

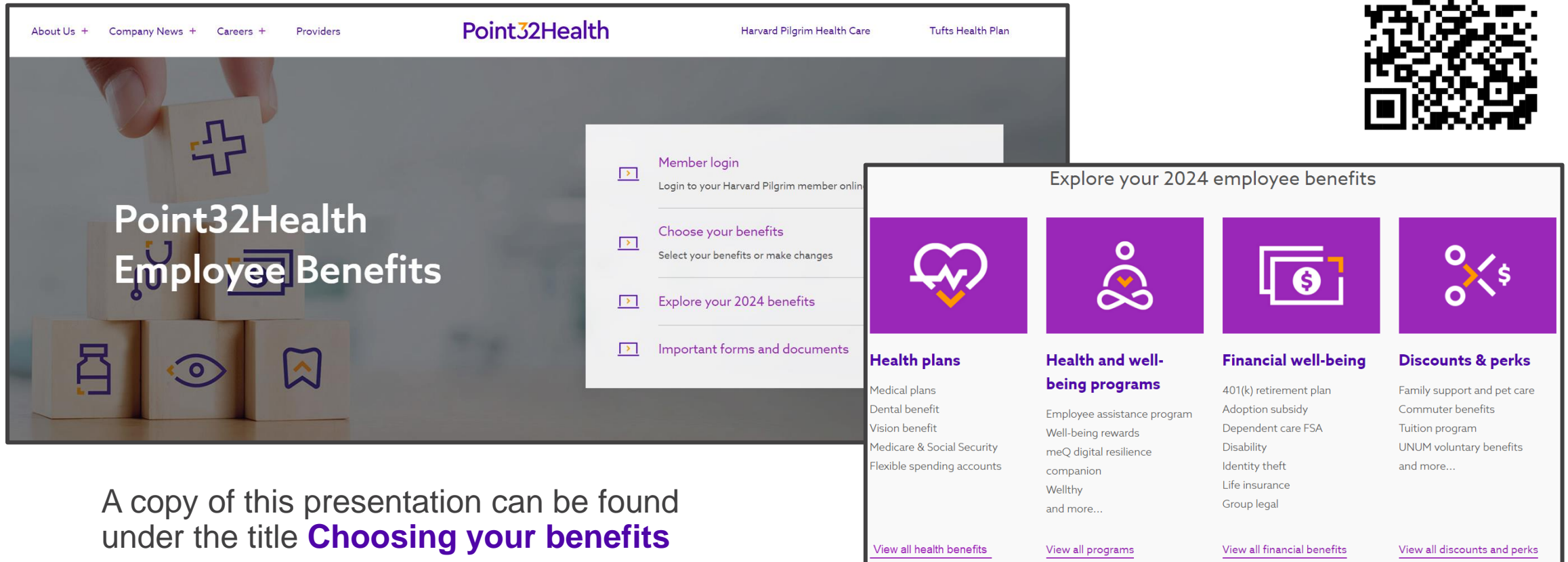
Point32Health

2024 New Hire Overview

Employee Benefits Site

Own Your Health – Your Benefits, Your Choice!

<http://point32health.org/employeebenefits>



About Us + Company News + Careers + Providers

Point32Health Harvard Pilgrim Health Care Tufts Health Plan

Point32Health Employee Benefits

Member login
Login to your Harvard Pilgrim member online

Choose your benefits
Select your benefits or make changes

Explore your 2024 benefits

Important forms and documents


Explore your 2024 employee benefits

Health plans	Health and well-being programs	Financial well-being	Discounts & perks
Medical plans Dental benefit Vision benefit Medicare & Social Security Flexible spending accounts	Employee assistance program Well-being rewards meQ digital resilience companion Wellthy and more...	401(k) retirement plan Adoption subsidy Dependent care FSA Disability Identity theft Life insurance Group legal	Family support and pet care Commuter benefits Tuition program UNUM voluntary benefits and more...
View all health benefits	View all programs	View all financial benefits	View all discounts and perks

A copy of this presentation can be found under the title **Choosing your benefits**

Key Dates

Welcome to Point32Health New Hire Overview

-  **New Hire Tasks and Workday Benefits Events:**
- ✓ **I-9/Onboarding:** Complete no later than noon on Thursday of your hire start date. You will not be able to enroll in benefits until all onboarding tasks are complete.
 - ✓ **2024 New Hire Benefits Event:** You have **30 days from your hire date** to enroll in your New Hire benefit elections. The elections you make as a new hire will be effective your date of hire and will remain in place until the end of 2024.

Benefits Eligibility & Enrollment

Eligibility - All benefits are available to regular colleagues working 20+ hours/week

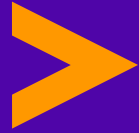
Dependents - Follow the dependent enrollment instructions in Workday.

- Spouse/Domestic Partner or Children/Children of Domestic Partner
 - Children dependents are eligible through the end of the month they reach age 26
 - Domestic Partner coverage subject to Imputed Income
 - An ex-spouse is not an eligible dependent
- **Dependent Audit:** All covered dependents will be subject to a dependent verification audit. Ensure that you are enrolling eligible dependents only to your benefits coverage.

Once you make pre-tax payroll elections for medical, dental, vision or a flexible spending account, you cannot change or cancel coverage mid-year unless you experience an eligible IRS qualifying life event.

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

*Payroll deductions are retroactive to the effective date of coverage.



How to Enroll in Your 2024 Benefits

Workday 2024 New Hire Benefits Enrollment Event

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.

The screenshot displays the Workday user interface. At the top left, a 'Welcome' banner is visible. Below it, a 'Awaiting Your Action' section features a task card for 'Enroll in Benefits: Inbox - 6 day(s) ago' with a calendar icon. A link 'Go to All Inbox Items (1)' is provided below the card. On the right, the 'Inbox' view is shown with a purple header. It includes a 'MENU' icon, a '32' notification badge, and a search bar. The main content area has tabs for 'Actions' and 'Archive', with 'Actions' selected. Below the tabs are filters for 'Viewing: All' and 'Sort By: Newest'. A task card for 'Enroll in Benefits: 6 day(s) ago - Effective' is highlighted. To the right of the inbox is a 'Change Benefit Elections' sidebar with the text '6 day(s) ago - Effective', 'Initiated On', and 'Submit Elections By', along with an orange 'Let's Get Started' button.

How to Enroll in Benefits in Workday (continued)

Each benefit plan displays in separate tiles.

- ✓ **Enrollment action is needed within 30 days of new hire.**
- ✓ Click **“Enroll”** for each benefit plan you would like to enroll and add dependents.
- ✓ The coverage level (dependents) you select for medical can be different for dental and vision, etc.
- ✓ Once you click **Enroll** on a plan, **“Reviewed”** will appear indicating plans you either reviewed and made no changes, or changed your election.

The screenshot displays the 'Health Care and Accounts' section of the Workday interface. It features two main tiles: 'Medical' and 'Dental'. The 'Medical' tile includes a heart icon, a progress bar, and the text 'UPDATED' in green. Below it, there are sliders for 'Cost per paycheck' and 'Coverage' (set to 'Employee + Spouse'), and a 'Dependents' count of '1'. A 'Manage' button is at the bottom. The 'Dental' tile includes a tooth icon, the text 'Dental Waived', and a blue 'REVIEWED' button. An 'Enroll' button is located below the 'Dental' tile. Two callout boxes are present: one on the right with a black border stating 'Your Dental changes have been updated, but not submitted' and providing next steps, and one at the bottom right with an orange border stating 'A reminder will appear that you must “Submit” to Save your elections.'

Submit Elections in Workday within 30 days of hire

The image shows a screenshot of a Workday interface for submitting elections. It features a green rounded rectangular border. At the top is an orange button labeled "Review and Sign". Below it is the text "I Accept" followed by a blue square checkbox containing a white checkmark. A horizontal line separates this section from the bottom section, which contains two buttons: an orange "Submit" button and a white "Cancel" button with a grey border. At the bottom is a white button with a grey border labeled "View 2024 Benefits Statement".

2024 Medical & Pharmacy Plan Options

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

Medical Plan Definitions



A **deductible** is a specific dollar amount that you must pay out-of-pocket each year before the health plan begins to cover the cost of certain medical and pharmacy services.



A **copayment** is a fixed dollar amount that you pay for a covered medical service, prescription or medication.



The **coinsurance** typically applies after your annual deductible has been met. This is a fixed percentage of costs that you and the medical plan pay for covered services.



An **out-of-pocket maximum** is the most you have to pay for covered services in a plan year. Once this limit is reached (includes deductibles, copayments, or coinsurance for covered claims) the health plan will cover all additional covered health care costs.

- An **embedded deductible / out-of-pocket maximum** means that **one person will not exceed the individual deductible / out-of-pocket maximum** amount for a family plan.
- A **non-embedded deductible / out-of-pocket maximum** means **the total family deductible must be paid out-of-pocket** before health insurance starts paying for the health care services incurred by **any** family member.

You pay deductible and / or copayment

Plan pays most for coinsurance; You may pay a portion

Once out-of-pocket max is met, plan pays 100%

2024 Harvard Pilgrim Medical Plan Options

Access America Value & Access America Network Medical Plans:

HPHC Access America Value No Deductible, in-network only

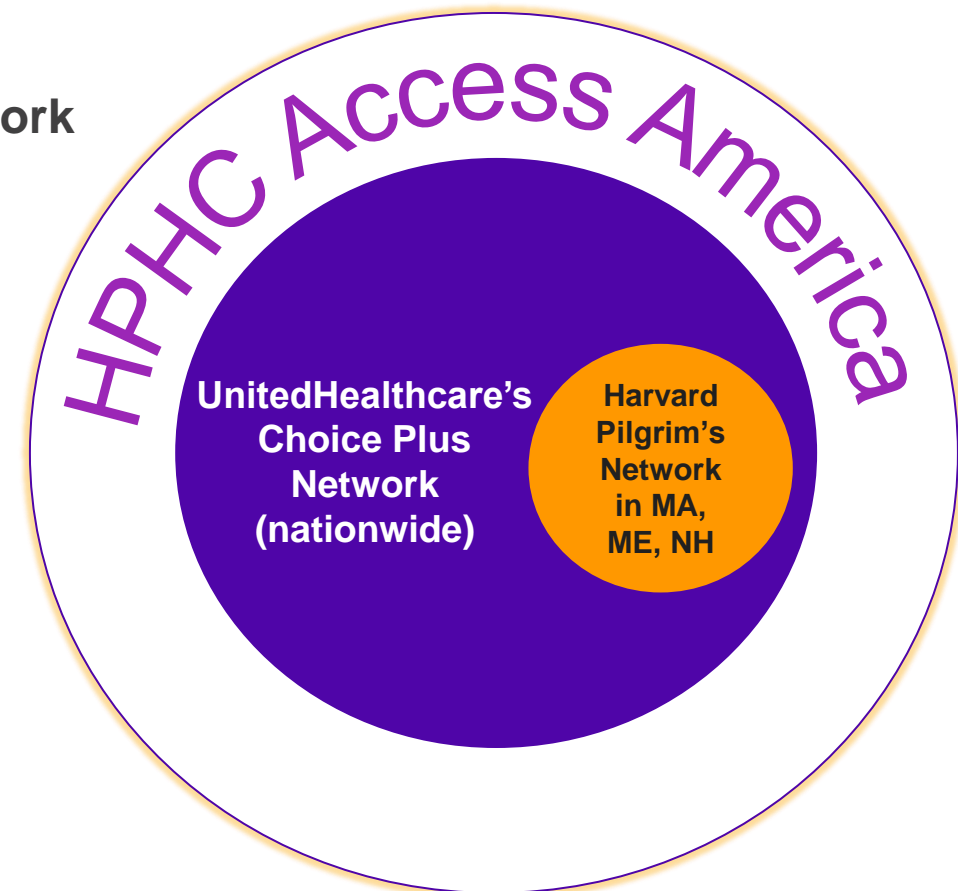
HPHC Access America Value with Deductible, in-network only

HPHC Access America with Deductible, in and out-of-network

HPHC Access America HSA with Deductible, in and out-of-network

Plan Features:

- ✓ Primary Care Physician (PCP) and referrals are not required.
- ✓ Residents across the U.S. may enroll in any plan.
- ✓ **Services in MA, ME & NH:** **Harvard Pilgrim** network providers & facilities are covered as in-network.
- ✓ **Services outside MA, ME & NH:** UnitedHealthcare's Choice Plus network providers & facilities are covered as in-network. To ensure accurate claims processing, share [this letter with your provider](#).
- ✓ Pharmacy coverage through OptumRx.
- ✓ View the ["Which Plan is Right for You"](#) comparison chart.



HPHC Access America Value Plans

Plan Design	HPHC Access America Value No Deductible In-Network Benefits Only	HPHC Access America Value with Deductible * In-Network Benefits Only
Out-of-Network Benefits	No	No
Annual Deductible Once met, other member cost sharing may apply Medical & pharmacy cross accumulate	No	\$1,000 Individual / \$2,000 Family Individual embedded in Family contract
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate	\$1,500 Individual / \$3,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	No charge
Office Visits: PCP/Specialist	\$20 copay / \$35 copay	\$25 copay / \$40 copay
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	\$20 copay
Emergency Room Care	\$200 copay	\$200 copay
Urgent Care Services – Doctor on Demand	No charge	No charge
Inpatient Hospitalization	\$250 copay	Deductible, then no charge
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	\$35 copay	Deductible, then no charge
Diagnostic Scopic Procedures (colonoscopy, etc.)	\$200 copay	Deductible, then no charge
PT/OT (60 visits combined)	\$35 copay	\$40 copay
Pedi Dental & Tooth Extraction	Not covered	Not covered
Prescription Drugs	Premium 4-Tier Formulary	
30-Day Retail	\$5 / \$15 / \$35 / \$60	
90-Day Mail Order	\$10 / \$30 / \$70 / \$120	

*** HPHC Access America Value with Deductible coverage mirrors HPHC Access America with Deductible In-Network coverage**

The same in-network cost share with the option to elect out-of-network coverage

Access America Value with Deductible *	
In-Network Benefits Only	
No	
\$1,000 Individual / \$2,000 Family Individual embedded in Family contract	
\$2,000 Individual / \$4,000 Family Individual embedded in Family contract	
No charge	
\$25 copay / \$40 copay	
\$20 copay	
\$200 copay	
No charge	
Deductible, then no charge	
Deductible, then no charge	
Deductible, then no charge	
\$40 copay	
Not covered	



In-network benefits are the same

Access America with Deductible	
In-Network Benefits *	Out-of-Network Benefits
Yes	
\$1,000 Individual / \$2,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
\$2,000 Individual / \$4,000 Family Individual embedded in Family contract	\$4,000 Individual / \$8,000 Family Individual embedded in Family contract
No charge	No charge
\$25 copay / \$40 copay	Deductible, then 20% coinsurance
\$20 copay	Deductible, then 20% coinsurance
\$200 copay	\$200 copay
No charge	No charge
Deductible, then no charge	Deductible, then 20% coinsurance
Deductible, then no charge	Deductible, then 20% coinsurance
Deductible, then no charge	Deductible, then 20% coinsurance
\$40 copay	Deductible, then 20% coinsurance
Not covered	Not covered

HPHC Access America with Deductible

Plan Design	HPHC Access America with Deductible	
	In-Network Benefits *	Out-of-Network Benefits
Out-of-Network Benefits	Yes	
Annual Deductible Once met, other member cost sharing may apply Medical & pharmacy cross accumulate. IN & OON combine	\$1,000 Individual / \$2,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate. IN & OON combine	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract	\$4,000 Individual / \$8,000 Family Individual embedded in Family contract
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	No charge
Office Visits: PCP/Specialist	\$25 copay / \$40 copay	Deductible, then 20% coinsurance
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	Deductible, then 20% coinsurance
Emergency Room Care	\$200 copay	\$200 copay
Urgent Care Services – Doctor on Demand	No charge	No charge
Inpatient Hospitalization	Deductible, then no charge	Deductible, then 20% coinsurance
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	Deductible, then no charge	Deductible, then 20% coinsurance
Diagnostic Scopic Procedures (colonoscopy, etc.)	Deductible, then no charge	Deductible, then 20% coinsurance
PT/OT (60 visits combined)	\$40 copay	Deductible, then 20% coinsurance
Pedi Dental & Tooth Extraction	Not covered	Not covered
Prescription Drugs – Premium 4-Tier Formulary		
30-Day Retail	\$5 / \$15 / \$35 / \$60	
90-Day Mail Order	\$10 / \$30 / \$70 / \$120	

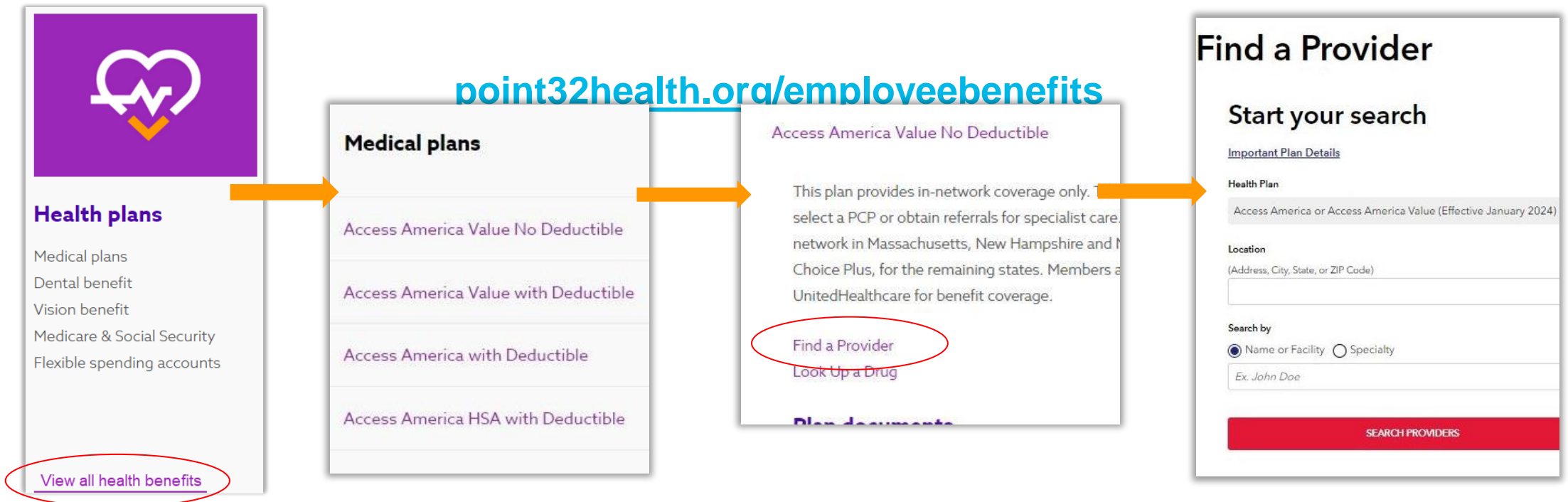
*** Access America with Deductible In-Network coverage mirrors Access America Value with Deductible coverage**

HPHC Access America HSA with Deductible

Plan Design	HPHC Access America HSA with Deductible	
	In-Network Benefits	Out-of-Network Benefits
Out-of-Network Benefits	Yes	
Annual Deductible Once met, other member cost sharing may apply Medical & pharmacy cross accumulate. IN & OON combine	\$2,000 Individual / \$4,000 Family Individual not embedded in Family contract	\$3,000 Individual / \$6,000 Family Individual not embedded in Family contract
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate. IN & OON combine	\$4,000 Individual / \$8,000 Family Individual not embedded in Family contract	\$6,000 Individual / \$12,000 Family Individual not embedded in Family contract
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	20% coinsurance
Office Visits: PCP/Specialist	Deductible, then no charge	Deductible, then 20% coinsurance
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	20% coinsurance
Emergency Room Care	Deductible, then no charge	Deductible, then no charge
Urgent Care Services – Doctor on Demand	Deductible, then no charge	Deductible, then no charge
Inpatient Hospitalization	Deductible, then no charge	Deductible, then 20% coinsurance
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	Deductible, then no charge	Deductible, then 20% coinsurance
Diagnostic Scopic Procedures (colonoscopy, etc.)	Deductible, then no charge	Deductible, then 20% coinsurance
PT/OT (60 visits combined)	Deductible, then no charge	Deductible, then 20% coinsurance
Pedi Dental & Tooth Extraction	Not covered	Not covered
Prescription Drugs – Premium 4-Tier Formulary Preventive Drug Rider		
30-Day Retail	Deductible, then \$5 / \$15 / \$35 / \$60	
90-Day Mail Order	Deductible, then \$10 / \$30 / \$70 / \$120	

2024 Provider search: How to find doctors and care

- ✓ **Important:** Confirm your providers, specialists and hospitals participate in the **Access America Value or Access America** network for in-network level benefit coverage.
- ✓ This is the **same** directory for all 4 medical plans being offered for 2024, regardless of the state you live in.



2024 Prescription Drug Coverage Overview



- ✓ OptumRx, the pharmacy benefit manager, provides retail and mail order medications
 - Retail medications are available for 30 or 90-day supply
 - Mail order is available for 90-day supply of maintenance drugs
 - Mail order provides a savings equal to one 30-day supply copay
- ✓ Optum Specialty provides specialty drugs
- ✓ Access America HSA with Deductible provides a preventive drug rider
 - Certain preventive drugs are exempt from the HSA Deductible; you are responsible for the copay
 - Preventive drugs include certain medications that treat chronic conditions and illnesses



Visit [OptumRx.com/oe_hphcpremium4t/landing](https://www.optumrx.com/oe_hphcpremium4t/landing) (Premium 4-Tier formulary)

2024 Prescription drug lookup

Optum Rx®

Home Find a network pharmacy Drug pricing tool Prescription drug list

Welcome!

2024 Premium 4-Tier Plan

OptumRx is Harvard Pilgrim's partner for pharmacy benefits. Look up drugs, find pharmacies near you, get prices and more.

Your Pharmacy Network

Retail: Buy your prescriptions at a local retail pharmacy that participates in the OptumRx network. Also, find out which pharmacies offer 90-day supplies of maintenance medications.

Mail: Use OptumRx home delivery to have 90-day supplies of maintenance medications delivered to your home. Standard shipping free.

Call 1-855-258-1581 to get started, or log in to your Harvard Pilgrim member account and click "Check drug coverage & costs." Have your Harvard Pilgrim ID number, prescription number(s) and credit card information ready.

Find a Network Pharmacy

Your Prescription Drug Benefits

Find out which drugs are covered on our Premium 4-Tier plan.

Prescription Drug List

Drug Tier Description (PDF)

Formulary Booklet (PDF)

Utilization Management Descriptions (PDF)

Additional Information

Some hospitals and physician practices have lists of drugs that they prefer their doctors to prescribe. (Such a list might be called a "Drug Formulary" or a "Preferred Drug List.") Hospital or physician drug lists do not affect the coverage provided by Harvard Pilgrim and its affiliated health plans. Harvard Pilgrim's prescription coverage is generally explained in the Prescription Drug Brochure for the benefit plan in which a member is enrolled.

Additional resources to help you understand your prescription drug benefits:

Drug Pricing and Information Tool Exception Process

Home Find a network pharmacy Drug pricing tool Prescription drug list

Prescription Drug List – 2024 Premium 4-Tier | OptumRx

Please Note: This list represents only the most commonly prescribed drugs. Harvard Pilgrim makes regular changes based on the FDA approval process and decisions made by the Harvard Pilgrim Pharmacy & Therapeutics Committee. Therefore, this list is subject to change at any time.

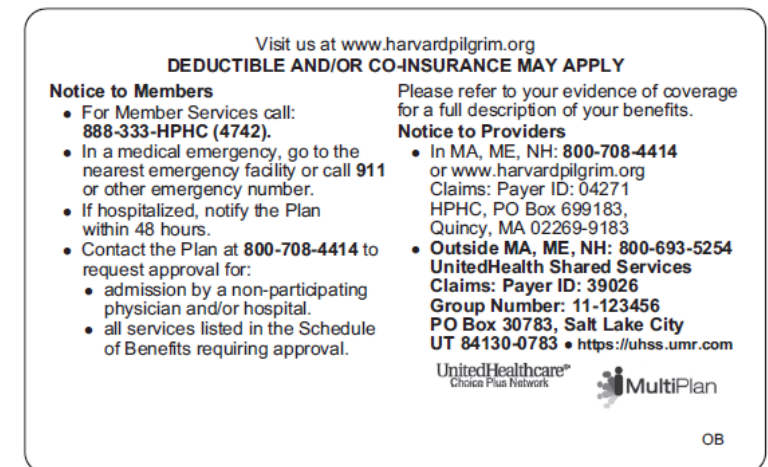
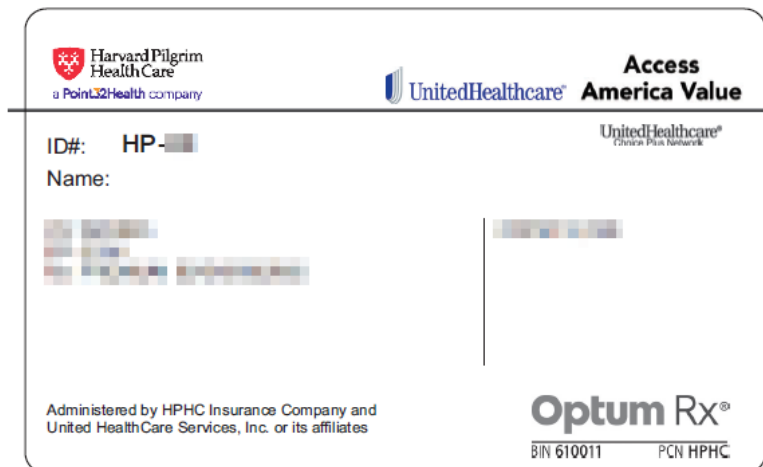
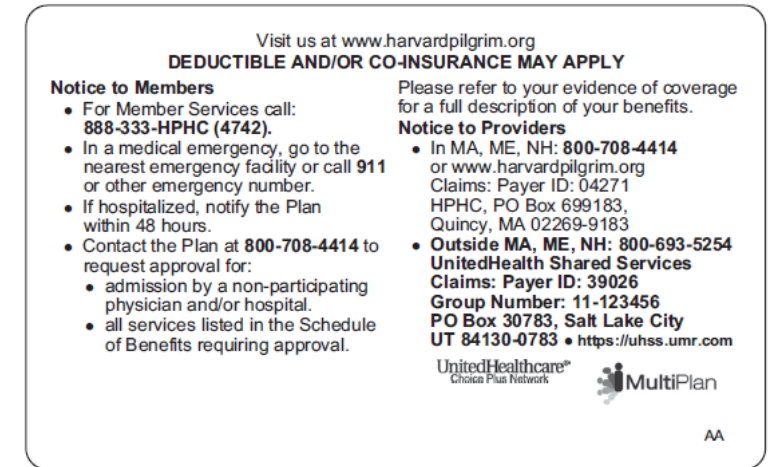
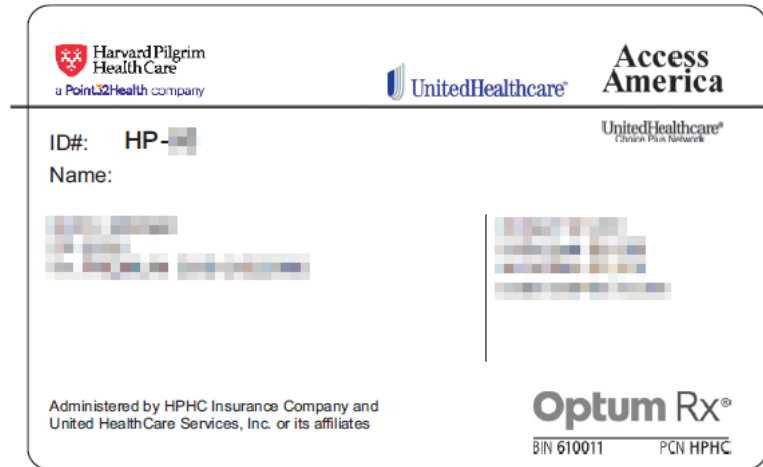
Created: November 1, 2023
Last Update: November 1, 2023
Next Update: January 15, 2024

Select a plan

Select a plan

Your Harvard Pilgrim 2024 Member ID card

- **Dual logos:** Harvard Pilgrim and UnitedHealthcare
- Mailed out via USPS within 2-3 weeks when elections are made
- Educate your provider's office – for providers outside MA, ME & NH, be certain to call attention to the claims address on the back of your card and ask that they take a picture of your card details



When receiving care across the country (outside MA, ME, NH)

- ✓ Download the flyer and give it to your provider and their billing office
- ✓ Highlight the Dear UnitedHealthcare Participating Provider letter on page two
- ✓ The important details will serve to facilitate eligibility and benefit coverage questions, and will direct the provider's claims appropriately

Find the flyer on the benefits website at point32health.org/employeebenefits

Harvard Pilgrim Health Care | **UnitedHealthcare**

Receiving care outside of Massachusetts, Maine and New Hampshire

Please bring this document when you visit a participating UnitedHealthcare provider or facility for the first time

Harvard Pilgrim's Access America™ plan features Harvard Pilgrim's broad network of providers in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's extensive network of providers in other states across the nation.

We recognize that providers throughout the country see members of many insurance plans and that some offices may not be familiar with your ID card.

Please show the back of this document to participating UnitedHealthcare providers outside of Massachusetts, Maine and New Hampshire.

Questions? We're here to help.

Your ID card also includes the phone number for Harvard Pilgrim Member Services. When you have any questions about your claims or coverage, please call **888-333-4742**. For TTY service, call **711**.

Representatives are available:

- Monday, Tuesday, Thursday and Friday from 8 a.m. to 8 p.m. (ET)
- Wednesday from 10 a.m. to 6 p.m. (ET)

Dear UnitedHealthcare Participating Provider,

UnitedHealthcare providers outside of Massachusetts, Maine and New Hampshire participate in this Harvard Pilgrim plan. If you're a provider outside of Massachusetts, Maine and New Hampshire, please call the numbers listed below.

For questions about:	Contact:
Eligibility or claims	UnitedHealthcare Shared Services at 800-493-5254 Press 1 for Provider, then options include: • For notifications, press 1 • For calls and claims regarding behavioral health services, press 2 • For eligibility, benefits, and claim mailing address information, press 3 — Verbally state the first nine characters of the member ID, including letters and numbers — Verbally state the member's date of birth • To receive claims status information for this member, press 4
Prior authorization for services, except genetic testing	Harvard Pilgrim's Provider Service Center at 800-708-4414 and select 1 or 2 based on the member's identification number. If you selected 1: • For advanced imaging services through National Imaging Associates (NIA), press 2 • For behavioral health services, press 5 • For all authorizations including medical services and prescription drugs, benefits, claims status, eligibility, and referrals, press 7 If you selected 2: • For all notifications and authorizations including medical services and prescription drugs, press 1 • For benefits, eligibility or claims information, press 2 • For provider credentialing or demographic changes, press 3
Prior approval for genetic testing services	Carelon Medical Benefits Management at 855-574-6476

Send claims to:
United Health Shared Services, P.O. Box 30783, Salt Lake City, UT 84130-0783

Pharmacies: Call Harvard Pilgrim Provider Services at **800-708-4414** with questions about a member's coverage or associated claims

SAMPLE Member ID Card (front and back):

Front of Card:

Member ID: HPO
Name: [Redacted]
IN: 01-25540
ID: 0123456789
IN: 000001
IN: 000001
IN: 000001

Back of Card:

DEBITABLE AND COVERAGE MAY APPLY

Medical Assistance:

- In a medical emergency, go to the nearest emergency facility or call 911.
- For non-emergency care, call 800-708-4414.
- For behavioral health services, call 800-493-5254.
- For all other services, call 800-493-5254.

Pharmacy:

- For all services, call 800-708-4414.
- For all services, call 800-708-4414.
- For all services, call 800-708-4414.

Optum Rx

Point32health company

2024 Harvard Pilgrim Medical Plan Bi-weekly Rates

	Annual Salary Under \$65,000		Annual Salary \$65,000 and Over	
Access America Value No Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$73	\$385	\$101	\$358
Employee + Spouse	\$154	\$809	\$212	\$751
Employee + Child(ren)	\$139	\$732	\$192	\$680
Family	\$235	\$1,233	\$323	\$1,145
Access America Value with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$68	\$356	\$93	\$331
Employee + Spouse	\$142	\$748	\$196	\$694
Employee + Child(ren)	\$129	\$676	\$177	\$628
Family	\$217	\$1,139	\$298	\$1,058
Access America with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$72	\$378	\$99	\$351
Employee + Spouse	\$151	\$794	\$208	\$737
Employee + Child(ren)	\$137	\$718	\$188	\$667
Family	\$230	\$1,209	\$317	\$1,123
Access America HSA with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$61	\$321	\$84	\$298
Employee + Spouse	\$128	\$674	\$176	\$625
Employee + Child(ren)	\$116	\$609	\$160	\$566
Family	\$196	\$1,026	\$269	\$953

Medical Plan Decision Support Tools

[2024 Employee Benefits Site](#)

SmartStart – At Your Service

Pre-enrollment support for **medical and pharmacy** to guide you through this change.



Email SmartStart to ask questions regarding your **new medical/pharmacy benefits**.

- Email SmartStart@harvardpilgrim.org

Call SmartStart to discuss **your unique complex medical concerns** with clinical experts.

- Call **(866) 874-0817**

Hours of operation:

Monday, Tuesday, Thursday & Friday

8:30 a.m. – 5 p.m. ET

Wednesday

10 a.m. – 5 p.m. ET

SmartStart is not an enrollment tool. To complete your elections, you must enroll in Workday.

Decision Doc from HYKE

Choosing a health care plan can be overwhelming. With **Decision Doc**, you have personalized support to choose the right plan.

To get started go to:

myhyke.com/point32health2024/

You'll be asked to provide information such as the frequency of your doctor visits, prescribed medications, expected surgeries, family planning and more.

Once you've completed the online survey, you can engage with a live representative. Calls typically last 15 minutes or respond online at your own pace.

Watch a video!



Review your Report:

A personal **Protection Score** will determine how well protected you are.

A customized, interactive report shows a breakdown of your anticipated costs for each health plan offered, along with a suggested medical plan option.

Make an informed decision:

Decision Doc helps reduce the guesswork in choosing a health care plan that is the best value for you and your family.

Decision Doc is not an enrollment tool. To complete your elections, you must enroll in Workday.

Accounts to Support Health Benefits

Accounts to Support Health Benefits

Health Savings Account (HSA)



Pay for qualified medical, prescription, dental and vision expenses for yourself and/or covered tax qualified dependents; or pay medical expenses in retirement.

Your HSA balance is always accessible!

Limited Purpose Flexible Spending Account (FSA)



Annual account set up to pay for qualified dental and vision expenses only for yourself and/or eligible dependents.

Important: FSA plans are considered Use it or Lose it!

Healthcare Flexible Spending Account (FSA)



Annual account set up to pay for qualified medical, prescription, dental and vision expenses for yourself and/or eligible dependents.

Important: FSA plans are considered Use it or Lose it!

An HSA or Limited Purpose FSA are only available to employees enrolled in the Point32Health **HPHC Access America HSA with Deductible** medical Plan, which is considered a HDHP

A Healthcare FSA is only available to employees not enrolled in a HDHP

Health Savings Account (HSA) with Fidelity

	Point32Health Annual HSA Contribution	2024 IRS Maximum Contributions
Employee only	\$500	\$4,150
Family	\$1,000	\$8,300 <i>Additional \$1,000/year if age 55+</i>

2024 Plan Administrator: Fidelity

Successfully opened accounts will receive a home mailing including a debit card.

Your pre-tax payroll contributions post to your account on payroll dates.

The 2024 Point32Health contributions will post to your Fidelity HSA as soon as administratively practicable.

You can easily invest HSA funds.

If you currently have an HSA from a prior employer, you can transfer your funds to Fidelity.

- You may make biweekly pre-tax payroll contributions into your account, however you are not required to contribute in order to receive the automatic Point32Health annual contribution.
- Must be enrolled in the **HPHC Access America HSA with Deductible** plan
- The IRS allows changes to your HSA pre-tax payroll contribution election once per month.
- **IRS restrictions apply for Medicare Part A enrollees.**

Reminders

Tax Trifecta



Funds deposit tax free, grow tax free, and you can make tax free withdrawals for qualified expenses!



Account Balances

Account balances roll over and are accessible if you leave Point32Health or change medical plans.

Flexible Spending Account (FSA) with Wex

2024 IRS Maximum Employee Contributions

\$3,050

- Contributions to your FSA are funded bi-weekly through pre-tax payroll contributions.
 - **Limited Purpose FSA:** Pay for eligible dental and vision expenses only for yourself and eligible dependents (children dependents up to age 26). Only available if enrolled in the **HPHC Access America HSA with Deductible** plan.
 - **Healthcare FSA:** Pay for eligible medical, pharmacy, dental and vision expenses for yourself and eligible dependents (children dependent up to age 26). Only available with the **HPHC Access America Value** plans and the **HPHC Access America with Deductible** plan.
- The IRS does not allow changes to your annual election unless a mid-year IRS eligible qualifying life event occurs.

Plan Administrator: Wex

New enrollments will automatically receive a home mailing including a debit card.

The entire annual amount you elect will be available immediately on your debit card.

FSA plans are Use it or Lose It!

2024 plan year: There is a 2 ½ month carryover provision where you can incur eligible claims through March 15, 2025. All claims must be submitted by April 30, 2025.

Funds remaining after this date will be forfeited.

Reminders



Use it or Lose it!

Review your annual election carefully



Wex

Log into the Wex site at
<https://benefitslogin.Wexhealth.com/>

2024 Benefit Plans

Delta Dental of Massachusetts

- The **Delta Dental PPO Plus Premier** network provides access to dentists in both Delta Dental's PPO Network or Premier Network. Visit [Delta Dental's Find a Dentist](#) page to locate a provider.
- You will receive the greatest savings when you receive your dental care from a Delta Dental dentist, as they agree to accept deeper discounted fees.
- You can choose to see a dentist that is not in network and still receive coverage. However, you may be 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

Did you know?

You can ask your dentist to submit a pre-estimate to Delta Dental for any procedure that exceeds \$300. This can help you estimate your out-of-pocket expenses that you may incur and confirm the services are covered under the plan.

Delta Dental of MA

Category	Standard Option	High Option
Calendar Year Max	\$1,500 per family member	\$2,000 per family member
Annual Deductible	\$50 individual / \$150 family	\$50 individual / \$150 family
Diagnostic & Preventive Care • Exams, cleanings, X-rays	100%	100%
Restorative Care • Fillings, Inlays	80%	90%
Major Restorative Care • Dentures, bridges, implants	50%	60%
Orthodontia	\$1,500 lifetime max per member	\$2,000 lifetime max per member
Rollover Max	\$500	\$600

Rollover Max allows a 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

- **Annual comprehensive eye exam (\$20 copayment):** You must be enrolled in the Point32Health employee medical plan. Participating providers can be found on [Harvard Pilgrim’s Find a Provider site](#).
- Discounts for HPHC members found on [Harvard Pilgrim’s Discounts and Savings](#) site.
- **EyeMed Materials Services:** EyeMed’s **Insight Network** includes thousands of providers from independent eye doctors, retail stores, or online options. Visit [EyeMed.com](#) and follow the “Find an Eye Doctor” link.

Benefit	Frequency	In-network Co-pay / Discount
Lenses for glasses	Once every plan year	\$25 co-pay for single, bifocal, trifocal, lenticular, standard progressive and premium progressive lenses Higher co-pay for other lens options
Frames	Once every plan year	\$0 co-pay, \$180 allowance, 20% off balance over \$180
Contact lenses	Once every plan year	\$0 co-pay, \$180 allowance, 15% off balance over \$180

Plan allows member to receive either contacts and frame, or frames and lens services

Did you know?

Freedom Pass is a special offer that goes above and beyond frame allowance.

You can choose most frames at LensCrafters or Target Optical and pay nothing!

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

Unum Short-term and Long-term Disability

	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.

Long-term Disability Tax Choice

This election gives you the option to pay taxes upfront on the value of the LTD benefit now, so in the event you become eligible for an LTD benefit, payments 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

Unum Life and AD&D Insurance

	Life		Accidental Death & Dismemberment*
	Benefit	EOI Required?	
Core Benefit <i>Company Paid</i>	1x Annual Salary rounded to next \$1,000, \$1M max	No	1x Annual Salary rounded to next \$1,000, \$1M max
Optional Employee Life (Self) <i>New hire event Guaranteed Issue (GI) to 3x/\$750,000</i>	1x - 5x Annual Salary, \$1.5M max	Yes, new enrollments or increases in coverage**	\$10,000 increments, up to lesser of 10x annual salary or \$1.0 million
Supplemental Life (Spouse) <i>New hire event Guaranteed Issue (GI) to \$30,000</i>	\$10,000 increments, \$600,000 max	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 increments, up to lesser of 10x annual salary or \$1M

Reminder

Be sure to designate a beneficiary for the core benefit. If you enroll in optional employee life, you will need to make a separate beneficiary designation for that coverage.

*EOI (Evidence of Insurability) is not required for the Core Benefit, or for AD&D

**EOI process will start once your New Hire event is submitted and closes – check the *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	New Hire, New Hire or Qualifying Life Event
Critical Illness			
Hospital Indemnity			
Legal	Arag	Workday/payroll deductions	New Hire, New Hire or Qualifying Life Event
Auto Insurance	Liberty Mutual	Contact Liberty Mutual/payroll deductions	Anytime
Home Insurance			
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

Point32Health 401(k) Plan

- Access your account on Fidelity's website on Thursday following your hire date
- Defer from 1-60% in pre-tax and / or Roth after-tax contributions up to the 2024 IRS max limit of \$23,000, or \$30,500 if age 50 or above in 2024
- Match provides dollar-for-dollar on the first 3% deferred, plus \$0.50 on the dollar for the next 2% deferred
- Vesting in employer contributions grows over the first three years of your employment at $33 + \frac{1}{3}\%$ per year
- You will become 100% vested in employer contributions after 3 years of service.
- You are always 100% vested in your own contributions.

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

Did you know?

You should consider contributing at least 5% to receive the full 4% Point32Health company match

Point32Health 401(k) Plan (Continued)

If you take no action:

- Automatically enrolled at 5% after 35 days from hire date
- Enrolled in a Fidelity Freedom Fund, a target date fund based on your estimated retirement date
- Annual increase program will increase contribution rate by +1% annually every March 1

Dan Shea is our Fidelity Workplace Financial Consultant
Visit [Fidelity.com/Schedule](https://www.fidelity.com/Schedule) to schedule a 1:1 meeting

Did you know?

Experts recommend a suggested saving rate of 15% to prepare for retirement. This includes employee and employer contributions into a 401(k) plan.

Visit [NetBenefits.com/AtWork](https://www.fidelity.com/NetBenefits.com/AtWork)

- Make deferral elections
 - Choose investments
 - Initiate a rollover
 - Attend webinars
 - Update beneficiary elections
- Or call Fidelity at 1-800-343-0860

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

Life insurance beneficiary elections are made directly in Workday.

401(k) and HSA beneficiary elections are made on Fidelity's web-site





Additional Benefits

Health and Well-being Benefits

Point32Health is a place where **holistic well-being** is a key element to delivering on our **purpose** and **vision** and is a key **priority** for the **People Organization**.

Our **comprehensive** program embraces six key well-being pillars:

- ✓ Physically Thriving
- ✓ Connected and Supported
- ✓ Meaning and Purpose
- ✓ Financially Secure
- ✓ Emotionally Resilient
- ✓ Safe and Empowered

To learn about the Well-being Programs – Visit the [Health and Well-Being Programs Page on Compass](#)

Well-being Benefits: Fitness Programs & Health Center

Fitness Programs

- **On-site and virtual members**
- Personalized exercise programs
- On-site and virtual group exercise classes range from yoga to strength training
- Personal Training (on-site & virtual)
- Motivational programming
- Over 50 pieces of cardiovascular fitness machines and weight training equipment
- Showers, changing areas and lockers

Open 24 hours, staffed:

Monday – Thursday, 6 AM to 7 PM

Friday, 6 AM to 3 PM

Health Center

- **On-site and virtual visits**
- Care and treatment of common illnesses such as sore throats, headaches, ear infections
- Annual Physicals
- Blood Pressure monitoring
- Allergy injections and flu shots
- Travel medicine, including immunizations
- and more
- Personalized exercise programs
- Wellness coaching

Monday – Thursday, 8 AM to 5 PM

Friday, 8 AM to 3 PM

To receive a personal tour:



Email fitness@point32health.org

Call the Health Center at 781-612-1751



Well-being Benefits: Rewards, Coaching, Mindfulness

Wellness Rewards

- [IncentFit](#) – Earn up to \$25 per month for participating in healthy activities.

[Wellness Coaching](#)

- Meet with a board-certified health and wellness coach and learn how to eat better, get in shape, effectively manage stress and more. Wellness coaching is designed to help individuals achieve lasting lifestyle changes.
- Face-to-face and virtual sessions are available.

[Mindfulness Programs](#)

- Virtual weekly Mindfulness Meditation with other colleagues.
- Digital mindfulness tools available through [meQ](#).
- Mindfulness Events and Programs.

meQuilibrium

meQuilibrium (meQ) is your digital companion to build resilience. [Visit the meQ website](#) to sign up.

- Download the meQ app:
 - [iPhone users](#)
 - [Android users](#)
- Complete your assessment. You will immediately gain insights into your lifts and drags, stress personality and thinking patterns. It takes less than 10 minutes.
- Using the credentials you set up during your initial meQ registration, you can take the meQ app anywhere and use it at any time.
- Learn more in this [meQ video](#)

THE #1 RESILIENCE BUILDING SYSTEM

A resilience-building app designed to help you build the mental and emotional strength to face each day with confidence.

meQuilibrium © New Life Solution, Inc. | Private & Confidential | 2

LGBTQ+ Health: Capabilities Overview

Included Health’s **LGBTQ+ Health** offers *whole person* care focused on LGBTQ+ members and their needs while working within their health plan ecosystem to ensure members feel safe, understood and supported.

- ✓ Community Support
- ✓ Benefits Navigation
- ✓ Gender Affirming Care
- ✓ Mental Well being
- ✓ Provider Matching
- ✓ Family Building



Provider Matching

Helping members find the best provider who’s also in-network

Concierge support from experts who help pair members with vetted providers who are affirming and clinically competent.



Benefits Navigation

Helping members navigate and plan

Concierge support helping members navigate their benefits ecosystem. Includes trans-focused complex care management, supporting trans and non-binary members with transition, gender affirming surgery and benefits navigation.



Education & Advocacy

Supporting and advocating for LGBTQ+ with family, social and workplace questions

Trusted guidance and advocacy provided by concierge care coordinators.

Fertility and Family Building



Ovia Health

Maven offers **Fertility and Family Building** support 24/7 for building your family, pregnancy and postpartum.

AT NO COST, MAVEN PROVIDES YOU WITH



A personal Care Advocate who serves as a trusted guide through every step of your journey



Video chat and message with providers and coaches across 35+ specialties



Provider-led virtual classes and vetted articles — tailored to your journey

Ovia Health offers support for **reproductive health**, starting a family, having a healthy pregnancy, balancing life as a working parent and managing menopause.



Ovia

Ovia offers support for overall reproductive health including pre-conception, looking to conceive, conception, and perimenopause or menopause.



Ovia Pregnancy

Watch baby grow, track a pregnant woman's health and progress, and talk to a health coach for support through every pregnancy milestone.



Ovia Parenting

Track newborn and infant health, find answers to parenting questions, and receive personalized, age-specific guidance from Ovia's in-house experts. Parenting supports single parents, co-parents, and multiple caregivers with shared accounts so that everyone can stay involved.

Point32Health recognizes that caregiving takes a toll on one's well-being

Wellthy provides personalized support to help you care for those that you care about.

Their care experts take on any administrative and logistical tasks related to care, and help you navigate:

- ✓ Childcare – guidance and support for parents with childcare needs
- ✓ Aging – for families with aging members dealing with all of life's changes
- ✓ Health Conditions – for 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 heroes and their families get the care they deserve
- ✓ Financial Hardship – for those hard-working families feeling financially strained

Did you know?

Wellthy Community is a peer-to-peer space for caregivers to find support, share experiences, and exchange knowledge

Join Wellthy today and get started with a personalized care concierge
join.wellthy.com/point32health

Employee Assistance Program



KGA administers our free, confidential employee assistance program

Who's Eligible?

You and adult household members age 18 and above.

Supporting all Colleagues

Our goal is to support all people in recognizing who they are and by bringing forward solutions that:

- Reflect the full community we support
- Are culturally fluent
- Match language preferences
- Reflect racial and ethnic identities
- Align expertise and experience with people's situations

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
- Guidance to help with safe housing and transportation
- Emotional support for racism, discrimination and violence
- Crisis Support

Did you know?

Anyone eligible is able to receive **five** free phone or video counseling sessions

Get in Touch

[My.KGALifeServices.com](https://my.kgaliveservices.com)
Company Code: p32h



800-648-9557
info@kgreer.com
App: KGA Mobile

Dependent Care Flexible Spending Account with Wex

2024 IRS Maximum Employee Contributions

\$5,000 (\$2,500 if married and filing separately)

- Contributions to your FSA are funded bi-weekly through pre-tax payroll contributions.
- Funds will become available in your account as your bi-weekly payroll contributions are made.
- Pay for **eligible expenses incurred for child (up to age 13) or care of a parent** so you and your spouse can work.
- The IRS does not allow changes to your annual election unless a mid-year IRS eligible qualifying life event occurs.
- Point32Health subsidizes the 1st bi-weekly contribution for colleagues with an annual salary less than \$70,000.

Plan Administrator: Wex

New enrollments will automatically receive a home mailing including a debit card.

2024 plan year: There is a 2 ½ month carryover provision where you can incur eligible claims through March 15, 2025. All claims must be submitted by April 30, 2025.

Funds remaining after this date will be forfeited.

Per IRS regulation, Point32Health may restrict annual contribution elections for Highly Compensated Employees

Reminders



Use it or Lose it!

Review your annual election carefully



Wex

Log into the Wex site at
<https://benefitslogin.Wexhealth.com/>

Tuition and Family Support Benefits



Point32Health Tuition Program

- Administered through Bright Horizons' EdAssist platform
- Provides company-paid tuition assistance and reimbursement for eligible programs
- Find the tuition policy and details on our [Tuition Program page](#) on Compass

Enhanced Family Supports

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

Clients.BrightHorizons.com/Point32Health



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

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

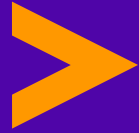
New Hire Checklist Action Needed

- ✔ Complete your I-9 no later than noon on Thursday of your new hire start week.

- ✔ Research your plan options:
 - Review 2024 plan documents on the [2024 Employee Benefits Site](#)
 - View the [“Which Plan is Right for You” Guide](#) medical plan comparison chart.
 - Use medical support tools (Decision Doc – HYKE, SmartStart)
 - **Decision Doc** - myhyke.com/point32health2024/
 - **SmartStart** - E-mail smartstart@point32health.org or call at 866-874-0817
 - Contact SmartStart for medical/pharmacy questions only

- ✔ **Log in Workday to complete your new hire elections within 30 days of hire.**
 - Update beneficiaries for company sponsored Life Insurance plans, HSA, 401(k).
 - Complete Evidence of Insurability (EOI) for life insurance election, if applicable.
 - Review IRS annual maximum contributions for 401(k), Health Savings Accounts (HSA), or Flexible Spending Accounts (FSA). Ensure you do not over contribute based on prior employer contributions.

- ✔ **Have additional questions?**
 - Use the [Workday Help Center](#) to create a Workday Benefit Support Case request and include **“New Hire”** in the case title.



Thank you!