**HEALTH NEW ENGLAND**

**HIGH DEDUCTIBLE HEALTH PLAN HMO (HEALTH MAINTENANCE ORGANIZATION)**

*Eligibility 1st of the month following date of hire*

*All medical services required to be provided by HNE Provider except emergency care when outside service area.*

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Deductible</th>
<th>Employee pays</th>
<th>Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$3,000</td>
<td>$65.76</td>
<td>per pay period</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$6,000</td>
<td>$234.51</td>
<td>per pay period</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$6,000</td>
<td>$185.06</td>
<td>per pay period</td>
</tr>
<tr>
<td>Family</td>
<td>$6,000</td>
<td>$324.68</td>
<td>per pay period</td>
</tr>
</tbody>
</table>

Deductible Out-of-Pocket Maximum:
- Employee: $3,000 (minus University HSA contribution, any HRA reimbursement, plus Rx copays)
- Other Tiers: $6,000 (minus University HSA contribution, any HRA reimbursement, plus Rx copays)

**In-Network Wellness Visits:** $0

**All Other In-Network Office Visits (PCP and Specialists):** (Must satisfy deductible then $0)

**Prescriptions (Rx):**
- Retail Prescription Card Service - $20 / $50 / $100 (Must satisfy deductible before Rx copays apply)
- Mail Order Prescription Service - $40 / $100 / $300 (Must satisfy deductible before Rx copays apply)

**HIGH DEDUCTIBLE HEALTH PLAN PPO (PREFERRED PROVIDER ORGANIZATION)**

*Eligibility 1st of the month following date of hire*

*Allows participant to obtain medical services within HNE Network and the Multiplan / PHCS National Provider Network and any licensed provider nationally. Restrictions and coinsurance may apply.*

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Deductible</th>
<th>Employee pays</th>
<th>Pay Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$3,000</td>
<td>$167.10</td>
<td>per pay period</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$6,000</td>
<td>$485.20</td>
<td>per pay period</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$6,000</td>
<td>$399.03</td>
<td>per pay period</td>
</tr>
<tr>
<td>Family</td>
<td>$6,000</td>
<td>$707.25</td>
<td>per pay period</td>
</tr>
</tbody>
</table>

Deductible Out-of-Pocket Maximum:
- Employee: $3,000 (minus University HSA contribution, any HRA reimbursement, plus Rx copays)
- Other Tiers: $6,000 (minus University HSA contribution, any HRA reimbursement, plus Rx copays)

**In-Network Wellness Visits:** $0

**All Other In-Network Office Visits (PCP and Specialists):** (Must satisfy deductible then $0)

**Prescriptions (Rx):**
- Retail Prescription Card Service - $20 / $50 / $100 (Must satisfy deductible before Rx copays apply)
- Mail Order Prescription Service - $40 / $100 / $300 (Must satisfy deductible before Rx copays apply)

**HEALTH SAVINGS ACCOUNT (HSA)**

*(MUST BE A PARTICIPANT IN BAY PATH UNIVERSITY MEDICAL PLAN)*

Bay Path University offers an HSA to assist you with medical, dental and eye care expenses not reimbursed by an insurance plan or by a Health Reimbursement Account (HRA).

For employees who enroll in the BPU health insurance on or after 7/1/2019, the University will contribute a prorated portion of the employer contribution each pay date based on the number of pay dates remaining in the 2019-2020 fiscal year. Employees must be enrolled in the BPU health insurance to be eligible for the employer contribution.

**Employee:** $23.08

**Employee & Spouse - Employee & Child(ren) - Family:** $46.15

Employees who open an HSA may make pre-tax contributions via payroll deduction or post-tax non-payroll deductions up to the IRS calendar year maximum minus all University contributions.

**Employee:** $3,500

**Employee & Spouse - Employee & Child(ren) - Family:** $7,000

- Employees participating in the HSA cannot participate in the HFSA account at Bay Path University.
- Employees age 65 and older and enrolled in Medicare cannot participate in the HSA. Other restrictions and benefits apply. Contact HR for details. Employees cannot participate in the HSA if they are enrolled in another medical plan.
- Employers cannot make retroactive contributions to an employee’s HSA per IRS regulations.
- During the year in which you turn 55 and thereafter, an additional $1,000 per year catch-up contribution is allowed
<table>
<thead>
<tr>
<th>Deductible Expense Per Tier</th>
<th>Member Responsibility</th>
<th>HRA Reimbursement</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>From $1 - $1,350</td>
<td>100% 0%</td>
<td>Bay Path University will pay up to 0% of the first $1,350 of eligible deductible expenses for the Employee HMO &amp; PPO High Deductible Plans. **</td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>From $1,351 - $3,000</td>
<td>20% maximum reimbursement $1,320</td>
<td>Bay Path University will pay 80% of the remaining $1,650 of eligible deductible expenses for the Employee HMO &amp; PPO High Deductible Plans.</td>
</tr>
<tr>
<td><strong>Employee &amp; Spouse</strong></td>
<td>From $1 - $2,700</td>
<td>100% 0%</td>
<td>Bay Path University will pay up to 0% of the first $2,700 of eligible deductible expenses for the Employee &amp; Spouse, Employee &amp; Child(ren) and Family HMO &amp; PPO High Deductible Plans.**</td>
</tr>
<tr>
<td><strong>Employee &amp; Child(ren)</strong></td>
<td>20% maximum reimbursement $2,640</td>
<td>Bay Path University will pay 80% of the remaining $3,300 of eligible deductible expenses for the Employee &amp; Spouse, Employee &amp; Child(ren) and Family HMO &amp; PPO High Deductible Plans.</td>
<td></td>
</tr>
</tbody>
</table>

**These expenses are eligible for reimbursement through your Health Savings Account (HSA) debit card.**

**Expenses reimbursed through the HRA cannot be reimbursed through the Health Savings Account (HSA).**

To receive reimbursement through the HRA, proper documentation such as a Claims History Report must be submitted to BFP Associates, Inc. (fax: 413-739-2968).
ALTUS DENTAL INSURANCE
NETWORK COMPREHENSIVE DENTAL
Voluntary plan (premiums paid by employee) ~ Eligibility 1st of the month following date of hire.

DENTAL PLAN

<table>
<thead>
<tr>
<th></th>
<th>Deductible</th>
<th>Employee pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$50*</td>
<td>$21.58 per pay period</td>
</tr>
<tr>
<td>Family</td>
<td>$150*</td>
<td>$57.73 per pay period</td>
</tr>
</tbody>
</table>

Member Responsibility
Preventive Services - $0 (Deductible does not apply)
Basic Services – Deductible then 20%
Major Services – Deductible then 50%

In-Network Provider: Benefit payments are paid based on contracted fees for In-Network providers.

Out-of-Network Provider: Benefit payments are based on reasonable and customary fees for non-network providers.

Annual Plan Year Maximum Benefit: $1,250 per person.

Dental Plan Year is January through December

VISION PLAN
THROUGH PRINCIPAL
Voluntary plan (premiums paid by employee) ~ Eligibility 1st of the month following date of hire.

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td></td>
<td>Employee pays $3.70 per pay period</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td></td>
<td>Employee pays $7.02 per pay period</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td></td>
<td>Employee pays $7.44 per pay period</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td>Employee pays $11.50 per pay period</td>
</tr>
</tbody>
</table>

Plan Year is January through December

For more information regarding available services and creating your account please visit www.vsp.com or www.principal.com/vsp or contact the Associate Director of Employee Benefits in the Human Resources Department.
BFP ASSOCIATES
HEALTH FLEXIBLE SPENDING ACCOUNT (HFSA)
Eligibility 1st of the month following date of hire

A Flexible Spending Account provides participants with an innovative way to pay certain eligible expenses with pre-tax dollars.

**Health Flexible Spending Account (HFSA)** - The HFSA allows for the reimbursement of eligible medical, dental and eye care expenses incurred during the plan year, July 1st - June 30th. Your full allocation is available to you on the first day of the plan year. You can submit eligible expenses for reimbursement immediately upon incurring the expense or anytime during the plan year.

Eligible expenses incurred between July 1, 2019 and June 30, 2020 must be submitted to BFP Associates, Inc., with proper documentation, no later than **September 15, 2020**.

The maximum HFSA allocation for the 2019-2020 plan year is $2,700. Per IRS regulations, each year you can roll over up to $500.00 to the next plan year. Your next year’s election (including your rollover amount) cannot exceed the annual limit, currently $2,700.

Employees must work a regular schedule of at least 30 hours per week to participate in the HFSA. Employees enrolled in the BPU health insurance and Health Savings Account (HSA) cannot participate in the HFSA.

Dependent Care Assistance Plan (DCAP) - The DCAP allows for the reimbursement of eligible expenses incurred during the plan year for adult or child care. The dependent care account can only reimburse eligible expenses up to what has been deducted from your pay.

Eligible expenses incurred between July 1, 2019 and June 30, 2020 must be submitted to BFP Associates, Inc., with proper documentation, no later than **September 15, 2020**.

The maximum DCAP allocation per calendar year is $5,000.

Employees enrolled in the BPU health insurance are eligible to participate in the DCAP.

** The HFSA is regulated by section 125 of the IRS Code. Refer to the Plan Summary

TIAA
RETIREMENT SAVINGS ACCOUNT 403(b)

Eligibility: An employee who has attained the age of twenty-one (21) may, on a voluntary basis, begin participation in this Plan once they have completed the enrollment application and salary deferral form as required.

Eligibility for University Contribution and Match

Full-Time Employee Eligibility: No waiting period. Definition of “full-time employee” is listed in the Summary Plan Description provided at new hire orientation and available in the Human Resources Department.

Part-Time Employee Eligibility: The employee must meet a one-year of continuous service requirement. In addition, the employee must meet the 1,000 or more hours worked requirement on their one year anniversary date. If the 1,000 or more hours worked requirement for eligibility is not met on the first year anniversary date, the employee will be eligible for the University contribution and match on January 1 of the year immediately following the calendar year in which the employee worked 1,000 hours or more. In either case, must be age twenty-one (21) or older.

The University contributes 6%, based on compensation as defined by the Plan, to the eligible employee’s account. The employee is not required to make a contribution to receive this 6%.

The employee has the option of making a contribution to their Retirement Choice Account (RC) to receive up to a 3% match from the University. The employee may contribute more than 3%; however, the maximum match from the University is 3%.

Effective Dates: July 1, 2019 - June 30, 2020 Forms/Bay Path University Benefits Revised: June 19, 2019
**PRINCIPAL FINANCIAL GROUP**  
**INSURANCE**

_Eligibility 1st of the month following date of hire – University pays 100% of premiums_

---

**Basic Life Insurance (Natural Death Benefit)** – One (1) times prior year base earnings. (Maximum benefit -- $200,000)

**Long-Term Disability Insurance** - Provides 60% of prior year base salary – requires a 90 day waiting period before benefits will begin. _Note:_ Any money received under this plan is taxable income. (Maximum benefit -- $10,000 / month)

**Accidental Death and Dismemberment** – One (1) times prior year base earnings. (Maximum benefit -- $200,000) This benefit is in addition to the Natural Death Benefit. Dismemberment benefit(s) outlined in summary of benefits.

* Policy exclusions, benefit offsets and length of benefits limitations may apply.  
See summary of benefits provided on date of hire and available in the Human Resources Department.

---

**VOLUNTARY INSURANCE(S)**

_Voluntary plans (i.e., premiums paid by employee)_

**Group Voluntary Term Life Insurance:** *(Principal Financial Group)* Coverage is available on yourself in increments of $10,000 to a maximum of $500,000. Coverage is available on your spouse in increments of $10,000 to a maximum of $100,000. Coverage is available on your dependent child(ren) in the amount of $10,000 for each child.

* Policy exclusions, benefit offsets and length of benefits limitations may apply. Within the first 30 days employment, you can elect up to $100,000 on yourself, $30,000 on your spouse and $10,000 on your dependent children without completing a health statement.

See summary of benefits provided on date of hire and available in the Human Resources Department.

**Long-Term Disability Income Insurance:** *(Mass Mutual)* Intended to cover the gap between the 60% provided by University-paid plan and 100% of base monthly earnings.

**Short-Term Disability Insurance:** *(AFLAC)* Intended to cover the gap between the date of disability and the start of benefits under the University-paid plan.

**Personal Cancer Indemnity Plan:** *(AFLAC)* Intended to provide benefits to any covered person not only for cancer but also for other diseases or conditions directly caused or aggravated by cancer or cancer treatment.

**Long-Term Care Insurance:** *(Mutual of Omaha)* Long-term care insurance helps provide for the cost of long-term care beyond a predetermined period. Long-term care insurance covers care generally not covered by health insurance, Medicare, or Medicaid.
**VACATION / SICK / PERSONAL LEAVE**

**VACATION:**

Vacation leave is provided by Bay Path University to full-time employees in 12-month positions and part-time employees who work a minimum of 30 hours per week (1560 hours a fiscal year).

Vacation leave is based on position and length of service. Vacation time is credited and available for use on July 1, the beginning of the fiscal year; however, it is accrued on a “per pay period basis” throughout the fiscal year. Employees hired after July 1 of each year will be credited with a prorated allotment of vacation leave following the satisfactory completion of the 90-day introductory period. This credited vacation time is accrued on a “per pay period basis” and is available for use on the 91st day of employment. Refer to the Operations Manual for further information.

**SICK LEAVE:**

**Full-Time Staff and Full-Time Faculty on 12-Month Appointment**

Full-time staff (excluding full-time facilities and campus public safety staff) and full-time faculty on a 12-month appointment are eligible to accrue up to 75 hours per Fiscal Year. For accrual purposes, full-time staff (excluding full-time facilities and campus public safety staff) and full-time faculty as defined above will be assumed to work 37.5 hours per week. Full-time facilities and campus public safety staff are eligible to accrue up to 80 hours per Fiscal Year.

**Full-Time Faculty on 9, 10, and 11-Month Appointment**

Full-time faculty on a 9, 10 or 11-month appointment are eligible to accrue up to 56.25 hours per Fiscal Year.

**Full-Time Non-Exempt Staff Who Work a Reduced Summer Schedule**

Staff hired to work full-time during the academic year with a reduced schedule during the summer months will receive sick time based on a prorated accrual of not less than one (1) hour for every thirty (30) hours worked. The maximum accrual in a Fiscal Year is 75 hours.

**Part-Time Staff Hired to Work 30 Hours Per Week**

Part-time staff hired to work 30 hours per week over a 52 week period as a regular schedule are eligible to accrue up to 60 hours per Fiscal Year.

**Staff Working Less Than 30 Hours Per Week, Part-Time Faculty and Adjunct Faculty:**

Part-time staff (hired to work less than 30 hours per week), part-time faculty and adjunct faculty are eligible to accrue one (1) hour for every thirty (30) hours worked, including overtime hours, per Fiscal Year, up to a maximum of 40 hours per Fiscal Year. Earned sick time is available as it is accrued.

Employees paid on a fee-for-service basis accrue earned sick time based on a reasonable measure of the time the employees work, including established practices or billing. Adjunct faculty compensated on a fee-for-service or “per-course” basis shall be deemed to work 3 hours for each “classroom hour” worked.

**PERSONAL LEAVE:**

Staff hired to work 37.5 or more hours per week annually as of July 1 are eligible for accrued personal time. These employees are eligible to accrue up to two (2) personal days (15 hours for staff working 37.5 hours per week/16 hours for staff working 40 hours per week) as of July 1. Full-time faculty on a 12-month contract as of July 1 are eligible to accrue up to (2) personal days (15 hours) in the fiscal year. Staff hired to work a minimum of 30 hours per week annually, but less than 37.5 hours per week annually, will receive a prorated accrual. Refer to the Operations Manual for additional information.

**HOLIDAYS**

<table>
<thead>
<tr>
<th>New Year’s Day</th>
<th>President’s Day</th>
<th>Columbus Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Memorial Day</td>
<td>Independence Day</td>
<td>Christmas Day</td>
</tr>
<tr>
<td>Thanksgiving Day</td>
<td>The day after Thanksgiving</td>
<td></td>
</tr>
</tbody>
</table>

*In addition, employees with a minimum of 60 days of continuous service will also be eligible to receive the week of December 24 – 31 as an additional holiday.*
**TRAVEL ASSISTANCE**

As an employee covered by a group term life insurance policy from Principal Life Insurance Company, you are eligible for travel assistance services provided by AXA Assistance.

You, your spouse and dependent children (whether traveling together or separately) have access to travel, medical, legal and financial assistance, plus emergency medical evacuation benefits, when traveling domestically or internationally 100 or more miles away from home for up to 120 consecutive days.

- **Lost or Stolen Items:**
  - AXA can help you recover or replace lost or stolen items (including cash and credit cards)

- **Medical Assistance:**
  - Assist with medical and dental needs when you’re away from home

- **Message Delivery:**
  - Overcoming language barriers
  - Legal concerns

- **Pre-Trip Research:**
  - Travel requirements
  - Cultural differences
  - Precautions you should be aware of

- **Emergency Medical Transportation:**
  - To a different facility if medically necessary
  - Medically supervised return to your home country (repatriation)
  - Transportation for a family member to join you
  - Transportation for traveling companion to join you in a different hospital or treatment facility
  - Transportation home for dependent child(ren)

For more information regarding available services and creating your account please visit [www.principal.com/travelassistance](http://www.principal.com/travelassistance).

*Policy exclusions and benefits limitations may apply.*

**EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Everyone needs help dealing with life’s challenges from time to time. Through EAP services you and your family can get help that’s easy, convenient and confidential. Licensed mental health professionals are available 24 hours a day, seven days a week from anywhere in the United States.

EAP offers assistance with day-to-day issues, so you can be at your best – at work and at home. Confidential assistance is available for concerns such as:

- Alcohol and drug dependencies
- Child and elder care needs
- Conflicts at home or work
- Emotional and stress related issues
- Family, relationship and parenting issues
- Health and wellness issues
- Help with teen and adolescent issues
- Legal and financial concerns
- Quitting tobacco, alcohol or drug use
- Tips on parenting and grandparenting

Bay Path University offers full-time and benefit eligible part-time employees and their families an Employee Assistance Program (EAP) through Magellan Health Services at no cost. If you need assistance beyond the scope of EAP, the counselor will help you find an affordable solution. To learn more about this benefit log on to [www.magellanhealth.com/member](http://www.magellanhealth.com/member).

*Policy exclusions and benefits limitations may apply.*
**TUITION BENEFITS**

**Undergraduate**

**Undergraduate Tuition Benefit for Full-Time Employees:** Full-time female employees who have successfully completed the 90-day introductory period are eligible for up to 100 percent of tuition costs for undergraduate course work up to eighteen (18) credits per calendar year in the traditional or One-Day Programs. All other eligibility and enrollment criteria remain in effect as outlined in the Operations Manual.

**Undergraduate Tuition Benefit for Part-Time Staff:** Part-time, female staff who have completed one year of continuous service and work a minimum of 10 hours per week, 520 hours per fiscal year, are eligible for 100% of tuition costs for up to six (6) credits in undergraduate courses in the traditional and One-Day Programs at Bay Path University per calendar year. Course time must not conflict with work schedule. All other eligibility and enrollment criteria remain in effect as outlined in the Operations Manual.

**Undergraduate Tuition Benefit for Dependents:** Bay Path University provides a benefit for full-time employees of up to 100% of tuition costs for certain dependents in undergraduate credit courses at Bay Path University. This benefit is available upon completion of one year of continuous full-time employment and is subject to conditions outlined in the Operations Manual. Refer to the Operations Manual for further information.

**Graduate**

**Bay Path University Graduate Study:** Full-time employees who have successfully completed the 90-day introductory period are eligible for up to 100% of tuition costs for up to 12 credits of graduate course work in a calendar year. Graduate courses in the MS Occupational Therapy program, OTD Occupational Therapy program, MS Physician Assistant program, and MS Genetic Counseling program are excluded from this benefit. All other eligibility and enrollment criteria remain in effect as outlined in the Operations Manual.

**Graduate Programs for Spouses and Dependents of Full-Time Faculty and Staff:** The legal spouse and/or eligible dependent(s) (up to age 26) of full-time faculty and staff who have completed one year of continuous full-time employment are eligible for 50% tuition remission for up to 12 credits of graduate courses per calendar year. Graduate courses in the MS Occupational Therapy program, OTD Occupational Therapy program, MS Physician Assistant program, and MS Genetic Counseling program are excluded from this benefit. All other eligibility and enrollment criteria remain in effect. If the employee ceases to be employed by Bay Path for any reason before the approved course is completed, the tuition benefit will be prorated based on the remaining term (semester/session). Acceptance into the program is not guaranteed, but based on available space. Courses will be offered based on the number of tuition paying students. Spouses and dependents are excluded from the minimum number of students needed to offer the course.

For the purpose of this policy, the term “eligible dependent” shall mean a natural born or legally adopted child of the employee, or for whom legal guardianship can be documented, or stepchild who is unmarried and living with the employee for at least six (6) months of the calendar year. Dependent children are no longer eligible for benefits under this program after the end of the semester/session in which they reach age 26. Contact HR for details.

**Doctoral**

**Doctoral Tuition Benefit for Full-Time Employees:** Full-time employees who have successfully completed two (2) years of consecutive full-time service are eligible for up to 50% tuition remission for tuition costs per calendar year. For this purpose, full-time faculty are defined as those assigned faculty rank who are working 100% time on a 9, 10, 11 or 12-month contract and full-time staff are defined as those hired to work a regular schedule of 37.5 hours or more per week and includes those working on a 9, 10, 11, and 12-month term.

This benefit applies to the Doctorate of Nursing Practice and the Doctorate in Higher Education. This tuition benefit covers the cost of tuition for doctoral courses and does not include any other costs related to the Program including additional fees, expenses, books and/or other items related to the Program. All other eligibility and enrollment criteria remain in effect as outlined in the Operations Manual.
**TUITION BENEFITS CONTINUED**

*Tuition Exchange*

**The Tuition Exchange Program:** The Tuition Exchange (TE) is a partnership of 600+ colleges and universities in the U.S. offering tuition exchange scholarships to dependent children of full-time faculty and staff employed at member institutions. Participating institutions have agreed to the terms and conditions outlined in the Operations Manual. Refer to the Operations Manual or contact the Human Resources Department for further information.

**The Council of Independent College’s Tuition Exchange Program (CIC-TEP):** Bay Path University’s membership in the CIC-TEP will allow more choice and flexibility when selecting an institution of higher learning. Full-time employees and their dependents will now have access to over 350 colleges and universities. Participating institutions have agreed to the terms and conditions outlined in the Operations Manual. Refer to the Operations Manual for further information.

<table>
<thead>
<tr>
<th><strong>OTHER BENEFITS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bay Path University Bookstore Discount – 15%</td>
</tr>
<tr>
<td>Discount Movie Passes</td>
</tr>
<tr>
<td>ATM Machine</td>
</tr>
<tr>
<td>Direct Deposit—Any financial institution</td>
</tr>
<tr>
<td>Premier Source Credit Union (off campus)</td>
</tr>
<tr>
<td>People’s Bank-at-Work Program</td>
</tr>
<tr>
<td>AT&amp;T Wireless Discount</td>
</tr>
<tr>
<td>Verizon Wireless Discount</td>
</tr>
<tr>
<td>Sprint Wireless Discount</td>
</tr>
<tr>
<td>Use of Bay Path University Fitness Center</td>
</tr>
<tr>
<td>Use of Bay Path University Library</td>
</tr>
</tbody>
</table>

*Bay Path University is 100% smoke and tobacco free at all locations.*

*Information contained in the Summary of Benefits is intended as an overview of the University’s benefit offerings. The University reserves the right to change this information as necessary. Specific questions regarding any of these benefits and/or eligibility should be directed to the Associate Director of Employee Benefits in Human Resources.*