

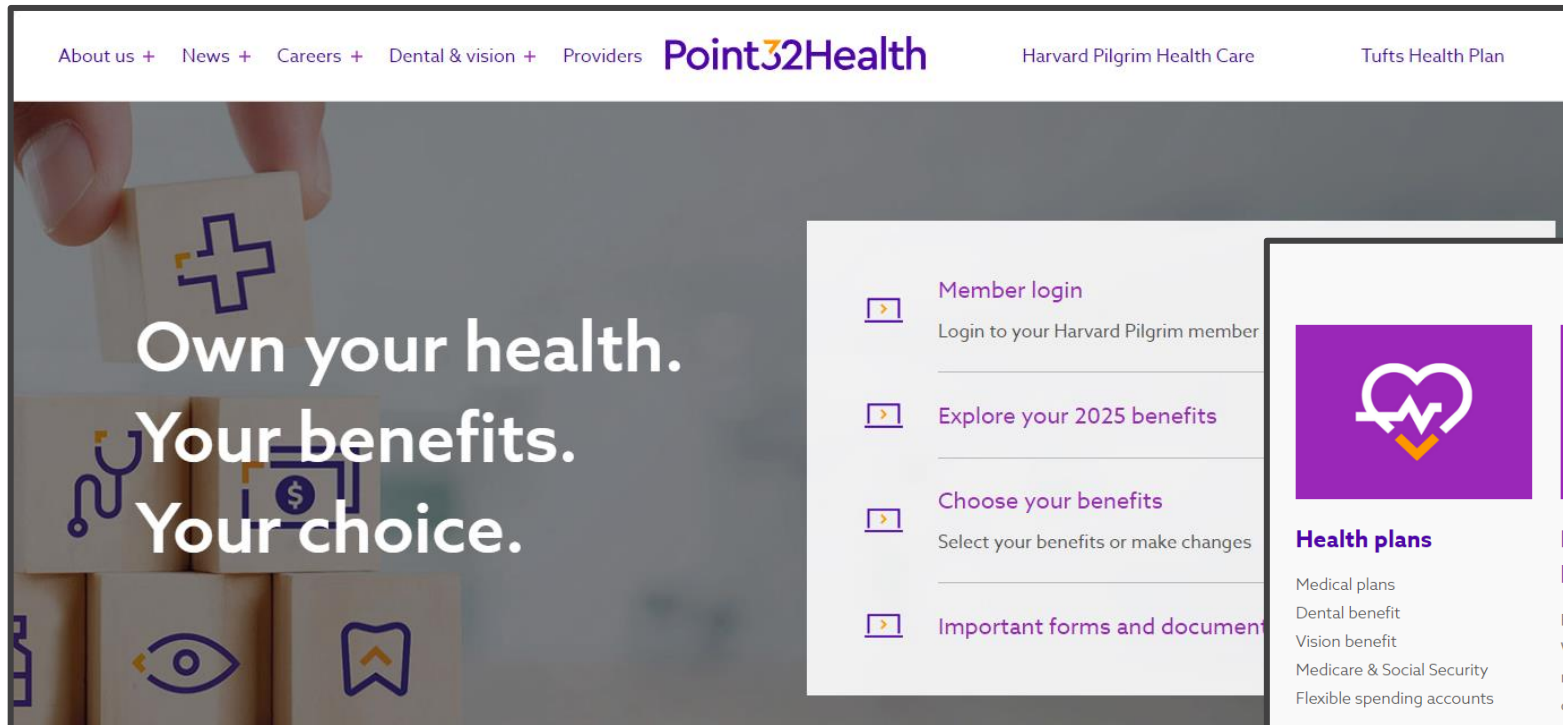
Point32Health

# 2025 New Hire Overview





# Employee Benefits Site

## Own Your Health – Your Benefits, Your Choice!

<http://point32health.org/employeebenefits>




Explore your 2025 employee benefits

 <b>Health plans</b>	 <b>Health and well-being programs</b>	 <b>Financial well-being</b>	 <b>Discounts &amp; perks</b>
<ul style="list-style-type: none"><li>Medical plans</li><li>Dental benefit</li><li>Vision benefit</li><li>Medicare &amp; Social Security</li><li>Flexible spending accounts</li></ul> <a href="#">View all health benefits</a>	<ul style="list-style-type: none"><li>Employee assistance program</li><li>Well-being rewards</li><li>meQ digital resilience companion</li><li>Wellthy</li><li>and more...</li></ul> <a href="#">View all programs</a>	<ul style="list-style-type: none"><li>401(k) retirement plan</li><li>Adoption subsidy</li><li>Dependent care FSA</li><li>Disability</li><li>Identity theft</li><li>Life insurance</li><li>Group legal</li></ul> <a href="#">View all financial benefits</a>	<ul style="list-style-type: none"><li>Family support and pet care</li><li>Commuter benefits</li><li>Tuition program</li><li>UNUM voluntary benefits and more...</li></ul> <a href="#">View all discounts and perks</a>

# Key Dates

## Welcome to Point32Health New Hire Overview

-  **New Hire Tasks and Workday Benefits Events:**
- ✓ **I-9/Onboarding:** Complete no later than noon on Thursday of your hire start date.
    - This process is separate from the background check and CORI process you completed during the hiring process.
    - You will not be able to enroll in benefits until all onboarding tasks are complete.
  - ✓ **2025 New Hire Benefits Event:** You have **30 days from your hire date** to enroll in your New Hire benefit elections. The elections you make as a new hire will be effective your date of hire and will remain in place until the end of 2025.

# Benefits Eligibility & Enrollment

**Eligibility** - All benefits are available to regular colleagues working 20+ hours/week

**Dependents** - Follow the dependent enrollment instructions in Workday.

- Spouse/Domestic Partner or Children/Children of Domestic Partner
  - Children dependents are eligible through the end of the month they reach age 26
  - Domestic Partner coverage subject to Imputed Income
  - An ex-spouse is not an eligible dependent
- **Dependent Audit:** All covered dependents will be subject to a dependent verification audit. Ensure that you are enrolling eligible dependents only to your benefits coverage.

Once you make pre-tax payroll elections for medical, dental, vision or a flexible spending account, you cannot change or cancel coverage mid-year unless you experience an eligible IRS qualifying life event.

Event	Coverage Effective Date	Enrollment Period
New Hire	Date of Hire	30 days*
Qualifying Life Event	Life Event Date	30 days*
Open Enrollment	January 1	November of preceding year

\*Payroll deductions are retroactive to the effective date of coverage.

# Time-Sensitive Benefit Elections

## Election Needed, Employee Contributions

### Core Benefits

- Medical
- Dental
- Vision
- Health Savings Account contributions
- Flexible Spending Accounts (FSA)

### Additional Voluntary Benefits

- Optional Life (Guaranteed Issue if enrolled with new hire elections)
- Voluntary Accident
- Voluntary Hospital
- Voluntary Critical Illness
- Group Legal

## Automatic Enrollment, No Cost to You

### Disability

- Core Short-Term Disability (STD)
- Core Long-Term Disability (LTD)

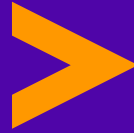
### Life (1x salary rounded to next \$1,000)

- Core Basic Life
- Basic Accidental Death & Dismemberment (AD&D)

*You must designate a beneficiary*

**Did you know?**

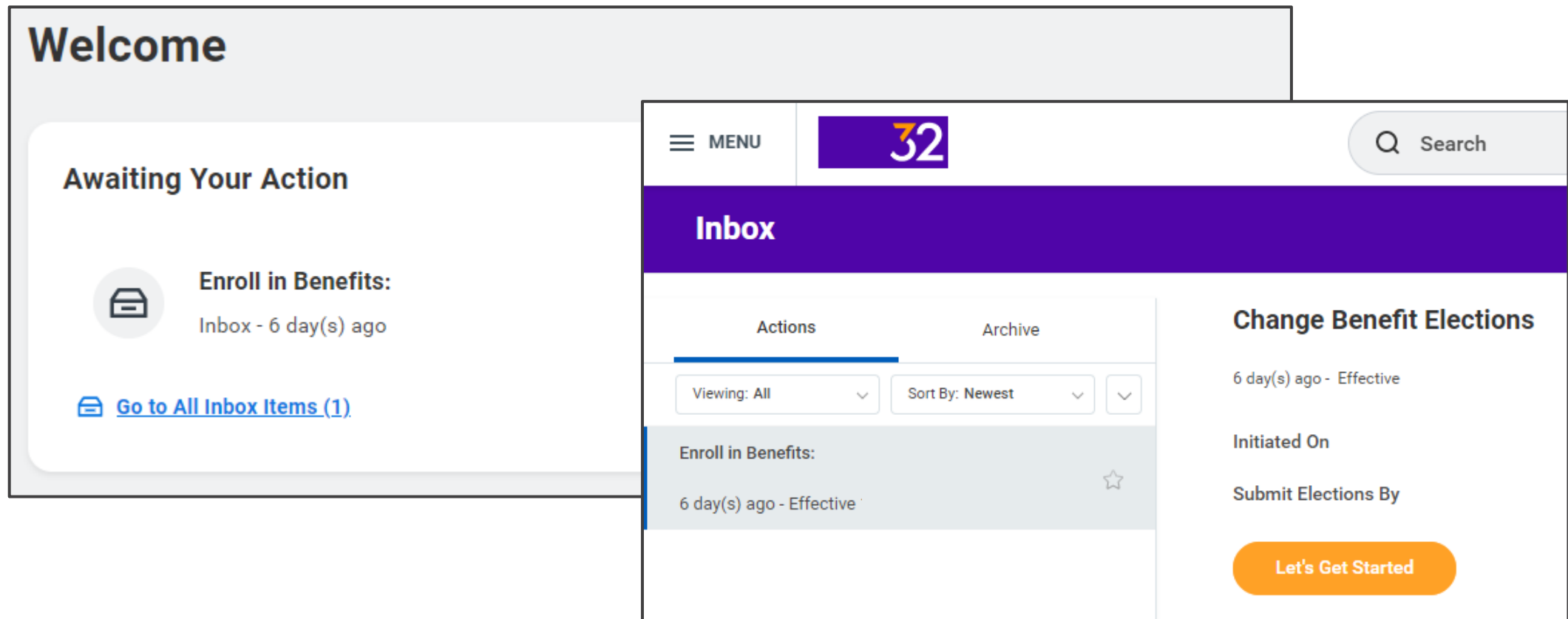
**All benefits effective your date of hire**



# How to Enroll in Your 2025 Benefits

# Workday 2025 New Hire Benefits Enrollment Event

Once you have successfully completed required onboarding tasks, you can find your **new hire benefits event** in your Workday inbox. The task will remain open for **30 days**, or until you submit your elections, whichever occurs first.



# How to Enroll in Benefits in Workday (continued)

Each benefit plan displays in separate tiles.

- ✓ Click “**Enroll**” for each benefit plan you would like to enroll or review current coverage and dependents.
- ✓ The coverage level you select for medical can be different for dental and vision, etc.
- ✓ Once you click “**Enroll**” for a plan, “**Reviewed**” will appear indicating plans you either reviewed and made no changes or changed your election.

**Health Care and Accounts**

**UPDATED**

**Medical**

Harvard Pilgrim Health Care

Cost per paycheck

Coverage Employee + Spouse

Dependents 1

[Manage](#)

**REVIEWED**

**Dental**

Waived

[Enroll](#)

**Your Medical changes have been updated, but not submitted**

Next steps: Update another plan, or click Review and Sign once you're ready to submit your changes.

After reviewing each tile, scroll down and click

[Review and Sign](#)

On the next screen, review your elections carefully, select “I Accept” and click Submit

I Accept ☒

[Submit](#)

[Cancel](#)

Note the important dates and click “View 2025 Benefits Statement” to keep a copy for your record



# 2025 Medical & Pharmacy Plan Options

**Colleagues who are already dependent members of a Point32Health medical plan must request restricted internal access to claims information; it does not occur automatically.**

# Medical Plan Definitions



A **deductible** is a specific dollar amount that you must pay out-of-pocket each year before the health plan begins to cover the cost of certain medical and pharmacy services.



A **copayment** is a fixed dollar amount that you pay for a covered medical service, prescription or medication.



The **coinsurance** typically applies after your annual deductible has been met. This is a fixed percentage of costs that you and the medical plan pay for covered services.



An **out-of-pocket maximum** is the most you have to pay for covered services in a plan year. Once this limit is reached (includes deductibles, copayments, or coinsurance for covered claims) the health plan will cover all additional covered health care costs.

- An **embedded deductible / out-of-pocket maximum** means that **one person will not exceed the individual deductible / out-of-pocket maximum** amount for a family plan.
- A **non-embedded deductible / out-of-pocket maximum** means **the total family deductible must be paid out-of-pocket** before health insurance starts paying for the health care services incurred by **any** family member.

**You pay deductible and / or copayment**

**Plan pays most for coinsurance;  
You may pay a portion**

**Once out-of-pocket max is met, plan pays 100%**

# 2025 Harvard Pilgrim Medical Plan Options

## Access America Value & Access America Network Medical Plans:

**HPHC Access America Value** No Deductible, in-network only

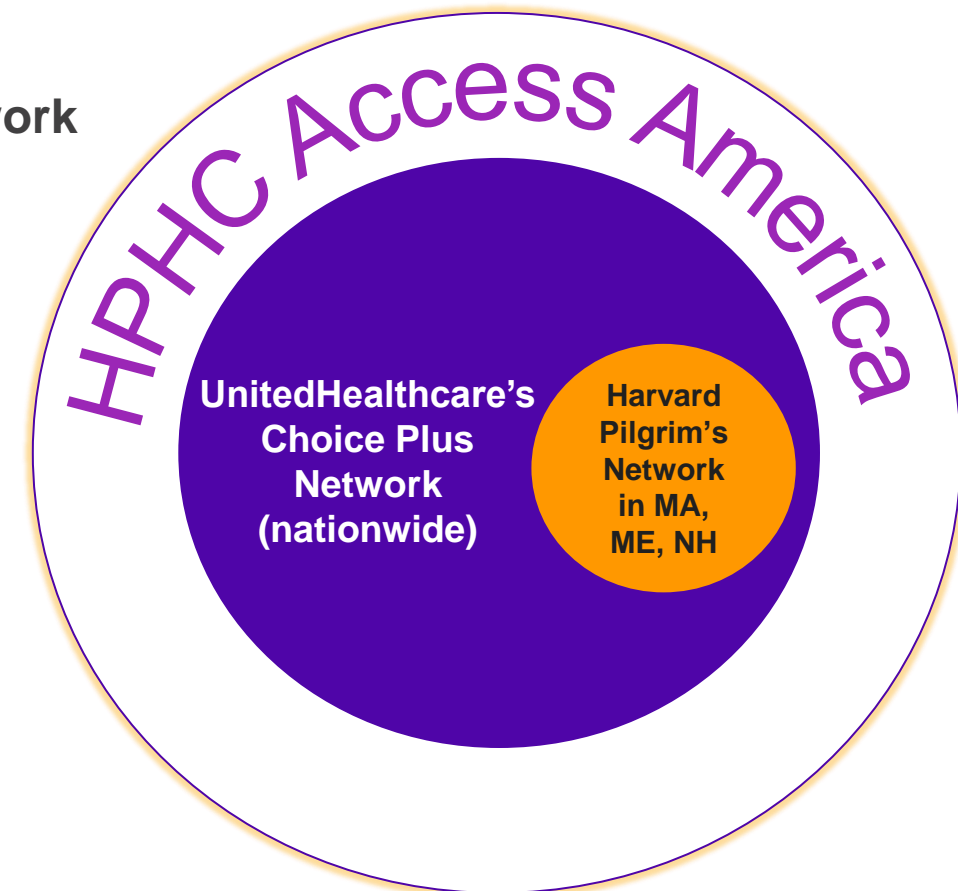
**HPHC Access America Value** with Deductible, in-network only

**HPHC Access America** with Deductible, in and out-of-network

**HPHC Access America** HSA with Deductible, in and out-of-network

## Plan Features:

- ✓ Primary Care Physician (PCP) and referrals are not required.
- ✓ Residents across the U.S. may enroll in any plan.
- ✓ **Services in MA, ME & NH:** **Harvard Pilgrim** network providers & facilities are covered as in-network.
- ✓ **Services outside MA, ME & NH:** UnitedHealthcare's Choice Plus network providers & facilities are covered as in-network. To ensure accurate claims processing, share [this letter with your provider](#).
- ✓ Pharmacy coverage through OptumRx.
- ✓ View the [Which Plan is Right For You](#) comparison chart.




# HPHC Access America Value Plans

Plan Design	HPHC Access America Value No Deductible	HPHC Access America Value with Deductible *
	In-Network Benefits Only	In-Network Benefits Only
Out-of-Network Benefits	No	No
Annual Deductible	No	<b>\$1,000</b> Individual / <b>\$2,000</b> Family Individual embedded in Family contract
Once met, other member cost sharing may apply Medical & pharmacy cross accumulate		
Annual Out-of-Pocket Maximum	\$1,500 Individual / \$3,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
Includes all member cost sharing Medical & pharmacy cross accumulate		
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	No charge
Office Visits: PCP/Specialist	\$20 copay / \$35 copay	\$25 copay / \$40 copay
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	\$20 copay
Emergency Room Care	\$200 copay	\$200 copay
Urgent Care Services – Doctor on Demand	No charge	No charge
Inpatient Hospitalization	\$250 copay	Deductible, then no charge
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	\$35 copay	Deductible, then no charge
Diagnostic Scopic Procedures (colonoscopy, etc.)	\$200 copay	Deductible, then no charge
PT/OT (60 visits combined)	\$35 copay	\$40 copay
Pedi Dental & Tooth Extraction	Not covered	Not covered
<b>Prescription Drugs</b>	<b>Premium 4-Tier Formulary</b>	
30-Day Retail	\$5 / \$15 / \$35 / \$60	
90-Day Mail Order	\$10 / \$30 / \$70 / \$120	

**\* HPHC Access America Value with Deductible coverage mirrors HPHC Access America with Deductible In-Network coverage**

# The same in-network cost share with the option to elect out-of-network coverage

HPHC Access America Value with Deductible *		HPHC Access America with Deductible	
In-Network Benefits Only		In-Network Benefits *	Out-of-Network Benefits
No		Yes	
\$1,000 Individual / \$2,000 Family Individual embedded in Family contract		\$1,000 Individual / \$2,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
\$2,000 Individual / \$4,000 Family Individual embedded in Family contract		\$2,000 Individual / \$4,000 Family Individual embedded in Family contract	\$4,000 Individual / \$8,000 Family Individual embedded in Family contract
No charge		No charge	No charge
\$25 copay / \$40 copay		\$25 copay / \$40 copay	Deductible, then 20% coinsurance
\$20 copay		\$20 copay	Deductible, then 20% coinsurance
\$200 copay		\$200 copay	\$200 copay
No charge		No charge	No charge
Deductible, then no charge		Deductible, then no charge	Deductible, then 20% coinsurance
Deductible, then no charge		Deductible, then no charge	Deductible, then 20% coinsurance
Deductible, then no charge		Deductible, then no charge	Deductible, then 20% coinsurance
\$40 copay		\$40 copay	Deductible, then 20% coinsurance
Not covered		Not covered	Not covered


  

  
**In-network benefits are the same**

# HPHC Access America with Deductible

Plan Design	HPHC Access America with Deductible	
	In-Network Benefits *	Out-of-Network Benefits
Out-of-Network Benefits	Yes	
Annual Deductible Once met, other member cost sharing may apply Medical & pharmacy cross accumulate. IN & OON combine	<b>\$1,000</b> Individual / <b>\$2,000</b> Family <b>Individual embedded in Family contract</b>	<b>\$2,000</b> Individual / <b>\$4,000</b> Family <b>Individual embedded in Family contract</b>
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate. IN & OON combine	\$2,000 Individual / \$4,000 Family <b>Individual embedded in Family contract</b>	\$4,000 Individual / \$8,000 Family <b>Individual embedded in Family contract</b>
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	No charge
Office Visits: PCP/Specialist	\$25 copay / \$40 copay	Deductible, then 20% coinsurance
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	Deductible, then 20% coinsurance
Emergency Room Care	\$200 copay	\$200 copay
Urgent Care Services – Doctor on Demand	No charge	No charge
Inpatient Hospitalization	Deductible, then no charge	Deductible, then 20% coinsurance
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	Deductible, then no charge	Deductible, then 20% coinsurance
Diagnostic Scopic Procedures (colonoscopy, etc.)	Deductible, then no charge	Deductible, then 20% coinsurance
PT/OT (60 visits combined)	\$40 copay	Deductible, then 20% coinsurance
Pedi Dental & Tooth Extraction	Not covered	Not covered
Prescription Drugs – Premium 4-Tier Formulary		
30-Day Retail	\$5 / \$15 / \$35 / \$60	
90-Day Mail Order	\$10 / \$30 / \$70 / \$120	

**\* Access America with Deductible In-Network coverage mirrors Access America Value with Deductible coverage**

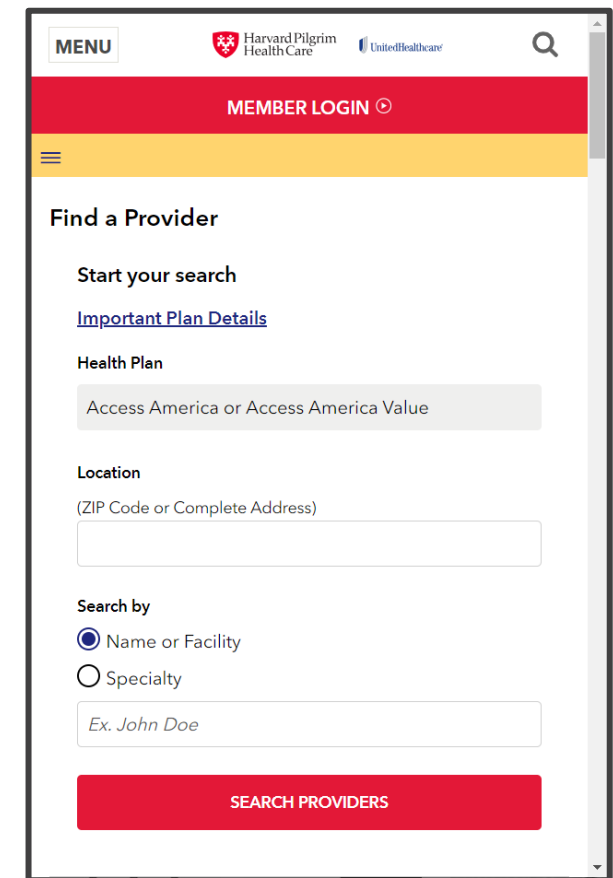
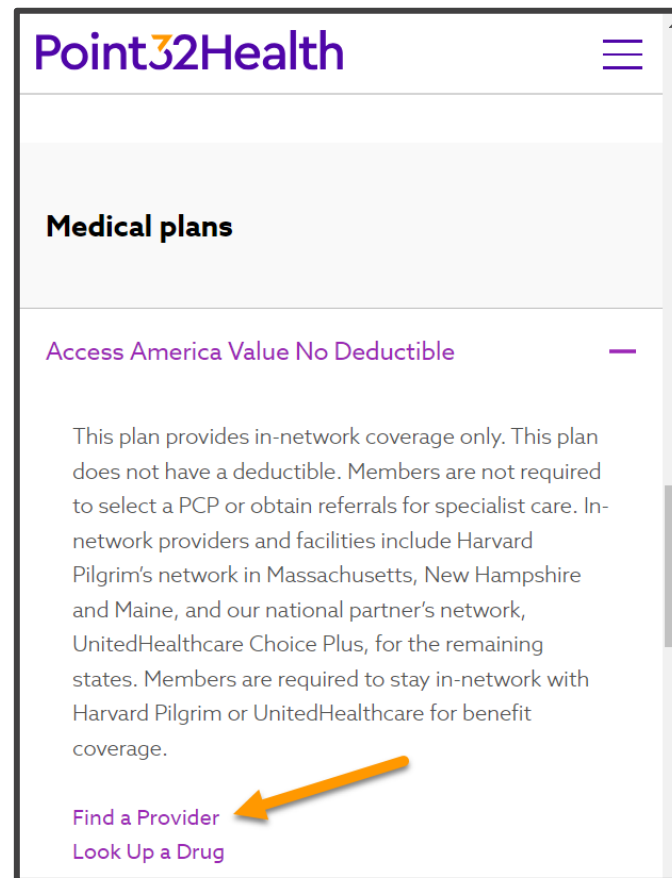
# HPHC Access America HSA with Deductible

Plan Design		HPHC Access America HSA with Deductible	
	In-Network Benefits	Out-of-Network Benefits	
Out-of-Network Benefits		Yes	
Annual Deductible Once met, other member cost sharing may apply Medical & pharmacy cross accumulate. IN & OON combine	<b>\$2,000</b> Individual / <b>\$4,000</b> Family <b>Individual <u>not</u> embedded in Family contract</b>	<b>\$3,000</b> Individual / <b>\$6,000</b> Family <b>Individual <u>not</u> embedded in Family contract</b>	
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate. IN & OON combine	<b>\$4,000</b> Individual / <b>\$8,000</b> Family <b>Individual <u>not</u> embedded in Family contract</b>	<b>\$6,000</b> Individual / <b>\$12,000</b> Family <b>Individual <u>not</u> embedded in Family contract</b>	
Preventative Care (routine annual exam, immunizations, selective preventive test and services)	No charge	20% coinsurance	
Office Visits: PCP/Specialist	Deductible, then no charge	Deductible, then 20% coinsurance	
Routine Eye Exam (limited to 1 exam per Calendar Year)	\$20 copay	20% coinsurance	
Emergency Room Care	Deductible, then no charge	Deductible, then no charge	
Urgent Care Services – Doctor on Demand	Deductible, then no charge	Deductible, then no charge	
Inpatient Hospitalization	Deductible, then no charge	Deductible, then 20% coinsurance	
Diagnostic Labs, X-Ray, Radiology & High-End Radiology	Deductible, then no charge	Deductible, then 20% coinsurance	
Diagnostic Scopic Procedures (colonoscopy, etc.)	Deductible, then no charge	Deductible, then 20% coinsurance	
PT/OT (60 visits combined)	Deductible, then no charge	Deductible, then 20% coinsurance	
Pedi Dental & Tooth Extraction	Not covered	Not covered	
Prescription Drugs – Premium 4-Tier Formulary Preventive Drug Rider			
30-Day Retail	Deductible, then \$5 / \$15 / \$35 / \$60		
90-Day Mail Order	Deductible, then \$10 / \$30 / \$70 / \$120		



# 2025 Provider Search: How to Find Doctors and Care

- **Important:** Confirm your providers, specialists and hospitals participate in the **Access America Value** or **Access America** network for in-network level benefit coverage.
- This is the **same** directory for all 4 medical plans regardless of the state you live in.
- Visit [Point32health.org/EmployeeBenefits/](https://Point32health.org/EmployeeBenefits/)







# 2025 Prescription Drug Lookup



Visit [welcome.optumrx.com/hphcpremium4ty2](https://welcome.optumrx.com/hphcpremium4ty2) (Premium 4-Tier formulary)



a **Point32Health** company

[Home](#) [Find a network pharmacy](#) [Drug pricing tool](#) [Prescription Drug List](#) [Contact Us](#)


## 2025 Premium 4-Tier prescription drug coverage


Harvard Pilgrim Health Care works with OptumRx for pharmacy benefit management services.

Find an OptumRx network pharmacy near you. See what drugs your plan covers, and if you have a deductible for prescriptions, use the Drug Pricing Tool to learn how much your drugs may cost before you reach the annual deductible.

[Home](#) > Prescription drug list

## Prescription drug list


Plan options 

2025 Premium 4-Tier 

Search your plan's formulary or prescription drug list to find covered products and additional details.

### Search by drug name

Drug name



Please have the name and dosage of your medication on hand. Some names may differ from the label on your prescription; for example, Levothyroxine may show as Levothyroxine Sodium.

# 2025 Prescription Drug Coverage Overview



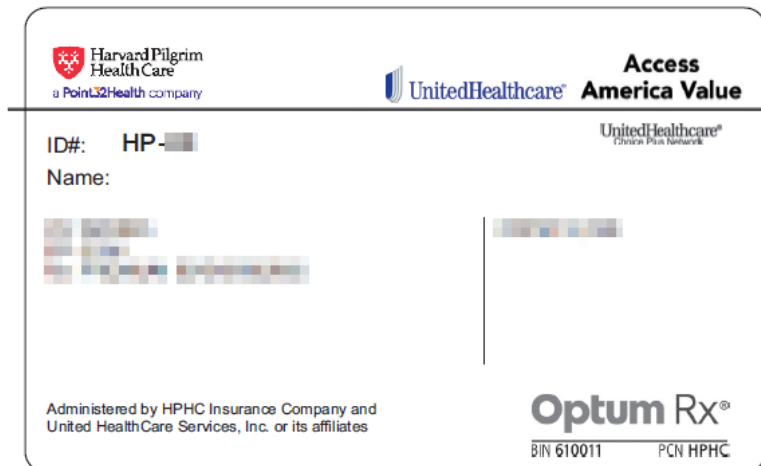
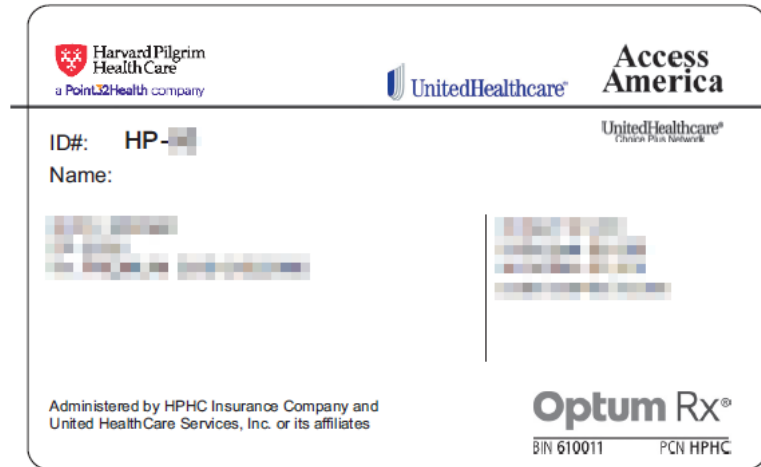
- ✓ OptumRx, the pharmacy benefit manager, provides retail and mail order medications
  - Retail medications are available for 30 or 90-day supply
  - Mail order is available for 90-day supply of maintenance drugs
  - Mail order provides a savings equal to one 30-day supply copay
- ✓ Optum Specialty provides specialty drugs
- ✓ Access America HSA with Deductible provides a preventive drug rider
  - Certain preventive drugs are exempt from the HSA Deductible; you are responsible for the copay
  - Preventive drugs include certain medications that treat chronic conditions and illnesses



Visit [OptumRx.com/oe\\_hphcpremium4t/landing](https://OptumRx.com/oe_hphcpremium4t/landing) (Premium 4-Tier formulary)

# Your Harvard Pilgrim 2025 Member ID card

- **Dual logos:** Harvard Pilgrim and UnitedHealthcare
- Mailed out via USPS within 2-3 weeks when elections are made
- Educate your provider's office – for providers outside MA, ME & NH, be certain to call attention to the claims address on the back of your card and ask that they take a picture of your card details



Visit us at [www.harvardpilgrim.org](http://www.harvardpilgrim.org)  
**DEDUCTIBLE AND/OR CO-INSURANCE MAY APPLY**

**Notice to Members**

- For Member Services call: **888-333-HPHC (4742)**.
- In a medical emergency, go to the nearest emergency facility or call **911** or other emergency number.
- If hospitalized, notify the Plan within 48 hours.
- Contact the Plan at **800-708-4414** to request approval for:
  - admission by a non-participating physician and/or hospital.
  - all services listed in the Schedule of Benefits requiring approval.

Please refer to your evidence of coverage for a full description of your benefits.

**Notice to Providers**

- In MA, ME, NH: **800-708-4414** or [www.harvardpilgrim.org](http://www.harvardpilgrim.org)  
 Claims: Payer ID: 04271  
 HPHC, PO Box 699183,  
 Quincy, MA 02269-9183
- Outside MA, ME, NH: **800-693-5254**  
 UnitedHealth Shared Services  
 Claims: Payer ID: 39026  
 Group Number: 11-123456  
 PO Box 30783, Salt Lake City  
 UT 84130-0783 • <https://uhss.umar.com>

UnitedHealthcare® Choice Plus Network MultiPlan

AA

Visit us at [www.harvardpilgrim.org](http://www.harvardpilgrim.org)  
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  - all services listed in the Schedule of Benefits requiring approval.

Please refer to your evidence of coverage for a full description of your benefits.

**Notice to Providers**

- In MA, ME, NH: **800-708-4414** or [www.harvardpilgrim.org](http://www.harvardpilgrim.org)  
 Claims: Payer ID: 04271  
 HPHC, PO Box 699183,  
 Quincy, MA 02269-9183
- Outside MA, ME, NH: **800-693-5254**  
 UnitedHealth Shared Services  
 Claims: Payer ID: 39026  
 Group Number: 11-123456  
 PO Box 30783, Salt Lake City  
 UT 84130-0783 • <https://uhss.umar.com>


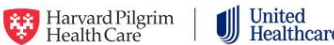
UnitedHealthcare® Choice Plus Network MultiPlan

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# When receiving care across the country (outside MA, ME, NH)

- ✓ Download the flyer and give it to your provider and their billing office
- ✓ Highlight the Dear UnitedHealthcare Participating Provider letter on page two
- ✓ The important details will serve to facilitate eligibility and benefit coverage questions, and will direct the provider's claims appropriately

Find the flyer on the benefits website at [point32health.org/employeebenefits](https://point32health.org/employeebenefits)



## Receiving care outside of Massachusetts, Maine and New Hampshire

Please bring this document when you visit a participating UnitedHealthcare provider or facility for the first time

**Harvard Pilgrim's Access America™ plan** features Harvard Pilgrim's broad network of providers in Massachusetts, Maine and New Hampshire, and UnitedHealthcare's extensive network of providers in other states across the nation.

We recognize that providers throughout the country see members of many insurance plans and that some offices may not be familiar with your ID card.

**Please show the back of this document to participating UnitedHealthcare providers outside of Massachusetts, Maine and New Hampshire.**

**Questions? We're here to help.**

Your ID card also includes the phone number for Harvard Pilgrim Member Services. When you have any questions about your claims or coverage, please call **888-333-4742**. For TTY service, call **711**.

**Representatives are available:**

- Monday, Tuesday, Thursday and Friday from 8 a.m. to 8 p.m. (ET)
- Wednesday from 10 a.m. to 6 p.m. (ET)

### Please show this to your provider

Dear UnitedHealthcare Participating Provider,



UnitedHealthcare providers outside of Massachusetts, Maine and New Hampshire participate in this Harvard Pilgrim plan. If you're a provider outside of Massachusetts, Maine and New Hampshire, please call the numbers listed below.

For questions about:	Contact:
<b>Eligibility or claims</b>	UnitedHealthcare Shared Services at <b>800-493-5254</b> Press 1 for Provider, then options include: <ul style="list-style-type: none"><li>For notifications, press 1</li><li>For calls and claims regarding behavioral health services, press 2</li><li>For eligibility, benefits, and claim mailing address information, press 3<ul style="list-style-type: none"><li>Verbally state the first nine characters of the member ID, including letters and numbers</li><li>Verbally state the member's date of birth</li></ul></li><li>To receive claims status information for this member, press 4</li></ul>
<b>Prior authorization for services, except genetic testing</b> <b>OR</b> <b>Prior authorization for prescription drugs</b> <ul style="list-style-type: none"><li>Pharmacy drugs</li><li>Medical drugs</li><li>Specialty drugs</li></ul>	Harvard Pilgrim's Provider Service Center at <b>800-708-4414</b> and select 1 or 2 based on the member's identification number. <b>If you selected 1:</b> <ul style="list-style-type: none"><li>For advanced imaging services through National Imaging Associates (NIA), press 2</li><li>For behavioral health services, press 5</li><li>For all authorizations including medical services and prescription drugs, benefits, claims status, eligibility, and referrals, press 7</li></ul> <b>If you selected 2:</b> <ul style="list-style-type: none"><li>For all notifications and authorizations including medical services and prescription drugs, press 1</li><li>For benefits, eligibility, or claims information, press 2</li><li>For provider credentialing or demographic changes, press 3</li></ul>
<b>Prior approval for genetic testing services</b>	Carelon Medical Benefits Management at <b>855-574-6476</b>

**Send claims to:**  
United Health Shared Services, P.O. Box 30783, Salt Lake City, UT 84130-0783

**Pharmacies:** Call Harvard Pilgrim Provider Services at **800-708-4414** with questions about a member's coverage or associated claims

**SAMPLE Member ID Card (front and back):**



# 2025 Harvard Pilgrim Medical Plan Bi-weekly Rates

	Annual Salary Under \$65,000		Annual Salary \$65,000 and Over	
Access America Value No Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$80	\$424	\$111	\$393
Employee + Spouse	\$169	\$890	\$233	\$826
Employee + Child(ren)	\$153	\$806	\$211	\$747
Family	\$258	\$1,356	\$355	\$1,259
Access America Value with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$75	\$391	\$102	\$364
Employee + Spouse	\$156	\$823	\$216	\$763
Employee + Child(ren)	\$142	\$744	\$195	\$691
Family	\$239	\$1,253	\$328	\$1,164
Access America with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$79	\$416	\$109	\$386
Employee + Spouse	\$166	\$873	\$229	\$810
Employee + Child(ren)	\$151	\$789	\$207	\$733
Family	\$253	\$1,330	\$349	\$1,235
Access America HSA with Deductible	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Employee Only	\$67	\$353	\$92	\$328
Employee + Spouse	\$141	\$741	\$194	\$688
Employee + Child(ren)	\$128	\$670	\$176	\$622
Family	\$216	\$1,129	\$296	\$1,048

# Medical Plan Decision Support Tools

[2025 Employee Benefits Site](#)

# SmartStart – At Your Service

Pre-enrollment support for **medical and pharmacy** to guide you through this change.

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**Email** SmartStart to ask questions regarding your **new medical/pharmacy benefits**.

- Email [SmartStart@harvardpilgrim.org](mailto:SmartStart@harvardpilgrim.org)

**Call** SmartStart to discuss **your unique complex medical concerns** with clinical experts.

- Call **(866) 874-0817**

## Hours of operation:

**Monday, Tuesday, Thursday & Friday**

8:30 a.m. – 5 p.m. ET

**Wednesday**

10 a.m. – 5 p.m. ET

**SmartStart is not an enrollment tool. To complete your elections, you must enroll in Workday.**



# Decision Doc Support Tool

Choosing your health plan just got easier. HYKE helps you select the plan that best matches your specific needs.



## To get started go to:

[www.myhyke.com/point32health2025](http://www.myhyke.com/point32health2025)

You'll be asked to provide information such as the frequency of your doctor visits, prescribed medications, expected surgeries, family planning and more.

Once you've completed the online survey, you can engage with a live representative. Calls typically last 15 minutes or respond online at your own pace.

[Watch this video](#)

## Review your Report:

- HYKE is quick, free, and confidential.
- You will receive an instant report showing you which plan will save you the most money and provides the best value for you and your family.
- Edit responses to see how different medical needs may change your results.

## Have questions about the Report:

Reach out to [questions@letshyke.com](mailto:questions@letshyke.com)

**Decision Doc is not an enrollment tool. To complete your elections, you must enroll in Workday.**



# Accounts to Support Health Benefits

# Accounts to Support Health Benefits

## Health Savings Account (HSA)



Pay for qualified medical, prescription, dental and vision expenses for yourself and/or covered tax qualified dependents; or pay medical expenses in retirement.

**Your HSA balance is always accessible!**

## Limited Purpose Flexible Spending Account (FSA)



Annual account set up to pay for qualified dental and vision expenses only for yourself and/or eligible dependents.

**Important: FSA plans are considered Use it or Lose it!**

## Healthcare Flexible Spending Account (FSA)



Annual account set up to pay for qualified medical, prescription, dental and vision expenses for yourself and/or eligible dependents.

**Important: FSA plans are considered Use it or Lose it!**

An HSA or Limited Purpose FSA are only available to employees enrolled in the Point32Health **HPHC Access America HSA with Deductible** medical Plan, which is considered a HDHP

A Healthcare FSA is only available to employees not enrolled in a HDHP

# Health Savings Account (HSA) with Fidelity

	Point32Health Annual HSA Contribution	2025 IRS Maximum Contributions
Employee only	<b>\$500</b>	<b>\$4,300</b>
Family	<b>\$1,000</b>	<b>\$8,550</b> <i>Additional \$1,000/year if age 55+</i>

- You may make biweekly pre-tax payroll contributions into your account however you are not required to contribute to receive the automatic Point32Health annual contribution.
- Must be enrolled in the **HPHC Access America HSA with Deductible** plan
- The IRS allows changes to your HSA pre-tax payroll contribution election once per month.
- **IRS restrictions apply for Medicare Part A enrollees.**

## Plan Administrator: Fidelity

Successfully opened accounts will receive a home mailing including a debit card.

**Your pre-tax payroll contributions post to your account on payroll dates.**

**The 2025 Point32Health contributions will post to your Fidelity HSA as soon as administratively practicable.**

You can easily invest HSA funds.

If you currently have an HSA from a prior employer, you can transfer your funds to Fidelity.

## Reminders

### Tax Trifecta



Funds deposit tax free, grow tax free, and you can make tax free withdrawals for qualified expenses!



Account balances roll over and are accessible if you leave Point32Health or change medical plans.

### Account Balances

# Flexible Spending Account (FSA) with Wex

## 2025 IRS Maximum Employee Contributions

**\$3,200**

- Contributions to your FSA are funded bi-weekly through pre-tax payroll contributions.
  - Limited Purpose FSA:** Pay for eligible dental and vision expenses only for yourself and eligible dependents (children dependents up to age 26). Only available if enrolled in the **HPHC Access America HSA with Deductible** plan.
  - Healthcare FSA:** Pay for eligible medical, pharmacy, dental and vision expenses for yourself and eligible dependents (children dependent up to age 26). Only available with the **HPHC Access America Value** plans and the **HPHC Access America with Deductible** plan.
- The IRS does not allow changes to your annual election unless a mid-year IRS eligible qualifying life event occurs.

## Plan Administrator: Wex

New enrollments will automatically receive a home mailing including a debit card.

The entire annual amount you elect will be available immediately on your debit card.

## FSA plans are Use it or Lose It!

**2025 plan year:** There is a 2 ½ month carryover provision where you can incur eligible claims through March 15, 2026. All claims must be submitted by April 30, 2026.

**Funds remaining after this date will be forfeited.**

## Reminders



### Use it or Lose it!

Review your annual election carefully



## Wex

Log into the Wex site at  
<https://benefitslogin.Wexhealth.com/>

# 2025 Benefit Plans

# Delta Dental of Massachusetts

- The **Delta Dental PPO Plus Premier** network provides access to dentists in both Delta Dental’s PPO Network or Premier Network. Visit [Delta Dental’s Find a Dentist](#) page to locate a provider.
- You will receive the greatest savings when you receive your dental care from a Delta Dental dentist, as they agree to accept deeper discounted fees.
- You can choose to see a dentist that is not in network and still receive coverage. However, you may be responsible for the difference between the non-participating dentist’s fee and the maximum plan allowance.

Coverage Tier	Bi-weekly Pre-tax Rate	
	Standard	High
Employee	\$6.01	\$14.54
Employee + Spouse/Domestic Partner	\$13.75	\$31.71
Employee + Child(ren)/DP Child(ren)	\$14.43	\$33.30
Family	\$24.05	\$55.50

### Did you know?

You can ask your dentist to submit a pre-estimate to Delta Dental for any procedure that exceeds \$300. This can help you estimate your out-of-pocket expenses that you may incur and confirm the services are covered under the plan.

# Delta Dental of MA

Category	Standard Option	High Option
Calendar Year Max	\$1,500 per family member	\$2,000 per family member
Annual Deductible	\$50 individual / \$150 family	\$50 individual / \$150 family
Diagnostic & Preventive Care • Exams, cleanings, X-rays	100%	100%
Restorative Care • Fillings, Inlays	80%	90%
Major Restorative Care • Dentures, bridges, implants	50%	60%
Orthodontia	\$1,500 lifetime max per member	\$2,000 lifetime max per member
Rollover Max	\$500	\$600

**Rollover Max** allows a rollover of unused yearly benefit in one year to increase the benefit for the following year and beyond. To qualify:

- ✓ Yearly claims must include one oral exam or cleaning
- ✓ Total yearly claims not to exceed \$700/Standard Plan and \$800/High Plan.

# EyeMed Vision Plan – Materials Only

- **Annual comprehensive eye exam (\$20 copayment):** You must be enrolled in the Point32Health employee medical plan. Participating providers can be found on [Harvard Pilgrim's Find a Provider site](#).
- Discounts for HPHC members found on [Harvard Pilgrim's Discounts and Savings](#) site.
- **EyeMed Materials Services:** EyeMed's **Insight Network** includes thousands of providers from independent eye doctors, retail stores, or online options. Visit [EyeMed.com](#) and follow the "Find an Eye Doctor" link.

Benefit	Frequency	In-network Co-pay / Discount
Lenses for glasses	Once every plan year	\$25 co-pay for single, bifocal, trifocal, lenticular, standard progressive and premium progressive lenses Higher co-pay for other lens options
Frames	Once every plan year	\$0 co-pay, \$180 allowance, 20% off balance over \$180
Contact lenses	Once every plan year	\$0 co-pay, \$180 allowance, 15% off balance over \$180

**Plan allows member to receive either contacts and frame, or frames and lens services**

## Did you know?

**Freedom Pass** is a special offer that goes above and beyond frame allowance.

You can choose most frames at LensCrafters or Target Optical and pay nothing!

	Bi-weekly Pre-tax Rate
Coverage Tier	Vision
Employee	\$1.33
Employee + Spouse/Domestic Partner	\$2.67
Employee + Child(ren)/DP Child(ren)	\$2.53
Family	\$3.92



# Unum Short-term and Long-term Disability

	Short-term Disability		Long-term Disability*
	Core Benefit: Company Paid	Buy-up: Employee Paid	Core Benefit: Company Paid
Benefit	60% of salary	66.67% of salary**	60% of salary with <i>tax choice</i> option
Elimination Period	7 days		26 weeks
Benefit Duration	26 weeks The payment portion is the Benefit Duration minus the Elimination Period.		Benefits are payable for the period during which you continue to meet the definition of disability.

## Long-term Disability Tax Choice

This election gives you the option to pay taxes upfront on the value of the LTD benefit now, so in the event you become eligible for an LTD benefit, payments will be non-taxable.

\*Review the Plan documents for specifics, as there are also age provisions.

\*\*Only available if annual salary is below \$216,000

# Unum Life and AD&D Insurance

	Life		Accidental Death & Dismemberment*
	Benefit	EOI Required?	
<b>Core Benefit – Automatic Enrollment</b> <i>coverage available at no cost to you</i>	1x Annual Salary rounded to next \$1,000, \$1M max	No	1x Annual Salary rounded to next \$1,000, \$1M max
<b>Optional Employee Life (Self)</b> <i>New hire event Guaranteed Issue (GI) to 3x/\$750,000</i>	1x - 5x Annual Salary, \$1.5M max	Yes, new enrollments or increases in coverage**	\$10,000 increments, up to lesser of 10x annual salary or \$1.0 million
<b>Supplemental Life (Spouse)</b> <i>New hire event Guaranteed Issue (GI) to \$30,000</i>	\$10,000 increments, \$600,000 max	Yes, for new enrollments or increases in coverage**	N/A
<b>Supplemental Life (Child)</b>	\$5,000 or \$10,000	No	N/A
<b>Family</b>	N/A	N/A	\$10,000 increments, up to lesser of 10x annual

## Reminder

Be sure to designate a beneficiary for the core benefit. If you enroll in optional employee life, you will need to make a separate beneficiary designation for that coverage.

\*EOI (Evidence of Insurability) is not required for the Core Benefit, or for AD&D

\*\*EOI process will start once your New Hire event is submitted and closes – check the *Announcements* section in Workday to get started

# Voluntary Benefits – Employee-Paid

Plan	Carrier	Enrollment/Billing Method	Enrollment Period
ID Theft	IDWatchdog	Workday/payroll deductions	Anytime
Accident	Unum	Workday/payroll deductions	New Hire, New Hire or Qualifying Life Event
Critical Illness			
Hospital Indemnity			
Legal	Arag	Workday/payroll deductions	New Hire, New Hire or Qualifying Life Event
Auto Insurance Home Insurance	Liberty Mutual	Contact Liberty Mutual/payroll deductions	Anytime
Pet Insurance	Nationwide	Contact Nationwide/home bill	Anytime
Commuter Benefits	Wex	Wex/payroll deductions	Anytime

For more information, including rates, go to [point32health.org/employeebenefits](https://point32health.org/employeebenefits)

# Point32Health 401(k) Plan

## Plan Administrator: Fidelity

- Access your Fidelity account on Thursday following your hire date at [NetBenefits.com/AtWork](https://NetBenefits.com/AtWork)
- Defer from 1% to 60% of your eligible earnings in pre-tax and / or Roth after-tax contributions up to your applicable IRS limit

### If you take no action:

- **Automatic enrollment at 5%** 401(k) pre-tax payroll contribution at 35 days from hire date
- Automatic investment election in a Fidelity Freedom Fund, a target date fund based on your estimated retirement date
- Automatic enrollment in the annual increase program which will increase your contribution rate by +1% annually every March 1

## Did You Know?

Contribution limits are aggregate of all contributions you've made at all employers during the calendar year

Age as of Dec. 31, 2025	IRS Annual Limit
Under 50	\$23,500
50 to 59	\$31,000
60 to 63	\$34,750
64 and up	\$31,000

# Point32Health 401(k) Plan (Continued)

## Employer Contributions

- Match provides dollar-for-dollar on the first 3% deferred, plus \$0.50 on the dollar for the next 2% deferred. Consider deferring at least 5% to receive the full 4% company match.
- Annual 3% non-elective retirement contribution for active employees that are employed on the last business day of the year.
- Employer contributions vest at 33% for every year of service and are 100% vested after 3 years.

## Want to speak to an expert?

- Dan Shea is our Fidelity-assigned Workplace Financial Consultant. Visit [GetGuidance.Fidelity.com](https://www.getguidance.fidelity.com) to schedule a 1:1 consultation at no cost to you!

### Did you know?

Experts recommend a suggested saving rate of 15% to prepare for retirement. This includes employee and employer contributions into a 401(k) plan.

Your Contribution	Point32Health Match
0%	0%
1%	1%
2%	2%
3%	3%
4%	3.5%
5% and up	4%

# Beneficiaries

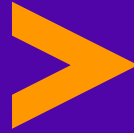
**ALWAYS** keep your beneficiaries up to date, especially if you experience a life event:

- Marriage – add your new spouse
- Divorce – change your beneficiary (unless mandated by divorce decree)
- Birth/Adoption – add your children as beneficiaries
- Death of family member – update your designations

Life insurance beneficiary elections are made directly in Workday.

401(k) and HSA beneficiary elections are made on Fidelity's web-site





# Additional Benefits

# Dependent Care Flexible Spending Account with Wex

## 2025 IRS Maximum Employee Contributions

**\$5,000** (\$2,500 if married and filing separately)

- Contributions to your FSA are funded bi-weekly through pre-tax payroll contributions.
- Funds will become available in your account as your bi-weekly payroll contributions are made.
- Pay for **eligible expenses incurred for child (up to age 13) or care of a parent** so you and your spouse can work.
- The IRS does not allow changes to your annual election unless a mid-year IRS eligible qualifying life event occurs.
- Point32Health subsidizes the 1<sup>st</sup> bi-weekly contribution for colleagues with an annual salary less than \$70,000.

## Plan Administrator: Wex

New enrollments will automatically receive a home mailing including a debit card.

**2025 plan year:** All claims must be submitted by April 30, 2026.

**Funds remaining after this date will be forfeited.**

Per IRS regulation, Point32Health may restrict annual contribution elections for Highly Compensated Employees

## Reminders



### Use it or Lose it!

Review your annual election carefully



## Wex

Log into the Wex site at  
<https://benefitslogin.Wexhealth.com/>



# Health and Well-being Programs

## Well-Being Rewards

- IncentFit – Earn up to \$25/month
- Living Well – Earn up to \$120 annually for you and \$120 your spouse/domestic partner

## Mindfulness Programs

- MeQuilibrium ([meQ](#)) - Resilience
- Mindfulness Meditation / Events



## Programs Offered at No Cost to You

- KGA Employee Assistance Program
- Included Health – LGBTQ+ Care
- [Wellthy - Care Concierge](#)
- [Dana Farber](#) – Oncology Concierge

## Other Programs

- Mental Health Advocate Program
- Wellthy Back-up Care
- Bright Horizons EdAssist [Tuition Program](#)

To Learn More:

Visit: [Health and Well-Being Programs on Compass](#)

# Fitness Programs & Health Center

## Fitness Programs

- **On-site and virtual members**
- Personalized exercise programs
- On-site and virtual group exercise classes range from yoga to strength training
- Personal Training (on-site & virtual)
- Motivational programming
- Over 50 pieces of cardiovascular fitness machines and weight training equipment
- Showers, changing areas and lockers

Open 24 hours, staffed:

Monday – Thursday, 6 AM to 7 PM

Friday, 6 AM to 3 PM

## Health Center

- **On-site and virtual visits**
- Care and treatment of common illnesses such as sore throats, headaches, ear infections
- Annual Physicals
- Blood Pressure monitoring
- Allergy injections and flu shots
- Travel medicine, including immunizations and more
- Personalized exercise programs

Monday – Thursday, 8 AM to 5 PM

Friday, 8 AM to 3 PM

**To receive a personal tour:**



Email [fitness@point32health.org](mailto:fitness@point32health.org)

Call the Health Center at 781-612-1751



# Employee Assistance Program

KGA administers our free, confidential employee assistance program



## Who's Eligible?

You and adult household members age 18 and above.

## Supporting all Colleagues

Our goal is to support all people in recognizing who they are and by bringing forward solutions that:

- Reflect the full community we support
- Are culturally fluent
- Match language preferences
- Reflect racial and ethnic identities
- Align expertise and experience with people's situations

## How can KGA help?

You have free and confidential access to support in these areas:

- Emotional Health
- Parenting
- Care for parents
- Nutrition Consult
- Legal Consult
- Financial Consult
- Convenience Services
- Guidance to help with safe housing and transportation
- Emotional support for racism, discrimination and violence
- Crisis Support

### Did you know?

Anyone eligible can receive **five** free phone or video counseling sessions

### Get in Touch

[My.KGALifeServices.com](https://my.kgaliveservices.com)  
Company Code: p32h



800-648-9557  
[info@kgreer.com](mailto:info@kgreer.com)  
App: KGA Mobile

# Payroll and Time Off

## Non-exempt (Hourly) Colleagues

- Timestamp start/end of day in the Workday Time application.
- 30-minute unpaid meal period is automatically deducted.

## Exempt (Salaried) Colleagues

- Hours are already in Workday, so no need to punch in or out each day.

## All Colleagues Paid Bi-weekly

- Payslips found online in Workday.
- Review paychecks carefully.
- Report any inaccuracies immediately.

## Non-exempt (Hourly) Colleagues

- **Accrued vacation** based on years of service, maximum carryover of 80 hours per year. The carryover deadline is the last day of the last pay period of the year, December 20, 2025.
- **Sick time** accrues at 2.67 hours/pay period, max 64 hours per year, annual rollover max is 120 hours.
- **Personal Days** credited based on hire month:

Years Service	# of Vacation Days
0 up to 3	15
3 up to 10	20
10 and up	25

Hire Date	# of Personal Days
January – March	3
April – June	2
July – September	1
October – December	0

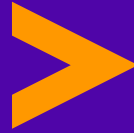
## Exempt (Salaried) Colleagues

- **Open PTO**
- **Sick time** accrues at 2.67 hours/pay period, max 64 hours per year, annual rollover max is 120 hours.

In addition, all colleagues working 20+ hours/week are eligible for 11 fixed holidays.

# New Hire Checklist Action Needed

- ✓ **Complete your I-9 no later than noon on Thursday of your new hire start week.**
- ✓ **Research your plan options:**
  - Review 2025 plan documents on the [2025 Employee Benefits Site](#)
  - View the [Which Plan is Right For You](#) medical plan comparison chart.
  - Use medical support tools (Decision Doc – HYKE, SmartStart)
    - **Decision Doc** - [myhyke.com/point32health2025/](https://myhyke.com/point32health2025/)
    - **SmartStart** - E-mail [smartstart@point32health.org](mailto:smartstart@point32health.org) or call at 866-874-0817
      - Contact SmartStart for medical/pharmacy questions only
- ✓ **Log in Workday to complete your new hire elections within 30 days of hire.**
  - Update beneficiaries for company sponsored Life Insurance plans, HSA, 401(k).
  - Complete Evidence of Insurability (EOI) for life insurance election, if applicable.
  - Review IRS annual maximum contributions for 401(k), Health Savings Accounts (HSA), or Flexible Spending Accounts (FSA). Ensure you do not over contribute based on prior employer contributions.
- ✓ **Have additional questions?**
  - Visit the new [Colleague Resource Center](#) for all your HR queries or to create a support request and include **“New Hire Benefits”** in the title.



# Required Notice Documents

# Required Annual Notices for Group Health Plans

## Employee Benefits Site

<http://point32health.org/employeebenefits>

### Required notices

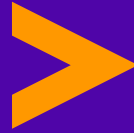
Summary Annual Reports (SAR)

Medicaid and the Children's Health Insurance Program  
(CHIP) Notice

Medicare Part D Notice of Creditable Coverage – Harvard  
Pilgrim

Required Annual Notices for Group Health Plans  
Health and Welfare Benefit Plan





**Thank you!**