



Harvard Pilgrim Health Care Institute, LLC

2025 Benefits Summary for Fellows

For specific plan information* and rates, visit the Point32Health Employee Benefits site at point32health.org/EmployeeBenefits

Benefit	Vendor	Eligibility	Effective Date	Point32Health Contribution	Comments
Health Insurance	Harvard Pilgrim Health Care	20 or more hours per week	Date of hire or date of qualifying life event	The company shares the cost with both full time and part time employees.	Plans: <ul style="list-style-type: none">• Access America Value No Deductible• Access America Value with Deductible• Access America with Deductible• Access America HSA with Deductible With Access America, you can visit participating network doctors, health professionals and hospitals throughout the United States Coverage Tiers: <ul style="list-style-type: none">• Employee only, employee plus child(ren), employee plus spouse/domestic partner or family coverage.
Dental Insurance	Delta Dental of Massachusetts	20 or more hours per week	Date of hire or date of qualifying life event	The company shares the cost with both full time and part time employees.	Plans: <ul style="list-style-type: none">• Delta Dental PPO Plus Premier Plan Standard• Delta Dental PPO Plus Premier Plan High Coverage Tiers: Employee only, employee plus child(ren), employee plus spouse/domestic partner or family coverage.
Vision Insurance (Materials Only)	EyeMed	20 or more hours per week	Date of hire or date of qualifying life event		Coverage Tiers: Employee only, employee plus child(ren), employee plus spouse/domestic partner or family coverage. Coverage also provides a hearing aid benefit.
Short-term Disability	Unum	20 or more hours per week	Date of hire	100%	Fellows from the Institute must coordinate with Project Managers before scheduling a leave of absence to confirm how you will be paid (example: may be funded at 100% for up to 12 weeks. After 12 weeks, 60% of base pay through 180 th day of disability (must comply with disability policy)).

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Short-term Disability Buy-up	Unum	20 or more hours per week	Date of Hire		Option to elect 6.67% additional base pay benefit
Long-term Disability	Unum	20 or more hours per week	Date of hire	100%	60% of salary to a maximum benefit of \$15,000/month, prorated by scheduled hours, for the 181 st day and beyond (must comply with disability policy). Tax Choice option available
Life and AD&D (Accidental Death and Dismemberment) Insurance	Unum	20 or more hours per week	Date of hire	100%	One times base annual salary to a maximum benefit of \$1,000,000 (rounded up to the nearest thousand).
Optional Life Insurance	Unum	20 or more hours per week	Date of hire or date coverage is approved		Five times base annual salary to a maximum benefit of \$1,500,000 (rounded up to the nearest thousand). Coverage can also be elected for your spouse/domestic partner and eligible dependent children. Some amounts over the guaranteed-issue threshold are subject to evidence of insurability.
Optional AD&D Insurance	Unum	20 or more hours per week	Date of hire or date coverage is elected		Up to \$1,000,000 or 10x annual salary, whichever is less, in \$10,000 increments for yourself or yourself and family members.
Dependent Care Flexible Spending Account	Wex	20 or more hours per week	Date of hire		Elect to defer pre-tax payroll contributions up to the annual IRS maximum, to reimburse expenses incurred during the year for qualified childcare (up to age 13) and/or elder care expenses. Employees earning under \$70,000/year receive a subsidy.
Health Care Flexible Spending Account Limited Purpose Flexible Spending Account	Wex	20 or more hours per week	Date of hire		Elect to defer pre-tax payroll contributions up to the annual IRS maximum in a regular Health Care account or a Limited Purpose account, to reimburse eligible expenses incurred during the year. Health Care FSA: Qualified medical, prescription, dental, and vision expenses. Limited Purpose FSA: Qualified dental and vision expenses only.
Health Savings Account	Fidelity	20 or more hours per week	Date of hire	\$500 for employee-only coverage and \$1,000 if covering dependent(s).	Must be enrolled in the Point32Health high deductible health plan. Elect to defer pre-tax payroll contributions up to the annual IRS maximum. Age 55 and older eligible to save an additional \$1,000.

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401(k) Retirement Plan	Fidelity	All	Date of hire		Savings: Employees may contribute up to 60% of their salary to be invested through Fidelity Investments. Pre-tax contributions cannot exceed the annual IRS maximum.
		Age 50 or Older	Date of hire		Age 50 Catch-Up Savings: Employees may contribute additional contributions to the annual IRS catch-up limit based on their age during the year.
Voluntary Benefits	Unum, ID Watchdog, ARAG, Liberty Mutual, Nationwide	20 or more hours per week	Date of hire		Select from a variety of offerings such as Accident, Critical Illness and Hospital Indemnity plans; ID theft, legal services, home/auto insurance and pet insurance.
Vacation, Personal or Sick Time		20 or more hours per week	Date of hire	100%	Fellows do not accrue or track paid time off
Holidays		20 or more hours per week	Date of hire	100%	11 paid holidays per calendar year. The hours paid per holiday are pro-rated based on the employee's current scheduled weekly hours.
Tuition Program	Bright EdAssist	20 or more hours per week	6 months after date of hire	Up to 100% including books. Calendar year maximum based on FTE status.	Career Development Plan must be documented and approved. Payment up to annual maximum. Grade requirements exist.
Adoption Benefit		20 or more hours per week	3 months after date of hire	Up to \$4,000 per adoption with \$12,000 lifetime family maximum.	Financial assistance for those who choose to adopt a child.
Transit & Parking Subsidy	Wex	20 or more hours per week	Date of hire	Up to 75% of IRS limit per month	The company subsidizes the program up to 75% per month for parking and transit costs up to the IRS monthly pre-tax maximum; any balance due is taken through payroll deductions.
Fitness Center	Premise Health	All	Date of hire		The onsite fitness center at the Canton location offers group exercise classes, personal training, and workout equipment.

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					Employees may join at a low monthly rate. Virtual memberships are available at no cost.
Health Center	Premise Health	All	Date of hire		The onsite health center at the Canton location offers wellness and preventive care, acute symptom care, laboratory services and more. Virtual services are also available.
Mindfulness Programs	Living Well	All	Date of hire	100%	Access to weekly mindfulness meditation, on-demand programs in-person classes, workshops and more.
Well-being Rewards	IncentFit	20 or more hours per week	Date of hire	100%	Colleagues can earn up to \$25 per month or \$300 per year for wellness activities inside and outside of a traditional gym.
Well-being Rewards	Living Well	20 or more hours per week	Date of hire	100%	Colleagues can earn up to \$120 per program year for participating in well-being activities.
Employee Assistance Program (EAP)	KGA	All	Date of hire	100%	Confidential counseling and referral services for you and your household members; also includes a variety of work-life services including legal and financial solutions as well as childcare and elder care referrals.
Mental Health Advocate Program	National Counsel of Mental Wellbeing	20 or more hours per week	Date of hire	100%	The Mental Health Advocate (MHA) program provides peer support by directing colleagues to Point32Health mental health and well-being resources. This <i>volunteer</i> network of colleagues has been certified and trained to be there for colleagues who have mental health needs/concerns and direct them to company or national resources.
Mental Health First Aid	National Counsel of Mental Wellbeing	20 or more hours per week	Date of hire	100%	"Mental Health First Aid at Work (MHFA) Intro" — a two-hour self-paced eLearning course that introduces participants to workplace well-being practices. The program teaches ways to understand and reduce stigma in the workplace, to recognize and help a colleague who may be experiencing a non-crisis mental health or substance use challenge, to build a resilient mindset and implement best practices for self-care.
Caregiving	Wellthy	All	Date of hire	100%	A caregiving resource that provides personalized support to help you tackle the logistical and administrative tasks of caring for the ones you love, including yourself.

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Back-up Care	Wellthy	All	Date of hire	100%	Access to back-up care for your children, adult and elder family members during a lapse or breakdown in normal care arrangements. Employees pay the caregiver's fee.
Resilience	meQ	20 or more hours per week	Date of hire	100%	A digital companion to help you build resilience, understand yourself better, and build small habits that will make every day a little easier, so you can be there for what matters most.
LGBTQ+ Health	Included Health	All	Date of hire	100%	Offers whole person care focused on LGBTQ+ members and their needs, while working within their health plan ecosystem.
College Coach	Bright Horizons	All	Date of hire	100%	Access to former admissions and financial aid officers who offer the impartial guidance and training you need to help your child succeed.
Mortgage Referrals		All	Date of hire		The company has relationships with preferred mortgage providers available to assist employees.
Discounts	Working Advantage	All	Date of hire	100%	Membership provides access to entertaining, shopping, travel, and service discounts.
Banking/Credit Union	Bank of America Metro Credit Union	All	Date of hire		Employee financial benefits to help you now and through your career
Volunteer Time		All	Date of hire		Each calendar year, colleagues may participate in up to 24 hours of paid volunteer service with eligible nonprofits during work hours.

Point32Health, in its sole discretion as the plan sponsor, reserves the right to amend or terminate these plans at any time in accordance with applicable laws. Official plan documents, agreements, insurance policies, etc. will always be the source for any final determinations regarding employee benefits. Updated 2024

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