

**Employee Benefits
2021 - 2022 Open Enrollment
Monday, March 1, 2021 – Friday, March 12, 2021**

Each year, we review our employee benefits programs in detail. This includes comparing our plans to those being offered in the industry, evaluating product options (e.g., HMO versus PPO), and plan designs (benefits offered, deductibles, co-pays, etc.). Our goal is to continue to offer you a quality health care plan with minimal changes and/or price increases.

Virtual Benefits/Wellness Fair: Our annual in-person benefit and wellness fairs/education sessions are another casualty of the coronavirus; but have no fear, we will offer a Virtual Benefits and Wellness Fair. This will provide the same opportunity to inform and educate you and your family about all the benefit and wellness offerings here at HSL. This week-long fair will arrive Feb.22 – Feb. 26. No computer – no need to worry! Access is available through your smart phone and/or tablet! You can also check out the video [HERE](#) to see what is in store for you with many live and recorded sessions coming your way!

Medical:

Effective April 1, 2021, we will continue to offer four medical plans through Health Plans Inc. (HPI) that utilize the Harvard Pilgrim (HPHC) network. We will offer the same four plans as last year with no changes to the benefits. There will be a slight increase to the employee cost this year and a slightly higher increase to those who have spouses and/or dependents enrolled in the plan. These pricing increases will make cost sharing more proportionate based on how many members are enrolled in the plan.

Reminder: Accolade – Health and Benefits Assistant

To assist our employees with accessing benefits, we will continue our partnership with the health navigator service, Accolade, to help you navigate through your medical plan. Anyone enrolled in medical plan through HSL will contact Accolade for any benefits related questions. You and any family members enrolled in our health plan will have direct access to a personal health assistant, as well as other medical professionals, including nurses. Our partnership with Accolade also includes access to the 24/7 Nurse Line.

Other Benefit Updates:

Starting April 1, 2021, we will offer vision insurance through EyeMed. EyeMed offers a larger network of providers and at a lower cost than our previous plan with Davis Vision. Those employees who are currently enrolled in a vision plan, your enrollment will automatically rollover to the new vision insurance provider.

Dental insurance will continue through Blue Cross Blue Shield (BCBS) with no plan changes. We are pleased to report that there has been a decrease your dental rates. Please see enclosed rates on page six.

There is also good news for both Medical and Dependent Care Flexible Spending Accounts (FSA). Under the Consolidated Appropriates Act of 2021, the following changes are **temporarily** allowed for this upcoming plan year:

- Removes the maximum rollover limit for medical FSAs
- Allows for any unused dependent care funds to rollover into new plan year
- Extends the maximum age of eligible dependents from “under 13” to “under 14.”

We are pleased to announce a new no cost benefit: “Ginger” – On Demand Mental Health Support

HSL will offer access to Ginger for all employees and their family members age 18 or older. Ginger will provide immediate access to coaches (unlimited texting 24/7, 365 days a year) for mental health support. Employees who would benefit from a higher level of support are connected with licensed therapists and/or psychiatrists, in less than 12 hours. More information about the program and how to access the service will arrive soon.

Open Enrollment is the one time during the year when you can make changes to your benefit plan, such as enrolling in or terminating coverage, or adding coverage for your dependents, without experiencing a Qualifying Event.

This year, we will continue to use the **bswift online enrollment system**. All employees are strongly encouraged to log into HSL’s enrollment portal during Open Enrollment to enroll in, change or terminate coverage, or add dependents. If you do not log into the enrollment portal, your elections will default to your current benefit plans. Detailed information about online enrollment, and tools to help you enroll, will be sent in a separate communication.

You must log into the online enrollment system if you want to re-elect a Health Savings Account, Medical Flexible Spending Account and/or a Dependent Care Flexible Spending Account for 2021 - 2022.

Accolade – Health and Benefits Assistant

Navigating your health and benefits is easy. Just ask Accolade.

HSL has partnered with Accolade for all your medical questions, big and small. Accolade is a health navigation service that's taking on the management of our health care claims and will be your first point-of-contact for general health care questions.

You and your family can ask Accolade for help with health and other benefit questions, big or small. You will be connected with a dedicated Accolade Health Assistant who will take the time to get to know you and understand your needs, while partnering with a team of doctors, nurses, and benefit specialists to help support you and guide you to the right care, each step of the way. This benefit will continue be available to all HSL employees who enroll in one of our health insurance programs. Information shared with Accolade is kept confidential and HSL will not have access to employees' personal health information.

You can ask your Accolade Health Assistant questions like:

- What other benefit programs might help me?
- Is this procedure going to be covered?
- I was just diagnosed with diabetes – now what?
- Why was I billed for this test?
- Can you help me find an in-network provider?
- What questions should I ask my doctor?

When HSL employees connect with Accolade, they experience:

- **Reduced stress** – Accolade will take the hassle out of navigating your benefits.
- **Time and money savings** – Accolade will answer questions about benefits and claims, and help you access the right care at the right time.
- **Further well-being** – Accolade will encourage your participation in HSL programs such as the Employee Assistant Program (EAP), Doctor-On-Demand, and more.
- **Increased knowledge/understanding** – Accolade will provide you and your family with information and education about the best use of your benefits and how to better manage costs.

Your Health Assistant and Accolade Team will be available by phone or text, or online.

Visit member.accolade.com or the Accolade App to speak to a Health Assistant
Call Accolade Member Services at 833-851-9152

Your Health Assistant will be available by phone, online or mobile.



HEALTH INSURANCE

Health insurance coverage will continue to be offered through the Health Plans Inc. (HPI) and utilizes the Harvard Pilgrim Health Care (HPHC) network. There are no plan changes for the 2021 – 2022 plan year. As a reminder, the EPO provides a national network of doctors with no referrals required.

If you do not complete your online enrollment for 2021 - 2022, you will remain enrolled in the plan you are enrolled in today.

	EPO \$1,000	EPO \$1,000 Focus Network	PPO \$1,000		HSA EPO \$2,000
	In-Network	In-Network	In-Network	Out-of-Network	In-Network
Calendar Year Deductible (Deductible)					
Individual	\$1,000	\$1,000	\$1,000		\$2,000
Family	\$2,000	\$2,000	\$2,000		\$4,000
Out-of-Pocket Maximum					
Individual	\$2,500	\$2,500	\$2,500		\$6,550
Family	\$5,000	\$5,000	\$5,000		\$13,100
Preventative Services	100% Coverage	100% Coverage	100% Coverage	80% after Deductible	100% Coverage
Office Visits	\$25 Copay	\$25 Copay	\$25 Copay	80% after Deductible	100% Coverage after Deductible
Specialists Visits	\$30 Copay	\$30 Copay	\$25 Copay	80% after Deductible	100% Coverage after Deductible
High-Tech Imaging	100% Coverage after Deductible	100% Coverage after Deductible	100% Coverage after Deductible	80% after Deductible	100% Coverage after Deductible
Lab & X-Ray	100% Coverage after Deductible	100% Coverage after Deductible	100% Coverage after Deductible	80% after Deductible	100% Coverage after Deductible
Emergency Room	\$200 Copay after Deductible	\$200 Copay after Deductible	\$200 Copay after Deductible		\$200 Copay after Deductible
Outpatient Surgery (Facility/All Others)	Deductible then, \$500 Copay per admission*	Deductible then, \$500 Copay per admission*	Deductible then, \$500 Copay per admission	Deductible, then \$500 Copay per admission then 80% covered	Deductible, then \$500 Copay per admission*
Inpatient Hospital	Deductible then, \$1,000 Copay per admission*	Deductible then, \$1,000 Copay per admission*	Deductible then, \$1,000 Copay per admission	Deductible, then \$1,000 Copay per admission then 80% covered	Deductible, then \$1,000 Copay per admission*
Chiropractic	\$25 Copay (\$500 Limit per Calendar Year)	\$25 Copay (\$500 Limit per Calendar Year)	\$25 copay (\$500 Limit per Cal. Year)	Deductible, then 80% covered (\$500 Limit per Cal. Year)	100% Coverage after Deductible (12 Visit Limit per Cal. Year)
Prescription Drugs:					
Retail	Generic: \$5 Preferred: \$20 Non-Preferred: \$40 Generic Specialty: \$75 All Other Specialty: 20% coinsurance (cap may apply)	Generic: \$5 Preferred: \$20 Non-Preferred: \$40 Generic Specialty: \$75 All Other Specialty: 20% coinsurance (cap may apply)	Generic: \$5 Preferred: \$20 Non-Preferred: \$40 Generic Specialty: \$75 All Other Specialty: 20% coinsurance (cap may apply)		<u>Deductible then</u> Generic: \$5 Preferred: \$20 Non-Preferred: \$40 Generic Specialty: \$75 All Other Specialty: 20% coinsurance (cap may apply)
Mail	Generic: \$10 Preferred: \$40 Non-Preferred: \$80 All Specialty: limited to a 30-day supply and must utilize Briova/Optum Specialty Pharmacy	Generic: \$10 Preferred: \$40 Non-Preferred: \$80 All Specialty: limited to a 30-day supply and must utilize Briova/Optum Specialty Pharmacy	Generic: \$10 Preferred: \$40 Non-Preferred: \$80 All Specialty: limited to a 30-day supply and must utilize Briova/Optum Specialty Pharmacy		<u>Deductible, then</u> Generic: \$10 Preferred: \$40 Non-Preferred: \$80 All Specialty: limited to a 30-day supply and must utilize Briova/Optum Specialty Pharmacy

*these copays are reimbursed by HSL

2021 - 2022 RATES

30+ Hours Non-LiveWELL Rates		30+ Hours LiveWELL Rates	
EPO \$1,000	Bi-Weekly Deduction	EPO \$1,000	Bi-Weekly Deduction
Individual	\$81.60	Individual	\$66.30
Individual + 1	\$208.89	Individual + 1	\$192.84
Family	\$227.07	Family	\$211.02
Focus \$1,000		Focus \$1,000	
Individual	\$62.81	Individual	\$47.51
Individual + 1	\$151.36	Individual + 1	\$135.31
Family	\$164.46	Family	\$148.41
PPO \$1,000		PPO \$1,000	
Individual	\$242.03	Individual	\$226.73
Family	\$664.67	Family	\$648.62
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$29.40	Individual	\$14.10
Individual + 1	\$92.55	Individual + 1	\$76.50
Family	\$107.91	Family	\$91.86
24 - 29 Hours Non-LiveWELL Rates		24 - 29 Hours LiveWELL Rates	
EPO \$1,000	Bi-Weekly Deduction	EPO \$1,000	Bi-Weekly Deduction
Individual	\$166.76	Individual	\$151.46
Individual + 1	\$423.30	Individual + 1	\$407.25
Family	\$460.45	Family	\$444.40
Focus \$1,000		Focus \$1,000	
Individual	\$144.29	Individual	\$128.99
Individual + 1	\$365.06	Individual + 1	\$349.01
Family	\$397.06	Family	\$381.01
PPO \$1,000		PPO \$1,000	
Individual	\$343.04	Individual	\$327.74
Family	\$944.43	Family	\$928.38
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$113.06	Individual	\$97.76
Individual + 1	\$311.96	Individual + 1	\$295.91
Family	\$346.73	Family	\$330.68

DENTAL

HSL will continue to offer two Blue Cross Blue Shield of MA (BCBS) dental plans; additional discounts will be available at PPO Dental providers.



MASSACHUSETTS

Low Option

High Option

	Participating Providers	Non-Participating Providers	Participating Providers	Non-Participating Providers
Calendar Year Deductible (Individual/Family)	\$50/\$150		\$50/\$150	
Usual, Customary & Reasonable*	Negotiated PDP Fee	90th Percentile	Negotiated PDP Fee	90th Percentile
Calendar Year Maximum	\$750		\$1,500	
Preventative Services	100% Coverage (Deductible Waived)		100% Coverage (Deductible Waived)	
Basic Services	100% Coverage		100% Coverage	
Major Services	60% Coverage		60% Coverage	
Orthodontic Services	Not Covered		50% to \$1,000 lifetime max to age 19	

Employee Cost Per Pay Period	36+ Hours Per Week		24 - 35 Hours Per Week	
	BCBS High	BCBS Low	BCBS High	BCBS Low
Individual	\$12.35	\$9.46	\$17.18	\$14.30
Family	\$35.91	\$27.53	\$49.91	\$41.53

*Usual, Customary and Reasonable (UCR): UCR fee refers to the Usual, Customary and Reasonable (UCR), which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by dental carrier.

VISION

HSL will offer a vision plan through a new carrier, EyeMed; there will be a decrease in cost per pay period starting 4/1/2021.



In-Network

Out-of-Network

Exam	\$10 Copay (1 every 12 months)	Reimbursed up to \$89.20 (1 every 12 months)
Lenses	\$25 Copay - some lenses enhancements will cost extra (1 every 12 months)	Reimbursed up to \$215 depending on type of lenses (1 every 12 months)
Frames	Up to \$150 retail allowance then 20% discount on balance (1 every 24 months)	Reimbursed up to \$120 (1 every 24 months)
Contact Lenses	Elective: \$25 Copay* (1 every 12 months) Medically Necessary: Covered in full (1 every 12 months)	Elective: Reimbursed up to \$108 (1 every 12 months) Medically Necessary: up to \$240 (1 every 12 months)
Employee Cost Per Pay Period	36+ Hours Per Week	24 - 35 Hours Per Week
Individual	\$2.49	\$2.48
Family	\$5.73	\$5.73

If you are currently enrolled in Vision, you will be automatically mapped over to the EyeMed vision plan. It is best to contact your current provider to see if they are in the EyeMed network.

FLEXIBLE SPENDING ACCOUNT

HSL will continue to offer two separate Flexible Spending Account (FSA) choices, which will be administered by Benefit Strategies: the Medical Expense FSA and the Dependent Care FSA. Your contributions to these accounts are made with pre-tax payroll deductions. Using pre-tax dollars results in a savings of nearly 30%.



The Medical Expense FSA plan lets you pay for eligible medical, dental, and vision care expenses such as deductibles, copayments, coinsurance amounts and other charges not covered or fully reimbursed under a medical, dental or vision plan. Maximum contribution for 2021 remains at \$2,750.

The Dependent Care FSA helps you pay for qualified expenses incurred for care provided to dependents such as your children or elderly parents while you are at work. Maximum contribution for 2021 remains at \$5,000.

NOTE: FSA – Your current plan year ends on 3/31/2021. Any remaining balances will carry over to the new plan year as allowed by the Consolidated Appropriations Act of 2021; there is no rollover maximum.

You must log into the online enrollment system to re-elect these benefits for 2021.

HEALTH SAVINGS ACCOUNT

HSL will continue to offer the HSA \$2,000/\$4000 plan. This is a high deductible plan that is HSA compatible. This means that all services other than preventive (e.g., annual physicals, age appropriate mammograms and colonoscopies) apply toward the deductible. This includes office visits and prescriptions. Unlike our three current health plans, there is no individual cap on the deductible so one member of a family can reach the full \$4,000 deductible.

The advantages to this plan include:

- Lower payroll deductions from your paycheck
- Ability to contribute to a Health Savings Account (HSA)
- Ability to shop for lower cost services



HSL covers the administrative cost of the HSA, so any employee who enrolls in this medical plan will have the ability to set aside pre-tax money in an account to be used for eligible health care costs (deductible costs, copays, dental and vision expenses, prescriptions, and more). An HSA is similar to a Flexible Spending Account, but has higher annual maximum contribution limits (\$3,550 / \$7,100). *Please note for those over the age of 55, there is a catch up amount of \$1,000.*

Different from the Medical FSA, the HSA has no limit on rollover amounts from year-to-year. Upon leaving or retiring from HSL, the HSA account stays with you for your use until funds are depleted. HSAs are commonly used as retirement vehicles because they can be used to pay Medicare premiums once a person retires.

Please note you cannot enroll in the HSA if you have any money in a Flexible Spending Account or are enrolled in Medicare.

You must re-elect the amount contributed to your Health Savings Account for 2021.

For more information on the HSA and eligibility, please see your Benefit Guide.

LiveWELL ForEVER Program

HSL offers a comprehensive employee wellness program called HSL LiveWELL. Its goal is to help build a culture of wellness that engages all employees, promotes healthy lifestyles, and ultimately reduces the overall health risks within our workforce. Along with onsite programming like fitness classes, nutrition seminars, and other well-being services, LiveWELL offers a medical insurance premium discount program called LiveWELL ForEVER.



HSL's LiveWELL ForEVER program takes employee wellness to the next level. LiveWELL ForEVER offers each employee the tools and resources to get their body and mind fit for life while saving and hopefully winning money.

LiveWELL ForEVER has partnered with Virgin Pulse, the leading global provider of wellness solutions. Together with Virgin Pulse's state-of-the-art and easy to use app/website, and LiveWELL's leading-edge programming and fun challenges, HSL employees will live their healthiest lives yet.

- All HSL employees can participate.
- Exciting addition this year: spouses can participate.
- Participants can change language preferences with the click of a button and the entire app or website will change to your preferred language.
- Participants can also create an account right on the Virgin Pulse app.
- The app is very easy to check into each day, and is easy to maneuver.
- Participants can even create challenges and invite family and friends to participate.

Beginning with the kickoff on January 1 and running through December 15, employees will have the opportunity to earn points by participating in online, on-site, and at-home wellness activities.

- Using the Virgin Pulse platform you can participate and track your wellness activities, and earn points that will qualify you to win a \$25 gift card on a quarterly basis. All HSL employees who are members of our health insurance plan have the opportunity to save \$390 off their premium by participating in the program.
- Spouses, partners, family members, and friends are all invited to create accounts and participate, but are not eligible for prizes.

SUPPLEMENTAL LIFE

HSL will continue to offer Life and Disability through Sun Life Financial. All new enrollments or increases in benefit amount voluntary life and short-term disability elections, except for Critical Illness and Accident insurance, WILL require an evidence of insurability form.



Eligibility	All active, full-time employees working 36+ hours per week
Employee Benefit	1x to 5x annual earnings, rounded to the next highest \$1,000, to a maximum of \$500,000
Spouse Benefit	Available in \$10,000 increments up to a maximum of \$150,000; not to exceed 50% of the employee's approved Voluntary Life Insurance amount
Child (age 6 months to 25 years)	From 15 days up to 6 months - \$1,000 Age 6 months up to age 19 - \$10,000 *To age 26 if a full-time student
Age Reduction	Employee and Spouse: Reduces by 35% of the original amount at age 65; Reduces by 58% of the original amount at age 70; Terminates at retirement.
Contributions	100% Employee Paid
Guaranteed Issue Amount	Employee: 2x up to \$500,000 / Spouse: \$15,000

Short-Term Disability

All employees regularly scheduled to work 24 hours or more per week are covered under the STD insurance program after three months of service, at no cost. This benefit provides income protection for extended illnesses or accidents that prevent employees from being able to work. Starting 4/1/2021, the benefit will begin on the eighth calendar day of injury, or on the eighth calendar day of an illness. STD insurance covers 60% of employees' wages while they are out of work, up to a \$2,500 weekly maximum, for up to 26 weeks. With the new MA Paid Family and Medical Leave (PFML) law, the State will be the primary payer while out of work due to your own illness. SunLife will only pay out additional benefits if any additional benefits are due to you.

VOLUNTARY SHORT-TERM DISABILITY

Employees who work 24 or more hours have the option to purchase additional Short-Term Disability Coverage. HSL currently covers employees for 60% up to \$2,500 per week. Employees can purchase coverage for an additional 15% of coverage up to \$2,500. Starting 4/1/2021, the benefit will begin on the eighth calendar day of injury, or on the eighth calendar day of an illness. Since the additional 15% will be paid by the employee post tax, this portion of the benefit will be tax free when an employee goes out on disability. This will allow employees to take home more money in the event of a disability. Those employees who earn an annual salary under \$50,000 do not qualify for the Voluntary Short-Term Disability Buy-Up program as they will already receive the maximum benefit through the new MA Paid Family and Medical Leave (PFML) law.

ACCIDENT INSURANCE

Accident Insurance will now be offered through Sun Life Financial:

- Provides protection for employees and their families against expenses associated with accidental injury
- Covers a wide variety of injuries and accident-related expenses, such as hospitalization, physical therapy, hospital intensive care and transportation, and lodging, associated with the loss of income as a result of a covered on- or off- job accident
- Provides lump sum benefits for loss of limbs, fractures, and dislocations due to injury
- Accident insurance is supplemental and works in addition to other insurance an employee may have, such as medical coverage



CRITICAL ILLNESS

Critical Illness will now be offered through Sun Life Financial:

- Coverage provides a lump sum benefit paid upon first diagnosis of a covered critical illness or event, subject to a 6-12 Month Pre-Existing Condition. Payment will not be made for the first 12 months for any condition treated in the previous 6 months
- Provides coverage for Heart Attack, Stroke, Coronary Artery By-Pass Surgery, End Stage Renal Failure, and Cancer
- Rates are based on current age and benefit amount selected
- Includes a Wellness Benefit Rider that pays a cash benefit to each covered person for each calendar year when certain preventive tests are performed



LEGAL BENEFIT

The Legal Benefit will continue to be offered through MetLaw:

- MetLaw®, which is administered through Hyatt Legal Plans, is a legal services plan that provides legal representation for you, your spouse, and dependents. This is an employee paid benefit. With this benefit, you can receive legal advice and fully covered legal advice for a wide range of legal matters. This benefit is available for employees regularly working 24 hours or more per week at a cost of \$9.00 per pay check.

PET INSURANCE

The Pet Insurance Benefit will be offered through VPI:

- Pet insurance is a tool to help pet parents avoid a financial crisis due to unexpected veterinary expenses from accidents and illnesses. Our pets are a part of our family, and just like the rest of our family, we want to do everything we can to keep them healthy and happy. Pet insurance makes that possible. For more information on how to enroll, please visit PetsNationwide.com or call 1-877-738-7874.



ID WATCHDOG

The Identity Protection Benefit will be offered through ID Watchdog:

ID Watchdog is an identity theft service plan that provides protection for you, your spouse, and dependents if you are the victim of identity theft. There are three plan options. This benefit is available for employees who regularly work **24 hours** or more per week.



- **Bureau:** Receive an Annual Credit Report & Score: 1 Bureau (TransUnion) Credit Monitoring: 1 Bureau (TransUnion)
- **1+3 Bureau:** Receive an Annual Credit Report & Score: 1 Bureau (TransUnion) Credit Monitoring: 3 Bureaus (Equifax, Experian, TransUnion)
- **Platinum:** Receive an Annual Credit Report & Score: 3 Bureaus (Equifax, Experian, TransUnion) Credit Monitoring: 3 Bureaus (Equifax, Experian, TransUnion)

EDNAVIGATOR

We will continue to offer EdNavigator:

EdNavigator is a nonprofit organization that brings educational support to you and members of your family. Services include assistance with choosing schools, understanding student progress, support for learning at home, advocating for your children, planning for college, or pursuing educational goals. For more information, contact a member of the Benefits Team or visit the EdNavigator virtual tile at the upcoming Virtual Benefit/Wellness Fair.

ADDITIONAL BENEFITS

Employee Assistance Program

Tuition Reimbursement and Scholarship Programs

Group Property and Casualty Insurance

Transportation/Commuter Transit Benefit

Jamie and Harold Kotler H.E.L.P. Fund

Discounts

Credit Union

DEFINITIONS

- **Deductible:** A total dollar amount you must pay out of pocket for covered medical expenses each calendar year before the plan pays for most services. The deductible does not apply to network preventive care.
- **Health Savings Account:** A type of savings account that allows you to set aside pre-tax money to pay for qualified health care expenses. An HSA can be used only if you have a High Deductible Health Plan.
- **Out-of-Pocket Maximum:** The most you have to pay for covered services in a Calendar Year. Deductible and Copay expenses count toward this total.

Please see any Human Resources staff member at any of your HSL locations for specific information about these benefits.

