

# FENWAY HEALTH

## BENEFITS OVERVIEW

Only regular employees scheduled to work at least 20 hours per week are benefits-eligible. Employees hired to work 20 or more hours per week but less than full-time pay for health and/or dental insurance on a prorated basis and receive vacation time (in terms of number of hours), sick time and holiday time on a prorated basis. Benefits start on day 31 of employment.

### Vacation

Employees accrue at the rate of 15 days of vacation per year during the first, second and third years of employment; at the rate of 20 days of vacation per year during the fourth through the seventh years of employment; at the rate of 25 days of vacation per year during the eighth through fourteenth years of employment; and at the rate of 30 days of vacation per year for employment over fourteen years. Vacation time may be accumulated up to a maximum of 6 weeks (this is independent of the accrual rate). Part-time benefits-eligible staff also receive the same number of weeks vacation time, though the total number of hours is prorated when compared to full-time.

### Sick Leave

Sick leave is provided so that staff will have a source of income in the event of personal illness. Sick leave may also be used when a staff member is needed to care for a seriously ill family member for whom the staff member is the primary caregiver. A benefits-eligible employee earns 12 sick days per year, accrued on a per payperiod basis, to a maximum of 90 days. Part-time staff also receive the same number of sick days, though the total number of hours is prorated when compared to full-time.

### Holidays

- New Year's Day
- Martin Luther King's Birthday
- Presidents' Day
- Patriots Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

### Personal Days

In addition to vacation time, benefits-eligible staff are eligible for three personal days per calendar year to be taken from accrued sick time hours, provided that the use of personal time does not bring the bank of accrued sick time hours to less than 5 days.

### Health Insurance

Fenway offers HMO Blue New England (with a \$2000/\$4000 deductible which is fully paid by Fenway). A staff member has the option to have their health insurance payment deducted on a pre-tax basis. The cost of the premium is prorated for part-time, benefits-eligible staff. The cost of the premium is shared between the Fenway and the employee.

### Dental Insurance

Fenway offers Guardian Dental. Fenway pays the entire cost of this insurance premium for full-time staff. The cost of the premium is prorated for part-time, benefits-eligible staff. The insurance has a \$2,500 max per covered individual, and has an in-network cost of 100%/100%/60% (if an out-of-network dentist is used, the coverage is 100%/80%/50%).

### Health Care Reimbursement Account

Benefits-eligible staff members with health care expenses not covered by their health insurance carrier may arrange for a pre-tax payroll deduction to cover these expenses (to a maximum of \$2500 per year).

### Dependent Care Assistance Account

A variety of dependent care expenses a staff member incurs in order to be able to attend work may be deducted pre-tax from the staff member's paycheck.

### Pre-Tax Subway Pass/Pre-tax Parking

A monthly subway or commuter rail pass may be purchased through Fenway on a pre-tax basis, to the amount permitted by law. Parking for commuting purposes may also be deducted on a pretax basis to the amount permitted by law.

### Life / Accidental Death and Dismemberment

Benefits-eligible staff are provided life insurance coverage equal to 2x the amount of their annual salary (to maximum of \$500,000). The premium is paid entirely by the Health Center.

### Supplemental Life Insurance

Benefits-eligible staff may purchase, at their own expense, supplemental life insurance for themselves, a spouse, partner or a dependent child.

### Short-term Disability Salary Continuation

Under this benefit, a staff member is paid 2/3 of his/her salary (to a maximum of \$10,000 per month) from day calendar 23 to day 90 of an approved leave of absence due to the staff member's medical condition.

### Long-term Disability Income Insurance

Benefits-eligible staff are provided long-term disability insurance coverage, start at day 90 if approved by the insurance carrier. The disability premiums are paid entirely by the Health Center. In addition, staff members may choose to pay taxes on the LTD premium, and therefore receive LTD payments tax-free.

### Retirement Plan – Tax-Sheltered Annuity

Fenway offers staff the opportunity, immediately upon hire, to enroll in a 403(b) plan. As long as the staff member contributes 4% of their annual salary, Fenway will contribute an additional 2% to an employee's retirement account.

## BENEFITS OVERVIEW - CONTINUED

### Retirement Plan – Profit Sharing Plan

For any staff member meeting the requirements (one year of service, work at least 1000 in a plan year, 18 years of age or older), Fenway typically contributes a percentage of salary (it has been 3%) to an employee's retirement account.

### Employee Assistance Program

An Employee Assistance Program provides counseling, guidance, information and referral, confidentially and free of charge.

### Travel Benefit – Global Emergency Services

A wide variety of no-cost, medically-related, benefits are available through Assist America, Inc. when traveling more than 100 miles from home

### Tuition Reimbursement

A staff member must be at Fenway one year before the start of classes. The benefit is up to \$500/semester to a maximum of \$1500/12 months.

### Education Savings Plan

As a voluntary benefit, Fenway offers the John Hancock Freedom 529 Education Savings Plan. Employees may enroll through a payroll deduction, saving on any sales fees. Free financial advising is also available.

### Wellness Program

Individuals who join the Wellness Program (which requires completing a confidential online Personal Health Assessment), receive reduced health enrollment costs. In addition, individuals who report completing a certain amount of aerobic exercise or strength training each week are entered into a \$25 gift certificate drawing.

### Aflac

Fenway offers, as a voluntary benefit, a Cancer Indemnity Plan, an Accident Indemnity Plan, a Vision Plan and a Hospitalization Indemnity Plan through Aflac.

### LegalShield

As a voluntary benefit, Fenway offers a prepaid legal plan, which gives participants access to legal advice and protection and the option to enroll in an additional Identity Theft Plan.

### Zipcar

As a corporate member, Fenway staff members pay a greatly reduced annual membership fee and receive the lowest rates available.

### Corporate Gym Memberships

As a corporate member, Fenway staff are able to receive discounted rates and access to diverse membership plans at many of the local gyms in and around Fenway.

### Liberty Mutual

As voluntary benefits, Fenway Health now offers Auto, Home, Condo and Renter's Insurance through Liberty Mutual.

### ExtendHealth

For staff who have reached age 65 while at Fenway, and retire with at least 15 years of service at Fenway, ExtendHealth will assist qualified Fenway retirees to obtain up to \$200 per month toward the purchase of Medigap, prescription and/or dental coverage.

### Credit Union

Fenway employees are eligible to join the Tremont Credit Union.

### Santander Bank

Because Fenway Health has a corporate relationship with Santander Bank, Fenway staff has access to Santander's "Santander at Work" and "Extra \$20 Checking" benefits.

### Pet Insurance

Caring for a pet can be expensive. Pet insurance can significantly help offset veterinarian costs. Fenway Health offers a 5% discount on ASPCA Pet Insurance as one of its voluntary benefits.

### Additional Discounts & Deals

Fenway offers a variety of opportunities for staff to receive discounts on products and services, through national retailers, local merchants and in our own Pharmacy, Optometry Department and Dental Department.