

F E N W A Y  H E A L T H

Benefits Summary January 2019

Benefit	Carrier Information	Effective Date	Cost			Benefit Summary												
Health Insurance	Blue Cross Blue Shield of MA Preferred Blue PPO Network http://www.bluecrossma.com/	Date of hire	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Regular</th> <th style="text-align: center;">Wellness</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Individual</td> <td style="text-align: center;">\$63.20</td> <td style="text-align: center;">\$51.66</td> </tr> <tr> <td style="text-align: center;">Dual</td> <td style="text-align: center;">\$114.99</td> <td style="text-align: center;">\$103.45</td> </tr> <tr> <td style="text-align: center;">Family</td> <td style="text-align: center;">\$166.79</td> <td style="text-align: center;">\$155.25</td> </tr> </tbody> </table> <p><i>Cost per pay period - full time (37.5 hrs/wk)</i></p> <p>The cost of the premium will be prorated for part-time staff working at least 20 hours per week.</p>				Regular	Wellness	Individual	\$63.20	\$51.66	Dual	\$114.99	\$103.45	Family	\$166.79	\$155.25	<p>Co-pays: Office- \$20 ER- \$150 Prescriptions- \$25/50/75/150</p> <p>Deductible: \$4000/\$8000 – Fully paid by Fenway</p> <p>Bay State Benefits Services administers payment of the deductible.</p>
	Regular	Wellness																
Individual	\$63.20	\$51.66																
Dual	\$114.99	\$103.45																
Family	\$166.79	\$155.25																
Dental Insurance	Blue Cross Blue Shield of MA Dental Blue Program 2 with Orthodontics http://www.bluecrossma.com/	Date of hire	Fenway pays the entire cost of the monthly premium for full time staff (37.5 hrs/wk). The cost of the premium will be prorated for part-time staff working at least 20 hours per week.			<p>Coverage: Preventative Care - 100% Basic Care - 100% Major Care - 100% Orthodontia - \$2,000 year max Cosmetic Care - 50%</p> <p>Deductible: \$0 Plan Year Maximum \$2500</p>												
Vision Insurance	Blue Cross Blue Shield of MA Blue20/20 http://www.bluecrossma.com/	Date of hire	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">Individual</td> <td style="text-align: center;">\$3.52</td> </tr> <tr> <td style="text-align: center;">Employee + Spouse</td> <td style="text-align: center;">\$5.99</td> </tr> <tr> <td style="text-align: center;">Employee + Child(ren)</td> <td style="text-align: center;">\$6.17</td> </tr> <tr> <td style="text-align: center;">Family</td> <td style="text-align: center;">\$9.69</td> </tr> </tbody> </table> <p><i>Cost per pay period</i></p>			Individual	\$3.52	Employee + Spouse	\$5.99	Employee + Child(ren)	\$6.17	Family	\$9.69	<p>Coverage: Eye exam - \$10/\$50 Contact lens fit and follow up - up to \$55 Retinal imaging - up to \$39 Frames and contacts - \$150 allowance Lens options - \$15/\$40/\$45/\$57-\$68</p>				
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Long Term Disability Insurance	Unum www.unum.com	Date of hire	No cost to employees. Employees may opt to pay taxes on the LTD premium. Must work at least 20 hours per week to be eligible.			Begins after 90 consecutive days of leave due to disability, with approval by the insurance carrier. 60% of monthly earnings, up to a max of \$10,000/ month.												
Life/ Accidental Death & Dismemberment Insurance	Unum www.unum.com	Date of hire	No cost to employees. Must work at least 20 hours per week to be eligible.			Benefit of 2 X your annual salary (max \$500,000)												

Retirement Savings Plan- Tax Sheltered Annuity (403B)	Principal Financial Group www.principal.com	Date of hire.	Employees are eligible to contribute to retirement savings on a pre-tax or Roth basis, up to the maximum amount allotted by law. For eligible employees, Fenway will contribute a match of up to 2%.	
Profit Sharing Plan (401A)	Principal Financial Group www.principal.com	One year of service, with at least 1000 hours of service in the plan year.	Fenway will make an additional contribution to the employee's retirement account equal to 3% of the employee's income.	
Supplemental Life Insurance	Unum http://www.unum.com/	Date of hire	100% employee paid. Paid through a payroll deduction.	Employee: Apply for up to 5 times your annual salary in increments of \$10,000 (not to exceed \$500,000). Spouse: Up to 100% of employee amount in increments of \$5000 (not to exceed \$300,000). Child: Up to 100% of employee amount in increments of \$2000 (not to exceed \$10,000).
Identity Protection	CORE ID https://coreidservices.com/	Date of hire	No cost to benefits eligible employees for individual coverage. 100% employee paid for family coverage; paid through payroll deduction.	Identity theft protection and recovery services.
Aflac	Aflac Evan Cross (508) 523-3047 evan_cross@us.aflac.com	Date of hire	100% employee paid. Paid through a payroll deduction.	Employees can participate in voluntary supplemental insurance programs including Accident, Cancer, Vision, or Personal Disability.
Liberty Mutual	Liberty Mutual Kristen Gryglik (617) 476-6016 Kristen.Gryglik@LibertyMutual.com	Date of hire	100% employee paid. Paid through a payroll deduction.	Employees can participate in voluntary insurance programs such as Auto, Condo, Renter's or Home.
Pet Insurance	ASPCA Pet Insurance www.aspcapetinsurance.com/benefits (877) 343-5314	Date of hire	100% employee paid. Be sure to use Fenway Health's Discount code EB13FH to receive your discount.	Fenway staff receive a discount on the cost of the insurance – a 5% discount for one pet, and a 10% discount for multiple pets.

Education Savings Plan John Hancock Freedom 529	John Hancock (P) 617-658-1988 www.johnhancockfreedom529.com	Date of hire	100% Employee paid. Employees have the option to contribute through payroll deduction.	Qualified tuition program designed specifically to save for educational expenses. As an employee of Fenway Health, you: <ul style="list-style-type: none"> • May enroll without paying the standard sales fees • Are eligible to receive free financial advising
Healthcare Reimbursement Account	Bay State Benefits Services http://baystatebenefits.com/ (800) 601-3570	Date of hire	100% Employee paid. Paid through a pre-tax payroll deduction, up to the amount permitted by law.	Employees can set aside money on a pretax basis to cover eligible medical expenses such as co-pays, eye glasses, and prescriptions as well as any other medically necessary items that are not covered by insurance.
Dependent Care Reimbursement Account	Bay State Benefits Services http://baystatebenefits.com/ (800) 601-3570	Date of hire	100% Employee paid. Paid through a pre-tax payroll deduction, up to the amount permitted by law.	Employees can set aside money on a pretax basis for eligible dependent care expenses. Dependent Care Reimbursement is only available for the care of Children under the age of 13 or a spouse or dependent that is physically or mentally incapable of self-care.
Parking Reimbursement Account	Bay State Benefits Services http://baystatebenefits.com/ (800) 601-3570	Date of hire	100% Employee paid. Paid through a pre-tax payroll deduction, up to the amount permitted by law.	Employees can set aside money on a pretax basis for eligible parking expenses, to the amount permitted by law.
Pre Tax MBTA Passes	MBTA via Fenway Health	The first day of the month following Orientation	100% Employee paid. Paid through a pre-tax payroll deduction, up to the amount permitted by law.	Monthly bus, subway or commuter rail passes. The eligibility date might vary depending on your start day, please check with Human Resources department.
MASCO	www.masco.org www.masco.org/shuttleinfo www.masco.org/commuteworks (617) 632-2796	Date of hire	No cost to employees.	Shuttle services to the LMA from commuter rails and transit stations, offsite parking facilities and Harvard Square.
Employee Assistance Program	UNUM www.lifebalance.net (800) 854-1446 for English (877)858-2147 for Spanish (800) 999-3004 for TTY/TDD	Date of hire	No cost to employees.	The Employee Assistance Plan (EAP), helps employees identify challenges that may interfere with job performance. The EAP provides counseling, guidance, information and referral, confidentially and free of charge.

Prepaid Legal Plan	LegalShield http://legalshield.com 978-658-4235	Date of hire	100% Employee paid. Employees have the option to contribute through payroll deduction.	For a monthly fee, this plan gives participants access to legal advice and protection. In addition, you may use a LegalShield attorney for legal services that extend beyond the plan coverage at a 25% discount from the attorney's rates.
Banking Discounts	Tremont Credit Union www.tremontcu.org Santander Bank https://www.santanderbank.com/ Citizens Bank www.citizensbank.com	Date of hire	100% Employee paid.	Various discounts on account fees, savings, and loans. Contact HR for details.
Gym and Fitness Discounts	Various gyms and fitness facilities. Contact Human Resources for details	Date of hire	100% Employee paid.	Discounts available on membership fees, joining fees, classes, and more.

Fenway Provided Benefits Summary January 2019

Benefit	Carrier Information	Effective Date	Benefit Summary
Vacation Time	Fenway Health	Date of hire. Can be used upon completion of the provisional period.	<p>Hire date- Year 3: 15 days per year Years 4-7: 20 days per year Years 8-14: 25 days per year Years 15+: 30 days per year</p> <p>Vacation is accrued on a per-pay-period basis and does not expire; however, a maximum of 6 weeks of vacation time may be accrued.</p>
Sick Leave	Fenway Health	Date of hire.	12 sick days per year, accrued on a per pay period basis. A maximum of 90 days can be accrued.
Holidays	Fenway Health	Date of hire.	Fenway offers 11 paid holidays per year.
Personal Days	Fenway Health	Can be used upon completion of the provisional period, provided that the balance of accrued sick time is greater than 5 days.	Employees are permitted to take up to three personal days per calendar year from their accrued sick time hours.
Short Term Salary Continuation for Disability	Fenway Health	In the event of an approved absence due to a medical condition	Staff are eligible for payment equal to 2/3 of their salary (to a maximum of \$10,000 per month) for days 23- 90 of an approved leave.
Tuition Reimbursement	Fenway Health	One year of service at the start of classes.	Reimbursement for qualified educational expenses (tuition, books, supplies), up to \$1500 per semester (up to 2 semesters per year).
Fenway Services Discounts	The Fenway Pharmacy (617) 247 3029	Date of hire	Staff and family members who are on Fenway's BCBS health insurance plan can receive up to 2 months' supply of medication at no cost when visiting a Fenway Pharmacy. Please present your staff ID and BCBS membership card when taking advantage of this benefit.
Fenway Services Discounts	Boomerangs www.shopboomerangs.org	Date of hire	Fenway Staff can receive a 20% discount on purchases at Boomerangs Thrift Shops in Jamaica Plain, Cambridge, and West Roxbury and a 15% discount at Boomerangs Special Edition in the South End.

Fenway Services Discounts	Fenway Health Dental 617.927.6127 (internally use extension 6127)	Date of hire	25% discount on a variety of tooth-whitening procedures.
Fenway Services Discounts	Fenway Health Optometry 617.927.6190 (internally, extension 6190).	Date of hire	For Fenway Staff and Family Members there is a 35% discount on eyeglass frames and lenses, and prescription and non-prescription sunglasses from our Optometry Department.
Fenway Services Discounts	Fenway Health Acupuncture Jennifer Alberti Sr. Detox Acupuncturist jalberti@fenwayhealth.org	Date of hire	All staff receive FREE group acupuncture during clinic hours (M-F 8-10am & 4:30-6:30pm; Saturdays 9-11am).