



2023 Benefits Overview

Agenda

- Benefits Eligibility and Enrollment
- How To Enroll - Workday
- Benefit Plan Review and 2023 Rates
- Additional Information and Wrap-up
- **Complete the I-9 no later than noon on Thursday of your start week – you will not see your New Hire Benefits event in Workday until your required onboarding tasks are completed.**

Employee Benefits Site

<https://Point32Health.org/EmployeeBenefits>

This year's theme is 'Own Your Health'. Our purpose as an organization is **'to guide and empower healthier lives for everyone'**, including colleagues.

Point32Health

Own Your Health

Scroll down for more information!

EXPLORE YOUR
2023 BENEFIT INFORMATION



MEDICAL

Medical Plans
Medicare & Social Security
101



HEALTH + WELLNESS

Dental
Employee Assistance
Program
FSAs
Vision
Well-being Program
Wellthy



FINANCIAL WELL-BEING

401(k) Retirement Plan
Adoption
Disability
Group Legal
Identity Theft
Life Insurance



VOLUNTARY BENEFITS

Back Up Care
Commuter
Employee Perks
Tuition Program
UNUM Voluntary Benefits

Choosing Your Benefits

How much will be deducted from my paycheck?
Can I change my selections?

Get the answers to these questions and more below.

2023 New Hire Presentation
What Is My Contribution?
When Can I Make a Change?
Benefits Eligibility and Common Life Changes
View 2022 Point32Health Benefit Information



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

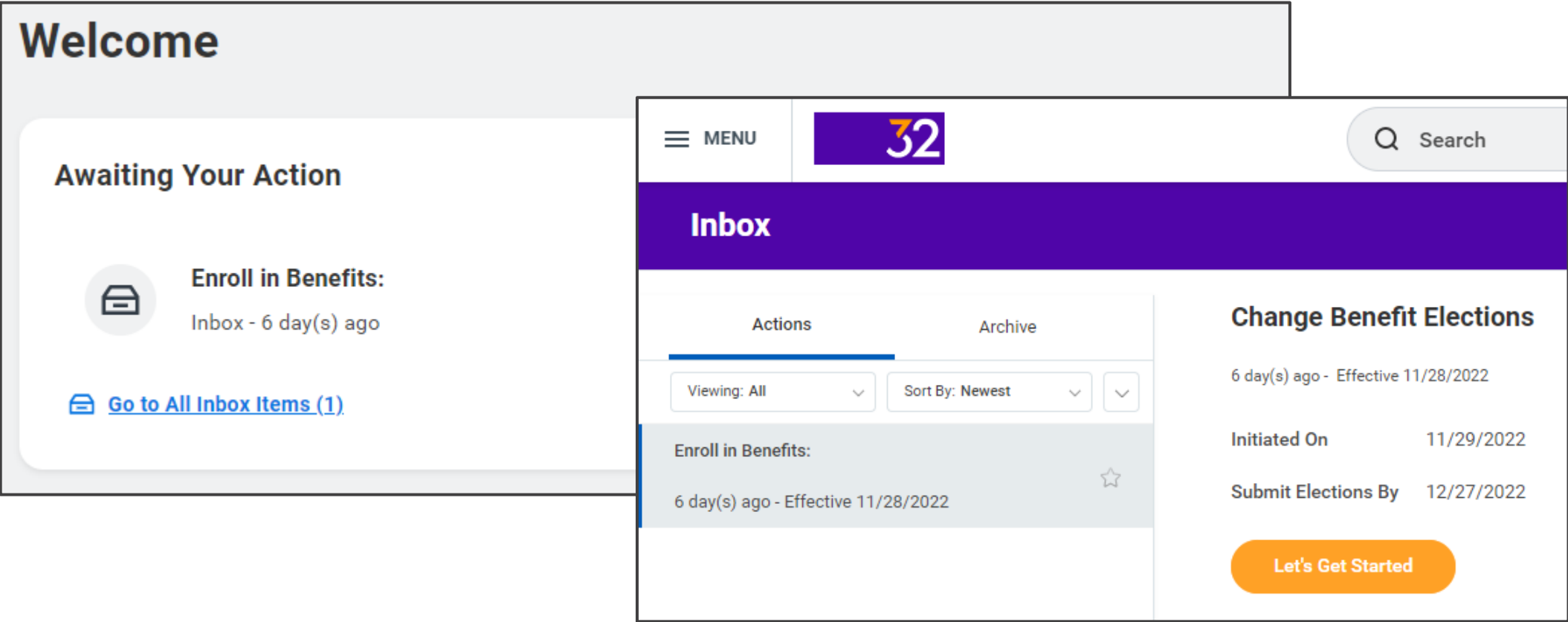
Event	Coverage Effective Date	Enrollment Period
New Hire	Date of Hire	30 days
Qualifying Life Event	Life Event Date	30 days
Open Enrollment	January 1	November of preceding year



How to Enroll in Your 2023 Benefits

How to Enroll in Benefits in Workday


Once you have successfully completed required onboarding tasks, you can find your new hire benefits event in your Workday inbox. The task will remain open for 30 days, or until you submit your elections, whichever occurs first.



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

7

Confidential. Please do not distribute.

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

Workday Tip

Once you have completed your enrollment elections, you must click “**Review and Sign**”, “**I Accept**” and then “**Submit**” for your elections to be saved. On the “Submitted” page, you can save and download your 2023 Benefits Statement.

Review and Sign

Electronic Signature

I certify that any documentation or certification required and provided for this enrollment, election or election change, including information regarding dependent eligibility, is true, accurate and complete, and that my employer may rely on the information. I understand and acknowledge that if I provide false, misleading or incomplete information it may result in adverse consequences under the terms of my employer’s Plan or Plans, including without limitation, termination or rescission of coverage of my dependent’s coverage as well as my entire family’s coverage, recovery of benefits paid, fines and penalties under law. I also understand that if I or any of my enrolled dependents obtain a health care benefit or payment that I know I or they are not entitled to receive or be paid, or knowingly with intent to defraud Point32Health file an application or claim for insurance containing any materially false information, I may be liable for the full amount of the health care benefit or payment made as well as for reasonable attorney’s fees and costs, including the cost of investigation. In the event of any changes in dependent status, I agree to notify Point32Health immediately.

I also understand and agree that if I enroll in or decline coverage now, my election is irrevocable until either (1) the next Open Enrollment period or (2) I experience a qualifying life event (i.e. marriage, divorce, birth/adoption of a child, gain or loss of coverage elsewhere) that allows me to make coverage changes. I understand that if I elect coverage at a later date, in some instances, evidence of insurability/waiting periods will apply (i.e. STD and/or LTD buy-up, life insurance).

Furthermore, I, the undersigned, authorize my employer to deduct from my wages the amounts required to pay my share of the premiums and/or contributions for the benefits elected under my employer’s retirement and benefit plan(s). I further understand that any credit provided by my employer, not represented in the cost calculation, will reduce the amount deducted from my wages. Where elected by me or required by plan design, these deductions shall occur on a pre-tax basis. All the other deductions shall be taken on a post-tax basis. Such deduction amounts may only be changed at my employer’s open enrollment or in accordance with applicable regulations and plan design.

I Accept



Submit

Save for Later

Cancel

Submitted

View 2023 Benefits Statement

You've submitted your elections.

Point32Health Benefits Offerings

Benefit Type	Enrollment required to have coverage for 2023?	Company pays premium	Employee pays premium	How to enroll, make changes or cancel
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

Benefit Type	Enrollment required to participate for 2023?	Company pays premium	Employee makes contributions/pays premium	How to enroll, make changes or cancel
Wellthy – NEW Jan 2023!	No	Yes	No	N/A
Flexible Spending Accounts (FSA)	Yes	No	Yes	Workday
Commuter (Transit and Parking) Benefit with Subsidy	Yes	No**	Yes	Wex
Voluntary Benefits (options are on upcoming slide)	Yes	No	Yes	Workday or vendor

** Point32Health subsidizes 75% of your pre-tax cost of a transit pass or parking up to the IRS annual maximum allowed of \$300. 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

Wellthy

Available to all benefit eligible employees at no additional cost: Go to join.wellthy.com/point32health

Supporting every moment along the journey



Care Dashboard

Helping members *plan and learn*

Comprehensive care planning tools and resources in one centralized, accessible place

Care Concierge

Helping members *get things done*

Dedicated, hands-on support from experts who get to know each family and tackle their to-dos

Wellthy Community

Helping members *feel less alone*

Peer-to-peer platform where family caregivers can find support and exchange knowledge



What can Wellthy help with?

Wellthy's care experts are equipped to support any care situation, for any amount of time. This includes:

- **Childcare:** Guidance and support for parents with childcare needs
- **Aging:** For families with aging members dealing with all kinds of life changes
- **Health Conditions:** For individuals/families with a tough diagnosis or chronic condition
- **Special Needs:** Advocacy and expertise for families with unique and complex needs
- **Mental Health:** Ongoing help for those struggling with depression, anxiety, alcoholism
- **Veteran Support:** Helping our heroes and their families get the care they deserve
- **Financial Hardship:** For those hard-working families feeling financially strained

Medical Plan Options

	Your Choice EPO	Your Choice PPO*	Advantage PPO Saver*	Best Buy HRA HMO	Best Buy HSA HMO	Best Buy HSA PPO***
Who can enroll? (Enrollment area)	CT, MA, ME, NH, RI, VT	CT, MA, ME, NH, RI, VT	Any state	CT, MA, ME, NH, RI, VT	CT, MA, ME, NH, RI, VT	Any state
Provider Access Area**	MA, NH, RI Limited counties <i>only</i> in CT, ME, VT	MA, NH, RI Limited counties <i>only</i> in CT, ME, VT	MA, NH, RI Limited counties <i>only</i> in CT, ME, VT	CT, MA, ME, NH, RI, VT	CT, MA, ME, NH, RI, VT	CT, MA, ME, NH, RI, VT Covered services rendered outside the core service area and provided by United's Options PPO network providers will process at the In-Network level; plan rules apply
Out-of-Area Coverage for Dependents	No <i>Only</i> for emergent and urgent care	Limited Services beyond emergent and urgent care <i>but</i> out-of-network deductible will apply	Limited Services beyond emergent and urgent care <i>but</i> out-of-network deductible will apply	Yes Eligible, pre-registered dependents may receive certain medical services outside of the Enrollment Area when care is received from Out of Area Dependent Providers. View the Out of Area Dependent Provider Directory online; plan rules apply	Yes Eligible, pre-registered dependents may receive certain medical services outside of the Enrollment Area when care is received from Out of Area Dependent Providers. View the Out of Area Dependent Provider Directory online; plan rules apply	Yes Covered services rendered outside the service area and provided by United's Options PPO network providers will process at the In-Network level; plan rules apply

*Your Choice PPO, Advantage Saver PPO and Best Buy HSA PPO plans allow for out-of-network and out-of-area coverage and these services will apply the Out-of-Network member cost share (out-of-Network deductible, etc.) when non-participating providers are used

**Provider Access Area – For THP, limited counties in CT, ME and VT. If you reside in either of these three states, before selecting a THP offering, check to see if your providers are in-network. Additionally, Harvard Pilgrim will maintain the CT network for 2023.

***Best Buy HSA PPO is the **only** plan that when outside the service area (CT, MA, ME, NH, RI, VT), covered services received from **UnitedHealthcare Options PPO Network (UHC)** will be paid at the In-Network benefit level. PPO members **must** use UHC providers for In-network level benefit when accessing services outside these states. Go to www.harvardpilgrim.org, Find A Provider. Online PPO Directory includes the UHC Network. Plan rules apply.

Medical Plan Options

Your Choice EPO	Your Choice PPO	Advantage PPO Saver	Best Buy HRA HMO	Best Buy HSA HMO	Best Buy HSA PPO
Lower bi-weekly cost	Higher bi-weekly cost	Mid bi-weekly cost	Higher bi-weekly cost	Lower bi-weekly cost	Mid bi-weekly cost
PCP required	N/A	N/A	PCP required	PCP required	N/A
Referrals required	N/A	N/A	Referrals required	Referrals required	N/A
Tiered network plan. Copay based on tier of provider	Tiered network plan. In-Network: Copay based on tier of provider	In-Network coverage: Subject to deductible	Not a tiered network plan. Member cost share based on service. Some services are subject to the Deductible	Not a tiered network plan. Member cost share based on service. Some services are subject to the Deductible	Not a tiered network plan. Member cost share based on service. Some services are subject to the Deductible
No Out-of-network coverage <i>Only for emergent and urgent care</i>	Limited out-of-network coverage Services beyond emergent and urgent care <i>but</i> out-of-network deductible will apply	Limited out-of-network coverage Services beyond emergent and urgent care <i>but</i> out-of-network deductible will apply	No out-of-network coverage <i>Only for emergent and urgent care</i>	No out-of-network coverage <i>Only for emergent and urgent care</i>	Yes out-of-network coverage Covered services rendered outside the service area and provided by United's Options PPO network providers will process at the In-Network level; plan rules apply
No Annual Deductible	Annual Out-of-Network Deductible: \$1,500/Employee \$3,000/Family Deductible	Annual In-Network and Out-of-Network Deductible: \$1,500/Employee \$3,000/Family Deductible cross accumulates between in- and out-of-network	Annual In-Network Deductible: \$1,500/Employee \$3,000/Family	Annual In-Network Deductible: \$1,500/Employee \$3,000/Family	Annual In-Network Deductible: \$1,500/Employee \$3,000/Family Annual Out-of-Network Deductible: \$3,000/Employee \$6,000/Family

High Deductible Health Plan with HSA Advantages

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

- 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
- Includes 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
- 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.

Note: If you utilize the onsite Health Center in Canton and you are still in your deductible phase, there may be charges or 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

Find a Provider

Go to TuftsHealthPlan.com/find-a-doctor then **Search By Plan Name**

- “Your Choice 3-Tier Plan” for the Your Choice plans
- “Advantage PPO Saver” for the HDHP

TUFTS Health Plan About Us Contact Us Login Find a Doctor or Hospital

Member Broker Employer Provider Visitor

FIND A DOCTOR, HOSPITAL AND MORE

Already a member?
Login to your member portal to find doctors, hospitals and other providers that accept your health plan.
[Login to Search](#)


Search as a guest
Considering a plan from Tufts Health Plan? Use the plan name to search for providers that accept that plan.
[Search By Plan Name](#)

[Login to Search](#) [Can't Find Plan Name?](#)

Search [SEARCH](#)

- 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
- 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**


Viewing Provider Tier











Compare

ANDERSON, KATHLYNE, MD
ANDERSON, KATHLYNE, MD

Primary location

 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

Find a Provider: Go to www.harvardpilgrim.org

- **Standard Plan: “PPO”** for the PPO plans
- **Standard Plan: “HMO or HMO Open Access”** for the HMO plan



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 Reduce My Costs

Reduce My Costs

Shop, Save, and Earn

Did you know that the cost of a common MRI can range from \$780 to \$2,230 depending on where you go?¹ Reduce My Costs is a personalized health care concierge service, you can connect with a nurse, via phone or chat, who can help you find high-quality, cost-effective providers near you. Depending on the service and the associated cost savings, you could earn a Visa® gift card.² The Reduce My Costs program includes most outpatient services and tests that are ordered by your provider such as lab work, MRIs and mammograms and more.³



Lower costs and more savings

On average, you can save more than \$1,000 for services such as a colonoscopy or an MRI. And, if you're already seeing a cost-effective provider, you'll receive a reward just for using the Reduce My Costs program.⁴



Quick and easy access

Get exclusive access to an experienced nurse who will help you compare costs and shop for cost-effective providers near you. The nurse can assist with appointment scheduling or required paperwork, if needed.



What members are saying:

"Janine at Reduce My Costs helped me get the MRI I needed for \$254 instead of \$1200. This was tremendous savings!"
– Mr. Cox, Harvard Pilgrim member



Make the call and get rewarded

Connect with a nurse at (855) 772-8366 or scan the QR code to chat.
Monday through Friday from 8 a.m. to 6 p.m. ET.




Harvard Pilgrim: Best Buy HMO Plans In-Network Only

	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 HSA 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	OptumRx	OptumRx
Tier Structure 	Premium 3-Tier Formulary with Low-cost Generics List Drug look-up or find a participating pharmacy: OptumRX.com/oe_THPpremium3t/landing	Value 5-Tier Formulary Low-cost Generics in Tier 1 Drug look-up or find a participating pharmacy: OptumRX.com/oe_HPHCvalue5ty2/landing
Days Supply	30 day at retail participating pharmacies 90 day at retail participating pharmacies or OptumRx 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	
Specialty Pharmacy	OptumRx Pharmacy	



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.

Medical Plan 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	\$332	\$58	\$342	\$86
\$65,000 to \$129,999	\$303	\$87	\$301	\$127
\$130,000 and up	\$252	\$137	\$256	\$172
	Employee + Child(ren)/DP Child(ren)			
Annual Salary	Company Pays	You Pay	Company Pays	You Pay
\$64,999 and under	\$630	\$111	\$651	\$163
\$65,000 to \$129,999	\$577	\$163	\$572	\$241
\$130,000 and up	\$481	\$259	\$490	\$324
	Employee + Spouse/Domestic Partner			
Annual Salary	Company Pays	You Pay	Company Pays	You Pay
\$64,999 and under	\$695	\$123	\$719	\$180
\$65,000 to \$129,999	\$639	\$180	\$633	\$266
\$130,000 and up	\$531	\$287	\$541	\$359
	Family			
Annual Salary	Company Pays	You Pay	Company Pays	You Pay
\$64,999 and under	\$1,061	\$187	\$1,097	\$274
\$65,000 to \$129,999	\$972	\$275	\$966	\$405
\$130,000 and up	\$810	\$437	\$823	\$548

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	\$309	\$64	\$376	\$82	\$363	\$70	\$368	\$76
Employee + Child(ren)/DP Child(ren)	\$552	\$155	\$773	\$232	\$749	\$199	\$759	\$214
Employee + Spouse/Domestic Partner	\$610	\$172	\$844	\$252	\$818	\$217	\$828	\$234
Family	\$930	\$262	\$1,020	\$304	\$988	\$263	\$1,000	\$283

Get Help To Decide Which Plan Is Right for You



Decision Doc by MyHealthMath

MyHealthMath.com/Point32Health2023

- 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 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.

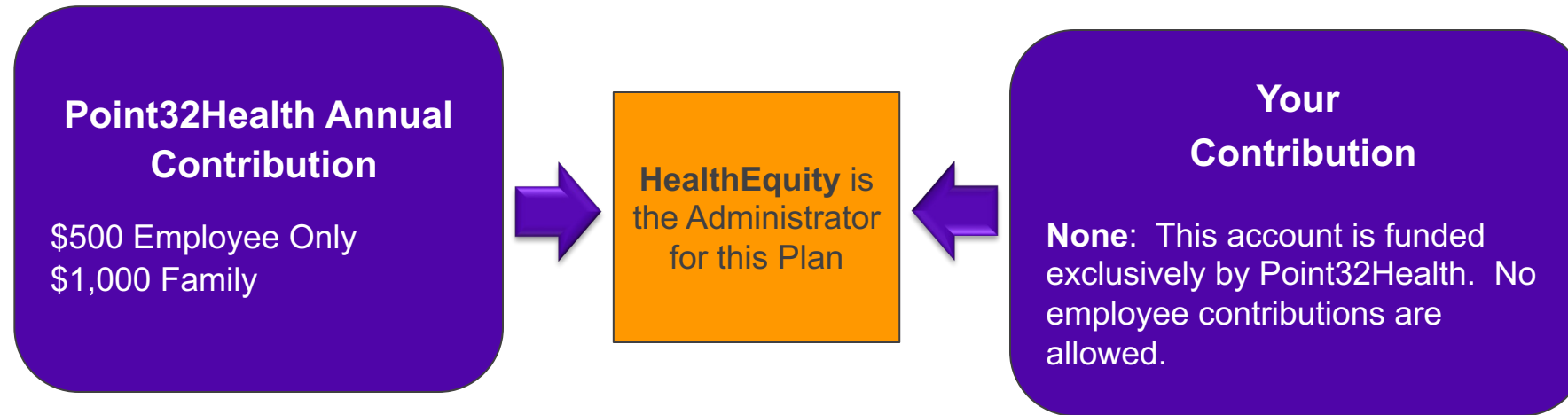
These are not enrollment tools. To complete your elections, you must enroll in Workday.

Accounts to Support Health Benefits – Eligibility

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) 	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

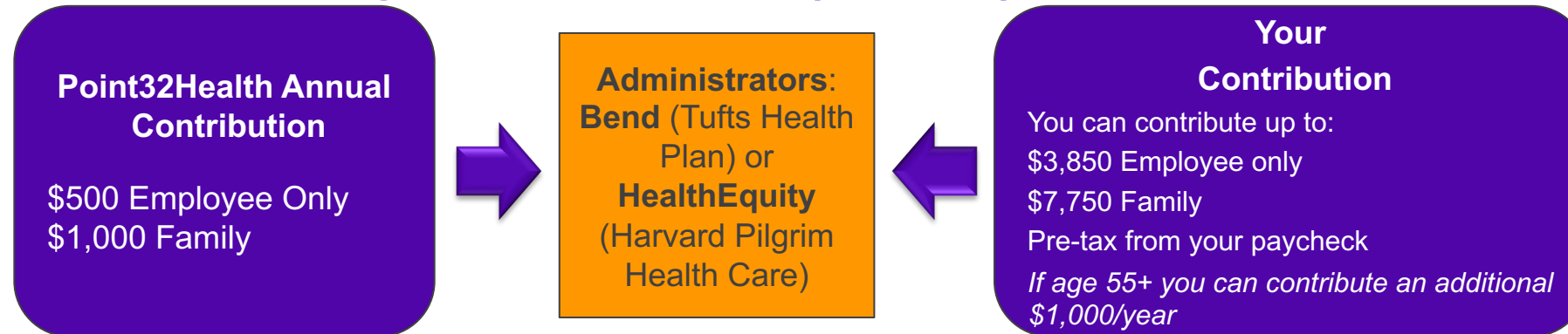
Health Reimbursement Arrangement (HRA)



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.
- 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.
- 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 once per month. **IRS restrictions apply for Medicare Part A enrollees.**
- 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 2023 may be used for claims incurred through March 15, 2024. All claims must be submitted by April 30, 2024.

****Any funds left in the FSA account after April 30, 2024, 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 2023 may be used for claims incurred through March 15, 2024. All claims must be submitted by April 30, 2024.

****Any funds left in the FSA account after April 30, 2024, will be forfeited.****

Dependent Care Flexible Spending Account (FSA)



- 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 care of a parent** 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 2023 may be used for claims incurred through March 15, 2024. All claims must be submitted by April 30, 2024.

****Any funds left in the FSA account after April 30, 2024, will be forfeited.****

*Point32Health subsidizes the 1st biweekly contribution for colleagues with annual salary less than \$70,000.

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 to \$1M <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, 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

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

**EOI process will start once your New Hire event closes – check *Announcements* section in Workday to get started

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.



Additional Benefits

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			
Hospital Indemnity			
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
Commuter Benefits	Wex	Wex/payroll deductions	Anytime

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

401(k) Retirement Plan: Overview

Fidelity

- You can contribute from 1-60% in full increments in traditional pre-tax and/or Roth after-tax up to the 2023 IRS max limit of \$22,500, or \$30,000 if age 50 or above in 2023
- Company match:
 - Dollar for dollar match up to 3% of earnings, \$0.50 on the dollar for the next 2% contributed
 - 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.


Your Contribution	Point32Health Match
0%	0%
1%	1%
2%	2%
3%	3%
4%	3.5%
5% and up	4%

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 - 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

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
phone or video counseling sessions.

Do you prefer texting?

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

On-line book shelf – covers many topics
(2 free books/year)

How do I get started?

Call: 800-648-9557

Visit: My.KGALifeServices.com

Use Company Code: p32h

Email: info@kgreer.com

App: KGA Mobile

How can KGA help?

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

- Emotional Health
- Parenting
- Care for parents
- Nutrition Consult
- Legal Consult
- Financial Consult
- Convenience Services

Well-being Benefits

- **Well-being Programs** – Review the information found on the Wellbeing Program Page on Compass: <https://intranet.point32health.org/home/life/well-being-program>

Fitness – Canton and Quincy locations

- ❖ On-site and virtual memberships/classes
- ❖ Fitness Assessments, Personal Training
- ❖ Recreation Leagues and Incentivized Challenges

Health Center – Canton

- ❖ On-site and virtual services available
- ❖ Well/Sick visits, flu clinics, travel assessments

Wellness Rewards

- ❖ 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

Tuition and Family Support Benefits



Tuition Program

- Company-paid tuition assistance and reimbursement for eligible programs
- Find the tuition policy and details on the Employee Benefits site

Enhanced Family Supports

- Back-Up Care (child, parents, pets)
- College Coach
- SitterCity – access to discounts for sitters, housekeepers and more!

[Clients.BrightHorizons.com\Point32Health](https://clients.brighthorizons.com/Point32Health)



Additional Benefits

Review more information on Compass

- New Parent Time
- Adoption Subsidy
- New Parent Rooms

Review more information on the Employee Benefits site

- Discount Programs
 - BJ's Wholesale Club
 - Working Advantage
 - And more found on Employee Perks page!

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	www.araglegal.com
Nationwide	Pet Insurance	877-738-7874	petinsurance.com/benefits/tuftshealthplan
Liberty Mutual	Home & Auto	781-254-8562	www.LibertyMutual.com/FredDriscoll
Bright Horizons	EdAssist (Tuition), Back-Up Care		Clients.BrightHorizons.com\Point32Health
Wellthy	Caregiver Support Services		Coming January 1, 2023!

Time Off

Non-exempt (Hourly) Colleagues

- Accrued vacation based on years of service

Years Service	# of Days
0 up to 3	15
3 up to 10	20
10 and up	25

Maximum carryover of 80 hours per year

- Sick time – accrues at 2.67 hours/pay period, up to 120 hours max (8 days per year)

- Personal Days

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

Exempt (Salaried) Colleagues

- Open PTO
- Sick time – accrues at 2.67 hours/pay period, up to 120 hours max (8 days per year)

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

Payroll

Online Timecards & Payslips

Non-exempt (Hourly) Colleagues:

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

Exempt (Salaried) Colleagues:

- Hours are already in Workday, do not need to punch in or 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 contributions allowed for 401(k) plans, 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.

SmartStart Pre-enrollment Line

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

Tufts Health Plan Employee Member Services

- 877-658-3635 or ext. 53585, or e-mail 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

Have additional questions?

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

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.