

Point32Health

2022 Benefits Overview

Benefits: The whole person



Agenda

- Benefits Approach
- Benefits Eligibility and Enrollment
- How To Enroll - Workday
- Benefit Offerings
- Benefit Plan Review and 2022 Rates
- Additional Information and Wrap-up

Benefits Eligibility & Enrollment

Eligibility

All Benefits

- Regular colleagues working 20+ hours/week

Dependents

- Spouse/Domestic Partner or Children/Children of Domestic Partner (considered eligible dependents through the end of the month they reach age 26)
- Ex-spouses are NOT eligible to be covered

Your medical, dental, and vision ID cards will be mailed to your home address within 2-3 weeks of the date you make your enrollment elections in Workday.

Event	Coverage Effective Date	Enrollment Period
New Hire	Date of Hire	30 days
Qualifying Life Event	Life Event Date	30 days
Open Enrollment	January 1	November of preceding year



2022 Benefits

How to Enroll in Benefits in Workday

Look at your Workday Inbox. The task will remain until you submit your elections.

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Inbox

ActionsArchive

Viewing: AllSort By: Newest

Enroll in Benefits:11 day(s) ago - Effective 11/29/2021

Change Benefit Elections

11 day(s) ago - Effective 11/29/2021

Initiated On11/29/2021

Submit Elections By12/28/2021

Let's Get Started

Here's What's Happening

Awaiting Your Action


Benefit Change - New Hire :on 11/29/2021

Inbox - 2 weeks ago


How to Enroll in Benefits in Workday

Each separate benefit election will display in separate tiles. Click “**Enroll**” for each benefit you would like to enroll in coverage. The coverage level you select for medical can be different for dental and vision, etc. Prescription Drug coverage is automatically included when you enroll in a Point32Health Medical plan. You cannot make a separate election for Prescription Drug coverage if you are not enrolled in a Point32Health Medical plan.


Health Care and Accounts

 **Medical**
Waived


Enroll

 **Dental**
Waived


Enroll

 **Vision**
Waived


Enroll

 **Accident**
Waived


Enroll

 **Hospital**
Waived


Enroll

 **Health Savings Account**
Waived


Enroll

 **Health Care FSA**
Waived

Enroll

 **Dependent Care FSA**
Waived

Enroll

 **Limited Purpose FSA**
Waived

Enroll

How to Enroll in Benefits in Workday

Click “**Select**” on the plan you would like to choose and follow the Workday prompts to enroll in coverage and add eligible dependents. Workday will display the options available to you based on your home address.

Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee.

6 items

*Selection	Benefit Plan Details	You Pay (Biweekly)	Company Contribution (Biweekly)
<div><input type="radio"/> Select</div> <div><input checked="" type="radio"/> Waive</div>	Harvard Pilgrim Health Care HDHP Best Buy HSA HMO	\$67.00	\$349.20
<div><input type="radio"/> Select</div> <div><input checked="" type="radio"/> Waive</div>	Harvard Pilgrim Health Care HDHP Best Buy PPO HSA	\$73.00	\$354.17
<div><input type="radio"/> Select</div> <div><input checked="" type="radio"/> Waive</div>	Harvard Pilgrim Health Care HMO Best Buy HRA	\$79.00	\$362.16
<div><input type="radio"/> Select</div> <div><input checked="" type="radio"/> Waive</div>	Tufts Health Plan EPO Your Choice	\$52.00	\$296.72
<div><input type="radio"/> Select</div> <div><input checked="" type="radio"/> Waive</div>	Tufts Health Plan HDHP Advantage PPO Saver	\$57.00	\$276.09
<div><input type="radio"/> Select</div> <div><input checked="" type="radio"/> Waive</div>	Tufts Health Plan PPO Your Choice	\$77.00	\$308.04

Point32Health Benefits Offerings

Benefit Type	Enrollment required to have coverage?	Company pays premium	Employee pays premium	How to enroll
Medical/Prescription	Yes	Yes* - portion	Yes* - portion	Workday
Dental	Yes	Yes* - portion	Yes* - portion	
Vision	Yes	No	Yes	
Basic Life and AD&D	No – for 1x base salary coverage	Yes	No	
Optional Employee Life and AD&D	Yes	No	Yes	
Short- and Long-term Disability	No – for 60% income replacement	Yes	No	
Short-term Disability Buy-up	Yes	No	Yes	

*You and Point32Health each contribute to the premium

Point32Health Benefits Offerings

(continued)

Benefit Type	Enrollment required to participate?	Company pays premium	Employee makes contributions/pays premium	How to enroll
Flexible Spending Accounts (FSA)	Yes	No	Yes	Workday
Group Legal	Yes	No	Yes	
Voluntary Benefits see upcoming slide for full list	Yes	No	Yes	Workday or Vendor
Commuter (Transit and Parking) Benefit with Subsidy	Yes	No**	Yes	WEX

** Point32Health subsidizes 75% of your pre-tax cost of a transit pass or parking up to the IRS annual maximum allowed of \$280. The IRS regulates eligible expenses. Ensure you are using Commuter funds for eligible expenses for travel to or parking for Work only.



Benefit Plan Review

Medical Plan Options

Plan Name	Who can enroll?*	Type of Coverage	
Your Choice EPO	Colleagues with a home state of CT, MA, ME, NH, RI or VT	In-network	Limited OON for urgent care/emergencies only
Your Choice PPO	Colleagues with a home state of CT, MA, ME, NH, RI or VT	In-network	Out-of-network
Advantage PPO Saver	Colleagues in any state*	In-network	Out-of-network
Best Buy HMO HRA	Colleagues in certain zip codes in CT, MA, ME, NH, RI or VT	In-network	Limited OON for urgent care/emergencies only
Best Buy HMO HSA	Colleagues in certain zip codes in CT, MA, ME, NH, RI or VT	In-network	Limited OON for urgent care/emergencies only
Best Buy PPO HSA	Colleagues in any state*	In-network	Out-of-network





*Your New Hire event in Workday will display the options available to you based on your home address. If you live outside the 6 core states mentioned above, you will have two (2) plans available to you.

Additional Tools

- Decision Doc powered by MyHealthMath – a plan-chooser tool: MyHealthMath.com/Point32Health (2022 Plans)
- SmartStart – a pre-enrollment phone line for member decision and clinical support: 866-874-0817
- Point32Health.org/EmployeeBenefits: Medical Plan page, review “Which plan is right for you?” and “Overview of Point32Health 2022 Medical Plans”

Medical Plan Summary

Tufts Health Plan Your Choice EPO	Tufts Health Plan Your Choice PPO	Tufts Health Plan Advantage PPO Saver (HDHP) 	Harvard Pilgrim Best Buy HMO HRA	Harvard Pilgrim Best Buy HMO HSA (HDHP)	Harvard Pilgrim Best Buy PPO HSA (HDHP) 
PCP required	No PCP required	No PCP required	PCP required	PCP required	No PCP required
Referrals required	No Referrals required	No Referrals required	Referrals required	Referrals required	No Referrals required
Co-pay based on Tier of provider	In-network co-pay based on Tier of provider	In-network coverage subject to deductible: \$1,500 Individual \$3,000 Family	In-network coverage subject to deductible: \$1,500 Individual \$3,000 Family	In-network coverage subject to deductible: \$1,500 Individual \$3,000 Family	In-network coverage subject to deductible: \$1,500 Individual \$3,000 Family
Out-of-network coverage for Emergency and Urgent Care only	Out-of-network coverage at 80% after deductible: \$1,500 Individual \$3,000 Family	Out-of-network coverage at 80% after deductible: \$1,500 Individual \$3,000 Family (Deductible cross accumulates for in- and out-of-network)	Out-of-network coverage for Emergency and Urgent Care only	Out-of-network coverage for Emergency and Urgent Care only	Out-of-network coverage after deductible: \$3,000 Individual \$6,000 Family (Deductible DOES NOT cross accumulate for in- and out-of- network)

High Deductible Plan Advantages

Point32Health offers three High Deductible Health Plans (HDHPs): **Advantage PPO Saver, Best Buy HMO HSA, and Best Buy PPO HSA**

- Qualified high deductible health plans (HDHPs) allow you to pair your plan with a health savings account (HSA) and benefit from the tax advantages - You must open an HSA account to do so
- Pay an upfront deductible for covered non-routine services that are subject to the deductible
 - Non-routine services include consultations, evaluations, sickness and injury care
 - Preventative care services, annual physicals, and immunizations are *not* subject to the deductible and are covered in full
 - With some exceptions, once satisfied, services subject to the deductible are covered in full
- HSA plans include a Preventive Drug Benefit
 - Certain medications that help prevent chronic conditions and illnesses are exempt from the Deductible
 - You are responsible for any applicable Copayment or Coinsurance
- Before enrolling, be sure to calculate your expenses and understand your potential out-of-pocket costs

Note: If you utilize the onsite Health Center in Canton and you are still in your deductible phase, there may be charges for non-preventative services.



Tufts Health Plan Options

Your Choice Plans: What is a tiered provider network?

- Within the Tufts Health Plan network, hospitals and physicians grouped into tiers based on cost and quality measures.
- *Your Choice* Plans have 3 Tiers:
 - Tier 1 = least expensive
 - Tier 3 = most expensive
- Can obtain services under all tiers
- Tier of PCP does not indicate tier of specialists, hospitals, other facilities
- Knowing tier of providers/hospitals will help forecast your cost share
- Not all services are tiered such as
 - Emergency Department
 - Physical Therapy
 - Behavioral Health
 - Acupuncture

Locating a Provider

Go to TuftsHealthPlan.com/find-a-doctor#

FIND A DOCTOR, HOSPITAL AND MORE

Login to Search

Can't Find Plan Name?

Q Search

SEARCH

Plan Types

☒ View All

☐ Connector

☐ Employer

☐ Medicaid

☐ Medicare

Filter By:

☒ View All

☐ Massachusetts

☐ Rhode Island

☐ National

Advantage HMO

Advantage HMO Saver

Advantage HMO Select

Advantage PPO

Advantage PPO Saver

CareLink Plans

Choice Copay

Cigna PPO

EPO

HEALTHpact

HMO

Lifespan Premier Choice HMO

Lifespan Premier Choice PPO

Medicare Plans

Navigator GIC

Navigator PPO

POS - Point-of-Service

PPO

Select Network Plans

Spirit Plan

Steward Community Choice Plans

Traveling Out of Network

Tufts Health Direct

Tufts Health Premier

Tufts Health RITogether

Tufts Health Together

Tufts Health Together with Atrius Health

Tufts Health Together with BIDCO

Tufts Health Together with Boston Children's ACO

Tufts Health Together with CHA

Tufts Health Unify

Visitors / Not Sure

Your Choice 2-Tier Plan

Your Choice 3-Tier Plan


Select 'Your Choice 3-Tier Plan' if enrolling in either of the Your Choice plan options

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Confidential. Please do not distribute.

Visit the **Point32Health Employee Benefits** site at <http://point32health.org/EmployeeBenefits>

Viewing Provider Tier



Compare

ANDERSON, KATHLYNE, MD

ANDERSON, KATHLYNE, MD

Primary location

1 83 SPEEN ST
NA
NATICK, MA 01760 (Middlesex)

Main: (508) 907-6542

17.1 mi. away
[Directions](#)

Today 9:00 AM - 5:00 PM

Specialties: Internal Medicine, Pulmonary Disease

Accepting new patients

Wheelchair accessible

Primary Care Provider

10 Plans Accepted

Tier 3

This indicates which tier a provider/facility belongs to.

Your Choice Plan Designs: EPO & PPO

Your Choice EPO and PPO In-Network				PPO Only – Out of Network
Deductible	N/A			\$1,500 Individual \$3,000 Family
Annual Out of Pocket Maximum (Medical & Pharmacy combined)	\$5,000 individual \$10,000 family			\$5,000 individual \$10,000 family
In-Network	Tier 1	Tier 2	Tier 3	Out of Network
PCP Visit	\$20	\$35	\$50	80% coverage after deductible
Specialist Visits	\$35	\$45	\$60	80% coverage after deductible
Inpatient & Outpatient Surgery in hospital	\$250	\$750	\$1,500	80% coverage after deductible
Outpatient Surgery-Freestanding Facility	\$200	\$200	\$200	80% coverage after deductible
Emergency Room	\$150	\$150	\$150	\$150

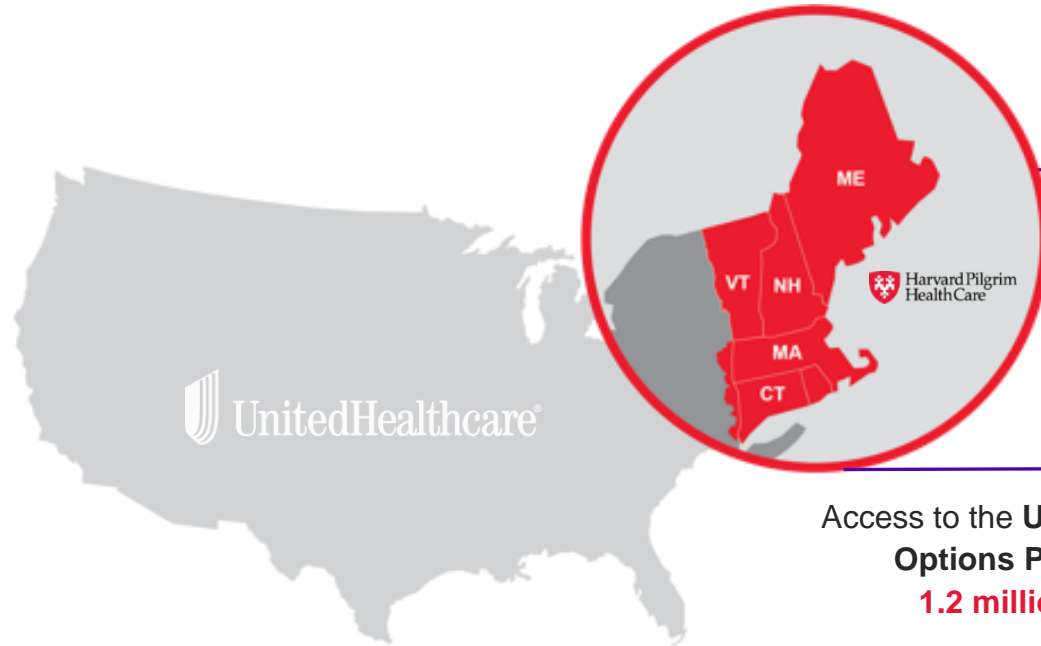
Advantage PPO Saver Plan Design

	Tufts Health Plan Network	Out-of-Network
Deductible (Cross-accumulates)	\$1,500 Individual \$3,000 Family Combined medical and pharmacy	
Annual Maximum Out-of-Pocket (Cross-accumulates)	\$3,000 Individual \$6,000 Family Combined medical and pharmacy	
Preventive Immunizations/ Screenings	Covered in full	80% after deductible
Specialist Visits	100% after deductible	80% after deductible
Inpatient hospital	100% after deductible	80% after deductible
Emergency Room/ Urgent Care	100% after deductible	100% after deductible



Harvard Pilgrim Options

Harvard Pilgrim's HMO & PPO Provider Networks



More than
**90,000 doctors and
other clinicians** and more
than **180 hospitals** across
Harvard Pilgrim's network

Access to the **UnitedHealthcare's National
Options PPO Network** with more than
1.2 million providers and more than
5,900 hospitals

PPO:

- No PCP required
- No referral necessary
- Access to both in-network and out-of-network coverage
- Receive in-network level benefits when using an Options PPO Network provider outside of CT, MA, ME, NH, RI and VT. Plan rules apply
- Go to www.harvardpilgrim.org Find a Provider. Standard Plan: PPO

HMO:

- Must select a PCP from HMO network
- Referrals are required for most specialty care
- Emergency Services Covered **worldwide***
- Go to www.harvardpilgrim.org Find a Provider. Standard plan: HMO/HMO Open Access

**Must remain in-network for all other services*


Harvard Pilgrim: Best Buy HMO Plans


	Best Buy HRA HMO In-Network	Best Buy HSA HMO In-Network
Annual Deductible: HSA HMO: Medical & Pharmacy: combined	\$1,500 Employee \$3,000 Family (Embedded)	\$1,500 Employee Coverage \$3,000 Family Coverage (If you have Family Coverage, the Deductible may be met by any combination of covered family Members. The Individual Deductible does not apply)
Annual Out-of-Pocket Maximum: Includes all member cost sharing Medical & Pharmacy: combined	\$3,000 Employee \$6,000 Family (Embedded)	\$3,000 Employee Coverage \$6,000 Family Coverage (If you have Family Coverage, the Out-of-Pocket Maximum may be met by any combination of covered family Members. The Individual Out-of-Pocket Maximum does not apply)
PCP Visit	\$20 Copayment per visit	Deductible, then no charge
Specialist Visits	\$20 Copayment per visit	Deductible, then no charge
Preventive Care: Routine examinations including immunizations, screening services	No charge	No charge
Inpatient Admission	Deductible, then no charge	Deductible, then no charge
Outpatient Surgery	Deductible, then no charge	Deductible, then no charge
Emergency Room	Deductible, then \$100 Copayment per visit	Deductible, then no charge

Harvard Pilgrim: Best Buy PPO Plan

	Best Buy HSA PPO In-Network	Best Buy HSA PPO Out-of-Network
Annual Deductible: Medical & Pharmacy: combined In & Out-of-Network: do not combine	\$1,500 Employee Coverage \$3,000 Family Coverage (If you have Family Coverage, the Deductible may be met by any combination of covered family Members. Individual Deductible does not apply.)	\$3,000 Employee Coverage \$6,000 Family Coverage (If you have Family Coverage, the Deductible may be met by any combination of covered family Members. Individual Deductible does not apply.)
Annual Out-of-Pocket Maximum: Includes all Member Cost Sharing except: Any charges above the Allowed Amount and any penalty for failure to receive Prior Approval when using Non-Plan Providers. Medical & Pharmacy: combined	\$3,000 Employee Coverage \$6,000 Family Coverage (If you have Family Coverage, the Out-of-Pocket Maximum may be met by any combination of covered family Members. The Individual Out-of-Pocket Maximum does not apply.)	\$6,000 Employee Coverage \$12,000 Family Coverage (If you have Family Coverage, the Out-of-Pocket Maximum may be met by any combination of covered family Members. The Individual Out-of-Pocket Maximum does not apply.)
Preventive Care: Routine examinations including immunizations, screening services	No charge	20% Coinsurance
Office Visits: PCP & Specialist	Deductible, then no charge	Deductible, then no charge
Inpatient Hospital	Deductible, then no charge	Deductible, then 20% Coinsurance
Emergency Room	Deductible, then no charge	Deductible, then no charge

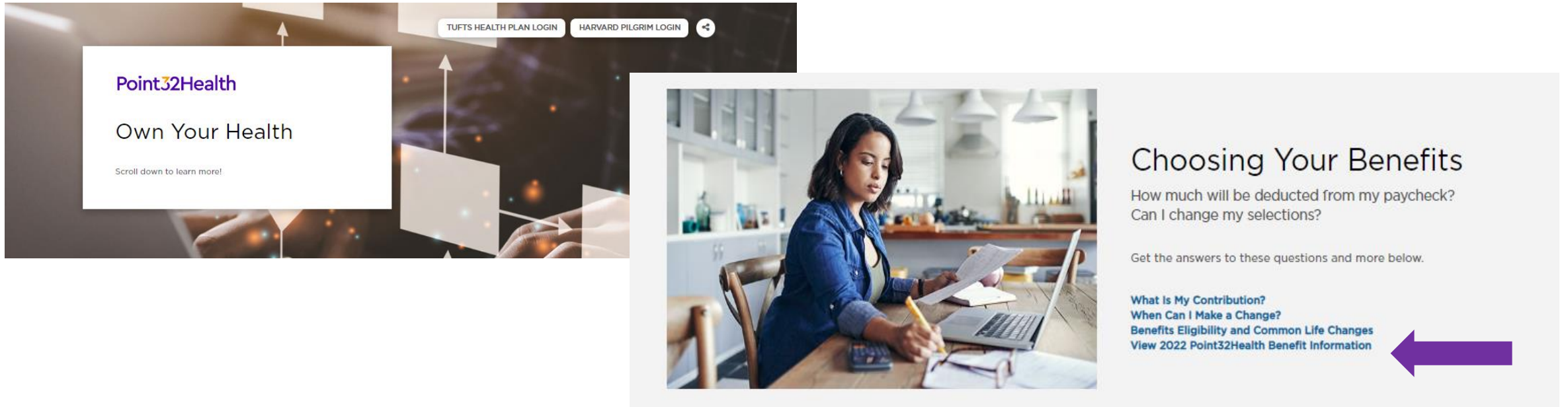
Prescription Drug Coverage

	Tufts Health Plan	Harvard Pilgrim Health Care
Pharmacy Benefit Manager	CVS Caremark	Optum Rx
Tier Structure	4 Tiers	5 Tiers
Days Supply 	30 day at retail (participating pharmacies) 90 day mail at retail (CVS pharmacies) or home delivery	30 day at retail (participating pharmacies) 90 day mail at retail (network pharmacies only) or home delivery (maintenance medications only)
Preventive Drug Benefit (Applies to HSA plans only)	Advantage PPO Saver	Best Buy HSA PPO or HMO
Deductible/Out-of-Pocket Max	Applies to medical and pharmacy	Applies to medical and pharmacy

-  • Retail90 day Network HPHC Plans – Includes Walgreens, CVS, Rite-Aid, Walmart, Target, Costco and K-Mart
- Retail90 day Network THP Plans – CVS pharmacies only

Benefits Information

<https://Point32Health.org/EmployeeBenefits>



Point32Health > 2022 Benefit Information

2022 Plan Information

Effective January 1, 2022 - December 31, 2022

Get Help To Decide Which Plan Is Right for You

Decision Doc powered by MyHealthMath

MyHealthMath.com/Point32Health

- MyHealthMath is an online benefits decision support tool. (Review 2022 Plans)
 - The medical plan options are compared based on how you respond to some key questions – some requiring personal information.
Your personal information is not stored.
 - The plans are ranked and then you decide which plan is right for you.
-

SmartStart

866-874-0817 or e-mail smartstart@point32health.org

M, T, Th, F 8:30 a.m. – 5 p.m. and W 10 a.m. – 5 p.m. ET

- SmartStart is a pre-enrollment phone line for member decision and clinical support.
- Call if you are enrolling in a Point32Health plan for the first time or are considering changing from a heritage Tufts Health Plan to a heritage Harvard Pilgrim Health Care plan or vice versa.

These are not enrollment tools. To complete your elections, you must enroll in Workday.

Medical Plan Rates

2022 Bi-weekly Rates

Tufts Health Plan			
Your Choice EPO		Your Choice PPO	
Employee			
Company Pays	You Pay	Company Pays	You Pay
\$297	\$52	\$306	\$77
\$271	\$78	\$269	\$114
\$226	\$123	\$229	\$154
Employee + Child(ren)/DP Child(ren)			
Company Pays	You Pay	Company Pays	You Pay
\$564	\$99	\$582	\$146
\$517	\$146	\$512	\$216
\$431	\$232	\$438	\$290
Employee + Spouse/Domestic Partner			
Company Pays	You Pay	Company Pays	You Pay
\$622	\$110	\$644	\$161
\$571	\$161	\$567	\$238
\$475	\$257	\$484	\$321
Family			
Company Pays	You Pay	Company Pays	You Pay
\$949	\$167	\$981	\$245
\$870	\$246	\$864	\$362
\$725	\$391	\$736	\$490

Rate Setting Approach:

- *Your Choice plans* are based on salary band and coverage tiers.
- *High deductible plans* are based on coverage tier only.
- *Employee + Child(ren) tier* includes any number of children up to age 26.

Tufts Health Plan			Harvard Pilgrim Health Care					
Advantage PPO Saver			Best Buy HRA HMO		Best Buy HSA HMO		Best Buy HSA PPO	
Coverage Tier	Company Pays	You Pay	Company Pays	You Pay	Company Pays	You Pay	Company Pays	You Pay
Employee	\$276	\$57	\$362	\$79	\$349	\$67	\$354	\$73
Employee + Child(ren)/ DP Child(ren)	\$494	\$139	\$745	\$223	\$721	\$192	\$731	\$206
Employee + Spouse/ Domestic Partner	\$545	\$154	\$813	\$243	\$787	\$209	\$797	\$225
Family	\$832	\$234	\$983	\$293	\$951	\$253	\$963	\$272

Accounts to Support Health Benefits - Eligibility

	Health Reimbursement Arrangement (HRA) 	Health Savings Account (HSA) 	Limited Purpose FSA	Healthcare FSA	Dependent Care FSA
Who Is eligible?	The account is automatically set up for members enrolled in the Best Buy HRA HMO plan	Colleagues enrolled in one of the three Point32Health High Deductible Health (HDHP) Plans: <ul style="list-style-type: none"> • Advantage PPO Saver • Best Buy HMO HSA • Best Buy PPO HSA 		All colleagues working 20+ hours per week who are NOT enrolled in a high deductible health plan (HDHP)	All colleagues working 20+ hours per week



Point32Health contributes an annual contribution to the Health Reimbursement Arrangement (HRA) and Health Savings Account (HSA). The annual contribution is made automatically regardless of colleague contributions.

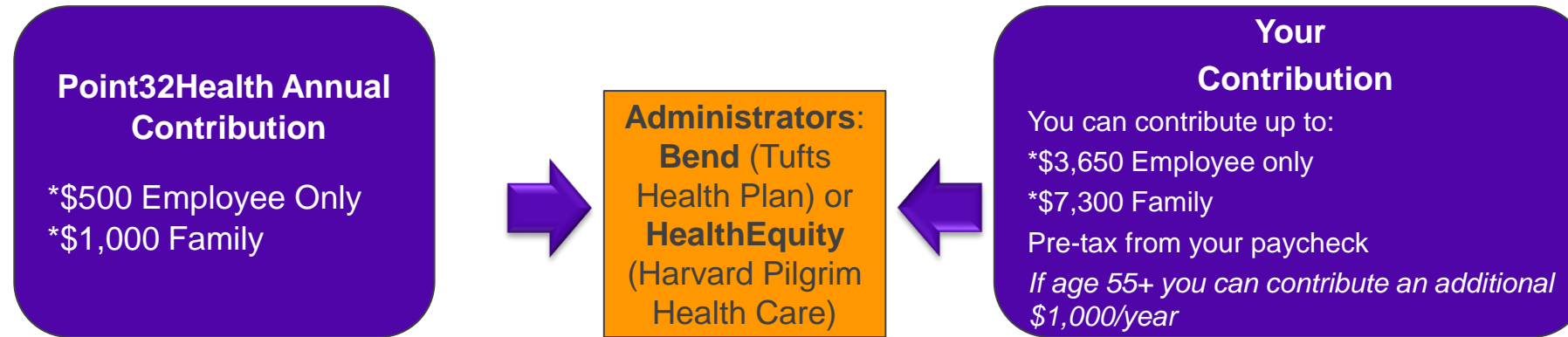
Health Reimbursement Arrangement (HRA)



The account is automatically set up for members enrolled in the Best Buy HRA HMO plan

- Point32Health will fund an annual contribution of \$500 for employee only coverage, or \$1,000 for family coverage into the HRA. The funding will be made by the first pay period the month following enrollment.
- HRA funds become available once the Point32Health contribution is made.
- The HRA funds can only be used for HealthEquity to reimburse providers directly for your (and your eligible dependents) qualified medical expenses that apply toward the deductible phase.
- Unused HRA funds rollover from year to year provided enrollment remains in the Best Buy HRA HMO plan.
- If you leave Point32Health or change medical plans, any remaining funds will be forfeited.

Health Savings Account (HSA) Bank Account



Colleagues who enroll in Point32Health High Deductible Plans are eligible for a Health Savings Account.

Tax Trifecta – goes in tax free, grows tax free and you can make tax free withdrawals for qualified expenses

- Point32Health will fund an annual contribution of \$500 for employee only coverage, or \$1,000 for family coverage into the Health Savings Account (HSA). The funding will be made by the first pay period the month following enrollment. HSA employer contributions become available once the Point32Health contribution is made. ***November and December max considerations**
- You can also contribute biweekly pretax payroll contributions into your Health Savings Account. Point32Health funding counts toward the annual maximum set by the IRS. The minimum annual contribution is \$100.
- The IRS allows changes to your HSA contribution election up to once per month.
- Once you successfully set up your Health Savings Account with either Bend or HealthEquity, You will receive a home mailing including a debit card with instructions to activate the debit card.
- Use the funds in your HSA to pay for qualified medical, prescription, dental and vision expenses for yourself and/or covered tax qualified dependents. Funds can also be used tax-free to pay medical expenses in retirement. You can also invest amounts over \$1,000 with Bend, or \$2,000 with HealthEquity.
- Account balances roll over and are accessible when you leave Point32Health or change medical plans.

Limited Purpose Flexible Spending Account (FSA)



Colleagues who enroll in one of the three Point32Health High Deductible Plans are eligible to elect a Limited Purpose FSA. The IRS allows a Limited FSA to pair with a Health Savings Account.

- You may contribute biweekly pre-tax payroll contributions into your account to pay for eligible **dental or vision expenses only** for yourself and/or covered qualified dependents.
- The entire annual election amount you elect will be available as soon as administratively possible once you have completed your enrollment elections in Workday. You will receive a home mailing from Wex including a debit card with instructions to activate the debit card.
- The IRS does not allow changes to your election unless a mid-year IRS eligible qualifying life event occurs.
- **FSA plans are considered “Use it or lose it”** – There is a 2½-month carryover provision where pre-tax payroll contributions made in 2022 may be used for claims incurred through March 15, 2023. All claims must be submitted by April 30, 2023. Any funds left in the FSA account after April 30, 2023, will be forfeited.

Healthcare Flexible Spending Account (FSA)



Colleagues who are not enrolled in one of the three Point32Health High Deductible Plans (or are not enrolled in a High Deductible plan outside of Point32Health) are eligible to elect a Healthcare FSA

- You may contribute biweekly pre-tax payroll contributions into your account to pay for qualified medical, prescription, dental and vision expenses for yourself and/or covered qualified dependents.
- The entire annual election amount you elect will be available as soon as administratively possible once you have completed your enrollment elections in Workday. You will receive a home mailing from Wex including a debit card with instructions to activate the debit card.
- The IRS does not allow changes to your election unless a mid-year IRS eligible qualifying life event occurs.
- **FSA plans are considered “Use it or lose it”** – There is a 2½-month carryover provision where pre-tax payroll contributions made in 2022 may be used for claims incurred through March 15, 2023. All claims must be submitted by April 30, 2023. Any funds left in the FSA account after April 30, 2023, will be forfeited.

Dependent Care Flexible Spending Account (FSA)



- *Point32Health subsidizes the 1st biweekly contribution for colleagues with annual salary less than \$70,000.
- You may contribute biweekly pre-tax payroll contributions into your account to reimburse yourself for eligible expenses for **child** (for children up to age 13) **or elder care** incurred so you and your spouse can work
- Funds become available in the account as your biweekly payroll contributions are made.
- You will receive a home mailing from Wex including a debit card with instructions to activate the debit card.
- The IRS does not allow changes to your election unless a mid-year IRS eligible qualifying life event occurs.
- **FSA plans are considered “Use it or lose it”** – There is a 2½-month carryover provision where pre-tax payroll contributions made in 2022 may be used for claims incurred through March 15, 2023.
All claims must be submitted by April 30, 2023.
Any funds left in the FSA account after April 30, 2023, will be forfeited.

Delta Dental Plans

Standard and High Options

- PPO Network and Premier Network dentists offer discounted fees for their services that are passed along to you.
- You will receive the greatest savings when you receive your dental care from a Delta Dental PPO dentist, as they agree to accept deeper discounted fees.
- You can choose to see a dentist that is not in either network and receive coverage. However, you are also responsible for the difference between the non-participating dentist's fee and the maximum plan allowance.

Coverage Tier	Bi-weekly Pre-tax Rate	
	Standard	High
Employee	\$5.57	\$13.46
Employee + Child(ren)/DP Child(ren)	\$12.73	\$29.36
Employee + Spouse/Domestic Partner	\$13.36	\$30.83
Family	\$22.27	\$51.38

Delta Dental Options

Standard Option	High Option
100% coverage for Diagnostic & Preventive Care <ul style="list-style-type: none"> Exams, cleanings, X-rays 	100% coverage for Diagnostic & Preventive Care <ul style="list-style-type: none"> Exams, cleanings, X-rays
80% coverage for Restorative Care <ul style="list-style-type: none"> Fillings 	90% coverage for Restorative Care <ul style="list-style-type: none"> Fillings
50% coverage for Major Restorative Care <ul style="list-style-type: none"> Dentures, bridges, implants 	60% coverage for Major Restorative Care <ul style="list-style-type: none"> Dentures, bridges, implants
Orthodontia <ul style="list-style-type: none"> \$1,500 lifetime max per member 	Orthodontia <ul style="list-style-type: none"> \$2,000 lifetime max per member
Rollover Max: \$500	Rollover Max: \$600
Calendar Year Max: \$1,500 (per family member)	Calendar Year Max: \$2,000 (per family member)



"Rollover Max" allows a **\$500/\$600 rollover** of unused yearly benefit in one year to increase the benefit for the following year and beyond

To qualify:

- Yearly claims must include one oral exam or cleaning
- Total yearly claims not to exceed \$700/Standard Plan and \$800/High Plan.

EyeMed Vision Plan – Materials Only

Benefit	In-network Co-pay/Discount
Annual comprehensive exam	\$20 co-pay Included as a medical plan benefit
Lenses for glasses: Once every plan year Standard plastic and polycarbonate, available every plan year	\$25 co-pay for single, bifocal, trifocal, lenticular, standard progressive and premium progressive lenses
Frames: Once every plan year <i>Freedom Pass</i> is a special offer that goes above and beyond frame allowance. Choose most frames at LensCrafters or Target Optical and pay nothing.	\$0 co-pay, \$180 allowance, 20% off balance over \$180
Contact lenses: Once every plan year (Plan allows member to receive either contacts and frame, or frames and lens services)	\$0 co-pay, \$180 allowance, 15% off balance over \$180

Coverage Tier	Bi-weekly Pre-tax Rate
Employee	\$1.33
Employee + Child(ren)/DP Child(ren)	\$2.53
Employee + Spouse/Domestic Partner	\$2.67
Family	\$3.92

Disability Plan

Unum

	Short-Term Disability		Long-Term Disability*
	Core Benefit: Company Paid	Buy-up: Employee Paid	Core Benefit: Company Paid
Benefit	60% of salary	66.67% of salary**	60% of salary with <i>tax choice</i> option
Elimination Period	7 days		26 weeks
Benefit Duration	26 weeks The payment portion is the Benefit Duration minus the Elimination Period.		Benefits are payable for the period during which you continue to meet the definition of disability.

What is tax choice?

It gives you the option to pay taxes upfront on the value of the benefit now, so in the event you transition to the LTD benefit, it will be non-taxable.

*Review the Plan documents for specifics, as there are also age provisions.

**Only available if annual salary is below \$216,000

Life and AD&D Insurance

Unum

	Life		AD&D*
		EOI Required?	
Core Benefit <i>Company Paid</i>	1x Annual Salary rounded to next \$1,000	No	1x Annual Salary rounded to next \$1,000
Optional Employee Life (Self) <i>Guaranteed Issue (GI) to 3x/\$750,000</i>	1x-5x Annual Salary up to \$1.5 million	Yes, for amounts > GI for new enrollments or increases in coverage**	\$10,000-\$1.0 million in \$10,000 increments up to lesser of 10x annual salary or \$1.0 million
Supplemental Life (Spouse) <i>Guaranteed Issue (GI) to \$30,000</i>	\$10,000-\$600,000 in \$10,000 increments	Yes, for new enrollments or increases in coverage**	N/A
Supplemental Life (Child)	\$5,000 or \$10,000	No	N/A
Family	N/A	N/A	\$10,000 to \$1.0m in \$10k increments up to lesser of 10x annual salary or \$1.0 million

Voluntary Benefits – Employee-Paid

Plan	Carrier	Enrollment/Billing Method	Enrollment Period
ID Theft	IDWatchdog	Workday/payroll deductions	Anytime
Accident	Unum	Workday/payroll deductions	Open Enrollment, New Hire or Qualifying Life Event
Critical Illness	Unum	Workday/payroll deductions	Open Enrollment, New Hire or Qualifying Life Event
Hospital Indemnity	Unum	Workday/payroll deductions	Open Enrollment, New Hire or Qualifying Life Event
Legal	Arag	Workday/payroll deductions	Open Enrollment, New Hire or Qualifying Life Event
Auto Insurance Home Insurance	Liberty Mutual	Contact Liberty Mutual/payroll deductions	Anytime
Pet Insurance	Nationwide	Contact Nationwide/home bill	Anytime

For more information, including rates, go to Point32Health.org/EmployeeBenefits



Additional Benefits

401(k) Retirement Plan: Overview

Fidelity

- You will have access to your Fidelity account by Thursday following your hire date. You can contribute from 1-60% in full increments in traditional pre-tax and/or Roth after-tax:
 - 2022 IRS max totals:
 - \$20,500
 - \$27,000 if age 50 or above in 2022
- Company match:
 - 100% on first 3% of employee contributions, 50% on next 2%
 - Consider contributing at least 5% in order to receive the full 4% Point32Health match
- Your vesting in Point32Health contributions grows over the first three years of your employment. Graded vesting at 33 1/3% each year.
 - Vesting is based on hire/service date
- You are always 100% vested in your own contributions. You are 100% vested in Point32Health's matching contributions and any earnings after three years of service.

401(k) Retirement Plan Fidelity

Default Elections

- Automatically enrolled after 35 days of hire
- 5% employee contribution rate (automatic enrollment)
- Default investment enrollment in a Target Date Fund (based on your date of birth)

Ongoing Participants

- Automatic Increase Program Automatically increases employee contribution rate by 1% on an annual basis (in March) up to 10%
- Rollovers are available from other qualified plans



Make changes anytime or ask questions:

- www.NetBenefits.com/AtWork (You will have access to your Fidelity account by Thursday following your hire date)
- Call Fidelity at 800-343-0860
- Dan Shea – Workplace Financial Consultant
 - E-mail: Daniel.Shea@fmr.com / Web-site to schedule a 1:1 meeting: www.Fidelity.com/Schedule

Beneficiaries



ALWAYS keep your beneficiaries up to date, especially if you experience a life event:

- Marriage – add your new spouse
- Divorce – change your beneficiary (unless mandated by divorce decree)
- Birth/Adoption – add your children as beneficiaries
- Death of family member – update your designations

Don't forget to designate your beneficiaries for your 401(k) and HSA too! These are separate designations.

Employee Assistance Program

KGA – A free, confidential program



Who's Eligible?

You and adult household members
age 18 and above

Did you know?

Anyone eligible is able to receive 5 free video
counseling sessions.

Do you prefer texting?

Text-based counseling (one week of back
and forth = 1 session) is available too!

How do I get started?

Call: 800-648-9557

Visit: My.KGALifeServices.com

Email: info@kgreer.com

App: KGA Mobile

Use Company Code: p32h

How can KGA help?

You have free and confidential access to
support in these areas:

- Emotional Health
- Parenting
- Eldercare
- Nutrition
- Legal
- Financial
- Convenience
Services

Time Off

Exempt

- Open PTO
- Sick time accrual (2.46 hours/pay period, up to 120 hours max)

Non-exempt

- Accrued vacation based on years of service
- Sick time accrual (2.46 hours/pay period, up to 120 hours max)
- Personal Days

Hire Date	# of Days
January – March	3
April – June	2
July – September	1
October – December	0

In addition, all colleagues working 20+ hours/week are eligible for 11 fixed holidays

Additional Benefits

- **Well-being Programs** – Review the information found on the Wellbeing Program Page:
<https://intranet.point32health.org/home/life/well-being-program>
 - ❖ Fitness and Health Centers – Canton and Quincy locations
 - ❖ IncentFit – Earn up to \$25 per month for participating in healthy activities
 - ❖ Limeade – Earn up to \$120 annually in gift cards for participating in wellness activities

Additional Programs - Review the information found on the Human Resources Page:
<https://intranet.point32health.org/home/work/human-resources>

- Tuition Program
- New Parent Time
- Adoption Subsidy
- New Parent Rooms

Payroll

Online Timecards & Payslips

Non-exempt (Hourly) Colleagues:

- Timestamp start/end of work day
- 30-minute unpaid meal period deducted

Exempt (Salaried) Colleagues:

- Hours are already in Workday, do not need to punch in and out each day.

All Colleagues paid:

- On bi-weekly basis
- Payslips found online in Workday
- Review paychecks carefully
- Report any inaccuracies immediately

New Hire Checklist

- ✓ Is action required? YES! **Action is required for medical, dental, vision, FSA and/or HSA contributions** (your member ID/debit cards will be mailed to you within 2-3 weeks of the date you enroll)
- ✓ Log in and complete your elections in Workday within 30 days of your New Hire date
- ✓ Enter covered dependents information, including SSN (required by Affordable Care Act-ACA)
- ✓ Ensure your beneficiaries are up to date
- ✓ Complete EOI, if applicable
- ✓ Research & review your plan options by using the medical support tools (MyHealthMath – Decision Doc, SmartStart, [Point32Health.org/employeebenefits](http://point32health.org/employeebenefits))
- ✓ Review IRS annual maximum allowed for 401(k), Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) – Ensure you do not over contribute based on prior employer contributions.
- ✓ **Complete the I-9 no later than noon on Thursday of your start week.**

Enrollment & Questions

Enroll, review or make changes in Workday.

Have additional questions?

- Email Benefits-HR@point32health.org with **New Hire Question** in the subject line

Tufts Health Plan Employee Member Services

- Phone: 877-658-3635 or ext. 53585
- Email: Employee_Insurance_Inquiries@point32health.org

Harvard Pilgrim Health Care Employee Member Services

- Phone: 617-509-1200 or ext. 31200
- Once prompted, enter Member ID# and you will be directed to specific reps
- You may also submit secure messages through your online Member Account

Tip: Colleagues who are already dependent members of a Point32Health medical plan must request restricted internal access to claims information; it does not occur automatically.

Vendor Contacts

Vendor Name	Plan	Member Services #	Web Address
Tufts Health Plan Harvard Pilgrim Health Care	Medical	877-658-3635 or ext. 53585 888-333-4742	tuftshealthplan.com harvardpilgrim.org
Delta Dental of Massachusetts	Dental	800-872-0500	deltadentalMA.com
EyeMed	Vision (materials only)	866-804-0982 (pre-enrollment) 866-800-5457	eyemed.com
WEX	FSA, Commuter Benefits	800-654-6695	wexinc.com/login/benefits-login/
Bend (associated with THP) HealthEquity (associated with HPHC)	HSA Administrator	888-284-7551 866-735-8195	bendHSA.com healthequity.com (select HealthEquity)
Fidelity	401(k) Retirement Plan	800-343-0860	netbenefits.com/atwork
KGA	Employee Assistance Program (EAP)	800-648-9557	My.KGALifeServices.com
Unum	Life and Disability	866-779-1054	unum.com/employees
	Leaves of Absences		n/a
Unum	Voluntary Benefits – Accident, Critical Illness & Hospital Indemnity	800-621-0067	
ARAG	Group Legal	800-247-4184	www.araglegal.com
Nationwide	Pet Insurance	877-738-7874	petinsurance.com/benefits/tuftshealthplan
Liberty Mutual	Home & Auto	781-254-8562	www.LibertyMutual.com/FredDriscoll