

Point32Health

# **2023 Benefits Open Enrollment**

**Effective January 1**



# Own Your Health

## Open Enrollment for 2023 Benefits

Nov. 1-15, 2022



Scan this with  
your phone's  
camera to access  
the Employee  
Benefits site.

Point32Health

# Agenda

- 2023 Changes/Enhancements
- Benefits Eligibility and Enrollment
- How To Enroll - Workday
- Benefit Plan Review and 2023 Rates
- Additional Information and Wrap-up

# Highlights

## Welcome to Point32Health's 2nd Open Enrollment!



Enrollment Dates:

Tuesday, Nov. 1 – Tuesday, Nov. 15

Coverage Effective:

Jan. 1, 2023

Passive enrollment:

Medical, Dental, Vision, Supplemental Life, Disability, Voluntary Benefits



Active enrollment (Action Needed):

FSA and/or HSA

# Employee Benefits Site

<https://Point32Health.org/EmployeeBenefits>



NOV. 1 - NOV. 15, 2022

## 2023 OPEN ENROLLMENT



### ON SITE OPEN ENROLLMENT FAIR

Speak in person with vendors to learn more about the many benefits offered in 2023.

[Learn More](#)



### VIRTUAL OPEN ENROLLMENT FAIR

Attend a virtual benefit fair with helpful resources and information about your 2023 benefits.

[Attend the Fair](#)



### OPEN ENROLLMENT PRESENTATION

View the Point32Health 2023 Benefits Open Enrollment presentation below, or explore 2023 medical plan options by viewing this [presentation](#).

[Learn More](#)



### CHOOSE YOUR BENEFITS

Use Workday to select your benefits. [Access Workday](#) from home using your network ID and password. On the company network? Use the Enroll Now button below. Enrollment begins Nov. 1, 2022.

[Enroll Now](#)

## Medical Plans

2023 benefit information

**Which plan is right for you?**

Choosing your plan is an important decision. Download this guide to compare plans side-by-side.

[View Guide](#)

**Member Guides**

In our new 2023 Member Guides, you will find a benefit summary, provider network information, member perks, and more.

[Harvard Pilgrim Member Guide](#)  
[Tufts Health Plan Member Guide](#)

[Overview of Point32Health 2023 Medical Plans](#)

**MyHealthMath**

Selecting benefits can be overwhelming. Use Decision Doc by MyHealthMath to help you determine which benefits are the best fit for you and your family.

[Get Started](#)

EXPLORE YOUR

## 2023 BENEFIT INFORMATION

<b>MEDICAL</b> Medical Plans Medicare & Social Security 101	<b>HEALTH + WELLNESS</b> Dental Employee Assistance Program FSAs Vision Well-being Program Wellthy	<b>FINANCIAL WELL-BEING</b> 401(k) Retirement Plan Adoption Disability Group Legal Identity Theft Life Insurance	<b>VOLUNTARY BENEFITS</b> Back Up Care Commuter Employee Perks Tuition Program UNUM Voluntary Benefits

# 2023 Changes/Enhancements

Plan	Change	Impacts?
Pharmacy Coverage	CVS Caremark to OptumRx	Colleagues enrolled in a Tufts Health Plan medical plan prior to 1/1/23.
Wellthy	New benefit	Wellthy provides personalized support to help you tackle the logistical and administrative tasks of caring for the ones you love, including yourself.
Dental	Added night guards to coverage	Standard and high dental plans
Life Insurance	Removed Age Reduction Schedule	Basic and Supplemental Coverage for anyone age 70+. Any colleague coverage currently reduced will be automatically updated effective January 1, 2023.

# 2023 Benefit Overviews

How to learn more? Go to <https://wellablewellness.wixsite.com/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
Pharmacy	OptumRx
Dental	Delta Dental of Massachusetts
Vision	EyeMed
FSA	Wex – Discovery Benefits
401(k)	Fidelity
Life & Disability & Voluntary Benefits	Unum
Caregiver Service	Wellthy
EAP	KGA

For more information and to join a live session, go to <https://wellablewellness.wixsite.com/point32health>  
Invite family members to join too!

# 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

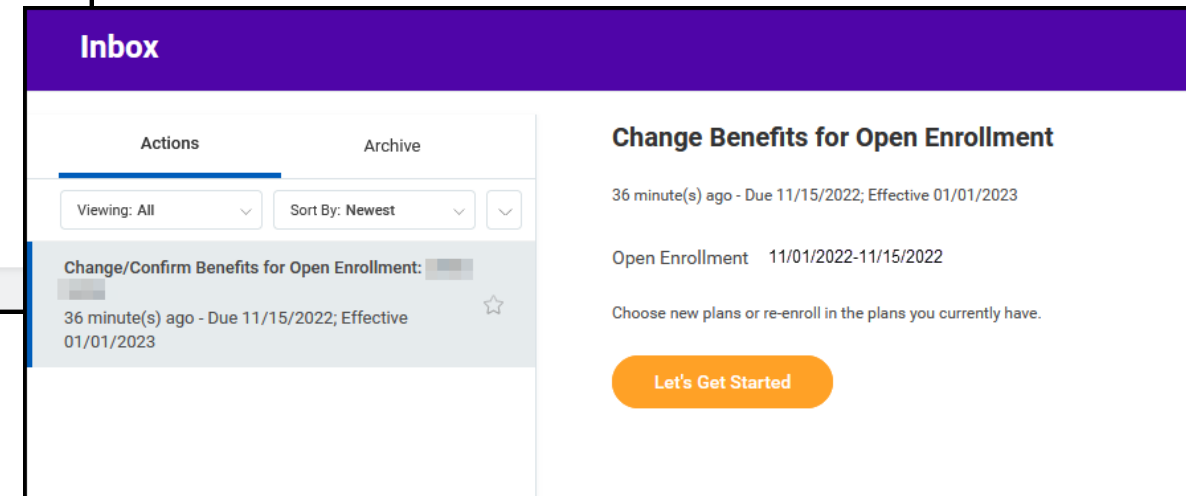
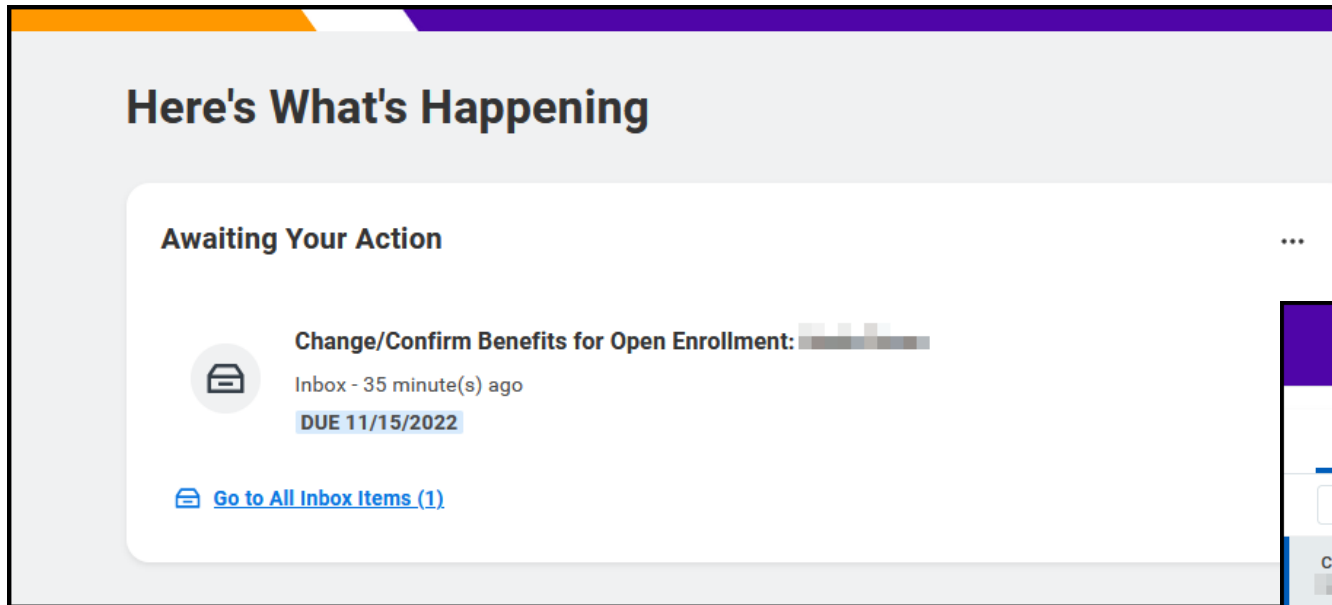




# How to Enroll in Your 2023 Benefits

# How to Enroll in Benefits in Workday

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. 15.



# How to Enroll in Benefits in Workday

Each benefit election will display in separate tiles. Click “**Enroll**” for each benefit you would like to enroll in or review current coverage and dependents.

The coverage level you select for medical can be different for dental and vision, etc. Once you click Enroll on a plan type, “Reviewed” will appear indicating the plans you either reviewed and made no changes, or changed your election.

Open Enrollment

Projected Total Cost Per Paycheck  
\$86.04

Your Health Care FSA changes have been updated, but not submitted  
Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

Health Care and Accounts

Medical  
Waived

Enroll

Accident  
Waived

Enroll

Health Care FSA  
WEX  
Contribution per paycheck  
\$19.23

Manage

REVIEWED

Dental  
Delta Dental DPO High  
Cost per paycheck  
\$13.46  
Coverage  
Employee

Manage

Hospital  
Waived

Enroll

Dependent Care FSA  
Waived

Enroll

REVIEWED

Vision  
EyeMed VIS EyeMed  
Cost per paycheck  
\$3.92  
Coverage  
Family  
Dependents  
2

Manage

Health Savings Account  
Waived

Enroll

Limited Purpose FSA  
Waived

Enroll

A reminder will also appear that you must “Submit” your elections for the change to be saved.

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Confidential. Please do not distribute.

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

# Workday Tip

If you see this Suggestion in Workday, you have not submitted your enrollment elections. Any changes you make will not be in effect for Jan. 1 if you do not Submit your Open Enrollment elections by November 15.

### Timely Suggestions



**Complete and Submit Your Benefit Changes by November 15**  
Your last edits still need to be resubmitted to take effect

[Review Now](#)

# 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	No, if already enrolled	Yes* - portion	Yes* - portion	<b>Workday</b>
Dental	No, if already enrolled	Yes* - portion	Yes* - portion	
Vision	No, if already enrolled	No	Yes	
Basic Life and AD&D	No – for 1x base salary coverage	Yes	No	
Optional Employee Life and AD&D	No, if already enrolled Otherwise EOI	No	Yes	
Short- and Long-term Disability	No – for 60% income replacement	Yes	No	
Short-term Disability Buy-up	No, if already enrolled	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 - <b>NEW!</b>	No	Yes	No	N/A
Flexible Spending Accounts (FSA)	Yes	No	Yes	<b>Workday</b>
Commuter (Transit and Parking) Benefit with Subsidy	Yes	No**	Yes	Wex
Voluntary Benefits (options are on upcoming slide)	No, if already enrolled	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 \$280. The IRS regulates eligible expenses. Ensure you are using Commuter funds for eligible expenses for travel to or parking for Work only.

# ID Cards

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

Benefit	New ID Card?
Medical	Tufts Health Plan enrollees and New enrollees <b>or</b> if making a change to your current plan
Dental	New enrollees <b>or</b> if making a change to your current plan
EyeMed	New enrollees only
HSA	New enrollees only (unless current card is set to expire)
FSA	New enrollees only (unless current card is set to expire)



# Benefit Plan Review



# Wellthy

Available to all benefit eligible employees

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



# 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	<b>Colleagues in any state</b>	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	<b>Colleagues in any state</b>	In-network	Out-of-network

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

# 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)

# Get Help To Decide Which Plan Is Right for You



## Decision Doc by MyHealthMath

[MyHealthMath.com/Point32Health2023](https://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](mailto: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.**

# 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	Value 5-Tier Formulary Low-cost Generics in Tier 1
Days Supply	30 day at retail (participating pharmacies) 90 day mail at retail 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	
Specialty Pharmacy	 OptumRx Pharmacy (New for both THP and HPHC plans)	



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.

# Learn more details about medical and pharmacy

Attend one of the following virtual sessions

Date	Time
Tuesday, Nov. 1	1:00-2:00 p.m.
Monday, Nov. 7	2:00-3:00 p.m.
Tuesday, Nov. 15	12:00-1:00 p.m.

To register, go to <https://wellablewellness.wixsite.com/point32health>

# 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

# 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 <b>Best Buy HRA HMO plan</b>	Colleagues enrolled in one of the three Point32Health High Deductible Health (HDHP) Plans: <ul style="list-style-type: none"><li>• <b>Advantage PPO Saver</b></li><li>• <b>Best Buy HMO HSA</b></li><li>• <b>Best Buy PPO HSA</b></li></ul>		All colleagues working 20+ hours per week who are <b>NOT enrolled in a high deductible health plan (HDHP)</b>	All colleagues working 20+ hours per week



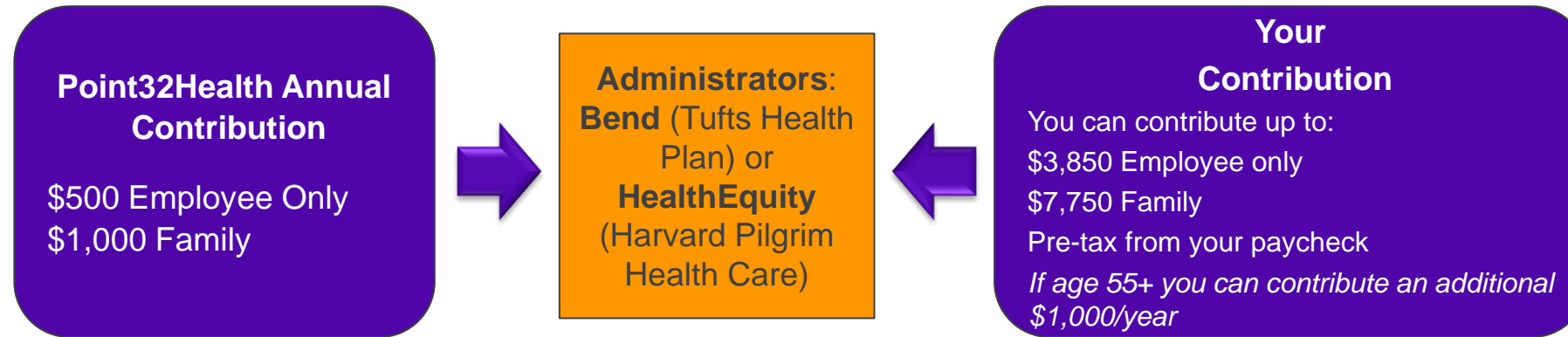
# Health Reimbursement Arrangement (HRA)



## 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 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 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 1<sup>st</sup> 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"> <li>Exams, cleanings, X-rays</li> </ul>	100% coverage for Diagnostic & Preventive Care <ul style="list-style-type: none"> <li>Exams, cleanings, X-rays</li> </ul>
80% coverage for Restorative Care <ul style="list-style-type: none"> <li>Fillings</li> </ul>	90% coverage for Restorative Care <ul style="list-style-type: none"> <li>Fillings</li> </ul>
50% coverage for Major Restorative Care <ul style="list-style-type: none"> <li>Dentures, bridges, implants</li> </ul>	60% coverage for Major Restorative Care <ul style="list-style-type: none"> <li>Dentures, bridges, implants</li> </ul>
Orthodontia <ul style="list-style-type: none"> <li>\$1,500 lifetime max per member</li> </ul>	Orthodontia <ul style="list-style-type: none"> <li>\$2,000 lifetime max per member</li> </ul>
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 <b>Included as a medical plan benefit</b>
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 open enrollment event closes – 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			
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](http://Point32Health.org/EmployeeBenefits)



# Additional Benefits

# 401(k) Retirement Plan: Overview

## Fidelity

- You can contribute from 1-60% in full increments in traditional pre-tax and/or Roth after-tax:
  - 2023 IRS max totals:
    - \$22,500
    - \$30,000 if age 50 or above in 2023
- 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

## Ongoing Participants

- Automatic Increase Program
  - Automatically increases employee contribution rate by 1% on an annual basis (in March) up to 10%

## Make changes anytime or ask questions:

- [www.NetBenefits.com/AtWork](http://www.NetBenefits.com/AtWork)
- Call Fidelity at 800-343-0860
- Dan Shea – Workplace Financial Consultant
  - E-mail: [Daniel.Shea@fmr.com](mailto:Daniel.Shea@fmr.com)
  - Web-site to schedule a 1:1 meeting: [www.Fidelity.com/Schedule](http://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](http://My.KGALifeServices.com)

Use Company Code: p32h

Email: [info@kgreer.com](mailto: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: <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



# Additional Benefits administered by Bright Horizons

## Tuition Program

- Find program details on Employee Benefits site

## Enhanced Family Supports

- Back up care (child, parents, pets)
- College Coach
- Sittercity – access to discounts for sitters, housekeepers and more!



Go to: [clients.bright Horizons.com/Point32Health](https://clients.bright Horizons.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!

# 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.

# Open Enrollment Checklist

- ✓ Is action required? Maybe?  
**Action is required for FSA and/or HSA or if you want to change your medical, dental or vision and optional life or voluntary benefit options**
- ✓ 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. 15
- ✓ Enter covered dependents SSN
- ✓ Ensure your beneficiaries are up to date
- ✓ Complete EOI, if applicable

# Enrollment & Questions

## Have additional questions?

Email [Benefits-HR@point32health.org](mailto:Benefits-HR@point32health.org) with **Open Enrollment** in the subject line

### Reminder:

Enroll, review or make changes in Workday