



Exit Information Packet

2025

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1 Point32Health Property

Please be sure to leave any Point32Health property such as company keys, ID badge, calling card, laptop computers, etc. with your supervisor or manager on your last day, or follow the instructions below.

1.1 Returning Equipment

Human Resources (HR) provides your name, Employee ID, home/mailling address on file, and separation date to the Information Technology (IT) team to facilitate the return of your equipment.

You may use one of these methods to return your equipment.

Method to Return Equipment	Description
In person	Physically return equipment to the Security Desk at the Canton office.
UPS and your own box	Ship equipment to Point32Health using UPS and your own box. <ul style="list-style-type: none"> • A return label is emailed to your personal email address. • You pack the equipment in your own box. • You apply the return label to the box. • You arrange the UPS pickup.
UPS and Point32Health box(es)	Ship equipment to Point32Health using UPS and Point32Health boxes. <ul style="list-style-type: none"> • A return label and equipment boxes are shipped to your home (within 2 weeks). • You pack the equipment in the boxes. • You apply the return label to the boxes. • You arrange the UPS pickup or drop off at a UPS location.

1.2 Requesting computer files

If there are computer files that you require, you must provide the following information to your manager:

- a list of filenames and locations of files to be retrieved
- the email address to which the files must be sent

Note: Once a device is returned, it goes into queue for its contents for a secure wipe. Files are irretrievable at that point.

2 Benefits

2.1 Continuation of Benefits

If you are enrolled in Point32Health benefits coverage upon your separation date, your coverage will end at 11:59 pm on your last day of employment and your final payroll deduction will be prorated to reflect this end date.

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), you and your covered dependents may elect to continue your existing coverage for medical, dental, vision, Healthcare Flexible Spending Account (FSA) and the Employee Assistance Program (EAP) for up to 18 months. In certain qualifying circumstances, coverage may be extended for up to 36 months. Healthcare FSAs and Limited Purpose FSAs may only be continued through the end of the plan year in which your employment ends.

A COBRA election notice from Wex (the Point32Health COBRA administrator) will be automatically mailed to your home address on file approximately two weeks after your separation date. You will have 60 days from the later of your coverage end date or the date of the COBRA notice to elect continuation coverage.

For full details, please refer to the General Notice of COBRA rights in section 2.3.

Monthly medical, dental, vision, EAP, and Health Center COBRA rates are as follows:

Harvard Pilgrim Health Care				
	Access America Value No Deductible	Access America Value with Deductible	Access America with Deductible	Access America HSA with Deductible
Employee	\$1,114.93	\$1,030.18	\$1,093.58	\$928.29
Employee + Spouse/Partner	\$2,341.37	\$2,163.37	\$2,296.51	\$1,949.40
Employee + Child(ren)	\$2,118.38	\$1,957.34	\$2,077.80	\$1,763.75
Family	\$3,567.80	\$3,296.57	\$3,499.45	\$2,970.52

	Delta Dental of Massachusetts		EyeMed
	Dental Standard	Dental High	Vision
Employee	\$37.98	\$58.42	\$2.95
Employee + Spouse/Partner	\$79.75	\$122.66	\$5.90
Employee + Child(ren)	\$75.96	\$116.81	\$5.60
Family	\$132.93	\$204.42	\$8.67

Employee Assistance Program (EAP): \$2.49 per month

2.1.1 Retirees

If you are approaching age 65 or are already over age 65 at the time of your separation, we strongly encourage you to visit the Retirement Resources page on the Employee Benefits site (<https://www.point32health.org/employee-benefits>). This resource provides important information about the differences between COBRA and Medicare, how each may affect your healthcare coverage decisions, how to avoid a potential Medicare Late Enrollment Penalty, along with contact information for state, Medicare, and Tufts Health Plan Medicare plans.

Please note that the Employee Benefits site remains accessible after your separation.

2.1.2 How to Enroll

You may elect COBRA coverage using one of the following options. The fastest and most convenient way to elect and make payments is through the online account or mobile app.

1. Online account: Visit <https://cobralogin.wexhealth.com/>.
 - Under “Need Help? Not registered yet” click [Register](#) to begin the new user registration process.
 - You are required to enter a registration code and your social security number as part of the log in process. You can find your registration code, located in the New Member Login Notice in the Wex COBRA packet.
 - Contact Wex Customer Service at **866-451-3399** for assistance with questions logging into the site
2. Mobile app: Download the COBRA + Direct Bill by Wex mobile app and follow the online account instructions above.
3. Mail: Complete and submit the COBRA Election Form to Wex using the address provided on the form.

After electing COBRA, make a payment using one of the following options:

- Recommended: Set up recurring payments through the online account or mobile app with no additional processing fee.
- Make a one-time payment through the online account or mobile app.
 - **Note:** One-time payments include a \$20 processing fee.
- Mail a check or money order to Wex Health, Inc., PO Box 2079, Omaha NE 68103-2079
 - Include your Member ID, located in the Profile tab of your Wex online account, in the memo line of the check or money order.

NOTE: Once you are enrolled under COBRA, the coverage will be effective the date following your separation date. Your initial premium includes **all premiums** which have become due since your first day of COBRA coverage.

Once Wex receives your COBRA election and initial premium payment, it may take 2-3 weeks for processing. This means that there will be a break in coverage from the date of your separation until you are re-enrolled on a COBRA Plan. If you need to see a physician or fill a prescription and are required to pay for these services out of pocket prior to your coverage being reinstated, you may obtain reimbursement forms from the health plan website: Harvard Pilgrim Health Care at <https://www.harvardpilgrim.org>.

If you wish to have your COBRA benefits reinstated upon election, you will be required to pay the total premium due at the time you make your election. However, you are allowed to delay the premium payment for up to forty-five (45) days after you have signed, dated, and submitted

your Enrollment Form or enrolled online. Delaying the initial premium payment will delay the reinstatement of your benefits.

Failure to pay your premiums by premium due dates will result in the separation of your participation in your COBRA benefits.

Please be sure to notify Wex of any name or address changes.

2.1.3 Healthcare FSA or Limited Purpose FSA

This coverage ends on your last day of employment. Eligible expenses incurred **after** you terminate employment are **not eligible** for reimbursement unless you continue your contributions by electing COBRA. If you choose not to elect COBRA for your FSA, and you have no eligible expenses incurred before your separation date, the funds remaining in your account are forfeited.

In accordance with IRS regulations, a participant is permitted to submit FSA claims for reimbursement for eligible expenses incurred prior to their retirement or separation date. If you decide to elect COBRA, you must make FSA payments to Wex each month. You would continue to submit claims for eligible expenses to Wex. All claims must be submitted no later than 90 days after the end of the Plan year.

2.1.4 Dependent Care FSA

If you have a balance remaining in your Dependent Care FSA Account, you may submit eligible claims against this balance through the end of the Plan year for Dependent Care Expenses incurred **before** your separation date. Claims will not be paid in excess of the contributions you made to the account prior to your separation date. Expenses incurred after you terminate employment are not eligible for reimbursement. ***The Dependent Care FSA is not subject to continuation under COBRA.***

2.2 Other Option(s) for Health Insurance

If you believe COBRA may not be the best fit for your healthcare needs, consider exploring coverage options through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options. These plans often provide a variety of health insurance choices that may better align with your budget, coverage preferences, and/or eligibility for financial assistance.

If you are approaching age 65 or are already over age 65 at the time of your separation, refer to the Retirees information above in section 2.1.1

Massachusetts Residents Health Connector: For information and enrollment, go to

- <http://www.MAhealthconnector.org> or
- 1-877-623-6765

Residents outside of Massachusetts: For information and enrollment, go to

- <https://www.healthcare.gov/>
- 1-800-318-2596

2.2.1 Advantages

A choice of health insurance options with different benefits and prices. Depending on which plan you choose, your monthly premium may be lower than other coverage options. Unlike COBRA coverage, Health Insurance Marketplace coverage does not have a maximum period; you can continue coverage as long as you pay your premiums on time.

2.2.2 Limitations

Benefits may not be the same as the coverage you had through Point32Health. If you enroll in Health Insurance Marketplace coverage, you are waiving your right to elect health insurance under COBRA.

2.3 General Notice of COBRA Continuation Coverage Rights Point32Health: Continuation Coverage Rights under COBRA

2.3.1 Introduction

This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

The right to COBRA continuation coverage was created by federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage is available to you and to other members of your family who are covered under the Plan when you, or they, would otherwise lose group health coverage. For additional information about your rights and obligations under the Plan and under Federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

2.3.2 COBRA Continuation Coverage

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." A qualified beneficiary is someone who will lose coverage under the Plan because of a qualifying event. You, your spouse or domestic partner, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse or domestic partner of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because any of the following qualifying events happens:

- Your spouse/domestic partner dies.
- Your spouse/domestic partner's hours of employment are reduced.
- Your spouse/domestic partner's employment ends for any reason other than his or her gross misconduct.
- Your spouse/domestic partner becomes entitled to Medicare benefits (under Part A, Part B, or both)
- You become divorced or legally separated from your spouse or dissolve your domestic partner relationship.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happens:

- The parent-employee dies.
- The parent-employee's hours of employment are reduced.
- The parent-employee's employment ends for any reason other than his or her gross misconduct.
- The parent-employee becomes entitled to Medicare benefits (under Part A, Part B or Both).
- The parent becomes divorced or legally separated
- The child stops being eligible for coverage under the plan as a "dependent child."

2.3.3 COBRA Coverage Availability

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee or the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

2.3.4 Your Responsibility to Give Notice of Some Qualifying Events

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Point32Health. Note: Similar rights may apply to certain covered retirees, spouses, and dependent children if your employer commences a bankruptcy proceeding and these covered individuals lose coverage.

2.3.5 How is COBRA Coverage Provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is death of the employee, the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), your divorce or legal separation, or a dependent child losing eligibility as a dependent child, COBRA continuation coverage lasts for up to 36 months.

When the qualifying event is the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered employee becomes entitled to Medicare 8 months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the qualifying event (36 months minus 8 months). Otherwise, when the qualifying event is the end of employment or reduction of the employee's hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period can be extended.

2.3.6 Disability extension of 18-month period of continuation coverage

If you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage.

2.3.7 Second Qualifying Event Extension of 18-month Period of Continuation Coverage

If your family experiences another qualifying event while receiving 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to an additional 18 months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second qualifying event is properly given to the Plan. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (Part A, Part B, or both), or gets divorced or legally separated. The extension is also available to a dependent child when that child stops being eligible under the Plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred. In all of these cases, you must make sure that the Plan Administrator is notified of the second qualifying event within 60 days of the second qualifying event. This notice must be sent to: Wex at PO Box 2079 Omaha, NE 68103-2079.

2.3.8 If You Have Questions

Questions concerning your plan, or your COBRA continuation coverage rights, should be addressed to the contact or contacts identified below. For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA). Addresses and phone number of Regional and District EBSA Office are available through EBSA's website at www.dol.gov/ebsa.

2.3.9 Keep Your Plan Informed of Address Changes

In order to protect your family's rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

2.3.10 Plan Contact Information

The Plan Administrator is Point32Health, 1 Wellness Way, Canton, MA 02021, 781-612-1000. COBRA continuation coverage for the Plan is administered by Wex at PO Box 2079 Omaha, NE 68103-2079, or 866-451- 3399, <https://cobralogin.WEXhealth.com/>.

3 Other Benefits

3.1 Insurance

3.1.1 Life Insurance

Your group life insurance coverage ends on your last day of employment. You have the option to continue this coverage through Unum. You may be able to convert or port your coverage to an individual policy with Unum. You will receive a home mailing with information on your life insurance conversion options. If you have any questions, call Unum at 866-220-8460. Unum must receive your completed application within 31 days of your separation date.

3.1.2 Accidental Death and Dismemberment (AD&D)

Your Basic and Voluntary Accidental Death and Dismemberment Insurance coverage ends on your last day of employment. You may be able to convert or port your coverage to an individual policy with Unum. You will receive a home mailing with information on your AD&D conversion options. If you have any questions, call Unum at 866-220-8460. Unum must receive your completed application within 31 days of your separation date.

3.1.3 Short-/Long-term Disability

Your coverage will automatically cease on the date your employment ends.

3.1.4 Long Term Care Insurance

Your Long-Term Care Insurance coverage will end on your final day of employment. To continue your coverage, you may convert your policy to a direct bill arrangement by contacting your insurance provider directly. Please reach out to either of the providers you currently have for details on how to initiate the conversion:

- **LTC Solutions Customer Service**
Phone: 877-286-2852
Email: LTCiBenefitsTeam@ltc-solutions.com
- **Trustmark Customer Service**
Phone: 800-918-8877
Email: clientservicesmq@trustmarksolutions.com

3.1.5 ID Theft Coverage

If you would like to continue your coverage with ID Watchdog, call 1-866-513-1518 to speak with a customer advocate who will assist in updating your billing information to a credit or debit card.

3.1.6 Liberty Mutual (Auto/Home Insurance)

Your Liberty Mutual deduction will be taken out of your last regular payroll check. You will then need to call 1-800-789-2925 and speak with a customer service representative to arrange a new payment plan.

3.1.7 Supplemental LTD (IDI) with Unum

You have 31 days from your separation date to convert your coverage at the same premium through payments made directly to Unum. For more information, contact Unum at 866-679-3054.

3.1.8 Supplemental LTD (IDI) with MassMutual

You have 31 days from your separation date to convert your coverage at the same premium through payments made directly to MassMutual. Call MassMutual at 1-800- 272-2216 for conversion information.

3.2 Supplemental Benefits

3.2.1 Point32Health 401(k) Plan

There are many tax implications regarding plan withdrawals and rollovers. Although we have provided some general information, you should seek professional tax advice to assist you in your decision-making. Please review the following options:

3.2.1.1 Retirement

If you end employment on or after the age of 65, you are eligible to receive 100% of the value of your Plan accounts, this includes your own contributions and Company contributions.

3.2.1.2 Separation of Employment

If you end employment for reasons other than for retirement, death, or disability, you are eligible to receive 100% of the value of your own pre-tax contributions (and any rollover amounts adjusted for investment gains and losses). You are also eligible to receive the vested portion of your Company Match and Retirement contributions, based on the following schedules:

Years of Service	Company Contributions Vested Percentage	
	Company Match	Retirement Contribution
Less than 1 year	0.0%	0.0%
1 year but less than 2	33.3%	33.3%
2 years but less than 3	66.6%	66.6%
3 years	100.0%	100.0%

3.2.1.3 Distribution Amounts

For more complete information, please contact a Fidelity Representative at 1-800-343-0860 or visit the Fidelity website at [NetBenefits.com/AtWork](https://www.fidelity.com/NetBenefits.com/AtWork).

If your vested balance is \$5,000 or less*, you have 3 options:

Option 1	You may receive a lump sum distribution as soon as administratively practical. Lump sum distributions are subject to applicable Federal and State taxes and a 10% penalty tax is imposed on most retirement plan distributions paid to individuals under age 59½.
Option 2	You may transfer your distribution into another qualified plan, or rollover to an Individual Retirement Account ("IRA"). To exercise this option, you must specify on the Distribution Form the exact name of the payee (account or Trust) to which the funds should be made payable. The Distribution Form is available by calling a Fidelity Representative at 1-800-343-0860 or visiting the website NetBenefits.com/AtWork .
Option 3	Rollover your balance to a Fidelity Investments Automatic Rollover IRA, which allows a seamless transfer of funds into an IRA managed by Fidelity. A Fidelity IRA information packet may be obtained by calling a Fidelity Representative at 1-800-343-0860 or by visiting forms section on the website NetBenefits.com/AtWork .

***NOTE:** If your vested account is \$5,000 or less, and you fail to make an election as specified above, your payment will automatically be transferred into a Fidelity Investments Automatic Rollover IRA managed by Fidelity until you make a distribution election. Transfers are processed on a quarterly basis.

If your vested balance exceeds \$5,000, you may elect any of the options outlined in *Vested balances \$5,000 or less** or take no action and defer distribution. Your account will continue to accrue interest based on your investment elections, but you will not be able to make additional contributions to it.

3.2.2 Health Savings Account (HSA) Contributions

Your contribution will not be withheld from your final paycheck. You may maintain your account with Fidelity if you were enrolled in the Access America HSA with Deductible health plan. You may transfer your funds to another qualified HSA Bank Account. Note, if you do not transfer your funds, you may be subject to a maintenance fee.

3.2.3 Group Legal

Your group legal coverage ends the last day of the month you terminate. If you wish to continue your group legal coverage, you can call ARAG Customer Care 1-800-247-4184. You must notify ARAG within 31 days of your separation date to arrange for premium payment.

3.2.4 Vacation Time (applies to non-exempt employees only)

Your unused balance of accrued vacation time will be paid to you. There is no payout for unused personal days.

3.2.5 IncentFit

The program requires you to be an active employee when the payment is made with the second pay period of the month.

3.2.6 Bravo Balances

If you have an outstanding Bravo balance, please contact Work Human at 844-732-5501/844-732-5505 or by email at customerservice@workhuman.com.

NOTE: Points do not expire.

3.3 Payroll

3.3.1 Your Last Check

Your supervisor will inform the Payroll Department of the number of hours for your last check. Your final paycheck will be direct deposited in the same manner as your previous paychecks. Please note that if you are contributing to the 401(k) plan, your contribution will be deducted from your last paycheck and any future-dated commission checks paid to you up to the later of December 31 or 2 ½ months following your date of separation. If you do not wish to have a 401(k) deduction withheld from your last paycheck, or future-dated commission checks, or you wish to change the amount being deducted, you will need to access your Fidelity account at NetBenefits.com/AtWork to update or stop your 401(k) deduction. You will need to do this at least ten days prior to your separation date.

3.3.2 Your Pay Statements

Your pay statements and W-2 forms will continue to be available to you after you leave Point32Health through Workday at <https://wd5.myworkday.com/point32health/d/home.html>.

Access to Workday

After leaving Point32Health, you will still be able to access Workday from any computer with internet access to view pay slips, tax documents, or update your contact information. After your separation date, access via the mobile application will no longer be available.

Once your separation has been processed in the system, you will receive two emails to your personal email address (or your work email address if no personal email address is on file). One will contain your Workday username, and the other a temporary password and the URL link you can use to access Workday after your separation.

Email with Workday username

Sender: point32health@myworkday.com

Subject: Workday Account Information

Email with temporary password and site URL

Sender: point32health@myworkday.com

Subject: Workday Account Information: Temporary Password

Prior to leaving, it is recommended that you update your contact information in Workday to include a personal email address that can be used for account support.

If you encounter any issues accessing your account after your separation date, please email workday@point32health.org.

4 Unemployment

4.1 Unemployment Insurance Brochure

The following pamphlet is provided for your information in accordance with Massachusetts state Employment and Training Law, M.G.L Chapter 151A.

What is Unemployment Insurance?

Unemployment Insurance (UI) is a temporary income assistance program for Massachusetts workers who have lost their jobs through no fault of their own, and are:

- Able to work
- Available for work, and
- Actively looking for work

Funding for UI benefits comes from quarterly contributions paid by the state's employers to the Department of Unemployment Assistance (DUA). Employees do not contribute to unemployment insurance.

When should you apply for UI benefits?

If you have been separated from work, or your hours have been reduced, you should file a claim for UI benefits **during your first week** of total or partial unemployment.

Your claim will begin on the Sunday of the calendar week in which your claim is filed. This date is known as the effective claim date.

You will not be paid benefits for any week of unemployment preceding the effective date of your claim.

Important note:

You may request benefits only if you are in the United States, its territories, or Canada. You should not request benefits for any week you are outside the United States, its territories, or Canada.

This pamphlet includes important information on how to apply for Unemployment Insurance benefits.

Este folleto contiene información importante sobre cómo solicitar los beneficios del Seguro de Desempleo.

Este panfleto contém informações importantes sobre como registrar-se para receber benefícios de subsídio de desemprego.

Данный проспект содержит важную информацию о процессе подачи заявления на получение Страхового пособия по безработице.

Livè sa gen enfòmasyon enpòtan sou fason pou aplike pou Benefis Asirans Chomaj yo.

Il presente opuscolo contiene importanti informazioni riguardanti la modalità di richiesta per l'indennità di disoccupazione.

Cette brochure comporte d'importants renseignements sur la façon de demander des prestations d'assurance-chômage.

សៀវភៅផ្សព្វផ្សាយនេះមានរួមជាមួយនឹងព័ត៌មានសំខាន់ៗ អំពីរបៀបដាក់ពាក្យសុំប្រាក់អត្ថប្រយោជន៍ការងារសម្រាប់អ្នកបាត់ការងារ។

Cuốn sách mỏng này bao gồm thông tin quan trọng về cách nộp đơn xin bảo hiểm thất nghiệp

ແຜ່ນເຈ້ຍນີ້ມີຂໍ້ມູນກ່ຽວກັບວິທີການຂໍເອົາເງິນຕົນປະໂຫຍດປະກັນໄພຫວ່າງງານ.

这本小册子包括如何申请失业保险金的重要信息。

이 팜플렛에는 실업 보험 급여의 신청 방법에 대한 중요한 정보가 들어 있습니다.

يحتوي هذا الكتيب على معلومات هامة حول كيفية التقديم للحصول على منافع تأمين البطالة.

Equal opportunity employer program

Auxiliary aids and services are available upon request to individuals with disabilities. For hearing-impaired relay services, call 711.



To Massachusetts Workers: How to File a Claim for Unemployment Insurance Benefits

To Massachusetts employers:

Under the state's Employment and Training Law, M.G.L. Chapter 151A, you must provide a copy of this pamphlet as soon as practicable, but no more than 30 days, from the last day the employee performed compensable work. You must provide this pamphlet to each of your employees who is separated from work, permanently or temporarily. Please complete the information below:

Employer name

Mailing address

Phone number

Federal employer ID number



File Online

To file your new UI claim or reopen an established claim online, visit our website at: www.mass.gov/dua/uionline.

1. Select **Log in to UI Online for Claimants**.
2. Create a UI Online account or log in to an existing account.
3. Complete all the information requested and submit your application.
4. Be sure to include your phone number and email address to make it easier for us to contact you if there are questions about your application.

UI Online is available 6:00 am to 10:00 pm, 7 days a week.

Need Help?

If you have questions about your eligibility, please review the eligibility requirements online at: www.mass.gov/dua/eligibility.

For assistance creating a UI Online account, visit: www.mass.gov/dua/fileclaim.

Information Needed to File a Claim

To apply for unemployment, you need to provide personal information including your Social Security number, birth date, home address, email address, and phone number.

You also need information about your employment history from the last 15 months, including:

- Names of all employers, plus addresses and phone numbers
- Reasons for leaving those jobs
- Work start and end dates
- Recall date (if you were laid off but have a set date to return to work)

You may need additional information in certain situations:

- If you are not a U.S. citizen — your Alien Registration number or verification that you are legally allowed to work in the United States.
- If you have dependent children — their birth dates and Social Security numbers
- If you're in a union — your union name and local number
- If you were in the military — your DD-214 Member 4 form. If you don't have it, you can request your DD-214 online at www.dd214.us.

To receive payments by direct deposit, you'll need your bank name, account number and routing number. Otherwise, DUA will send you a debit card.



File by Phone

To file your new UI claim or reopen an established claim by phone, you can:

- Schedule a callback from the TeleClaim Center by visiting our website at: www.mass.gov/dua/schedulecallback.
- Call the TeleClaim Center at (617) 626-6800 or toll-free at (877) 626-6800. Please adhere to the call-in schedule below.

The TeleClaim Center is available 8:30 am to 4:30 pm, Monday through Friday.

Last digit of your Social Security Number:	Assigned day to call the TeleClaim Center:
0, 1	Monday
2, 3	Tuesday
4, 5, 6	Wednesday
7, 8, 9	Thursday
Any last digit	Friday

4.2 Filing outside of Massachusetts

Generally, you should file your claim with the state where you worked. If you worked in a state other than the one where you now live or if you worked in multiple states, the state unemployment insurance agency where you now live can provide information about how to file your claim with other states.

4.2.1 Rhode Island

General information	https://dlt.ri.gov/individuals/unemployment-insurance/apply-unemployment-benefits
File online	https://dltweb.dlt.ri.gov/uipua/
File by phone	(401) 415-6772

4.2.2 New Hampshire

General information	https://www.nhes.nh.gov/
File online	https://www.unemploymentbenefits.nh.gov/file-my-initial-claim

4.2.3 Connecticut

General information	https://portal.ct.gov/dolui
File online	https://uiclaimsct.force.com/CTDirectBenefits

4.2.4 Maine

General information	https://www.maine.gov/unemployment/
File online	https://reemploy.me.maine.gov/accessme/faces/login/login.xhtml

4.3 Employer Information

Check your pay slip to see which company to use when filing for unemployment:

Payslips 10 items

Payment Date	Period Start Date	Period End Date	Company
01/28/2022	01/09/2022	01/22/2022	Point32Health Services Inc

4.3.1 Point32Health Services, Inc.

Employer name	Point32Health Services, Inc. (formerly Tufts Associated Health Plans, Inc.)
Mailing address	Corporate Cost Control PO Box 1180 Londonderry, NH 03053-1180
DUA Employer ID number	80374620
Federal employer ID number	04-2985923

4.3.2 Tufts Health Public Plans, Inc.

Employer name	Tufts Health Public Plans, Inc.
Mailing address	Corporate Cost Control PO Box 1180 Londonderry, NH 03053-1180
DUA Employer ID number	10052973
Federal employer ID number	80-0721489

4.3.3 Tufts Associated Health Maintenance Organization

Employer name	Tufts Associated Health Maintenance Organization
Mailing address	Corporate Cost Control PO Box 1180 Londonderry, NH 03053-1180
DUA Employer ID number	79281750
Federal employer ID number	04-2674079

4.3.4 Harvard Pilgrim Health Care, Inc.

Employer name	Harvard Pilgrim Health Care, Inc.
Mailing address	Corporate Cost Control PO Box 1180 Londonderry, NH 03053-1180
DUA Employer ID number	72030420
Federal employer ID number	04-2452600

4.3.5 Harvard Pilgrim Health Care Institute, LLC

Employer name	Harvard Pilgrim Health Care Institute, LLC
Mailing address	Corporate Cost Control PO Box 1180 Londonderry, NH 03053-1180
DUA Employer ID number	965548790
Federal employer ID number	94-3477531

4.4 Employment Verification and References

In response to reference and employment verifications, Point32Health utilizes *The Work Number* to verify dates of employment, position, and salary only.

Accessing <i>The Work Number</i>	www.theworknumber.com
Point32Health Plan Employer Code	102828
User ID	Social Security Number (for example, 123-45-6789)
Default PIN	Last 4 digits of your SSN and your 4-digit birth year. For example: 67891972.
Customer Services	866-604-6572 (TTY: 800-424-0253); Monday-Friday; 8 a.m.-9 p.m.

The reference and verification policy instructs all supervisors, managers, and employees to forward any requests for references or employee information directly to Human Resources. This policy applies to verbal, written, and electronic postings on LinkedIn or other social media for current and former employees.

Please refer questions to Human Resources at hrsupport@point32health.org.

5 Reduction in force (RIF) Actions

When a company undergoes a reduction in force (RIF), it often involves the difficult decision to eliminate certain positions to align with organizational changes, budget constraints, or strategic goals. As part of this process, affected colleagues may be offered severance packages to provide financial support and ease the transition. The Point32Health Severance Program provides benefits to all former colleagues from individual contributors to based on level to vice presidents and below impacted by a reduction in force and includes salary continuation, benefit continuation and career continuity services. Prorated STI allowance and differentiation based off tenure is also included.

The severance plan has been adjusted to be fair and market competitive to allow colleagues to transition from our organization with support, dignity, and respect. If you have any questions, please contact hrsupport@point32health.org.

5.1 Career Continuity Toolkit

Navigating a career transition can be challenging, and we want you to know that you don't have to do it alone. This toolkit was thoughtfully crafted to support you through this moment of change.

Inside, you'll find practical support for resume development, job searching, interviewing, and more. We're also providing you access to a dedicated career coach for a one-on-one session to help steer you toward your next opportunity. This toolkit is yours to use at your own pace. We hope it helps you move forward with clarity, support, and renewed confidence in your path ahead.

5.1.1 Career Coaching & Support

We understand that transitioning to a new role can feel overwhelming. Along with this toolkit, we're offering career support opportunities through an independent third-party career coach – ensuring a neutral and supportive space for exploration and guidance.

Depending on timing, availability, and group size, you may have access to one or both of the following options:

5.1.1.1 Live Group Career Q&A Session

This session is a great starting point to get familiar with your resources and hear from an expert in real time.

- **What it is:** A virtual session designed to help you get familiar with your resources and hear directly from an experienced career coach. If available, you'll receive a separate attachment with details and a link to join. The session includes a walkthrough of the toolkit and an open Q&A on topics like resumes, interviews, and job search strategy.
- **What to Expect:** The session will be led by an experienced independent career coach who will walk through the contents of this toolkit and demonstrate how to make the most of the tools included.
- **Open Q&A:** Time will also be reserved for an open forum where you can ask questions about your job search, resume, interviews, or next career steps.

5.1.1.2 One-on-One Career Coaching

This gives you dedicated time to focus on your path, your questions, and your strategy, all with expert support.

- **What it is:** A free, private 30-minute session tailored to your individual goals. You'll receive expert advice on your resume, job search strategy, interview preparation, or next steps. A booking link will be shared separately.
- **What to Expect:** Tailored advice based on your career goals, resume feedback, job search strategy, or interview preparation.
- **How to Schedule:** A link to book your one-on-one coaching session will be provided in a separate document.

5.1.2 AI-Powered Resume & Cover Letter Tools

To support your transition, we've allocated funds in your severance package to cover up to three months of access to *Final Round AI*. This is an AI-driven platform designed to streamline your job search process. While you're free to use these funds as you see fit, we've identified Final Round AI as a particularly beneficial resource based on user feedback and its comprehensive features.

5.1.2.1 Final Round AI

What it is: Final Round AI is an all-in-one career advancement platform that offers:

- **AI-powered resume and cover letter builder:** Craft tailored, ATS-optimized documents that align with specific job descriptions.
- **Mock interviews with real-time feedback:** Engage in simulated interviews and receive instant, AI-generated insights to refine your responses.
- **Interview Copilot:** Utilize a real-time assistant during practice sessions to help structure your answers effectively.
- **Document Center:** Organize and access all your job search materials in one central location.

Subscription Details: The Pro Plan for Final Round AI, which we've accounted for in your severance package, offers comprehensive access to the platform's features. This plan is designed to support your job search over a three-month period.

Getting Started: Here's what you need to get going with Final Round AI

1. Visit www.finalroundai.com.
2. Create an account using your personal email address.
3. Choose the 'Pro Plan' to access the full suite of features.
4. Begin crafting your resume and cover letter, engage in mock interviews, and track your job applications.
5. Take advantage of the career coaching sessions included in this toolkit to receive personalized guidance on using Final Round AI effectively.

5.1.3 Interview Preparation Tools

Preparing for interviews, especially behavioral ones, can be daunting. To support your transition, we've curated a selection of resources to help you master the STAR method and confidently tackle common interview questions.

5.1.3.1 Understanding the STAR Method

What it is: The STAR method is a structured approach to answering behavioral interview questions by outlining the following

- **Situation:** Describe the context within which you performed a task or faced a challenge at work.
- **Task:** Explain the actual task or challenge that was involved.
- **Action:** Detail the specific actions you took to address the task or challenge.
- **Result:** Share the results or outcomes of your actions.

Recommended Resources: To deepen your understanding and practice the STAR method, consider the following resources:

- [The Muse - How to Use the STAR Method to Ace Your Job Interview](#): This article provides a comprehensive guide on applying the STAR method, complete with examples.
- [10 Behavioral Interview Questions \(With Sample Answers\)](#): Explore common behavioral questions and sample answers to help you craft your responses.
- [UNM Career Services: STAR Method Interview Prep Packet \(PDF\)](#): A printable packet with extremely helpful worksheets for you to prepare your own STAR stories.

Video Tutorials – Visual learners may find these video resources helpful:

- [STAR Interview Questions & Answers](#): A detailed walkthrough of the STAR method with practical examples.
- [BEST Answers to the 10 Most Asked Interview Questions](#): Insights into frequently asked questions and how to answer them effectively.
- [STAR Method – How to Ace Your Amazon Interview](#): Tips on using the STAR method in high-stakes interviews.

5.1.4 Job Search Strategies

With a structured approach to job searching, you can confidently navigate this transition successfully. This section offers practical strategies and tools to help you identify opportunities, present yourself effectively, and secure your next role.

5.1.4.1 Define Your Career Goals

Before diving into applications, take time to reflect on your career aspirations

- **Assess Your Strengths and Interests:** Identify the skills and activities that energize you.
- **Set Clear Objectives:** Determine the industries, roles, and company cultures that align with your values and goals.
- **Utilize Career Assessment Tools:** Consider tools like the [O*NET Interest Profiler](#) to gain insights into suitable career paths.

5.1.4.2 *Optimize Your Online Presence*

Your digital footprint plays a crucial role in modern job searches:

- **LinkedIn Profile:** Ensure your profile is up-to-date, with a professional photo, compelling headline, and detailed experiences sections.
- **Professional Networking:** Engage with industry groups, share relevant content, and connect with professionals in your desired field.
- **Personal Branding:** Consider creating a personal website or portfolio to showcase your work and achievements.

5.1.4.3 *Leverage Job Search Platforms*

Utilize various platforms to discover job opportunities:

- **Job Boards:** Regularly check sites like Indeed, LinkedIn Jobs, and Glassdoor.
- **Company Websites:** Identify organizations of interest and monitor their career pages for openings.
- **Recruitment Agencies:** Partner with agencies specializing in your desired industry to access exclusive opportunities.

5.1.4.4 *Network Strategically*

Building and maintaining professional relationships can uncover hidden opportunities:

- **Informational Interviews:** Reach out to professionals in your target roles or industries to learn more about their experiences to help you better prepare.
- **Alumni Networks:** Engage with alumni from your educational institutions for advice and potential referrals.
- **Professional Associates:** Join relevant associations to attend events and access job boards.

5.1.4.5 *Utilize Available Resources*

Take advantage of the support provided in this toolkit:

- **Career Coaching:** Schedule your complimentary session with our independent career coach for personalized guidance. A link will be provided during the group session.
- **AI Tools:** Leverage the features of Final Round AI for resume building, interview prep, and job tracking.
- **Learning Platforms:** Explore courses on LinkedIn Learning, Coursera, or Udemy to enhance your skills.

5.1.5 *Emotional & Physical Well-being*

We know that navigating a career transition can be emotionally and physically taxing. It's essential to prioritize self-care to maintain resilience and well-being during this period. Below are resources and strategies to support your mental and physical health.

5.1.5.1 *Emotional Support Resources*

- **Acknowledge and Process Your Emotions:** Experiencing a range of emotions – grief, anxiety, or loss of identity – is common after job loss. Recognizing and processing these feelings is a crucial step toward healing.

- **Seek Professional Support:** Engaging with mental health professionals can provide coping strategies and emotional support. Consider exploring resources like [helpguide.org](https://www.helpguide.org) for guidance on managing stress and finding professional help.
- **Connect with Peer Support Groups:** Joining support groups can alleviate feelings of isolation and provide a sense of community. Organizations like [Emotions Anonymous](#) offer peer-led groups focusing on emotional well-being.
- **Access KGA Wellness Resources:** Access KGA resources to help support you during this time.
- **Utilize Crisis Support Services If Necessary:** If you are in immediate distress, reach out to crisis support services. In the United States you can contact the 988 Suicide & Crisis Lifeline by calling or texting 988 for 24/7 confidential support.

5.1.5.2 *Physical Health Strategies*

- **Maintain Regular Physical Activity:** Engaging in regular activity and exercise can reduce stress and improve mood. Activities like walking, yoga, or cycling can be beneficial. Establish a Consistent Sleep Routine: Prioritize sleep by maintaining a regular sleep schedule and creating a restful environment.
- **Practice Mindfulness and Relaxation Techniques:** Incorporate practices like meditation, deep breathing, or progressive muscle relaxation to manage stress and enhance well-being.
- **Maintain a Balanced Diet:** Eating nutritious meals supports physical health and can positively impact mood and energy levels.

5.1.6 Financial Planning Resources

To support you during this. We've compiled a selection of resources and strategies to help you manage your finances effectively.

5.1.6.1 *Assess Your Financial Situation*

- **Create a Budget:** List all sources of income, including severance and unemployment benefits, and track monthly expenses to identify areas for cost reduction.
- **Prioritize Essential Expenses:** Focus on necessities such as housing, utilities, groceries, and health care.
- **Emergency Savings:** If available, utilize your emergency fund judiciously to cover essential expenses.

5.1.6.2 *Manage Debt and Expenses*

- **Communicate with Creditors:** Inform lenders about your situation; Many offer hardship programs or payment deferrals.
- **Reduce Discretionary Spending:** Identify nonessential expenses that can be temporarily eliminated or reduced.
- **Avoid Accumulating New Debt:** Be cautious with credit card usage and consider delaying large purchases.

5.1.6.3 *Explore Assistance Programs by State*

- Massachusetts: [Department of Unemployment Assistance | Mass.gov](#)
- New York: [Unemployment Insurance Assistance | Department of Labor](#)
- Connecticut: [Unemployment Benefits](#)
- Rhode Island: [Unemployment Insurance | RI Department of Labor & Training](#)

- Vermont: [Unemployment Insurance | Department of Labor](#)
- New Hampshire: [Welcome | NH Unemployment Benefits](#)
- Maine: [MDOL Unemployment: Home page](#)

5.1.6.4 Additional Support & Resources

- **Pro Bono Financial Planning:** Organizations like the [Financial Planning Association](#) offer free financial planning services to those in need.
- **Budgeting Apps:** Tools like [Mint](#) or [YNAB](#) can help track spending and manage budgets effectively.
- **Financial Literacy Resources:** Websites like [ConsumerFinance.gov](#) offer educational materials to enhance financial knowledge.

Appendix A: Accessing Workday

Point32Health

Job Aid: Workday Multi-Factor Authentication Setup

Point32Health Colleagues Without Point32Health Network Access

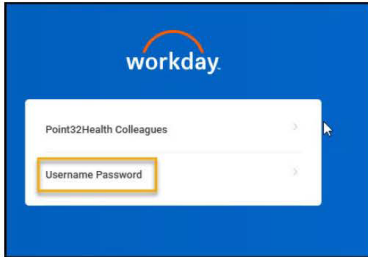
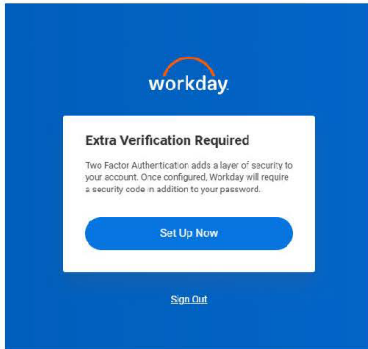
July 22, 2025

This job aid provides an overview of how to set up multi-factor authentication for accessing Workday. The intended audience is pre-hires, terminated colleagues, or colleagues on a full leave without access to the Point32Health network.

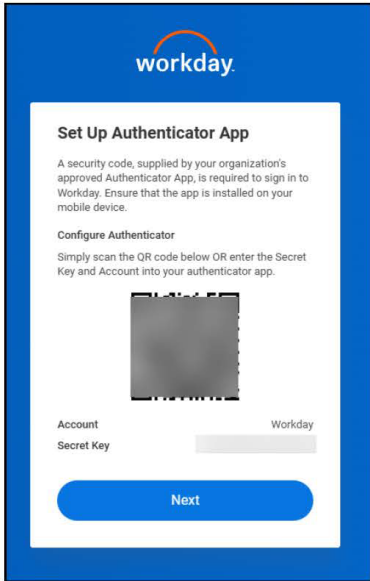
NOTE: For the best experience, it is recommended to complete this set up using Workday on a laptop or desktop while using an authenticator application on your mobile phone.

Get a QR Code from Workday

Follow these steps to log in to your Workday account.

Step	Task
1	This process requires an authenticator application on your mobile phone. If not already installed, download one – such as Microsoft Authenticator – from your phone's application store.
2	From a computer (if possible), access Workday using this link: https://wd5.myworkday.com/point32health .
3	Select the Username Password option. 
4	Type the <i>Username</i> and <i>Password</i> provided to you by Point32Health.
5	At the <i>Extra Verification Required</i> prompt, select Set Up Now . 

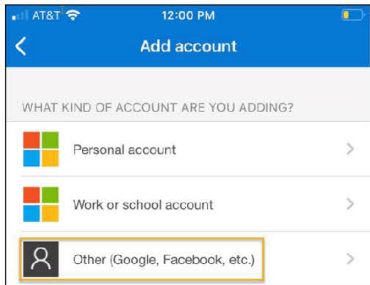
Job Aid: Workday Multi-Factor Authentication Setup

Step	Task
6	<p>Complete the next section to add an account to your authenticator application to scan the QR code displayed in Workday.</p> <p>NOTE: If you are accessing Workday from your phone, take note of the Account and Secret Key for use in the next section.</p> 

Add an Account to Microsoft Authenticator

The following instructions are specific to the Microsoft Authenticator application, but other applications function similarly.

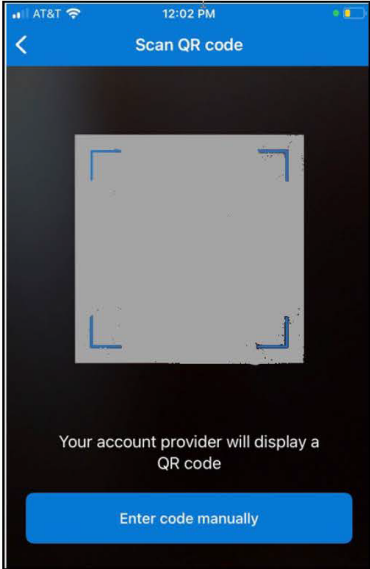
Follow these steps to add an account to Microsoft Authenticator.

Step	Task
1	On your phone, open an authentication application such as Microsoft Authenticator.
2	<p>Select Add Account and then select Other (Google, Facebook, etc.)</p> 

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2

Job Aid: Workday Multi-Factor Authentication Setup

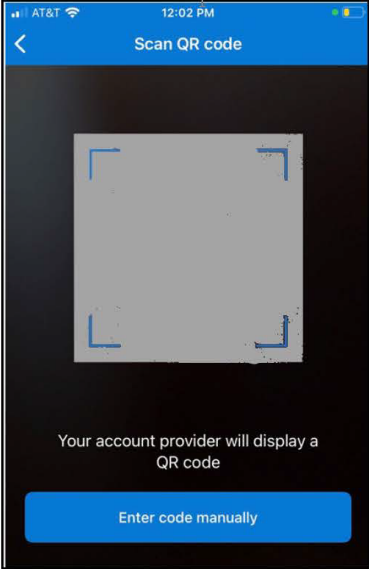
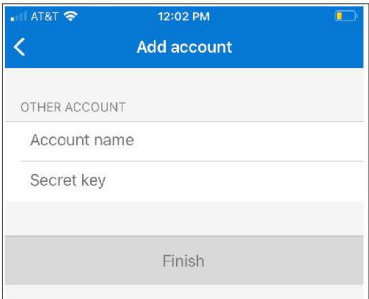
Step	Task
3	<p>Scan the QR code provided by Workday on your computer to complete the account setup.</p> <p>NOTE: If you are accessing Workday from a smartphone, it is impossible to scan the Workday QR code, so you must complete the steps in the next section to <i>Enter the Code Manually to Complete the Account Setup</i>.</p> 

Job Aid: Workday Multi-Factor Authentication Setup

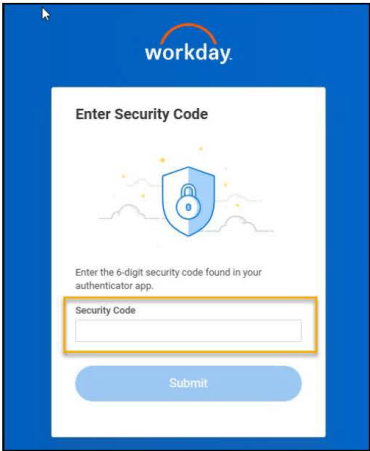
Enter the Code Manually to Complete the Account Setup

If you are accessing Workday from a smartphone, it is impossible to scan the Workday QR code, so you must enter the code manually to complete the account setup.

Follow these steps to enter the code manually to complete the setup.

Step	Task
1	<div>On the Microsoft Authenticator <i>Scan QR code</i> screen, select Enter code manually.</div> <div></div>
2	<div>On the Microsoft Authenticator <i>Add account</i> screen, type the Account name and Secret key that is displayed in Workday, and select Finish.</div> <div></div> <div>Microsoft Authenticator displays a security code to type into Workday.</div>

Job Aid: Workday Multi-Factor Authentication Setup

Step	Task
3	<div>On the Workday <i>Enter Security Code</i> screen, type the Microsoft Authenticator Security Code and select Submit.</div> <div></div>