiary information will be set to "Estate."



Employees can make voluntary pretax contributions/Roth after-tax contributions to the plan, up to a maximum amount determined annually by the IRS. You can elect to automatically increase your contributions to help save more for retirement. You select the amount of the increase, the frequency and when to start and stop it.



Full time employees, age 25 or older, are eligible for employer contributions after one year of service.

Part-time employees that transfer to full-time employees and are age 25 or older, will be eligible for employer contributions on January 1 following the completion of 1,000 hours of service.

Once eligible for the employer contributions, if you contribute 2% or more, the college will contribute 8% of your pay to the plan on your behalf. If you do not make a 2% contribution (i.e., opt out of the plan), the college will contribute 6% of your pay to the retirement plan on your behalf.



You can make updates to your account at any time.

Quick guide to managing your retirement account online

Once enrolled, log in to your account to:

- Change your contribution amount
- Update your investment elections for future contributions
- Transfer existing balances among other investment options
- Review or update your personal information and beneficiary designation(s)

You can choose which approach best fits your needs when creating your retirement investment strategy.



SELECT A TARGET DATE FUND.

Target date funds offer a mix of investments based on the number of years until you retire and automatically adjust over time to be more conservative. For example, should you choose to retire at age 67 in 2044, you might consider the Target Date 2045 Fund.



BUILD YOUR OWN RETIREMENT PORTFOLIO.

The plan offers a range of investment options to choose from. Learn more about your investment choices online at **tiaa.org/endicott**.

Aflac Group Accident Plan

Protection for the unexpected, that's the benefit of the Aflac Group Accident Plan.

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

- Ambulance rides
- Emergency room visits
- Surgery and anesthesia
- Prescriptions
- Major diagnostic testing
- Burns

Plan features

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid regardless of any other medical insurance.

Accident (biweekly rates)

Individual	$6.55
Employee & Spouse	$10.71
Employee & Child	$12.62
Family	$12.62

The Aflac Group Critical Illness plan benefits include:

Critical Illness Benefit payable for:

- Cancer
- Heart Attack (Myocardial Infarction)
- Stroke
- Kidney Failure (End-Stage Renal Failure)
- Major Organ Transplant
- Bone Marrow Transplant (Stem Cell Transplant)
- Sudden Cardiac Arrest
- Coronary Artery Bypass Surgery
- Non-Invasive Cancer

Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

Critical Illness (biweekly rates)

Employee

	$10,000	$20,000
18-25	$1.42	$2.84
26-30	$2.06	$4.12
31-35	$2.79	$5.57
36-40	$3.77	$7.53
41-45	$5.05	$10.11
46-50	$6.80	$13.59
51-55	$10.76	$21.52
56-60	$13.10	$26.21
61-65	$21.48	$42.96
66+	$34.49	$68.98

Spouse

	$10,000	$20,000
18-25	$1.42	$2.84
26-30	$2.06	$4.12
31-35	$2.79	$5.57
36-40	$3.77	$7.53
41-45	$5.05	$10.11
46-50	$6.80	$13.59
51-55	$10.76	$21.52
56-60	$13.10	$26.21
61-65	$21.48	$42.96
66+	$34.49	$68.98

Tuition Remission

Endicott College offers tuition benefits to its full-time employees and their immediate family members after one year of service. Graduate programs, online courses and programs, institutes and certificate programs are included in tuition remission. Independent studies may be approved for tuition remission at the discretion of the Provost. The benefit covers 100% of the cost of tuition. You are responsible for any fees, including application fees, registration fees, books, materials, and any other course expenses. Please visit GullCentral for further details.

Tuition Exchange

After one year of employment, the tuition exchange scholarship allows your dependent child to attend an undergraduate program at a participating college or university at a discounted tuition rate. Please visit GullCentral for further details.

Vacation Time:

Upon hire, all regular benefit eligible positions will begin accruing three weeks' vacation per year. After three years, the accrual increases to four weeks.

Carry-over limits are equivalent to one time the annual accrual, based on the FTE multiplier.

How vacation and sick hours are calculated:

All positions are based on a full-time equivalency (FTE) multiplier.

Full-time regular positions work 35 standard hours per week.

Public Safety & Police, Wylie Center & Tupper Manor, and Facilities Management work 40 standard hours per week.

Three weeks' vacation * 35 standard hours per week = 105 hours
Three weeks' vacation* 40 standard hours per week = 120 hours

Part-time, 20 hour per week hourly and exempt worker's entitlement is calculated as:
Three weeks * 35 hours/week standard * 0.57 FTE = 60 hours
A 10 month academic year worker's entitlement is calculated as weeks * 35 hours/week standard * 0.83 FTE (10/12 months) = 87.15 hours

All accruals are calculated and accrued each pay period.

Part-time, non-exempt employees working less than 20 hours are not eligible for vacation accrual.

Part-time, hourly, 10-month employees who work 20+ hours per week are not eligible for vacation accrual.





Employees who receive PAPs do not earn vacation time
(see page 15 section).

Sick

Endicott provides you with sick time. The intent of offering this time is to help employees and their families maintain wellness, not just to take time when sick.

Sick time is available for you to use for occasional personal illness not covered by Paid Medical Leave or Short-Term Disability, or to attend routine medical or dental appointments. You may use up to 40 hours per year of sick time to care for a family member or to accompany a family member to routine medical or dental appointments.

12 month positions accrue 12 days per year; maximum up to 120 days.

Part-time workers with 20 or more hours scheduled per week will accrue sick time based on the FTE multiplier.

Part-time, non-exempt employees with less than 20 hours scheduled per week will be eligible to accrue Massachusetts sick time at a rate of one hour for every 30 hours worked.

Personal Time

Personal time is issued on July 1 of each year.

12-month, full-time employees receive three personal days; pro-rated based on start date.
Full-time Public Safety employees receive five personal days; pro-rated based on start date.

Personal days not used within the fiscal year in which they are given are forfeited.

Flexible Time

The ECFA Agreement states that certain, non-12 month union jobs require a flexible schedule throughout the year. Due to the flexibility needed, an allotment of 33 days of time will be added under Personal Time in Workday, to be used when taking flex time off.

Insurance *Coverage*

Basic Life Insurance

Basic life insurance provides a cash benefit to your beneficiary/beneficiaries in the event of your death while employed by Endicott College.

- Endicott provides this benefit at no cost to you.
- Basic life insurance is equal to your annual salary, up to a maximum of $200,000.
- Benefits are reduced starting at age 65, and by age 70 your basic life insurance is equal to 50% of your salary up to a maximum of $100,000.
- Premiums the College pays on coverage over $50,000 of insurance is taxable income and appears on your pay slip as Group Term Life.
- Benefits are tax-free to the beneficiary.
- Upon termination of employment, you may continue this policy at your own expense.
- **Be sure to update your beneficiary/beneficiaries in Workday.**

Accidental Death & Dismemberment Insurance

Accidental Death & Dismemberment (AD&D) insurance provides an additional cash benefit to your beneficiary/beneficiaries in the event of your accidental death and to you if you lose a limb or part of a limb, if either occurs while employed by Endicott College.

- Endicott provides this benefit at no cost to you.
- AD&D insurance is equal to your annual salary up to a maximum of $200,000.
- Benefits are reduced starting at age 65, and by age 70 your basic life insurance is equal to 50% of your salary up to a maximum of $100,000.

Insurance *Coverage*

Supplemental Life & AD&D Insurance

Upon hire, you may **purchase** additional life insurance and AD&D insurance at preferred rates through the convenience of payroll deductions.

- You may elect coverage between one and five times your annual salary, up to $300,000.
- You are eligible for the guaranteed issue amount up to $180,000 if enrolled within 30 days of hire. Evidence of Insurability (EOI) is required over $180,000. During this enrollment period, employees are able to enroll or increase their Supplemental Life insurance coverage up to the $180,000 guarantee issue amount without medical underwriting (EOI) required, for a January 1, 2026 effective date. Outside of this enrollment period, EOI is required for any new or increased coverage that is elected.
- You need to provide EOI if you wish to increase coverage by more than 1x your salary.
- You may elect coverage for your spouse up to $100,000.
- Your spouse is eligible for the guaranteed issue amount up to $30,000 if enrolled within 30 days of hire. Evidence of Insurability (EOI) required over $30,000. During this enrollment period, employees are able to enroll or increase their spouse's amount of Supplemental Life insurance coverage up to the $30,000 guarantee issue amount with medical underwriting (EOI) required, for a January 1, 2026 effective date. Outside of this enrollment period, EOI is required for any new or increased coverage that is elected.
- Spouses are eligible for up to 100% of the employee's Supplemental Life amount (subject to the $100,000 maximum).
- You may continue this policy at your own expense upon termination of employment.
- **Be sure to update your beneficiary/beneficiaries in Workday**.

Long-Term Disability Insurance (LTD)

Endicott's integrated disability program provides you with income in the event you become disabled and are unable to work. You are eligible for LTD after a 180-day elimination period. For the first 180 days of your disability, you will receive compensation from a combination of workers' compensation (if applicable), Massachusetts Paid Family & Medical Leave, Short-Term Disability, and PTO. **Benefit maximum is $10,000 per month.**



Protecting Your Income During Parental & Medical Leaves

If you have a serious medical condition, have a baby, or welcome a foster or adopted child into your family, Endicott has programs to protect your income while on leave. Some of these are familiar to you, such as Sick and Short-Term Disability. The College is pleased to also offer Paid Medical Leave (PML) for those who are eligible. This benefit is only available to employees who work in Massachusetts.

Paid Medical Leave (PML) is an insurance Endicott has purchased to ensure compliance with the Massachusetts Paid Family & Medical Leave law.

- Endicott now provides you with Paid Medical Leave. You will receive a percentage of your pay, based on a calculation using your actual pay over the last four quarters and the average weekly pay across the Commonwealth of Massachusetts. Endicott continues to provide you with **Short-Term Disability (STD)**. If PML does not provide you with 60% of your base salary, STD will supplement PML to a maximum of $3,500 per week.
- You may use PTO to continue pay during the waiting period.
- Both PML and STD are available after a five (5) day waiting period.

Endicott continues to provide federal Family & Medical Leave Act (FMLA) coverage. FMLA protects your job for up to 12 weeks for your or a family member's serious medical condition. It does not provide any type of salary continuance. In almost all circumstances, the policies described above provide the same or more job protection and also provide some level of income.

MASSACHUSETTS | MyBlue® Member App

Meet the MyBlue Member App



Simple, Secure, Convenient

Get Health Care Information Quickly and Easily

The MyBlue Member App gives members instant access to their personal health care information anytime they need it. A simple tap connects them to their doctor, recent prescriptions, and claims history.

Personalized health care, right at their fingertips:



Use the digital ID card to direct-dial important numbers, email a PDF version to a doctor, or save a digital card to their phone.



Get access to recent claims history and see copayment amounts.



View financial account balances, like HealthEquity® or Blue Cross

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Additional MyBlue Member App features:



See prescription history, including dosage and who prescribed it.



Look up and get directions to nearby doctors, dentists, and hospitals.



Receive push notifications and view important information in the Message Center.

Available On

Download on the App Store

GET IT ON Google Play

The MyBlue Member App is not available for members with Federal Employee Program (FEP), Blue Benefit Administrators (BBA), Ancillary (Indigo®), Medicare Advantage or standalone Part D plans. Those with standalone dental, vision, or wellness coverage cannot register for the app at this time.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID Card (TTY: **711**).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).

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MASSACHUSETTS

Program is available to Blue Cross Blue Shield of Massachusetts subscribers only.



YOUR ONLINE WELLNESS PROGRAM, IN A NUTSHELL

With a**healthy**me®´ Rewards from Personify Health™, an independent company, it's easy to make your healthy choices pay off. Track your healthy habits, earn points, and rake in the rewards.*

BRING ON THE REWARDS

Here's a quick look at how to make the most of a**healthy**me Rewards:

Create an Account

Sign up at **ahealthymerewards.com**, and download the Personify Health app.

Earn Points

Track your healthy habits, join challenges, and complete daily tasks to start earning.

Claim Your Rewards

Use your points to shop exclusive deals, get gift cards, donate to charity, or add to your savings.

Get Started

Ready to start earning? Sign up at **ahealthymerewards.com**, then download the Personify Health app.

Earn up to $400 in rewards annually.

*Rewards may be considered a taxable form of income, so you should consult your tax advisor.

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SO MANY WAYS TO LEARN AND EARN

ahealthyme Rewards makes it easy to earn rewards annually, just for making healthier choices.

Devices and Apps
Connect your device to earn points and rewards. Under **Tracking**, you can connect all compatible devices and apps.

My Interests
Choose your interests and we'll create a program experience around your life and goals.

Your To-dos
Visit the home page and see all the ways you can earn points and trophies.

Daily Cards
Complete easy quizzes and pick up fun facts—your daily cards offer an easy way to earn points.

Friends
Invite co-workers to join in. Make it more fun by creating groups around common interests, like walking or sharing recipes. Earn points when you add friends.

My Stats
Keep tabs on your progress, from steps taken to calories consumed.

Your Rewards
To redeem, navigate to the **Rewards** tab, click **Spend** and choose how to spend your earnings.

Journeys
Improving your health and wellness begins with adopting new habits. Now you have the digital coaching you need—to commit to goals that fit your life, to reinforce good habits, and to achieve real results.

HEALTHY HABITS
From sleeping more to laughing more, you can practice three healthy habits every day, then track them to receive rewards.

Themes include:

- Getting Active
- Eating Healthy
- Sleeping Well
- Reducing Stress
- Being Productive
- Learning New Things
- Contributing to My Community
- Building Relationships
- Managing My Finances

CHALLENGES
Team Challenges
Team up with co-workers and use the Personify Health app to take on fun, four- week virtual challenges across a variety of terrains.

Personal Challenges
Think about how you'd like to get healthier, then choose a personal challenge that fits your goals.

NUTRITION GUIDE
Personify Health's Nutrition Guide integrates with MyFitnessPal, the world's leading on-the-go nutrition tracker. Now you have the personalized nutrition plan you need to track your diet, get recipes, and make positive changes every day.

SLEEP GUIDE
A good night's sleep can work wonders for your mind and body—but getting enough Zs is tough for many adults. Use the Sleep Guide to set goals, track your sleep, and take steps to sleep more soundly.

To make the most of ahealthyme Rewards, download the mobile app.

HERE'S HOW TO EARN POINTS

What You Do		How Often	Requirements	Points
Preventive Health Take a few proactive steps.		Annually	Set a well-being goal	500
			Get a flu shot	250
			Preventive cancer screening (e.g., mammography, cervical cancer screening, colonoscopy)	500
			Routine health checkup	500
			Tobacco free agreement	250
			Complete your Health Pulse Check	1,000
			Biometric screening (on-site or remote)	100
Interests		Quarterly	Set interests	250
Physical Activity Sync your steps.		Daily	Per 1,000 steps (validated, 14,000 steps max)	10**
			15 or more active minutes	70
			30 or more active minutes	100
			45 or more active minutes *Maximum of 140 points per day	140
		Monthly	Take 7,000 steps 20 days a month	400
			Take 10,000 steps 20 days a month	500
Self-Tracking Track healthy habits and activities.		Daily	Healthy Habit tracking (up to three a day)	10
		Monthly	Enter your weight or blood pressure	50
			Track healthy habits 10 days in a month	200
			Track healthy habits 20 days in a month	300
		One-time	Track healthy habits five days in one month for the first time	100
Cards Complete, learn, and earn.		Daily	Complete cards (up to two per day)	20
		Monthly	Complete 10 daily cards in a month	100
			Complete 20 daily cards in a month	200
Challenges Set and achieve goals.	Personal Challenges	Monthly	Create a personal challenge	50
			Join a personal challenge	100
	Healthy Habit Challenges	Monthly	Win the promoted healthy habit challenge	200
	Destination-Based Steps Challenges	Quarterly	Join the company challenge	100
			Post a chat comment at least once a week during the challenge period	100
			Track steps at least once a week during the challenge period	100
			Create and fill a team in the company challenge	250
			Unlock a destination	100
			Complete the final destination of a challenge	250

**Maximum of 140 points per day.

HERE'S HOW TO EARN POINTS (Cont.)

What You Do	How Often	Requirements	Points
Nutrition See how healthy choices add up.	Daily	Daily calorie tracking using MyFitnessPal Browse healthy recipes	20 10
	Weekly	Add a recipe to grocery list Favorite a recipe	10 10
	Quarterly	Select your eating type	250
	Monthly	Track calories 10 days in a month Track calories 20 days in a month	200 300
	One-time	Connect calorie tracker to MyFitnessPal	100
Sleep† Connect more sleep to better health.	Daily	Track sleep manually Track sleep nightly (validated) Sleep more than seven hours a night (validated)	10 20 50
	Monthly	Track sleep 10 days in a month Track sleep 20 days in a month Sleep more than seven hours, 20 days a month	100 200 300
	Quarterly	Choose your sleep profile	250
Journeys Build healthy habits through self-guided courses.	Daily	Complete a Journey step	20
	Quarterly	Complete a Journey	250
More Ways to Earn Do the little things.	One-time	Registration Connect first activity device Add profile picture Add your first five friends Add a friend outside of your company Invite five colleagues (200 points each) Initial sign-in on your mobile app	100 200 250 250 100 1000 250

†Validated sleep data is required to earn points.

Questions?

Chat live at **member.personifyhealth.com**, email **bcbsma@personifyhealth.com**, or call (toll-free) **1-844-854-7285**.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: 711).
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).
ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).

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MASSACHUSETTS

LOSE WEIGHT, GAIN SAVINGS



Stay motivated and get up to $150 annually for participating in a qualified weight-loss program.[1]

Qualifies for weight-loss reimbursement

- Hospital-based programs and Weight Watchers® in person
- Weight Watchers online and other non-hospital programs (in person or online) that combine healthy eating, exercise, and coaching sessions with certified health professionals such as nutritionists, registered dietitians, or exercise physiologists

Doesn't qualify for weight-loss reimbursement

- One-time initiation or termination fees
- Food, supplements, books, scales, or exercise equipment
- Individual nutrition counseling sessions, doctor/nurse visits, lab tests, or other services that are covered benefits under your medical plan

GET REIMBURSED IN THREE EASY STEPS

1

Choose
Start by picking a qualified weight-loss program.

2

Complete
Once you pay for the program, complete the attached form.

3

Mail
Send the completed form to the address listed.

You can also sign in to MyBlue to submit the form at **member.bluecrossma.com/login**.

Be sure to check with your primary care provider before starting any weight-loss program.

Questions?

Call Team Blue Member Service at the number on your ID card.

1. To verify this reimbursement is offered for your plan, or for more information, sign in to MyBlue at **bluecrossma.com/myblue** or call the Team Blue Member Service at the number on your ID card. Most plans offer the reimbursement shown, but refer to your plan information for specific details.

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MASSACHUSETTS

FITNESS REIMBURSEMENT

Get rewarded for your healthy habits!



Save up to

$150

Qualified for Reimbursement:

- A full service health club with cardiovascular and strength-training equipment like treadmills, bikes, weight machines, and free weights
- A fitness studio with instructor-led group classes such as yoga, Pilates, Zumba®, kickboxing, indoor cycling/spinning, and other exercise programs
- Online fitness memberships, subscriptions, programs, or classes
- Cardiovascular and strength-training equipment for fitness that is purchased for use in the home, such as stationary bikes, weights, exercise bands, treadmills, fitness machines

Not Qualified for Reimbursement:

- One-time initiation or termination fees
- Fees paid for gymnastics, tennis, pool-only facilities, martial arts schools, instructional dance studios, country clubs or social clubs, sports teams or leagues
- Personal trainer sessions
- Fitness clothing

Get Started

To submit your reimbursement, sign in to MyBlue at **bluecrossma.org**.

Your reimbursement is waiting!

MetLife | Legal Plans

Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.



Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys or use an attorney outside of our network and be reimbursed some of the cost.[1]

Best of all, you have confidential access to our attorneys for all legal matters covered under the plan. For a monthly fee conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.[2]

How to use the plan

1. Find an attorney

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Helping you navigate life's planned and unplanned events.

For a monthly fee, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.[3]

Money Matters	• Debt Collection Defense • Identity Theft Defense • Identity Restoration[4]	• Negotiations with Creditors • Personal Bankruptcy • Promissory Notes	• Tax Audit Representation • Tax Collection Defense
Home & Real Estate	• Boundary or Title Disputes • Deeds • Eviction Defense • Foreclosure	• Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home	• Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies • Living Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	• Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship	• Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Personal Property Protection	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	• Defense of Traffic Tickets[5]	• Driving Privileges Restoration	• Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

Create an account at members.legalplans.com or scan the QR code.

Questions? Call the MetLife Legal Plans Client Service Center at **800-821-6400**
Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
2. Digital notary and signing is not available in all states.
3. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
5. Does not cover DUI.

Legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) filing fees, costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. [MLP4]

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ENDICOTT COLLEGE | NOOM

A healthier you, one habit at a time



Noom's evidence-backed programs combine psychology, technology, and human support to help you build habits that can last a lifetime. What's more? **Noom is now a benefit, available at no cost to you (a $209+ value!)**.[1] Here's what you get with your Noom membership:



NOOM WEIGHT

Achieve real, long-lasting results through Noom's proven behavior change weight loss program.

- **Change your relationship with food** with psychology-based lessons
- **Get 1:1 human support** from coaches who offer guidance and encouragement tailored to your health goals
- **See your progress** through smart tracking tools, such as AI food logging with the snap of a photo and body scan technology
- **Lower stress and boost your energy** with 1,000+ fitness videos, meditations, recipes, and more



NOOM GLP-1ˢ PROGRAM

Get self-pay access to anti-obesity medications and clinical care at an exclusive discount, if you clinically qualify.[2]

- **Access weight loss medications** – if clinically appropriate – shipped to your door, if eligible[3]
- **Receive expert guidance** from licensed clinicians for ongoing care and medication management
- **Build healthy habits that stick** through Noom's 1:1 coaching and psychology-based lessons
- **Use innovative tools** to help you prevent muscle loss, easily track your progress, and see sustainable weight loss beyond medication

JOIN NOOM AT GO.NOOM.COM/ENDICOTTCOLLEGE OR SCAN HERE TO ENROLL.

[1]Based on current price of 12-month Noom subscriptions.
[2]If your clinician feels compounded medications are clinically appropriate for you, any compounded medications are not approved by the FDA or reviewed for quality, safety or efficacy. Novo Nordisk, Inc. is the only United States company with FDA-approved products containing semaglutide, identified under the trade names Rybelsus®, Ozempic® and Wegovy®. Lilly USA LLC is the only United States company with FDA-approved products containing tirzepatide identified under the trade names Zepbound® and Mounjaro®.
[3]Not all medications are available for home delivery. Availability of home delivery will depend on your insurance or cash pay status.

BANK OF AMERICA
Preferred Rewards

Your benefits are waiting

Learn more about your Preferred Rewards benefits through the Banking and Investing Program



25%–75% Rewards Bonus	No Fees	Priority Service	Annual Program Fee Discount
on eligible Bank of America credit cards	on select everyday banking services	Access to dedicated specialists at 888.888.RWDS (888.888.7937)	Merrill Guided Investing Other fees may apply.*

BANK OF AMERICA
Preferred Rewards

BANK OF AMERICA

Exclusive benefits and rewards

As an employee of a participating Banking and Investing Program company, you have special access to Bank of America Preferred Rewards® Gold tier benefits. To qualify, you normally need an active, eligible Bank of America checking account and a three-month daily balance of $20,000 or more in your Bank of America deposit and/or Merrill investment accounts, however the balance requirement is waived with your payroll direct deposit.

As a Preferred Rewards member, you'll enjoy benefits and rewards designed around the ways you save, spend and borrow with Bank of America and invest with Merrill. In addition, your balances are reviewed monthly to see if you qualify for a higher tier. If so, you'll automatically move to the next level of rewards.

Enjoy more ways to pursue financial goals

To take advantage of this program and enroll in Preferred Rewards, you'll need:

- An active, eligible Bank of America checking account
- Direct deposit from your Bank of America Banking and Investing Program participating employer into a Bank of America checking or savings account
- Completion of your Preferred Rewards enrollment action

You'll receive instructions to complete enrollment within 60 days of setting up your payroll direct deposit into an eligible Bank of America account. Preferred Rewards benefits will become effective within 30 days after your enrollment.

No fee to enroll
There's no fee to participate in our rewards program.

Increase your benefits
As your balances qualify you for the next level of rewards, you'll receive an automatic tier upgrade.

Your rewards in one place
My Rewards shows you the whole picture of all your benefits including Preferred Rewards.

Priority service
Access a dedicated team of specialists for your product and service needs at 888.888.RWDS (888.888.7937).

It's easy to enroll in Preferred Rewards:

- In person with a specialist
- Online at bankofamerica.com/preferred-rewards or through the Bank of America Mobile Banking app**
- By phone at 888.888.RWDS (888.888.7937)

**Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

All Endicott Employees and their Families Are Eligible

bloom

Activate Your New Benefit!

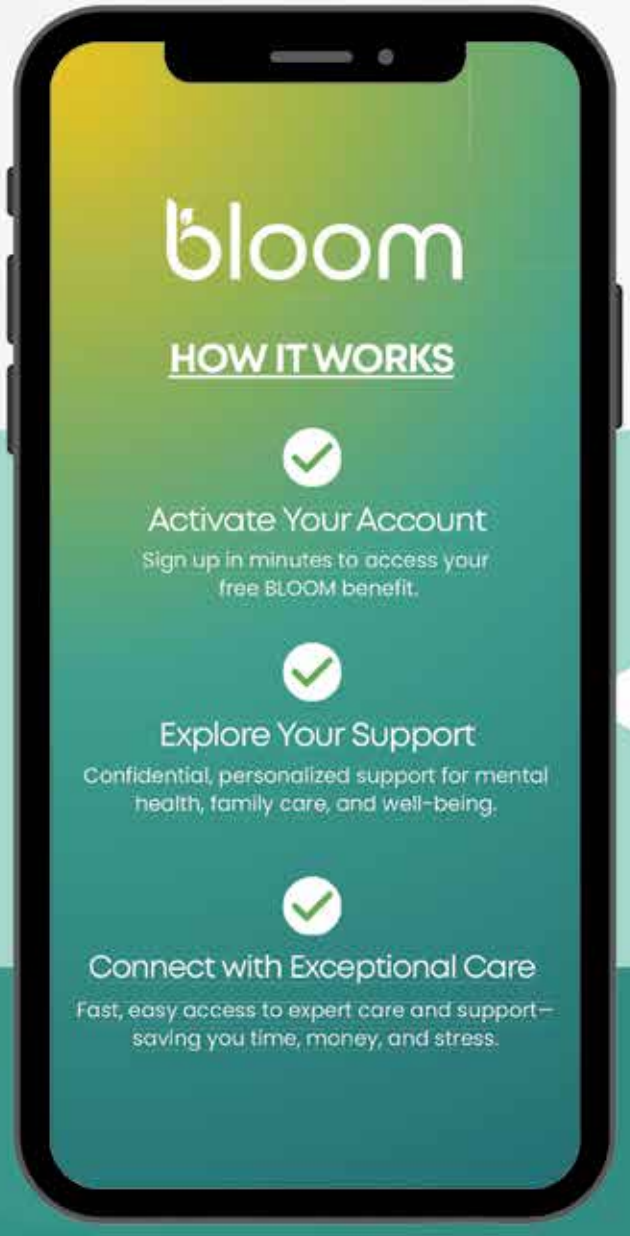
Endicott College + BLOOM



Life can be challenging—but you don't have to navigate it alone.

BLOOM is your all-in-one wellness benefit, giving you fast, easy access to expert support and care for:

Mental Health • Personal Well-Being • Parenting & Eldercare



Whether you're stressed, caring for others, or just need support, BLOOM meets you where you are—with coaching, therapy, live events, and expert support—any time you need it.

ENDICOTT COLLEGE

SCAN HERE

TO ACTIVATE YOUR NEW BENEFIT

Or Visit: bit.ly/BloomEndicott

No cost to employee + family

Working Advantage



ENDICOTT COLLEGE

https://endicott.savings.workingadvantage.com

HIGHLIGHTED OFFERS

Garmin
Save up to 20% on select Garmin products

Apple
Exclusive employee savings on select products

Discount Hotel Reservations
Save up to 40% on hotels in top cities^

Walt Disney World Resort
Save up to $81

Discount Flight Reservations
Save up to 20% on flights

Cruises
Up to $1,000 Onboard Credit on Cruises

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Provider Contact *Information*

For detailed benefit information, visit the websites of our providers.

Blue Cross Blue Shield of MA
bcbsma.com | bluecrossma.com/myblue | 800-262-2583

BCBS Dental
bcbsma.com | 800-262-2583

Blue 20/20 Vision
bluecrossma.com | 800-262-2583

HealthEquity
Health Savings Account
myhealthequity.com | 866-346-5800

WEX
Flexible Spending Accounts & Health Reimbursement Accounts
discoverybenefits.com | 866-451-3399

TIAA
Retirement Account
tiaa.org | 800-842-2252

Aflac
aflacenrollment.com/EndicottCollege/Endicott3909526
https://calendly.com/erin_murphy-aflac

Unum
unum.com | 866-679-3054

MetLife Legal Services
Legal Plans | Customer Service Number | 800-821-6400
members.legalplans.com

Bank of America
Bankofamerica.com/preferred-rewards
888-888-7937

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Savi
endicott.bysavi.com



Employee Benefits Enrollment Guide

2027

ENDICOTT COLLEGE