

**Employee Benefits  
2022 - 2023 Open Enrollment  
Monday, February 28, 2022 – Friday, March 11, 2022**

**Virtual Benefits/Wellness Fair**

We will once again be offering a Virtual Benefits and Wellness Fair. This fair will inform and educate you and your family about all the benefit and wellness offerings here at HSL. This week-long fair will be held Feb. 14 – Feb. 18. No computer – no need to worry! Access is available through your smart phone and/or tablet!

As a reminder, 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 Life Event.

Each year, we review our employee benefit 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.

**Medical**

As of April 1, 2022, Accolade's services will end. If you are working with Accolade on a current claim issue, they are available through May 31, 2022 to assist in resolving your issue.

Effective April 1, 2022, we will continue to offer four medical plans through Health Plans Inc. (HPI) that utilize the Harvard Pilgrim Health Care (HPHC) network. We will offer the same four plans as last year with **no changes to the benefits**. HPI will also be handling all member service questions, claims issues, pre-certifications, and case management. Everyone will receive a new ID card with updated member service and provider service numbers, so please make sure you provide a copy of your 2022 card to your provider.

HSL is also changing the way that contributions (premium deductions) are done for the 2022 plan year. We will be breaking down deductions by salary band, hours worked, wellness participation, and tier. The increase an employee receives will vary based on these criteria. These pricing increases will make cost sharing more equitable.

**Ginger – On-Demand Mental Health Support**

HSL will continue to 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 be available during Open Enrollment.

**Other Benefit Updates**

Beginning April 1, 2022, we will offer ancillary coverage through Prudential. Prudential is offering all the benefits that Sun Life currently offers. Those employees who are currently enrolled in coverage through Sun Life will be transferred over to Prudential. For those not currently enrolled, you can elect up to the guaranteed issue amount during Open Enrollment on supplemental life, buy-up-Short Term Disability, and Critical Illness without having to answer medical questions. If you do not enroll during Open Enrollment, then you may have to answer medical questions in the future.

There will be no other carrier, plan, or rate changes for the 2022 plan year; this includes dental, vision, legal, and ID theft.

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.

***As always, 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 April 1, 2022 – March 31, 2023.***

## HEALTH INSURANCE

Health insurance coverage will continue to be offered through Health Plans Inc. (HPI) and will utilize the Harvard Pilgrim Health Care (HPHC) network. There are no plan changes for the 2022 – 2023 plan year. As a reminder, the Exclusive Provider Organization (EPO) provides a national network of doctors with no referrals required.

If you do not complete your online enrollment for 2022 - 2023, you will automatically revert to the plan you had in the 2021 – 2022 plan year.

	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) <i>*these co-pays are reimbursed by HSL</i>	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 <i>*these co-pays are reimbursed by HSL</i>	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 Calendar Year)	Deductible, then 80% covered (\$500 Limit per Calendar Year)	100% Coverage after Deductible (12-Visit Limit per Calendar 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)		Deductible, then 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		Deductible, then Generic: \$10 Preferred: \$40 Non-Preferred: \$80 All Specialty: Limited to a 30-day Supply and Must Utilize Briova/Optum Specialty Pharmacy

## 2022 - 2023 RATES

If you earn less than \$38,000 a year

30+ Hours Non-LiveWELL Rates		30+ Hours LiveWELL Rates	
EPO \$1,000	Deduction Per Pay Period	EPO \$1,000	Deduction Per Pay Period
Individual	\$83.24	Individual	\$68.24
Individual + 1	\$213.07	Individual + 1	\$198.07
Family	\$231.61	Family	\$216.61
Focus \$1,000		Focus \$1,000	
Individual	\$64.06	Individual	\$49.06
Individual + 1	\$154.39	Individual + 1	\$139.39
Family	\$167.74	Family	\$152.74
PPO \$1,000		PPO \$1,000	
Individual	\$246.87	Individual	\$231.87
Family	\$677.96	Family	\$662.96
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$29.99	Individual	\$14.99
Individual + 1	\$94.40	Individual + 1	\$79.40
Family	\$110.06	Family	\$95.06
24 - 29 Hours Non-LiveWELL Rates		24 - 29 Hours LiveWELL Rates	
EPO \$1,000	Deduction Per Pay Period	EPO \$1,000	Deduction Per Pay Period
Individual	\$170.10	Individual	\$155.10
Individual + 1	\$431.76	Individual + 1	\$416.76
Family	\$469.66	Family	\$454.66
Focus \$1,000		Focus \$1,000	
Individual	\$147.18	Individual	\$132.18
Individual + 1	\$372.36	Individual + 1	\$357.36
Family	\$405.00	Family	\$390.00
PPO \$1,000		PPO \$1,000	
Individual	\$349.91	Individual	\$334.91
Family	\$963.31	Family	\$948.31
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$115.32	Individual	\$100.32
Individual + 1	\$318.20	Individual + 1	\$303.20
Family	\$353.66	Family	\$338.66

## 2022 - 2023 RATES

If you earn \$38,000-\$49,999 a year

30+ Hours Non-LiveWELL Rates		30+ Hours LiveWELL Rates	
EPO \$1,000	Deduction Per Pay Period	EPO \$1,000	Deduction Per Pay Period
Individual	\$85.68	Individual	\$70.68
Individual + 1	\$219.34	Individual + 1	\$204.34
Family	\$238.42	Family	\$223.42
Focus \$1,000		Focus \$1,000	
Individual	\$65.95	Individual	\$50.95
Individual + 1	\$158.93	Individual + 1	\$143.93
Family	\$172.68	Family	\$157.68
PPO \$1,000		PPO \$1,000	
Individual	\$254.13	Individual	\$239.13
Family	\$697.90	Family	\$682.90
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$30.87	Individual	\$15.87
Individual + 1	\$97.18	Individual + 1	\$82.18
Family	\$113.30	Family	\$98.30
24 - 29 Hours Non-LiveWELL Rates		24 - 29 Hours LiveWELL Rates	
EPO \$1,000	Deduction Per Pay Period	EPO \$1,000	Deduction Per Pay Period
Individual	\$175.10	Individual	\$160.10
Individual + 1	\$444.46	Individual + 1	\$429.46
Family	\$483.47	Family	\$468.47
Focus \$1,000		Focus \$1,000	
Individual	\$151.51	Individual	\$136.51
Individual + 1	\$383.31	Individual + 1	\$368.31
Family	\$416.91	Family	\$401.91
PPO \$1,000		PPO \$1,000	
Individual	\$360.20	Individual	\$345.20
Family	\$991.65	Family	\$976.65
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$118.71	Individual	\$103.71
Individual + 1	\$327.56	Individual + 1	\$312.56
Family	\$364.07	Family	\$349.07

## 2022 - 2023 RATES

If you earn \$50,000-\$79,999 a year

30+ Hours Non-LiveWELL Rates		30+ Hours LiveWELL Rates	
EPO \$1,000	Deduction Per Pay Period	EPO \$1,000	Deduction Per Pay Period
Individual	\$88.13	Individual	\$73.13
Individual + 1	\$225.60	Individual + 1	\$210.60
Family	\$245.24	Family	\$230.24
Focus \$1,000		Focus \$1,000	
Individual	\$67.83	Individual	\$52.83
Individual + 1	\$163.47	Individual + 1	\$148.47
Family	\$177.61	Family	\$162.61
PPO \$1,000		PPO \$1,000	
Individual	\$261.39	Individual	\$246.39
Family	\$717.84	Family	\$702.84
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$31.76	Individual	\$16.76
Individual + 1	\$99.96	Individual + 1	\$84.96
Family	\$116.54	Family	\$101.54
24 - 29 Hours Non-LiveWELL Rates		24 - 29 Hours LiveWELL Rates	
EPO \$1,000	Deduction Per Pay Period	EPO \$1,000	Deduction Per Pay Period
Individual	\$180.10	Individual	\$165.10
Individual + 1	\$457.16	Individual + 1	\$442.16
Family	\$497.28	Family	\$482.28
Focus \$1,000		Focus \$1,000	
Individual	\$155.83	Individual	\$140.83
Individual + 1	\$394.26	Individual + 1	\$379.26
Family	\$428.82	Family	\$413.82
PPO \$1,000		PPO \$1,000	
Individual	\$370.49	Individual	\$355.49
Family	\$1,019.98	Family	\$1,004.98
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$122.10	Individual	\$107.10
Individual + 1	\$336.91	Individual + 1	\$321.91
Family	\$374.47	Family	\$359.47

## 2022 - 2023 RATES

If you earn \$80,000+ a year

30+ Hours Non-LiveWELL Rates		30+ Hours LiveWELL Rates	
EPO \$1,000	Deduction Per Pay Period	EPO \$1,000	Deduction Per Pay Period
Individual	\$88.13	Individual	\$73.13
Individual + 1	\$225.60	Individual + 1	\$210.60
Family	\$245.24	Family	\$230.24
Focus \$1,000		Focus \$1,000	
Individual	\$67.83	Individual	\$52.83
Individual + 1	\$163.47	Individual + 1	\$148.47
Family	\$177.61	Family	\$162.61
PPO \$1,000		PPO \$1,000	
Individual	\$261.39	Individual	\$246.39
Family	\$717.84	Family	\$702.84
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$31.76	Individual	\$16.76
Individual + 1	\$99.96	Individual + 1	\$84.96
Family	\$116.54	Family	\$101.54
24 - 29 Hours Non-LiveWELL Rates		24 - 29 Hours LiveWELL Rates	
EPO \$1,000	Deduction Per Pay Period	EPO \$1,000	Deduction Per Pay Period
Individual	\$180.10	Individual	\$165.10
Individual + 1	\$457.16	Individual + 1	\$442.16
Family	\$497.28	Family	\$482.28
Focus \$1,000		Focus \$1,000	
Individual	\$155.83	Individual	\$140.83
Individual + 1	\$394.26	Individual + 1	\$379.26
Family	\$428.82	Family	\$413.82
PPO \$1,000		PPO \$1,000	
Individual	\$370.49	Individual	\$355.49
Family	\$1,019.98	Family	\$1,004.98
HSA \$2,000/\$4,000		HSA \$2,000/\$4,000	
Individual	\$122.10	Individual	\$107.10
Individual + 1	\$336.91	Individual + 1	\$321.91
Family	\$374.47	Family	\$359.47

## DENTAL

HSL will continue to offer two Blue Cross Blue Shield of MA (BCBS) dental plans with no changes to plan design or rates; additional discounts will be available at PPO Dental providers.



### 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, and Reasonable*	Negotiated Fee	90th Percentile	Negotiated 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 continue to offer a vision plan through EyeMed with no change to plan design or rates.



### 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 Lens 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	\$2.49
Family	\$5.73	\$5.73



## 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. The maximum contribution for 2022 remains at \$2,850.

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 2022 remains at \$5,000.

NOTE: You will have until March 31, 2022 to submit claims for the previous year's eligible expenses, and a run-out period of three months (until June 30, 2022) to submit claims with a date of service in the previous plan year. Employees can rollover between \$25 and \$570 in unused funds for the Medical FSA plan. Amounts over \$570 or under \$25 will be lost. For the plan year ending in 2023 you'll be allowed to rollover up to \$570.

**You must log into the online enrollment system to re-elect these benefits for 2022.**

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**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 (\$3,650 / \$7,300). *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 log into the online enrollment system to re-elect these benefits for 2022.**

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

## HSL LiveWELL

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 winning money.

LiveWELL 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.
- 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.

Starting with the kickoff on January 1 and running through December 15, employees will have the opportunity to earn points by participating in online, onsite, 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 \$25 Pulse Cash on a quarterly basis. Your Pulse Cash allows you to purchase gift cards, buy something in the Virgin Pulse store or donate your winnings to a charity of your choice.
- 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.

## Ginger

LiveWELL has also partnered with **Ginger**, the leader in on-demand mental health care. Ginger offers confidential mental health care through the Ginger app to all HSL employees and their loved ones age 18 and older.

- Once you register, you will have the option to begin texting with a Ginger behavioral health coach within 60 seconds. In addition, you will have access to Ginger's robust library of self-guided content and skill-building activities.
- For individuals who would benefit from higher levels of care, a therapist or psychiatrist can be added to their care team for video-based sessions with coverage based on your health plan.



**GET STARTED NOW.**  
Download the Ginger App!

In the app, tap "Get Started," and then tap "Verify with Name, DOB, Zip". Submit your name, date of birth, and the zip code where you live. Follow the instructions sent to your inbox and you're set!



## SUPPLEMENTAL LIFE INSURANCE

HSL will continue to offer Life and Disability insurance through a new carrier, Prudential. All eligible employees can elect amounts up to the guaranteed issue amount, which is defined as 2x your annual earnings, during this Open Enrollment only.



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 <b>26</b> if a full-time student
Age Reduction	<b>Employee and Spouse:</b> 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	<b>Employee:</b> 2x up to \$500,000 / <b>Spouse:</b> \$15,000

## SHORT-TERM DISABILITY INSURANCE

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. 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.



## VOLUNTARY SHORT-TERM DISABILITY INSURANCE

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. 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 the employee to take home more money in the event of a disability. *Those employees who earn an annual salary under \$86,000 do not qualify for the Voluntary Short-Term Disability Buy-Up program as they will already receive the maximum benefit through the Massachusetts Paid Family and Medical Leave (PFML).*

## ACCIDENT INSURANCE

### Accident Insurance will now be offered through Prudential:

- 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
- Includes a Wellness Benefit Rider that pays a cash benefit to each covered person for each calendar year when certain preventive tests are performed



## CRITICAL ILLNESS

### Critical Illness will now be offered through Prudential:

- Coverage provides a lump sum benefit paid upon first diagnosis of a covered critical illness or event
- Provides coverage for Heart Attack, Stroke, Severe Coronary Artery Disease, Renal Failure, ALS, Alzheimer's Disease, Cancer, and Major Organ Failure
- Rates are based on current age, smoker status, 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



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## 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 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.

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## 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](http://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. By partnering with a Navigator, you will be provided:

- Ongoing support from education professionals. These professionals bring an insider's perspective on local schools and will stay with your family year after year.
- Easy access to expert advice including 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

Transportation/Commuter Transit Benefit

Group Property and Casualty Insurance

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

Discounts

Credit Union

Educational Tuition Discounts

## 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 are enrolled in the HSA EPO \$2000 medical 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 contact any Human Resources team member from any HSL location for specific information about HSL benefits.

