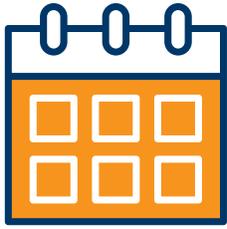




2022

BENEFITS  
GUIDE



# Welcome

Wellforce offers competitive benefits as part of our strong commitment to the well-being of you and your family. We encourage you to use this guide to learn about your benefits and take advantage of all Wellforce has to offer for a rewarding and healthy experience all year long.

**ENROLL WITHIN 30  
DAYS OF YOUR BENEFIT  
ELIGIBILITY DATE**

## **WHAT'S INSIDE**

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# Wellforce Benefits Program

Wellforce offers a comprehensive benefits program. As a Wellforce Corporate employee, you are eligible for the following benefits:

- **Medical and pharmacy.** Medical coverage through Blue Cross Blue Shield of Massachusetts (BCBS), which includes prescription drug coverage through CVS Caremark.
- **Dental.** You have a choice of two dental plans through Delta Dental, the Value and Value Plus.
- **Vision.** Coverage is offered through EyeMed.
- **Flexible Spending Accounts.** Benefit Strategies administers your Health Care and Dependent Care FSAs, enabling you to set aside your pre-tax income to pay for eligible healthcare and/or dependent care expenses.
- **Life and AD&D Insurance.** Basic Life and AD&D Insurance coverage equal to 1x salary up to \$1 million (without evidence of insurability), plus the option to elect Supplemental Life for yourself and Supplemental AD&D for yourself, your spouse and your child(ren).
- **Voluntary and work-life benefits.** You can choose from a broad selection of Voluntary Benefits, including Accident Insurance, Critical Illness Insurance, an Identity Theft Benefit and a Legal Plan, plus work-life programs such as pet insurance and home and auto coverage.





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## ENROLL ONLINE

*YOU MUST COMPLETE YOUR ENROLLMENT WITHIN 30 DAYS OF YOUR BENEFIT ELIGIBILITY DATE*

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## ELECTIONS APPLY THROUGHOUT THE CALENDAR YEAR

*Your 2022 elections will remain in effect for the entire 2022 calendar year unless you have a Qualifying Life Event, such as marriage, birth or adoption of a child, or your spouse's gain or loss of coverage. If you have a qualifying event and wish to change your coverage, you must report it to Human Resources on mywellbenefits.bswift.com within 30 days of the event (60 days for divorce or disability). Otherwise, you will need to wait until the next Open Enrollment period to make the change.*

## ATTEST TO YOUR TOBACCO STATUS

*If you enroll in medical coverage, you must indicate your tobacco usage status. If you do not indicate that you are tobacco free, you will be charged \$23.08 biweekly in 2022.*

# How to Enroll

Enrollment is through our easy-to-use, web-based portal. You must complete your enrollment within 30 days of your benefit eligibility date. If you don't enroll within 30 days, you will have to wait until the next annual Open Enrollment period to enroll in benefits, unless you experience a Qualifying Life Event.

## It's Easy to Access [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com)

When you access the portal, sign in using the first letter of your first name, whole last name and the last 4 digits of your Social Security number (no spaces). Example: Jane Smith, SSN 123-45-6789 = jsmith6789.

- Your password will be the last four digits of your Social Security number. Example: SSN: 123-45-6789 = Password: 6789.
- You will be prompted to reset your password after you have initially logged in.
- Once you're on the site, just follow the prompts to enroll. If you need help, call the MyWellBenefits Service Center at **888-235-1253**, Monday through Friday, 8:00 am to 8:00 pm EST (Spanish translation is available).

¿Habla español? La traducción al español del sitio web está disponible.

## Eligibility – A Reminder

Benefits-eligible employees can participate in the benefits program. You may enroll yourself and your eligible dependents for coverage. You will need to provide verification of dependent statuses.

Eligible dependents include:

- Your spouse
- Your children, up to age 26, including:
  - Legally adopted children
  - Step children living with you
  - Children for whom you or your spouse are the legal guardian
- A child specified in a Qualified Medical Child Support Order, and
- A dependent child who is physically or mentally disabled and is dependent on you for at least 50% of his or her support and care.

# Medical Plan

The Wellforce PPO, administered by Blue Cross and Blue Shield, provides comprehensive medical coverage for a broad range of services. You can receive care from an in-network provider or you can go out of network for your care. Your out-of-pocket costs are almost always lower when you use in-network providers.

2022 Medical Plan		
	Wellforce PPO	
	Blue Cross Blue Shield In-Network	Blue Cross Blue Shield Out-of-Network
Plan Administrator	BCBSMA	
Provider Network	Blue Care Elect	All other providers and facilities
Referral for Specialist		
Annual Deductible <i>Employee</i>	\$500	\$8,000
<i>Employee + 1 / Family</i>	\$1,000	\$16,000
Medical Out-of-pocket Maximum* <i>Employee</i>	\$4,000	\$8,000
<i>Employee + 1 / Family</i>	\$8,000	\$16,000
Coinsurance <i>(Based on plan's preventive care schedule)</i>	Covered in full	20%, after deductible
Preventive Care <i>(Based on plan's preventive care schedule)</i>	Covered in full	20%, after deductible
Office Visits <i>(Non-routine)</i>	\$25 per visit	20%, after deductible
Specialists	\$50 per visit	20%, after deductible
Well Child Care	Covered in full	20%, after deductible
Emergency Room	\$150 per visit; waived if admitted	

Contributions for 2022 coverage are shown on page 14.

\*The out-of-pocket maximum includes medical copays, deductibles and coinsurance.

## NEED TO FIND A DOCTOR? WANT TO SEE A LIST OF IN-NETWORK BCBS PROVIDERS? GO ONLINE TO:

<https://myblue.bluecrossma.com/health-plan/find-doctor-provider-dentist>

Please note that in-network providers are in the Blue Cross Blue Shield provider network. This includes Tufts Medical Center, Circle Health and MelroseWakefield Healthcare.

**A TOBACCO-USER SURCHARGE APPLIES. THE BREATHE EASY TOBACCO CESSATION WORKSHOP, AVAILABLE THROUGH BCBS, OFFERS YOU AN OPPORTUNITY TO AVOID THE SURCHARGE.**



## Live Tobacco-Free

All employees enrolled for medical coverage in 2022 will need to answer a tobacco surcharge attestation for themselves and/or their spouse through [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com) when they enroll. If you do not login to bswift and attest that you and/or your covered spouse are tobacco-free, a surcharge will apply to your 2022 paycheck. The annual surcharge will be \$600 each for any employee and/or covered spouse who has not attested to being tobacco-free (\$23.08 per person on a biweekly basis).

### **AVAILABLE NOW**

*An online workshop from Blue Cross Blue Shield provides support to all employees and their spouses. If you and/or your spouse use tobacco, you can complete the new 5-week Breathe Easy Tobacco Cessation Workshop to avoid the 2022 surcharge. You can complete the workshop anytime to have the biweekly payroll tobacco surcharge removed the next available pay period or as soon as administratively possible. The surcharge will be removed for future pay periods with no retroactive credit.*

## Important Notice about the Tobacco Surcharge

The medical plan is committed to helping you achieve your best health. Waiver of the tobacco surcharge is available to all employees enrolled in Wellforce medical coverage. If you do not qualify for waiver of the tobacco surcharge because you are a tobacco user, you may still qualify for a waiver of the tobacco surcharge by completing Blue Cross Blue Shield's tobacco cessation program, which is paid for by Wellforce. If you think you might be unable to complete the tobacco cessation program, you might qualify to have the surcharge waived by different means. Wellforce will work with you (and, if you wish, with your personal physician) to create a reasonable, alternative standard that is right for you in light of your health status. In this case, please contact Human Resources for more information. For information regarding the tobacco cessation program, contact Blue Cross Blue Shield by calling **888-617-0696**.

# Prescription Drug Benefits

The medical plan includes prescription drug coverage for short-term (up to 30-day prescriptions and long-term (up to 90-day) prescriptions. You can fill your prescriptions at a pharmacy in the CVS Caremark pharmacy network, including chain pharmacies such as CVS Pharmacy, Rite Aid and Walgreens.



	<b>Short-Term Medications</b> <i>(up to a 30-day supply)</i>
	<b>CVS Caremark Retail Pharmacy</b>
Generic	\$10
Preferred brand	\$35
Non-preferred brand	\$70
Specialty	\$100

	<b>Long-Term Medications</b> <i>(up to a 90-day supply)</i>
	<b>CVS Caremark Mail Order</b>
Generic	\$25
Preferred brand	\$87.50
Non-preferred brand	\$175

<b>Out-of-Pocket Maximum for Prescription Drugs</b>	
Annual out-of-pocket maximum	Individual: \$2,000/Family: \$4,000

*Before you fill your prescription, check with the pharmacy to make sure it's a CVS Caremark participating pharmacy.*

*To find a CVS pharmacy near you, go to **cv.com** and click on Store Locator.*

*CVS Caremark administers your pharmacy plan, but you do NOT have to use a CVS pharmacy. You can use any pharmacy in the CVS Caremark network. You can use the Tufts Medical Center in-house pharmacy if the prescription is written by a Tufts MC provider, or the Lowell General Hospital pharmacy.*

**FOR 2022 RATES FOR MEDICAL COVERAGE INCLUDES PRESCRIPTION DRUG COVERAGE), REFER TO "CONTRIBUTIONS" ON PAGE 14.**



# Dental Plan

You have a choice of two dental options: Value or Value Plus. Both options are administered through Delta Dental of Massachusetts and offer access to the Delta **Dental PPO Plus Premier** network. The Value Plus option offers a higher annual benefit maximum plus orthodontia coverage.

To find a participating dentist, go to **deltamass.com** and click on Find a Dentist or call Delta Dental customer service at **800-872-0500**. Select the Delta Dental PPO Plus Premier network.

## VALUE PLUS SPECIAL ROLLOVER FEATURE

The Value Plus option includes Rollover Max, a special feature that allows you to roll over a portion of your \$1,800 annual benefit maximum that you do not use during the year to the next year. The amount you roll over is added to the next year's annual benefit maximum – so more dental benefits are available to you! The rollover is automatic if:

- Your annual claims are \$700 or less
- You have at least one cleaning or oral exam during the calendar year, and
- You are enrolled in the Dental Plan before October 1.

If you meet this criteria, you can roll over up to \$500 to use in the next year and beyond, up to an overall capped rollover amount of \$1,250.

For information about your rollover amount, contact Delta Dental at **800-872-0500**.

2022 Dental Options		
In-Network	Value Option	Value Plus Option
Annual deductible <i>Individual/Family</i>	\$50/\$150	\$50/\$150
Annual benefit maximum <i>(preventive, basic and major services combined)</i>	\$750 per person	\$1,800 per person
Preventive/diagnostic	100%	100%
Basic restorative	80%	80%
Major restorative	Not covered	60%
Orthodontia <ul style="list-style-type: none"> <li>• Orthodontia coinsurance</li> <li>• Orthodontia lifetime limit</li> </ul>	Not covered	Any age 50% \$1,500



# Vision Plan

The Vision Plan offers you access to EyeMed's national network of vision care providers. With EyeMed, you have access to top retail providers such as LensCrafters®, Target Optical<sup>SM</sup> and most Pearl Vision<sup>SM</sup> locations.

To find a provider in the EyeMed network, go to [eyemed.com](http://eyemed.com) and click on Find a Provider. Select the **Insight** network.



2022 Vision Benefits	
Service	In-Network
Well Vision Exam <i>(once every 12 months)</i>	\$15 copay
Frames <i>(once every 12 months)</i>	\$0 copay Up to \$150 20% off balance over \$150
Lenses – standard plastic <i>(glasses or contact lenses once every 12 months)</i>	Single vision, bifocal, trifocal and lenticular: \$25 copay Standard progressive: \$90 copay Premium progressive: \$110-\$200 copay
Contact lens fit and follow-up	Standard: Up to \$40 Premium: Up to 10% off retail price
Contact lenses <i>(glasses or contact lenses once every 12 months)</i>	Conventional: <ul style="list-style-type: none"> <li>\$0 copay; \$125 allowance</li> <li>15% off balance over \$125</li> </ul>
	Disposable: <ul style="list-style-type: none"> <li>\$0 copay; \$125 allowance</li> </ul>
	Medically necessary: <ul style="list-style-type: none"> <li>\$0 copay; paid in full</li> </ul>
Laser or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price

## MORE SAVINGS AND DISCOUNTS!

The Vision Plan offers discounts on additional purchases:

- 40% off a complete pair of prescription eyeglasses
- 15% off conventional contact lenses once benefit is used

Discounts are available when you use EyeMed network providers.

**Discount on laser vision correction:** You receive 15% off the retail price or 5% off the promotional price for Lasik or PRK when you use the U.S. Laser Network.

**Download the EyeMed App.** You can use the EyeMed Members App on your iPhone or Android to access benefit details, search for network providers, view your ID card, save prescription information and more. Available from iTunes or the Google Play Store.





# Flexible Spending Accounts

The Healthcare and Dependent Day Care Flexible Spending Accounts (FSAs), administered by Benefit Strategies, allow you to set aside a portion of your income, before taxes, to pay for qualified healthcare and/or dependent day care expenses—so you reduce your taxable income and pay less in taxes.

If you want to participate in a Flexible Spending Account for 2022, you must enroll during your enrollment period. You cannot enroll during the year.

## THINGS TO KNOW

- You cannot use your Dependent Care FSA for reimbursement of healthcare expenses for your dependents and you cannot use your Health Care FSA for reimbursement of dependent care expenses. And, your contributions cannot be transferred between the Health Care and Dependent Care accounts.
- You cannot make any changes or stop your contributions during the year unless you experience a qualifying change in status, such as marriage, divorce or death of a dependent.
- Keep your receipts for qualified purchases to submit with your reimbursement requests.

## HEALTH CARE FSA \$500 ROLLOVER PROVISION FOR 2022

- If you elect the Health Care FSA for 2022 you may rollover up to \$500 from the 2022 plan year to use in 2023.

## Overview of Flexible Spending Accounts

Feature	Healthcare FSA	Dependent Day Care FSA
Contribution for 2022	\$50 to \$2,750 per employee	\$50 to \$5,000 per household (Limited to \$2,500 annually if you are married and file separate tax returns)
Eligible Expenses	<ul style="list-style-type: none"> <li>Health-related expenses, such as:               <ul style="list-style-type: none"> <li>Deductibles</li> <li>Copays</li> <li>Coinsurance</li> <li>Nonprescription medications</li> <li>Menstrual care products</li> <li>Doctor-prescribed smoking and weight-loss programs</li> <li>Medical equipment</li> <li>Eye exams/eyeglasses</li> <li>Other out-of-pocket healthcare expenses that are deductible for federal income purposes</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Day care for a dependent child under age 13, such as:               <ul style="list-style-type: none"> <li>Pre-school</li> <li>Day care at a licensed day care center</li> <li>Before- or after-school program</li> <li>Summer day camp</li> </ul> </li> <li>In-home care or adult day care for a dependent of any age who is not capable of self care</li> </ul>
Ineligible Expenses	<ul style="list-style-type: none"> <li>Cosmetic surgery</li> <li>Life insurance</li> </ul>	<ul style="list-style-type: none"> <li>Education expenses</li> <li>Transportation expenses for childcare</li> </ul>
Debit Card	Yes	No
Treatment of Funds at Year-End	All claims for eligible expenses incurred during the plan year must be submitted by March 31 immediately following the plan year. For example, you must submit claims for expenses you incurred in 2022 by March 31, 2023.	All claims for eligible expenses incurred during the plan year must be submitted by March 31 immediately following the plan year. You will forfeit all funds remaining in your account after March 31. The Dependent Day Care FSA does not have a rollover feature.

**It's easy!** To view your account and request reimbursements, go to [benstrat.com](https://benstrat.com).

# Life and AD&D Insurance

The Life and AD&D Insurance plan is offered through Prudential. You will automatically be enrolled in Basic Life and AD&D insurance, each equal to 1x your annual salary, up to a maximum of \$1 million, at no cost to you.

Please review this section carefully to understand your options.

**Life Insurance** provides your named beneficiary(ies) with a benefit if you die while covered by the plan.

**AD&D Insurance** provides a benefit if you die or suffer certain injuries as the result of an accident. Covered injuries include loss of a limb or finger, loss of speech or hearing, or falling into a coma.

## 2022 Life and AD&D Insurance Offered through Prudential

Options	Coverage
<b>Automatic, Employer-paid Coverage for You</b>	
Basic Life	1x base annual salary (employer-paid), up to \$1 million*
Basic AD&D	1x base annual salary (employer-paid), up to \$1 million
<b>Optional Employee-paid Coverage for You, your Spouse and your Child(ren)</b>	
Supplemental Life for You	1x to 8x annual salary, up to \$3 million (maximum of \$4 million when combined with basic life) (Guaranteed issue is 3x salary or \$1 million, whichever is less)
Spouse Life	\$10,000 increments, up to \$250,000
Child Life	\$5,000 increments, up to \$20,000
Supplemental AD&D for You	1x to 8x base annual salary, up to \$1 million

\*The IRS requires that you pay imputed income on the value of employer-paid life insurance over \$50,000.

### Some Details on the Plan

- **Portability.** Supplemental Life, Spouse Life and Child Life Insurance are portable, which means if you leave employment with Circle Health, you can convert your insurance to an individual policy and continue the coverage.
- **Accelerated death benefit.** If you become ill and have a life expectancy of 24 months or less, you may be able to receive up to 80% of your coverage (up to \$1 million). The amount of your accelerated death benefit will be deducted from the final life insurance benefit.
- **Age reduction.** Your Basic and Supplemental Life insurance coverage is reduced to 65% at age 65 and to 50% at age 70.

For additional details and to see costs for coverage, refer to [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com).



## WHAT TO CONSIDER WHEN BUYING LIFE AND AD&D INSURANCE

*Life Insurance provides peace of mind that loved ones will have some financial protection if you can't be there to help support them. Life insurance can help cover final expenses, debts, mortgages, education and lost income.*

*Before you enroll, think about your current financial situation and what standard of living you wish to maintain for your survivors. Consider:*

- *Basic Life plus Supplemental Life Insurance equals more financial security for your loved ones.*
- *AD&D Insurance provides an additional benefit to your loved ones if you die or are seriously injured in an accident.*
- *Your costs are at group rates, which are generally lower than individual rates.*
- *You pay through convenient payroll deductions.*
- *If you have a pre-existing condition, approval of your Life Insurance application is typically easier for coverage through your employer.*

### **Understanding Imputed Income**

Imputed income is the amount attributable to the cost of employer-provided life insurance above \$50,000. Imputed income appears on your paycheck as taxable to you. Taxes will be withheld from the imputed income amount and it will appear on your annual Form W-2.

The tax rate for imputed income is minimal. For example, if you are age 45 and your annual salary is \$75,000, your taxable coverage would be \$25,000 (\$75,000 - \$50,000). The tax on \$25,000 would be about \$0.15 per month per \$1,000 of life insurance, or \$3.75 per month (\$45 per year).

### **Qualifying for Life Insurance**

You may increase your life insurance coverage by 1x your annual salary without evidence of insurability. If you elect coverage that is more than the guaranteed issue, you will need to provide evidence of insurability.

### **Designate Your Beneficiaries**

When you enroll, whether or not you elect supplemental coverage, it's important to designate your beneficiaries on [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com). Be sure you have each beneficiary's Social Security number handy.

You are automatically the beneficiary for Spouse Life and Child Life Insurance.



# Voluntary Benefits

We know that life can bring the unexpected, which is why we offer you a selection of Voluntary Benefits.

## Critical Illness Insurance

Critical illnesses are emotionally life-changing and can have significant financial implications. Even with medical coverage, patients and their families can face direct costs such as copays, deductibles and coinsurance, and indirect costs such as lost income, transportation and lodging. Critical Illness Insurance can provide needed financial support.

Through MetLife, you can elect critical illness coverage of \$15,000 or \$30,000. Coverage for your spouse and dependent child is available at 50% of your benefit.

Critical Illness Insurance pays a lump-sum benefit to you if you are diagnosed with a covered illness or condition. Some of the covered conditions include: heart attack, end-stage kidney (renal) failure, major organ transplant, stroke, coronary artery disease and cancer. Benefits are paid directly to you to use as you choose.

Critical Illness Insurance has no pre-existing condition exclusion, a \$75 wellness (Health Screening) benefit and is portable.

## Accident Insurance

Accidents can happen at any time. Accident Insurance provides a source of funding to pay for out-of-pocket costs associated with an accidental injury.

This coverage, offered through MetLife, pays benefits over and above medical insurance for injuries resulting from covered on- and off-the-job accidents, such as a burn or emergency dental care. The benefit amount depends on the type of injury and care received. You can use the benefit however you wish—to pay copays, coinsurance, home healthcare costs or everyday expenses, such as utilities and groceries, or to cover income lost from time away from work.

Accident Insurance has no pre-existing condition exclusion, a \$50 wellness (Health Screening) benefit, is portable and includes an AD&D benefit for you, your spouse and child(ren).

## Legal Plan

If you enroll in the MetLife Legal Plan, you will have access to a nationwide network of more than 10,000 participating Plan Attorneys who provide covered services without additional fees. Plan Attorneys can help with in-person or telephone consultations, document preparation, estate planning, traffic offenses, real estate and representation for many personal legal matters..



### **ACCIDENT VS. AD&D INSURANCE**

*Accident Insurance provides a benefit for relatively minor injuries, such as dislocation or eye injury. AD&D Insurance pays a benefit upon death or a debilitating major injury such as loss of a limb, loss of sight or paralysis.*

*For costs and more details on these benefits, access [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com). You can also call MetLife at **800-438-6388** for additional information.*

## Identity Theft Benefit

Identity theft can be devastating. The process of restoring your identity is overwhelming, time-consuming and costly. With the Identify Theft Benefit through Allstate, you can access tools to monitor your credit and protect yourself from identity theft and fraud. Benefits include:

- Credit score tracking
- Unlimited, 24/7 consultation with licensed investigators
- Data breach notifications

You can elect coverage for yourself and your family.

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## Work-Life and Other Benefits

Work-life benefits offer group rates for coverage you need. You can enroll in work-life benefits at any time during the year. You pay your premiums directly to the vendor, outside of your Wellforce paycheck.

### Pet Insurance

Pet Insurance is available through MetLife. The plan generally provides reimbursement for a percentage of veterinary treatment due to accidents, injuries, common illness, serious/chronic illness, hereditary and congenital conditions, hospitalization and prescription medications (including prescription diets). You can visit any licensed veterinarian without preauthorization. To enroll, call MetLife at **800-438-6388** or go online to [metlife.com/mybenefits](https://www.metlife.com/mybenefits).

### Home/Auto Insurance

Home/auto insurance is available through Farmers GroupSelect<sup>SM</sup>. This coverage lets you access group savings and other discounts on home and auto insurance, with convenient quoting, enrollment and payment options. Highlights include:

- Coverage for specialty autos and classic cars, RVs, boats and motorcycles.
- Home insurance for condo, motor home, renters, landlord, dwelling and floods.
- Simplified application process by phone, online or with an onsite agent (where available).
- You can enroll at any time by calling Farmers GroupSelect<sup>SM</sup> at **800-438-6381**, or going to [www.myautohome.farmers.com](https://www.myautohome.farmers.com).



# Employee Assistance Plan (EAP)

HealthCare EAP partners with us to provide free and confidential counseling to you and your family. HealthCare EAP offers 365/24/7 support from experienced and licensed Master's and Doctoral level clinicians who specialize in the unique day-to-day challenges faced by healthcare employees.

You can get one-on-one personal and professional coaching for a variety of issues, including:

- Building resilience
- Depression and anxiety
- Dealing with trauma
- Career development
- Relationships and effective communication
- Yoga & relaxation (support and referrals for yoga, relaxation and meditation programs)
- Workplace conflict
- Financial issues, including home purchase and student debt

With the EAP, you and your dependents are eligible for unlimited telephonic visits and up to five in-person counseling sessions per person, per issue, per year. Plus, you can access online resources anytime, including videos, articles, calculators, self-assessments and more.

Call **800-252-4555** or **800-225-2527** or go to [HealthCareEAP.com](http://HealthCareEAP.com) to take advantage of services or learn more. First-time users: Register using Employer Name: Wellforce Coporate. Then set up a user name and password.

# Retirement Savings Plan

You can contribute up to 75% of your salary on a pre-tax and/or Roth after-tax basis each year (up to annual IRS limits). After one year of service in which you worked 1,000 hours, you're eligible for 50% of employer match on the first 6% of pay you contribute, up to IRS limits. This plan allows loans and withdrawals, according to certain rules. You may enroll and/or change your elections (contribution amount and/or investment funds) at any time during the year.

To enroll in the RSP or make changes to your account at any time, contact Fidelity at **800-343-0860** or go to [fidelity.com/atwork](http://fidelity.com/atwork).

You may make an appointment with our Fidelity Workplace Planning and Guidance Consultant by calling **800-642-7131** or online at [getguidance.fidelity.com](http://getguidance.fidelity.com).



# Paid Time Off

Wellforce Corporate: Paid Time Off							
Non-Manager				Manager			
Years of Service	Days Per Year	Hours Per Year	New Biweekly Accrual	Years of Service	Days Per Year	Hours Per Year	New Biweekly Accrual
0-2	27	216	8.31	0-2	32	256	9.85
3-5	31	248	9.54	3-5	36	288	11.08
6-9	34	272	10.46	6-9	39	312	12.00
10+	37	296	11.38	10+	42	336	12.92

## About Your PTO Program

- Seven holidays are included in Wellforce PTO: New Years Day, Memorial Day, Juneteenth, Fourth of July, Labor Day, Thanksgiving and Christmas.
- If you have existing time in a Sick Bank and want to use it, you must get approval from the HR Leave of Absence Administrator.
- You can view your PTO balances through Lawson Employee Self Service.

## Tuition and Certificate Reimbursement Program

Full-time employees who are regularly scheduled to work for 30 or more hours per week are eligible to receive up to \$4,000 in reimbursable expense per calendar year. Part-time employees regularly scheduled to at least 24 but less than 30 hours per week will be eligible to receive up to \$2,000 in reimbursable expense per calendar year. Discounted tuition available through partnerships with the following schools: SNHU, Rivier University, Middlesex College and Regis College.

The Tuition and Certificate Reimbursement Program is administered through our partner Benefit Strategies. To apply please visit [benstrat.com/tuition](https://benstrat.com/tuition).



# Contributions

## January 1 – December 31, 2022

### Medical Plan Biweekly Contributions

	Wellforce PPO	
	Full-time (30-40 hours)	Part-time (24-29.9 hours)
Employee	\$72.08	\$185.24
Employee + 1	\$182.97	\$373.65
Family	\$299.40	\$560.09

### Dental Plan Biweekly Contributions

	Full-time (30-40 hours)		Part-time (24-29.9 hours)	
	Value Plus	Value	Value Plus	Value
Employee	\$14.88	\$8.80	\$18.07	\$12.46
Employee + 1	\$33.48	\$19.79	\$40.67	\$28.04
Family	\$52.08	\$30.79	\$63.24	\$43.62

### Vision Plan Biweekly Contributions

	Vision Plan
Full-time/Part-time Employee	EE Only \$2.42
Full-time/Part-time Employee + 1	EE + 1 \$4.85
Family	Family \$7.27

You can find rates for Short-Term Disability, Optional Long-Term Disability, Supplemental Life Insurance and other coverage on [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com).

## Supplemental Life Insurance: Biweekly Rates

(24-40 hours per week)	
Your Age	Biweekly Rate per \$1,000 of Coverage
Under age 25	\$0.018
25-29	\$0.022
30-34	\$0.030
35-39	\$0.034
40-44	\$0.037
45-49	\$0.056
50-54	\$0.086
55-59	\$0.160
60-64	\$0.246
65-69	\$0.474
70-74	\$0.768
75 and older	\$0.951

## Spouse Life Insurance: Biweekly Rates

(24-40 hours per week)	
Spouse's Age	Biweekly Rate per \$1,000 of Coverage
Under age 25	\$0.018
25-29	\$0.022
30-34	\$0.030
35-39	\$0.034
40-44	\$0.037
45-49	\$0.056
50-54	\$0.086
55-59	\$0.160
60-64	\$0.246
65-69	\$0.474
70-74	\$0.768
75 and older	\$0.951

## Child Life Insurance: Biweekly Rate

(24-40 hours per week) Dependent Only	
Per \$1,000 of coverage	\$0.044

## AD&D Insurance: Biweekly Rate

(24-40 hours per week)	
Per \$1,000 of coverage	\$0.007

## Flexible Spending Accounts: Contribution Amounts

(24-40 hours per week)	
Health Care FSA	from \$1.92 to \$105.77 biweekly (\$50 to \$2,750 per year)
Dependent Care FSA	from \$1.92 to \$192.31 biweekly (\$50 to \$5,000 per year)

## Legal Plan and ID Theft Plan Rates

Allstate ID Theft	Legal Plan
Employee \$4.13 biweekly (\$107.40 per year)	Family: \$8.31 biweekly (\$216 per year)
Family: \$7.82 biweekly (\$203.40 per year)	

## Other Voluntary Benefits

Benefit	Vision Plan
Critical Illness Insurance	Go to the MyWellBenefits portal to see your rates for coverage.
Pet Insurance	Contact MetLife at <b>800-438-6388</b> to receive a price quote.
Home/Auto Insurance	Contact Farmers GroupSelect <sup>SM</sup> at <b>800-438-6381</b> to receive a price quote.

# Key Contacts

Provider	Phone	Online
MyWellBenefits Service Center and Portal	888-235-1253	<a href="http://mywellbenefits.bswift.com">mywellbenefits.bswift.com</a>
Medical BCBSMA	800-821-1878	<a href="http://bluecrossma.com">bluecrossma.com</a>
Prescription Drug Coverage CVS Caremark	800-386-9404	<a href="http://caremark.com">caremark.com</a>
Dental Delta Dental of Massachusetts	800-872-0500	<a href="http://deltadentalma.com">deltadentalma.com</a>
Vision EyeMed	866-800-5457	<a href="http://eyemed.com">eyemed.com</a>
Flexible Spending Accounts, (FSAs) Tuition & Certificate Reimbursement Program Benefit Strategies	888-401-3539	<a href="http://benstrat.com">benstrat.com</a> <a href="http://benstrat.com/education">benstrat.com/education</a>
Life/AD&D Insurance Prudential	800-524-0542	<a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a> Email: <a href="mailto:grouplifeclaims@prudential.com">grouplifeclaims@prudential.com</a>
Critical Illness, Accident Insurance MetLife	800-438-6388	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>
Legal Plan MetLife	800-821-6400	<a href="http://legalplans.com">legalplans.com</a>
Identity Theft Benefit Allstate	800-789-2720	<a href="http://myaip.com">myaip.com</a>
Home/Auto Insurance Farmers GroupSelect <sup>SM</sup>	800-438-6381	<a href="http://www.myautohome.farmers.com">www.myautohome.farmers.com</a>
Pet Insurance MetLife	800-438-6388	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>
Employee Assistance Plan (EAP) HealthCareEAP	800-252-4555 800-225-2527	<a href="http://healthcareEAP.com">healthcareEAP.com</a>

# Important Annual Notices

The following annual notices apply to your group health plan and are available on [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com). If you have questions about them, please call the MyWellBenefits Service Center at 888-235-1253:

- Children's Health Insurance Program Reauthorization Act (CHIPRA)
- Women's Health and Cancer Rights Act
- Newborns and Mothers Health Protection Act Disclosure Notice
- Notice Regarding Wellness Program
- Medicare Part D Notice
- Federal Health Insurance Market Place Notice
- Notice of Special Enrollment Rights
- Notice of Privacy Practices
- Summary Annual Report

## ***About this Guide***

This guide provides general information about the Wellforce benefits program in effect on January 1, 2022. It is meant to assist you in making your benefit elections and is not meant to take the place of the official plan documents that govern these plans. If there is any discrepancy between the information in this guide and the official plan documents, the provisions of the plan documents will prevail. Wellforce intends to continue the benefits described in this guide, but reserves the right to change or discontinue them at any time, without prior notice, subject to the terms of any collective bargaining agreement. These materials do not create an express or implied contract of employment or obligation.

The Patient Protection and Affordable Care Act (PPACA) requires that employers provide a health benefit plan summary, called the Summary of Benefits and Coverage (SBC), to all benefits-eligible employees. It is important to keep in mind that the wording and layout of this document are prescribed by law, so we are not able to modify it in any way. The SBC does not replace the summary plan descriptions or the summary of benefits included in the New Hire guide. Instead, it is a secondary representation of some of the same coverage information, in compliance with federal requirements.

