

## 2022 Benefits Summary for Non-Exempt Staff Employees

Benefit	Vendor	Eligibility	Effective Date	Point32Health Contribution	Comments
<b>Health Insurance</b>	Tufts Health Plan or Harvard Pilgrim Health Care	20 or more hours per week	Date of hire or date of qualifying life event	The company shares the cost with both full time and part time employees.	Employee only, employee plus child(ren), employee plus spouse/domestic partner or family coverage with the Best Buy HSA PPO, Best Buy HMO with HRA, Best Buy HSA HMO, Your Choice EPO, Your Choice PPO or Advantage PPO Saver.
<b>Dental Insurance</b>	Delta Dental of Massachusetts	20 or more hours per week	Date of hire or date of qualifying life event	The company shares the cost with both full time and part time employees.	Employee only, employee plus child(ren), employee plus spouse/domestic partner or family coverage with the Delta Dental PPO Plus Premier Plan, with a Standard or High Option.
<b>Vision Insurance (Materials Only)</b>	EyeMed	20 or more hours per week	Date of hire or date of qualifying life event		Employee only, employee plus child(ren), employee plus spouse/domestic partner or family coverage with EyeMed. Coverage also provides a hearing aid benefit.
<b>Short-term Disability</b>	Unum	20 or more hours per week	Date of hire	100%	60% of base pay from 8 <sup>th</sup> day through 180 <sup>th</sup> day of disability (must comply with disability policy).
<b>Short-term Disability Buy-up</b>	Unum	20 or more hours per week	Date of Hire		Option to elect 6.67% additional base pay benefit
<b>Long-term Disability</b>	Unum	20 or more hours per week	Date of hire	100%	60% of salary to a maximum benefit of \$15,000/month, prorated by scheduled hours, for the 181 <sup>st</sup> day and beyond (must comply with disability policy).
<b>Life and AD&amp;D (Accidental Death and Dismemberment) Insurance</b>	Unum	20 or more hours per week	Date of hire	100%	One times base annual salary to a maximum benefit of \$1,000,000 (rounded up to the nearest thousand).
<b>Optional Life Insurance</b>	Unum	20 or more hours per week	Date of hire or date coverage is approved		Five times base annual salary to a maximum benefit of \$1,500,000 (rounded up to the nearest thousand). Coverage can also be elected for your spouse/domestic partner and eligible dependent children. Some amounts over the guaranteed-issue threshold are subject to evidence of insurability.
<b>Optional AD&amp;D Insurance</b>	Unum	20 or more hours per week	Date of hire or date coverage is elected		Up to \$1,000,000 or 10x annual salary, whichever is less, in \$10,000 increments for yourself or yourself and family members.

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<b>Dependent Care Flexible Spending Account</b>	WEX	20 or more hours per week	Date of hire		Elect to defer between \$100 and \$5,000, pre-tax, to reimburse expenses incurred during the year for qualified child and/or elder care expenses. Employees earning under \$70,000/year receive a subsidy.
<b>Health Care Flexible Spending Account</b>	WEX	20 or more hours per week	Date of hire		Elect to defer between \$100 and \$2,750 in a regular account or a Limited Purpose account, pre-tax, to reimburse expenses incurred during the year for qualified medical and/or dental expenses.
<b>Health Savings Account</b>	Bend or HealthEquity, depending on medical plan	20 or more hours per week	Date of hire	\$500 for employee-only coverage and \$1,000 if covering dependent(s).	Must be enrolled in one of the high deductible health plans. Elect to defer between \$100 and \$3,150 for employee-only coverage and \$6,300 if covering dependent(s). Age 55 and older eligible to save an additional \$1,000.
<b>401(k) Retirement Plan</b>	Fidelity	All	Date of hire		<b>Savings:</b> Employees may contribute up to 60% of their salary to be invested through Fidelity Investments. Pre-tax contributions cannot exceed the annual IRS maximum of \$20,500 in 2022.
		Age 50 or Older	Date of hire		<b>Age 50 Catch-Up Savings:</b> Employees may contribute up to an additional \$6,500 in pre-tax contributions in 2022, if eligible.
<b>401(k) Retirement Plan – Company Match</b>	Fidelity	All	Date of hire		<b>Match:</b> 100% on first 3% and 50% on next 2% (totaling 4%) of pay depending on voluntary savings percentage; 100% vested after 3 years (33% per year).
<b>Voluntary Benefits</b>	Unum, ID Watchdog, ARAG, Liberty Mutual, Nationwide	20 or more hours per week	Date of hire		Select from a variety of offerings such as Accident, Critical Illness and Hospital Indemnity plans; ID theft, legal services, home/auto insurance and pet insurance.
<b>Vacation Time</b>		20 or more hours per week	Use time as it is accrued.	100%	Years 0-3, accrue up to 15 days per year Years 3-10, accrue 20 days per year Years 10+, accrue 25 days per year <b>Maximum carryover is 80 hours per year. Any other unused vacation time at the end of the year is forfeited.</b>
<b>Sick Time</b>		20 or more hours per week	Use time as it's accrued.	100%	Accrue 8 days per anniversary year. Subject to the maximum accrual policy.

# Point32Health

Harvard Pilgrim Health Care Institute, LLC

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Holidays		20 or more hours per week	Date of hire	100%	11 paid holidays per calendar year. The hours paid per holiday are pro-rated based up the employee's current scheduled hours per week.
Tuition Program	EdAssist	20 or more hours per week	6 months after date of hire	Up to 100% including books. Calendar year maximum based on level FTE status.	Career Development Plan must be documented and approved. Payment via reimbursement up to annual maximum. Grade requirements exist.
Adoption Benefit		20 or more hours per week	3 months after date of hire	Up to \$4,000 per adoption with \$12,000 lifetime family maximum.	Financial assistance for those who choose to adopt a child.
Transit & Parking Subsidy		20 or more hours per week	Date of hire	Up to 75% of IRS limit per month	The company subsidizes the program up to 75% per month for parking and transit costs; any balance due is taken through payroll deductions.
Fitness Center	Premise Health	All	Date of hire		Onsite fitness centers at both the Quincy and Canton locations offer group exercise classes, personal training and workout equipment. Employees may join at a low monthly rate. Virtual memberships are available at no cost.
Health Center	Premise Health	All	Date of hire		The onsite health center at the Canton location offers wellness and preventive care, acute symptom care, laboratory services and wellness coaching.
Employee Assistance Program (EAP)	KGA	All	Date of hire	100%	Confidential counseling and referral services for you and your household members, also includes a variety of work-life services including legal and financial solutions as well as child and eldercare referrals.
Enhanced Family Supports	Bright Horizons	All	Date of hire	100%	Discounts on childcare, tutoring, elder care, summer camp and STEM learning providers for your family.
Back-up Care	Bright Horizons	All	Date of hire	100%	Access to back-up care for your children, adult and elder family members during a lapse or breakdown in normal care arrangements. Employees pay the caregiver's fee.
College Coach	Bright Horizons	All	Date of hire	100%	Access to former admissions and financial aid officers who offer the impartial guidance and training you need to help your child succeed.

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<b>Mortgage Referrals</b>		All	Date of hire		The company has relationships with preferred mortgage providers available to assist employees.
<b>Discounts</b>	Working Advantage	All	Date of hire	100%	Membership provides access to entertaining, shopping, travel and service discounts.
<b>Credit Unions</b>		All	Date of hire		The company offers two credit unions, which provide an array of banking services.
<b>Volunteer Time</b>		All	Date of hire		Each calendar year, colleagues may participate in up to 24 hours of paid volunteer service with eligible nonprofits during work hours.

Point32Health, in its sole discretion as the plan sponsor, reserves the right to amend or terminate these plans at any time in accordance with applicable laws. Official plan documents, agreements, insurance policies, etc. will always be the source for any final determinations regarding employee benefits.  
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