

2023 Benefits Summary for Exempt Staff Employees

For specific plan information* and rates, visit the Point32Health Employee Benefits site at point32health.org/EmployeeBenefits

Benefit	Vendor	Eligibility	Effective Date	Point32Health Contribution	Comments	
Health Insurance	Tufts Health Plan or Harvard Pilgrim Health Care	20 or more hours per week	Date of hire or date of qualifying life event	The company shares the cost with both full time and part time employees.	Plans:	
					Tufts Health Plan	Harvard Pilgrim Health Care
					Advantage PPO Saver	Best Buy HSA PPO
					Your Choice EPO	Best Buy HSA HMO
					Your Choice PPO	Best Buy HMO with HRA
Options are determined based on home state*						
Coverage Tiers: <ul style="list-style-type: none">Employee onlyEmployee plus child(ren)Employee plus spouse/domestic partnerFamily coverage						
Dental Insurance	Delta Dental of Massachusetts	20 or more hours per week	Date of hire or date of qualifying life event	The company shares the cost with both full time and part time employees.	Employee only, employee plus child(ren), employee plus spouse/domestic partner or family coverage with the Delta Dental PPO Plus Premier Plan, with a Standard or High Option.	
Vision Insurance (Materials Only)	EyeMed	20 or more hours per week	Date of hire or date of qualifying life event		Employee only, employee plus child(ren), employee plus spouse/domestic partner or family coverage with EyeMed. Coverage also provides a hearing aid benefit.	
Short-term Disability	Unum	20 or more hours per week	Date of hire	100%	60% of base pay from 8 th day through 180 th day of disability (must comply with disability policy).	
Short-term Disability Buy-up	Unum	20 or more hours per week	Date of Hire		Option to elect 6.67% additional base pay benefit	
Long-term Disability	Unum	20 or more hours per week	Date of hire	100%	60% of salary to a maximum benefit of \$15,000/month, prorated by scheduled hours, for the 181 st day and beyond (must comply with disability policy). Tax Choice option available	
Life and AD&D (Accidental Death and	Unum	20 or more hours per week	Date of hire	100%	One times base annual salary to a maximum benefit of \$1,000,000 (rounded up to the nearest thousand).	

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Point32Health

Harvard Pilgrim Health Care Institute, LLC

Benefit	Vendor	Eligibility	Effective Date	Point32Health Contribution	Comments
Dismemberment Insurance					
Optional Life Insurance	Unum	20 or more hours per week	Date of hire or date coverage is approved		Five times base annual salary to a maximum benefit of \$1,500,000 (rounded up to the nearest thousand). Coverage can also be elected for your spouse/domestic partner and eligible dependent children. Some amounts over the guaranteed-issue threshold are subject to evidence of insurability.
Optional AD&D Insurance	Unum	20 or more hours per week	Date of hire or date coverage is elected		Up to \$1,000,000 or 10x annual salary, whichever is less, in \$10,000 increments for yourself or yourself and family members.
Dependent Care Flexible Spending Account	WEX	20 or more hours per week	Date of hire		Elect to defer between \$100 and \$5,000, pre-tax, to reimburse expenses incurred during the year for qualified child and/or elder care expenses. Employees earning under \$70,000/year receive a subsidy.
Health Care Flexible Spending Account Limited Purpose Flexible Spending Account	WEX	20 or more hours per week	Date of hire		Elect to defer between \$100 and \$3,050 in a regular Health Care account or a Limited Purpose account, via pre-tax payroll contributions to reimburse eligible expenses incurred during the year. Health Care FSA: Qualified medical, prescription, dental, and vision expenses. Limited Purpose FSA: Qualified dental and vision expenses only.
Health Savings Account	Bend or HealthEquity, depending on medical plan	20 or more hours per week	Date of hire	\$500 for employee-only coverage and \$1,000 if covering dependent(s).	Must be enrolled in one of the high deductible health plans. Elect to defer between \$100 and \$3,850 for employee-only coverage and \$7,750 if covering dependent(s). Age 55 and older eligible to save an additional \$1,000.
401(k) Retirement Plan	Fidelity	All	Date of hire		Savings: Employees may contribute up to 60% of their salary to be invested through Fidelity Investments. Pre-tax contributions cannot exceed the annual IRS maximum of \$22,500 in 2023.
		Age 50 or Older	Date of hire		Age 50 Catch-Up Savings: Employees may contribute up to an additional \$7,500 in pre-tax contributions in 2023, if eligible.
401(k) Retirement Plan – Company Match	Fidelity	All	Date of hire		Match: 100% on first 3% and 50% on next 2% (totaling 4%) of pay depending on voluntary savings percentage; 100% vested after 3 years (33% per year).

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Voluntary Benefits	Unum, ID Watchdog, ARAG, Liberty Mutual, Nationwide	20 or more hours per week	Date of hire		Select from a variety of offerings such as Accident, Critical Illness and Hospital Indemnity plans; ID theft, legal services, home/auto insurance and pet insurance.
Open Paid Time Off		20 or more hours per week	Date of hire	100%	You are encouraged to take off the time you need to get a break and re-energize, while ensuring business needs are met. Time away from work is essential to staying focused and engaged at work, and to maintaining a healthy work-life balance. Time off needs to be approved by your direct supervisor.
Sick Time		20 or more hours per week	Use time as it's accrued.	100%	Accrue 8 days per anniversary year. Subject to the maximum accrual policy.
Holidays		20 or more hours per week	Date of hire	100%	11 paid holidays per calendar year. The hours paid per holiday are pro-rated based on the employee's current scheduled weekly hours.
Tuition Program	EdAssist	20 or more hours per week	6 months after date of hire	Up to 100% including books. Calendar year maximum based on FTE status.	Career Development Plan must be documented and approved. Payment up to annual maximum. Grade requirements exist.
Adoption Benefit		20 or more hours per week	3 months after date of hire	Up to \$4,000 per adoption with \$12,000 lifetime family maximum.	Financial assistance for those who choose to adopt a child.
Transit & Parking Subsidy		20 or more hours per week	Date of hire	Up to 75% of IRS limit per month	The company subsidizes the program up to 75% per month for parking and transit costs up to the IRS monthly pre-tax maximum; any balance due is taken through payroll deductions.
Fitness Center	Premise Health	All	Date of hire		Onsite fitness centers at both the Quincy and Canton locations offer group exercise classes, personal training, and workout equipment. Employees may join at a low monthly rate. Virtual memberships are available at no cost.

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Health Center	Premise Health	All	Date of hire		The onsite health center at the Canton location offers wellness and preventive care, acute symptom care, laboratory services and wellness coaching. Virtual services are also available.
Employee Assistance Program (EAP)	KGA	All	Date of hire	100%	Confidential counseling and referral services for you and your adult household members; also includes a variety of work-life services including legal and financial solutions as well as childcare and elder care referrals.
Wellthy	Wellthy	All	Date of hire	100%	Caregiver support services.
Enhanced Family Supports	Bright Horizons	All	Date of hire	100%	Discounts on childcare, tutoring, elder care, summer camp and STEM learning providers for your family. Pet care is also available.
Back-up Care	Bright Horizons	All	Date of hire	100%	Access to back-up care for your children, adult and elder family members during a lapse or breakdown in normal care arrangements. Employees pay the caregiver's fee.
College Coach	Bright Horizons	All	Date of hire	100%	Access to former admissions and financial aid officers who offer the impartial guidance and training you need to help your child succeed.
Mortgage Referrals		All	Date of hire		The company has relationships with preferred mortgage providers available to assist employees.
Discounts	Working Advantage	All	Date of hire	100%	Membership provides access to entertaining, shopping, travel, and service discounts.
Credit Unions		All	Date of hire		The company offers membership in two credit unions, which provide an array of banking services.
Volunteer Time		All	Date of hire		Each calendar year, colleagues may participate in up to 24 hours of paid volunteer service with eligible nonprofits during work hours.

Point32Health, in its sole discretion as the plan sponsor, reserves the right to amend or terminate these plans at any time in accordance with applicable laws. Official plan documents, agreements, insurance policies, etc. will always be the source for any final determinations regarding employee benefits. Updated 2023

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