

The logo for Point32Health, featuring the word "Point" in purple, a stylized orange "32" with a small orange triangle above the "3", and the word "Health" in purple.

Point32Health

2022 Benefits Open Enrollment

Effective January 1

Benefits: The whole person



Agenda

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

2022 Benefits Approach

- Plan design approach
 - Reviewed and compared every heritage company benefit
 - Compared to marketplace: competitive and comprehensive
 - Engaged Mercer and CAPTRUST to advise on 2022 plan design
 - Result is an outstanding, comprehensive benefit program
 - All employees will experience some change



Benefits Eligibility & Enrollment

Eligibility

All Benefits

- Regular employees working 20+ hours/week

Dependents

- Spouse/Domestic Partner, Children/Children of Domestic Partner
- Ex-spouses are NOT eligible to be covered

| 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 Changes

| Plan | Change | Notification/Action |
|-----------------------------------|--|---|
| Medical | Reducing number of plan options | Affected employees will be notified individually |
| Life Insurance | <ul style="list-style-type: none"> Basic, Optional Employee Life, Spousal Coverage Levels Age Reduction Schedule | Affected employees have been notified |
| Long Term Disability (LTD) | Offering tax choice option | Review materials to understand the change |
| LTD Buy-up | No longer will be offered | Details for eligible employees on replacement offering will be provided in 2022 |
| FSA & Limited-purpose FSA | New administrator effective 1/1/22 | If elected, will receive new cards |
| 401(k) | <ul style="list-style-type: none"> Match formula Vesting schedule Discretionary contribution | All employees will receive separate communications with details in November |
| Employee Assistance Program (EAP) | KGA | Available to all employees as of 10/15/21 |
| Wellness Programming | <ul style="list-style-type: none"> IncentFit Limeade | All employees will have access to programs |

2022 Changes

How to learn more? Go to <https://app.wellable.co/point32health>

Participate in the virtual benefits fair where representatives from our benefit carriers will provide an in-depth review of the following benefits:

| Benefit | Provider |
|--|---|
| Medical | Tufts Health Plan and Harvard Pilgrim Health Care |
| Dental | Delta Dental of Massachusetts |
| Vision | EyeMed |
| FSA | WEX – Discovery Benefits |
| 401(k) | Fidelity |
| Life & Disability & Voluntary Benefits | Unum |
| Fitness Center and Health Center | Premise Health |
| EAP | KGA |
| Medicare Overview | Gerald Lodge (Point32Health) |

For more information and to join a session (live and/or pre-recorded), go to <https://app.wellable.co/point32health>
Invite family members to join too!



2022 Open Enrollment

Highlights

Welcome to Point32Health's First Open Enrollment!

Enrollment Dates:

Monday, Nov. 1 – Tuesday, Nov. 16

Coverage Effective:

Jan. 1, 2022

Active enrollment:


Medical, Dental, Vision, FSA and/or HSA

How To Enroll - Workday

Look at your Workday Inbox beginning Nov. 1. The task will remain until you submit your elections or the Open Enrollment period closes on Nov. 16:

Here's What's Happening

Awaiting Your Action



Open Enrollment Change: [redacted] **on 01/01/2022**

Inbox - 34 minutes ago

DUE 11/16/2020

32

Search

Inbox

ActionsArchive

Viewing: AllSort By: Newest

Change/Confirm Benefits for Open Enrollment: [redacted]

34 minute(s) ago - Due 11/16/2020; Effective 01/01/2022

Change Benefits for Open Enrollment

34 minute(s) ago - Due 11/16/2020; Effective 01/01/2022

Open Enrollment 10/18/2021-11/16/2021

Choose new plans or re-enroll in the plans you currently have.

Let's Get Started

Workday Tip

If you see this in Workday, you have not submitted your enrollment yet.

Timely Suggestions



**Complete and Submit Your Benefit Changes by
November 16**

Your last edits still need to be resubmitted to take effect

[Review Now](#)

Point32Health Benefits Offerings

| Benefit Type | Enrollment required to have coverage? | Company pays premium | Employee pays premium | How to enroll |
|---------------------------------|---------------------------------------|----------------------|-----------------------|----------------|
| Medical | 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 |
| Transit Benefit & Subsidy | Yes | No** | Yes | WEX |

** Point32Health subsidizes the cost

ID Cards

Do not discard your current insurance ID cards until claims for the current plan year are complete.

| Benefit | New ID Card? |
|---------|--|
| Medical | New enrollees or if making a change to your current plan |
| Dental | Yes, new enrollees only including all heritage Harvard Pilgrim employees |
| EyeMed | Yes, all enrollees |
| HSA | New enrollees only (unless current card is set to expire) |
| FSA | Yes, all enrollees |

Action Is Required!

Enroll in Workday



| NOVEMBER 2021 | | | | | | |
|---------------|-----|-----|--------------------------|-----|-----|-----|
| SUN | MON | TUE | WED | THU | FRI | SAT |
| | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| | | | | | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | | | Open Enrollment is over. | | | |
| 14 | 15 | 16 | | | | |



Benefit Plan Review

Medical Plan Options

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

***Your Open Enrollment event in Workday will display the options available to you based on your home address.**

For plan details, attend a live session presented by the medical client services team. Sign up on <https://app.wellable.co/point32health>

Additional Tools

- Decision Doc powered by MyHealthMath – a plan-chooser tool: www.myhealthmath.com/Point32Health
- SmartStart – a pre-enrollment phone line for member decision and clinical support: 866-874-0817

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) |

Accounts to Support Health Benefits

Three Plans Qualify:

- Advantage PPO Saver, Best Buy HMO HSA and Best Buy PPO HSA
- **Health Savings Account (HSA)**
 - Available if you are enrolled in a high deductible health plan (HDHP) with Point32Health as your employer
- **Limited Purpose Flexible Spending Account (LPFSA)**
 - Available if you are enrolled in a high deductible health plan with Point32Health
 - Used for dental and vision expenses only
 - Can use in conjunction with an HSA

Accounts to Support Health Benefits

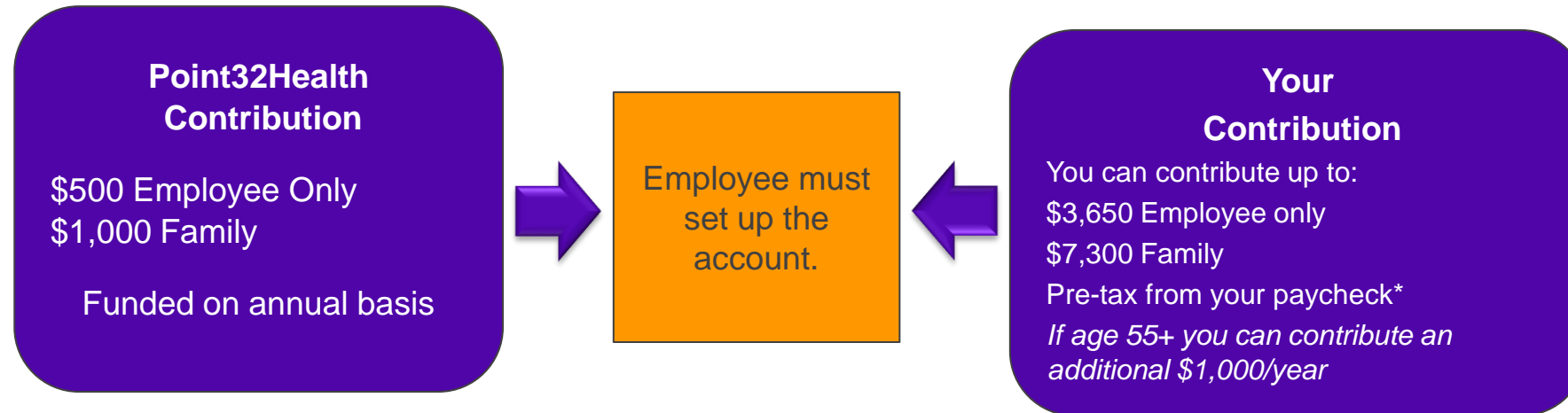
Health Care Flexible Spending Account (FSA)

- Available to anyone NOT enrolled in a high deductible health plan (HDHP)

Health Reimbursement Arrangement (HRA)

- Account is automatically set up for members who are enrolled in the Best Buy HRA HMO plan
- Used only for payments toward the deductible

Health Savings Account (HSA) Bank Account



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

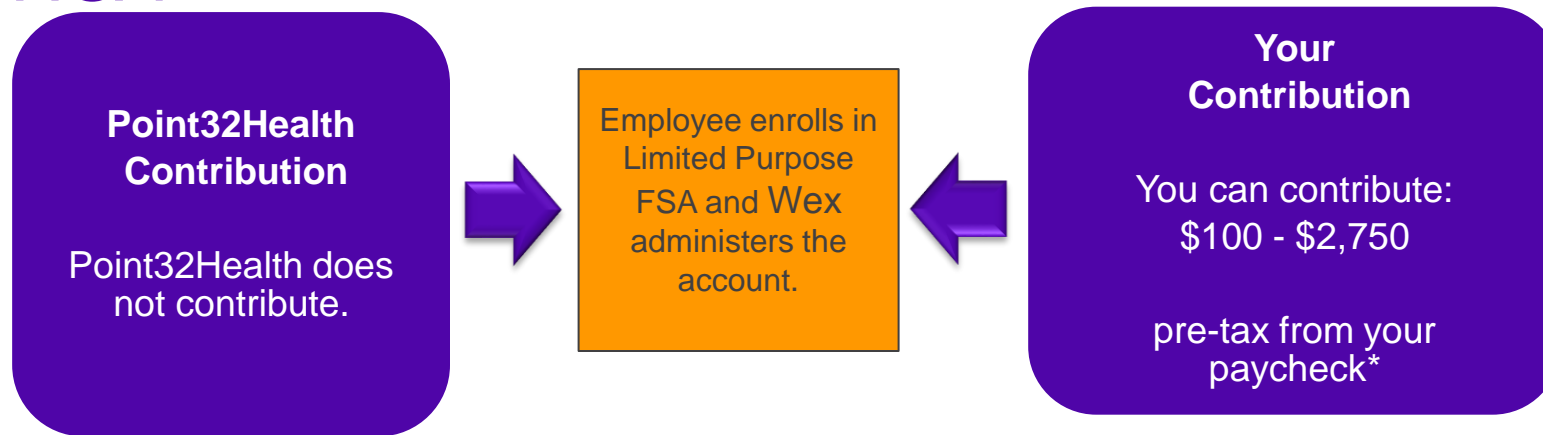
- **Point32Health will fund an annual contribution of \$500 for employee only coverage, or \$1,000 for family coverage. The funding will be made by the first January 2022 pay period.**
- Use funds in your account to pay for medical services for yourself and/or covered tax qualified dependents.
- Point32Health funding counts toward the annual maximum set by the IRS.
- Account balances roll over and are accessible when you leave Point32Health or change medical plans.
- In addition to medical services, the account can be used to pay for qualified prescription/pharmacy, dental and vision expenses.
- Funds can be used tax-free to pay medical expenses in retirement.
- Changes to your election can be made up to once per month.
- You can invest amounts over \$1,000 with Bend or \$2,000 with HealthEquity.

Health Savings Account (HSA) – Bend or HealthEquity

| Topic | Tufts Health Plan | Harvard Pilgrim Health Care |
|-----------------------------------|---|--|
| Plan Administrator | Bend | HealthEquity |
| Learn more about HSAs | Bendhsa.com/resources | healthequity.com/learn |
| Set up your HSA bank account | Follow the instructions sent to your work email by Bend to successfully open your account | Bank account is automatically opened once your enrollment is received. |
| Activate your HSA bank card | Once your account is successfully opened, you will receive a home mailing including a debit card with instructions to activate it. You will also receive a Welcome Letter that will provide additional account information. | Once your account is successfully opened, you will receive a member Welcome Kit including a HealthEquity Visa Health Account Card. Activation instructions are included in the envelope. |
| Banking partner | UMB Bank | Bancorp |
| New debit card for past enrollees | Only if your current card is expiring soon – check the date on your current card. | Only if your current card is expiring soon – check the date on your current card. |

Limited Purpose Flexible Spending Account (LPFSA)

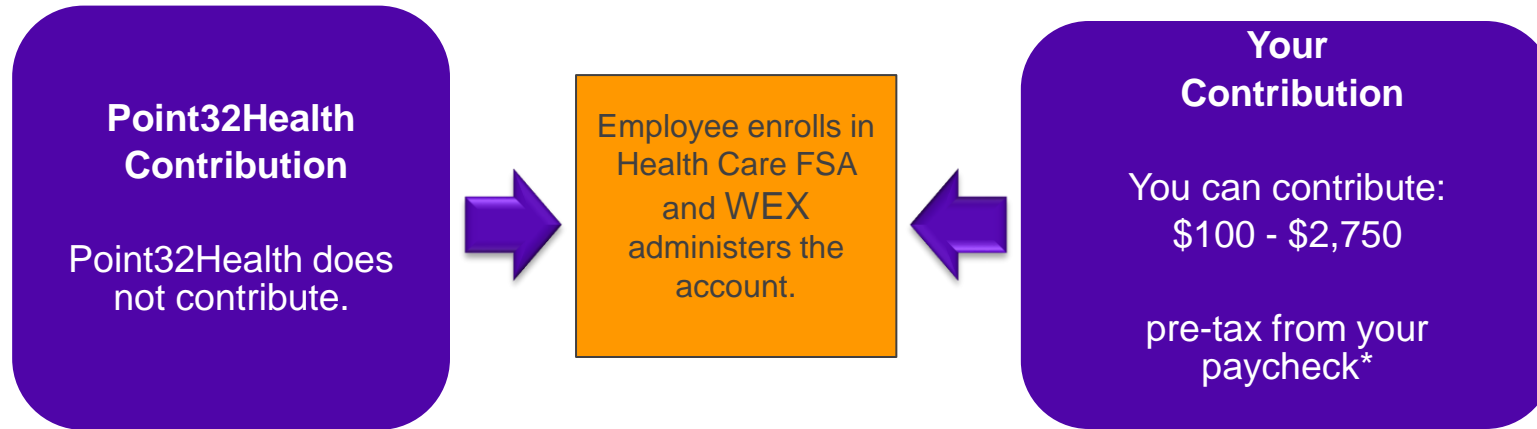
ONLY available if enrolled in a Point32Health HDHP Medical Plan with an HSA



- Use funds in your account to pay **for dental or vision services only** for yourself and/or covered qualified dependents.
- Entire annual election amount is available to use as of Day 1.
- Unused dollars **DO NOT** roll over. It is “use it or lose it.”
 - There is a 2½-month carryover provision for unused funds through March 15 of the following year; you must submit claims by April 30.
- **Employees currently enrolled in the FSA must make an active election for the upcoming plan year as these elections do not carry forward.**

Health Care Flexible Spending Account (FSA)

Not available to employees enrolled in an HSA Medical Plan



- Use funds in your account to pay for medical services for yourself and/or covered qualified dependents.
- In addition to medical services, the account can be used to pay for qualified prescription/pharmacy, dental and vision expenses.
- Entire annual election amount is available to use as of Day 1.
- Unused dollars **DO NOT** roll over. It is “use it or lose it.”
 - There is a 2½-month carryover provision for unused funds through March 15 of the following year; you must submit claims by April 30.
- **Employees currently enrolled in the FSA must make an active election for the upcoming plan year as these elections do not carry forward.**

Get Help To Decide Which Plan Is Right for You

Decision Doc powered by MyHealthMath

www.myhealthmath.com/Point32Health

- MyHealthMath is an online benefits decision support tool.
 - 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

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 | | | |
| Annual Salary | Company Pays | You Pay | Company Pays | You Pay |
| \$64,999 and under | \$297 | \$52 | \$306 | \$77 |
| \$65,000 to \$129,999 | \$271 | \$78 | \$269 | \$114 |
| \$130,000 and up | \$226 | \$123 | \$229 | \$154 |
| | Employee + Child(ren)/DP Child(ren) | | | |
| Annual Salary | Company Pays | You Pay | Company Pays | You Pay |
| \$64,999 and under | \$564 | \$99 | \$582 | \$146 |
| \$65,000 to \$129,999 | \$517 | \$146 | \$512 | \$216 |
| \$130,000 and up | \$431 | \$232 | \$438 | \$290 |
| | Employee + Spouse/Domestic Partner | | | |
| Annual Salary | Company Pays | You Pay | Company Pays | You Pay |
| \$64,999 and under | \$622 | \$110 | \$644 | \$161 |
| \$65,000 to \$129,999 | \$571 | \$161 | \$567 | \$238 |
| \$130,000 and up | \$475 | \$257 | \$484 | \$321 |
| | Family | | | |
| Annual Salary | Company Pays | You Pay | Company Pays | You Pay |
| \$64,999 and under | \$949 | \$167 | \$981 | \$245 |
| \$65,000 to \$129,999 | \$870 | \$246 | \$864 | \$362 |
| \$130,000 and up | \$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.
- In most cases, costs increased based on the rates set by the medical plans as well as a harmonized cost sharing approach.

| 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 |

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:

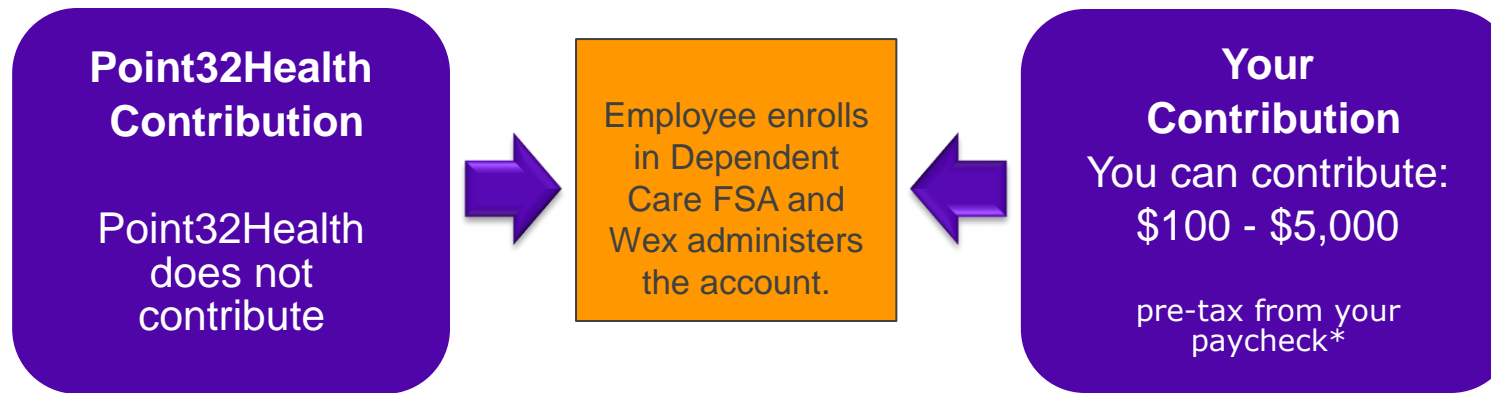
- Yearly claims must include one oral exam or cleaning
- Total yearly claims not to exceed \$700/Standard Plan and \$800/High Plan.

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: Standard plastic and polycarbonate, available every plan year | \$25 co-pay for single, bifocal, trifocal, lenticular, standard progressive and premium progressive lenses |
| Frames: Available 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 in lieu of eyeglass lenses: Once per year | \$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 |

Dependent Care Flexible Spending Account (FSA)



- Use the funds in your account to pay for qualified child care services for children up to age 13.
- Use funds in your account to pay for qualified elder care services.
- Funds are available as contributions into the account are made.
- Unused dollars **DO NOT** roll over. It is “use it or lose it.”
 - There is a 2½-month carryover provision for unused funds through March 15 and submit by April 30.
- **Employees currently enrolled in the FSA must make an active election for the upcoming plan year as these elections do not carry forward.**

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 \$400,000

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 |
| 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) |

*EOI (Evidence of Insurability) is not required for AD&D

**EOI process will start once Open Enrollment ends – check *Announcements* section in Workday to get started

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/employeebenefits](https://Point32Health.com/employeebenefits)

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.

Action Is Required!

Enroll in Workday



| NOVEMBER 2021 | | | | | | |
|---------------|-----|-----|--------------------------|-----|-----|-----|
| SUN | MON | TUE | WED | THU | FRI | SAT |
| | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| | | | | | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | | | Open Enrollment is over. | | | |
| 14 | 15 | 16 | | | | |



Additional Benefits

401(k) Retirement Plan: Overview

Fidelity

- 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 over age 50
- Company match:
 - 100% on first 3% of employee contributions, 50% on next 2%
 - Consider contributing at least 5% in order to receive the full Point32Health match (4%)
- 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%

Make changes anytime:

- Visit www.netbenefits.com/atwork

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

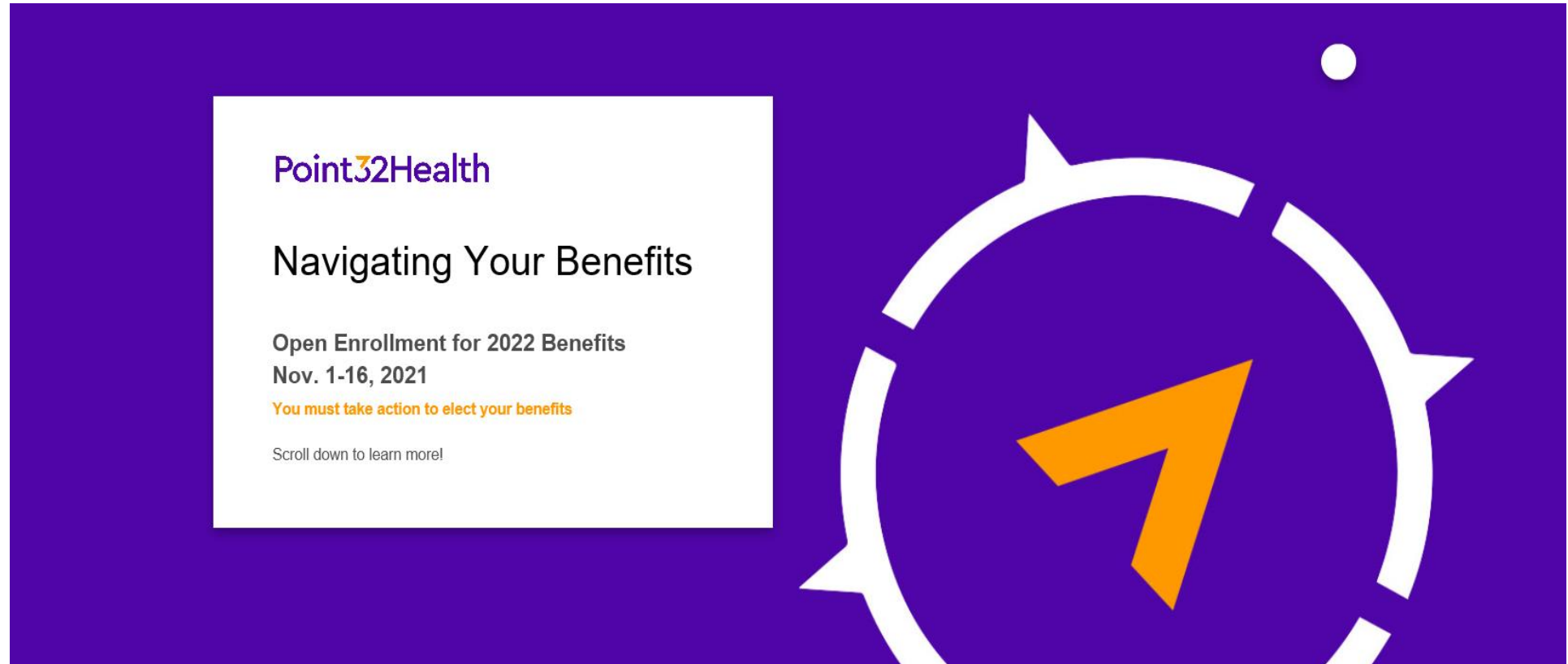
How can KGA help?

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

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

Benefits Information

<https://point32health.org/employeebenefits>



Open Enrollment Checklist

✓ Is action required? YES!

Action is required for medical, dental, vision, FSA and/or HSA

✓ Research your plan options

- Attend virtual informational sessions
- Use medical support tools (MyHealthMath – Decision Doc, SmartStart)
- Review plan documents

✓ Log in and complete your elections in Workday by 11:59 p.m. ET on Tuesday, Nov. 16

✓ Enter covered dependents SSN

✓ Ensure your beneficiaries are up to date

✓ Complete EOI, if applicable

Enrollment & Questions

Enroll, review or make changes in Workday.

Have additional questions?

- Email benefits-hr@tufts-health.com with **Open Enrollment 2022** in the subject line

Tufts Health Plan Employee Member Services

- Phone: 877-658-3635 or ext. 53585
- Email: Employee_Insurance_Inquiries@tuftshealthplan.com

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

Employees who are already dependent members of a Point32Health medical plan must request restricted internal access to claims information.

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 | 800-819-6010 | araglegalcenter.com |
| Nationwide | Pet Insurance | 877-738-7874 | petinsurance.com/benefits/tuftshealthplan |
| Liberty Mutual | Home & Auto | 781-254-8562 | www.LibertyMutual.com/FredDriscoll |

Action Is Required!

Enroll in Workday



| NOVEMBER 2021 | | | | | | |
|---------------|-----|-----|--------------------------|-----|-----|-----|
| SUN | MON | TUE | WED | THU | FRI | SAT |
| | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| | | | | | | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | | | Open Enrollment is over. | | | |
| 14 | 15 | 16 | | | | |