

Point32Health

**2024
Benefits Open
Enrollment**

Effective January 1

Key Dates

Welcome to Point32Health Open Enrollment!

<http://point32health.org/employeebenefits>

 Enrollment Dates: **Tuesday, October 31 – Tuesday, November 14**

Coverage Effective: **January 1, 2024**

 **Active enrollment: Action Needed for coverage effective January 1, 2024:**

- ✓ **Medical** – You must make a new medical enrollment election for coverage effective January 1, 2024!
- ✓ **FSA/HSA** – You must make new 2024 annual elections for these plans.

Passive enrollment: Current enrollment remains if no changes made for:

Dental, Vision, Supplemental Life, Disability, Voluntary Benefits including Long Term Care (LTC) or Individual Disability Income (IDI)

What's changing for 2024?

- ✓ Point32Health is offering four new Harvard Pilgrim medical plan options
 - Current 2023 medical plans ending Dec. 31
 - Employee contributions will be based on salary band and coverage tier for all plans
 - New medical ID cards will be sent to every member before January 1
 - Behavioral health services are insourced
 - Family centered care now includes an enhanced Fertility benefit
 - Included Health
- ✓ Elimination of Health Reimbursement Arrangement medical plan
 - Additional information to follow in Q1 2024 regarding remaining HRA funds; only applies if you enroll in the Access America HSA with Deductible plan for 2024

- ✓ Fidelity is the new HSA Administrator
 - Additional information to follow in Q1 2024 regarding transfer of existing HSA funds
- ✓ meQuilibrium (meQ) – Digital tool to build resilience; new October 2023



**Your benefits.
Your choice.**

Open Enrollment
for 2024 Benefits

All New Medical Plan Options

October 31–November 14, 2023

Point32Health

Scan with your phone's camera to access the Employee Benefits site.

2024 Benefits Overview Sessions

Sign up for Open Enrollment sessions today on [Workday Learning](#)
When registering, remember to add to calendar!

Participate in the live virtual benefits overview sessions where representatives from our benefit carriers will provide an in-depth review of the following benefits:

Benefit	Provider	Dates / One-hour Timeframe (ET)	
2024 Medical/Pharmacy Plan Overview	Harvard Pilgrim Health Care	<ul style="list-style-type: none">Oct. 24: 11:00 a.m.Oct. 26: 1:00 p.m.Oct. 30: 2:00 p.m.	<ul style="list-style-type: none">Nov. 1: 12:00 p.m.Nov. 7: 10:00 a.m.Nov. 14: 12:00 p.m.
2024 Benefits Overview	Point32Health Benefits Team	<ul style="list-style-type: none">Oct. 23: 10:00 a.m.Oct. 25: 3:00 p.m.Oct. 26: 12:00 p.m.Oct. 31: 2:00 p.m.	<ul style="list-style-type: none">Nov. 2: 9:00 a.m.Nov. 6: 1:00 p.m.Nov. 9: 12:00 p.m.Nov. 13: 11:00 a.m.

2024 Benefits Overview Sessions (continued)

Sign up for Open Enrollment sessions today on [Workday Learning](#)

When registering, remember to add to calendar!

Participate in the live virtual benefits fair where representatives from our benefit carriers will provide an in-depth review of the following benefits:

Benefit	Provider	Dates / 30-minute Timeframe (ET)	
Dental	Delta Dental of MA	Nov. 1: 10:00 am	Nov. 6: 11:00 am
Vision	EyeMed	Nov. 2: 10:30 am	Nov. 6: 10:00 am
Flexible Spending Accounts	Wex	Nov. 3: 12:00 pm	Nov. 14: 11:00 am
Health Savings Account	Fidelity*	Nov. 2: 12:00 pm	Nov. 13: 10:30 am
401(k)	Fidelity*	Nov. 7: 12:00 pm	
Caregiver Service	Wellthy	Nov. 6: 12:00 pm	

*For Fidelity, after clicking “Add to Calendar”, follow the Zoom link in the invite to pre-register for the info session on Fidelity’s web-site. You’ll receive an email confirmation from Dan Shea from Fidelity with an updated calendar invite and Zoom meeting link

Employee Benefits Site

Own Your Health – Your Benefits, Your Choice!

<http://point32health.org/employeebenefits>



The screenshot displays the Point32Health website interface. At the top, there is a navigation bar with links for 'About Us +', 'Company News +', 'Careers +', and 'Providers'. The main header includes the 'Point32Health' logo and links for 'Harvard Pilgrim Health Care' and 'Tufts Health Plan'. The main content area features a large banner with the text 'Point32Health Employee Benefits' and an image of hands holding wooden blocks with medical icons. Below the banner, there are four main sections:

- Member login**: Login to your Harvard Pilgrim member online
- Choose your benefits**: Select your benefits or make changes
- Explore your 2024 benefits**
- Important forms and documents**

The 'Explore your 2024 employee benefits' section is highlighted and contains four columns of benefits:

Health plans	Health and well-being programs	Financial well-being	Discounts & perks
Medical plans Dental benefit Vision benefit Medicare & Social Security Flexible spending accounts	Employee assistance program Well-being rewards meQ digital resilience companion Wellthy and more...	401(k) retirement plan Adoption subsidy Dependent care FSA Disability Identity theft Life insurance Group legal	Family support and pet care Commuter benefits Tuition program UNUM voluntary benefits and more...
View all health benefits	View all programs	View all financial benefits	View all discounts and perks

2024 Open Enrollment Presentation

Benefits Eligibility & Enrollment

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

Dependents - Follow the dependent enrollment instructions in Workday. **You must reselect the dependents you want to cover for medical coverage effective January 1, 2024!**

- Spouse/Domestic Partner or Children/Children of Domestic Partner
 - Children dependents are eligible through the end of the month they reach age 26
 - An ex-spouse is not an eligible dependent
- In early 2024, all covered dependents will be subject to a dependent verification audit. Ensure that you are enrolling eligible dependents only to your benefits coverage for 2024.

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.

ID Cards

Do not discard your current member ID cards, HSA or FSA debit cards.

- Current HSA cards with a balance at Bend or Health Equity can continue to be used for 2023 claims or services billed in 2024, as well as 2024 claims or services billed.

Save your current medical plan member ID card to use for 2023 claims or services billed in early 2024.

Benefit	New ID Card?
Medical	All enrollments
Dental	New enrollees or if making a change to your current plan
Vision	New enrollees only
HSA	All enrollments in the Access America HSA with Deductible
FSA	New enrollees only (unless current card is set to expire)



How to Enroll in Your 2024 Benefits

How to Enroll in Benefits in Workday

Look in your Workday task “Awaiting Your Action” beginning Tuesday, October 31.

- ✓ The Change/Confirm Benefits for Open Enrollment task will be available through **Tuesday, November 14 11:59 pm ET.**
- ✓ You can change and Submit your elections multiple times, however the final election you make by **Tuesday, November 14 at 11:59 pm ET** will be your final election saved.

The screenshot displays two overlapping panels from the Workday interface. The background panel, titled "Here's What's Happening", shows a task card for "Awaiting Your Action". The card includes a calendar icon, the text "Change/Confirm Benefits for Open Enrollment:", "Inbox - 35 minute(s) ago", a blue box with "DUE 11/14/2023", and a link "Go to All Inbox Items (1)". The foreground panel, titled "Inbox", shows a detailed view of the task. It has a purple header with "Inbox" and two tabs: "Actions" (selected) and "Archive". Below the tabs are dropdown menus for "Viewing: Favorites" and "Sort By: Newest". The task entry is "Change/Confirm Benefits for Open Enrollment:" with a star icon, "23 hour(s) ago - Due 11/14/2023; Effective 01/01/2024". To the right, a larger card titled "Change Benefits for Open Enrollment" shows "23 hour(s) ago - Due 11/14/2023; Effective 01/01/2024", "Open Enrollment 10/31/2023-11/14/2023", and the instruction "Choose new plans or re-enroll in the plans you currently have." with a "Let's Get Started" button.

How to Enroll in Benefits in Workday (continued)

Each benefit plan displays in separate tiles.


- ✓ **Enrollment action is needed for medical coverage effective January 1, 2024!**
- ✓ 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** on a plan, **“Reviewed”** will appear indicating plans you either reviewed and made no changes, or changed your election.

The screenshot shows the 'Health Care and Accounts' section of the Workday interface. It features two main benefit tiles: 'Medical' and 'Dental'. The Medical tile includes a heart icon, a progress bar, and the text 'Medical', 'UPDATED', 'Cost per paycheck', 'Coverage', 'Dependents 1', and a 'Manage' button. The Dental tile includes a tooth icon, the text 'Dental Waived', a 'REVIEWED' button, and an 'Enroll' button. Two callout boxes are present: one on the right stating 'Your Dental changes have been updated, but not submitted' with next steps, and one at the bottom right stating 'A reminder will appear that you must “Submit” to Save your elections.'

Submit Elections in Workday

If you see this “**Timely Suggestion**” in Workday, you have **not submitted** your enrollment elections.

Timely Suggestions



Complete and Submit Your Benefit Changes by November 14

Your last edits still need to be resubmitted to take effect

[Review Now](#)

Be sure to submit all benefit changes by 11:59 p.m., ET on Tuesday, November 14.

[Review and Sign](#)

I Accept

[Submit](#) [Cancel](#)

You've submitted your elections.

Important Dates:

Benefits go into effect	01/01/2024
Final day to update benefits	11/14/2023

[View 2024 Benefits Statement](#)

2024 Medical & Pharmacy Plan Options

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%

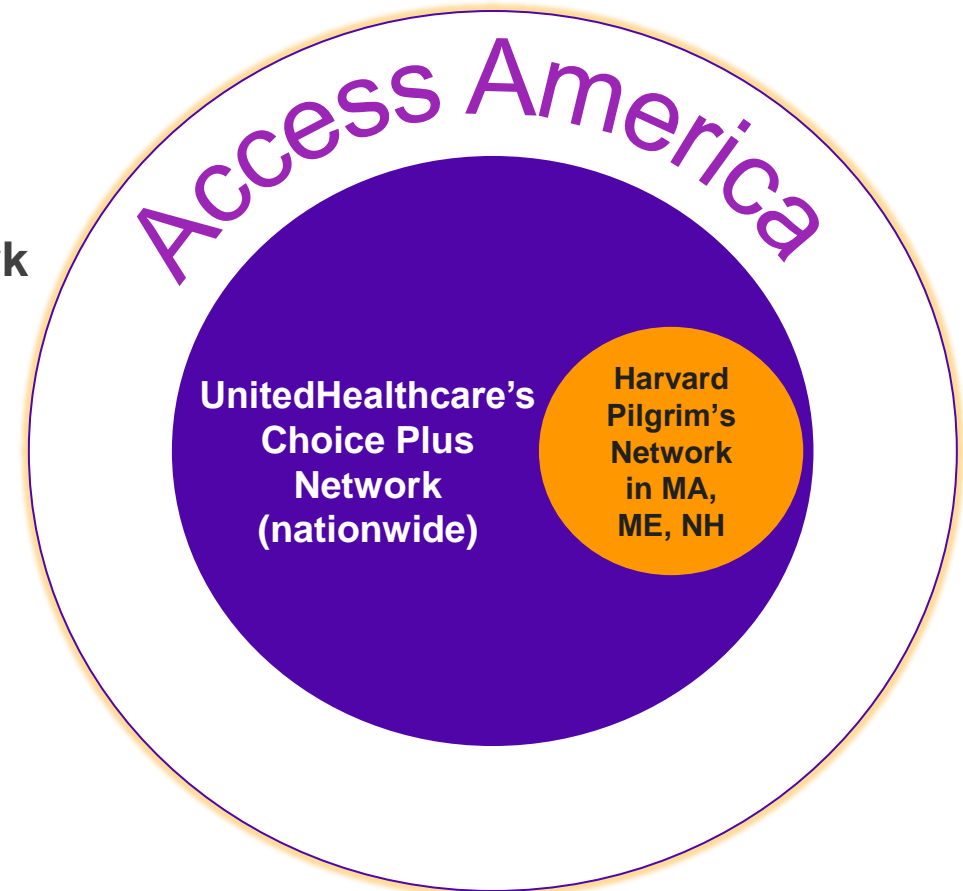
2024 Harvard Pilgrim Medical Plan Options

Access America Value & Access America Network Medical Plans:

- **Access America Value** No Deductible, **in-network only**
- **Access America Value** with Deductible, **in-network only**
- **Access America** with Deductible, **in- and out-of-network**
- **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” Guide](#) comparison chart.



Access America Value Plans

Plan Design	Access America Value No Deductible In-Network Benefits Only	Access America Value with Deductible * In-Network Benefits Only
Out-of-Network Benefits	No	No
Annual Deductible Once met, other member cost sharing may apply Medical & pharmacy cross accumulate	No	\$1,000 Individual / \$2,000 Family Individual embedded in Family contract
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate	\$1,500 Individual / \$3,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
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
Prescription Drugs	Premium 4-Tier Formulary	
30-Day Retail	\$5 / \$15 / \$35 / \$60	
90-Day Mail Order	\$10 / \$30 / \$70 / \$120	

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

Access America with Deductible

Plan Design	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	\$1,000 Individual / \$2,000 Family Individual embedded in Family contract	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate. IN & OON combine	\$2,000 Individual / \$4,000 Family Individual embedded in Family contract	\$4,000 Individual / \$8,000 Family Individual embedded in Family contract
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**

Access America HSA with Deductible

Plan Design	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	\$2,000 Individual / \$4,000 Family Individual not embedded in Family contract	\$3,000 Individual / \$6,000 Family Individual not embedded in Family contract
Annual Out-of-Pocket Maximum Includes all member cost sharing Medical & pharmacy cross accumulate. IN & OON combine	\$4,000 Individual / \$8,000 Family Individual not embedded in Family contract	\$6,000 Individual / \$12,000 Family Individual not embedded in Family contract
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	

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://www.OptumRx.com/oe_hphcpremium4t/landing) (Premium 4-Tier formulary)

Your Harvard Pilgrim 2024 Member ID card

- **Mailed out via USPS before January 1**
- Dual logos: Harvard Pilgrim and UnitedHealthcare
- For dates of service beginning January 1, 2024, show your new ID card to your provider
- 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


 Harvard Pilgrim Health Care
a Point32Health company

 UnitedHealthcare
  Access America

 UnitedHealthcare®
Choice Plus Network

ID#: HPO
Name:

IN OV: \$25/\$40 ER: \$150 Rx: PREMIUM \$15/\$35/\$45	IN Ded: \$1,000 OON Ded: \$1,000 IN OOPM: \$1,500 OON OOPM: \$4,000
---	--

 Optum Rx®
 BIN 610011 PCN HPHC

Visit us at 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
 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.umn.com>

 UnitedHealthcare®
Choice Plus Network
 MultiPlan

AA


 Harvard Pilgrim Health Care
a Point32Health company

 UnitedHealthcare
  Access America Value

 UnitedHealthcare®
Choice Plus Network

ID#: HPO
Name:

OV: \$25 ER: \$150 Rx: PREMIUM \$15/\$25/\$40	Ded: \$2,000 DME Ded: \$100 OOPM: \$4,000
---	---

 Optum Rx®
 BIN 610011 PCN HPHC

Visit us at 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
 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.umn.com>

 UnitedHealthcare®
Choice Plus Network
 MultiPlan

OB

Provider search: How to find doctors and care

Call to action: Confirm your providers, specialists and hospitals participate in the **Access America or Access America Value** network for in-network level benefit coverage

point32health.org/employeebenefits



Prescription drug lookup

Optum Rx®

Home Find a network pharmacy Drug pricing tool Prescription drug list

Welcome!

2024 Premium 4-Tier Plan

OptumRx is Harvard Pilgrim's partner for pharmacy benefits. Look up drugs, find pharmacies near you, get prices and more.

Your Pharmacy Network

Retail: Buy your prescriptions at a local retail pharmacy that participates in the OptumRx network. Also, find out which pharmacies offer 90-day supplies of maintenance medications.

Mail: Use OptumRx home delivery to have 90-day supplies of maintenance medications delivered to your home. Standard shipping free.

Call 1-855-258-1581 to get started, or log in to your Harvard Pilgrim member account and click "Check drug coverage & costs." Have your Harvard Pilgrim ID number, prescription number(s) and credit card information ready.

Find a Network Pharmacy

Your Prescription Drug Benefits

Find out what drugs are covered on our Premium 4-Tier plan.

Prescription Drug List

Drug Tier Description (PDF)

Formulary Booklet (PDF)

Utilization Management Descriptions (PDF)

Additional Information

Some hospitals and physician practices have lists of drugs that they prefer their doctors to prescribe. (Such a list might be called a "Drug Formulary" or a "Preferred Drug List.") Hospital or physician drug lists do not affect the coverage provided by Harvard Pilgrim and its affiliated health plans. Harvard Pilgrim's prescription coverage is generally explained in the Prescription Drug Brochure for the benefit plan in which a member is enrolled.

Additional resources to help you understand your prescription drug benefits:

Drug Pricing and Information Tool Exception Process

Home Find a network pharmacy Drug pricing tool Prescription drug list

Prescription Drug List – 2024 Premium 4-Tier | OptumRx

Please Note: This list represents only the most commonly prescribed drugs. Harvard Pilgrim makes regular changes based on the FDA approval process and decisions made by the Harvard Pilgrim Pharmacy & Therapeutics Committee. Therefore, this list is subject to change at any time.

Created: November 1, 2023
Last Update: November 1, 2023
Next Update: January 15, 2024

Select a plan

Select a plan

Harvard Pilgrim Medical Plan Bi-weekly Rates

	Annual Salary Under \$65,000		Annual Salary \$65,000 and Over	
	You Pay	Point32Health Pays	You Pay	Point32Health Pays
Access America Value No Deductible				
Employee Only	\$73	\$385	\$101	\$358
Employee + Spouse	\$154	\$809	\$212	\$751
Employee + Child(ren)	\$139	\$732	\$192	\$680
Family	\$235	\$1,233	\$323	\$1,145
Access America Value with Deductible				
Employee Only	\$68	\$356	\$93	\$331
Employee + Spouse	\$142	\$748	\$196	\$694
Employee + Child(ren)	\$129	\$676	\$177	\$628
Family	\$217	\$1,139	\$298	\$1,058
Access America with Deductible				
Employee Only	\$72	\$378	\$99	\$351
Employee + Spouse	\$151	\$794	\$208	\$737
Employee + Child(ren)	\$137	\$718	\$188	\$667
Family	\$230	\$1,209	\$317	\$1,123
Access America HSA with Deductible				
Employee Only	\$61	\$321	\$84	\$298
Employee + Spouse	\$128	\$674	\$176	\$625
Employee + Child(ren)	\$116	\$609	\$160	\$566
Family	\$196	\$1,026	\$269	\$953

Medical Plan Decision Support Tools

SmartStart – At Your Service

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



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

- Email 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 from HYKE

Choosing a health care plan can be overwhelming. With **Decision Doc**, you have personalized support to choose the right plan.

To get started go to:

myhyke.com/point32health2024/

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 a video!



Review your Report:

A personal **Protection Score** will determine how well protected you are.

A customized, interactive report shows a breakdown of your anticipated costs for each health plan offered, along with a suggested medical plan option.

Make an informed decision:

Decision Doc helps reduce the guesswork in choosing a health care plan that is the best value for you and your family.

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 **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	2024 IRS Maximum Contributions
Employee only	\$500	\$4,150
Family	\$1,000	\$8,300 <i>Additional \$1,000/year if age 55+</i>

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 2024 Point32Health contributions will post to your Fidelity HSA on January 12, 2024.

You can easily invest HSA funds.

If you currently have an HSA with Point32Health, a transfer of account balances is coming in Q1.

- You may make biweekly pre-tax payroll contributions into your account, however you are not required to contribute in order to receive the automatic Point32Health annual contribution.
- Must be enrolled in the **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.**

Important: You MUST utilize existing 2023 plan year Healthcare FSA balances by December 31, 2023 to qualify for January 2024 HSA contributions!

Reminders

Tax Trifecta



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



Account Balances

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

Flexible Spending Account (FSA) with Wex

2024 IRS Maximum Employee Contributions

\$3,050

- Contributions to your FSA are funded bi-weekly through pre-tax payroll contributions.
- The entire annual amount you elect will be available immediately on your debit card.
 - **Limited Purpose FSA:** Pay for eligible dental and vision expenses only for yourself and eligible dependents. Only available if enrolled in the **Access America HSA with Deductible** plan.
 - **Healthcare FSA:** Pay for eligible medical, pharmacy, dental and vision expenses for yourself and eligible dependents. Only available with the **Access America Value** plans and the **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.

FSA plans are Use it or Lose It!

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

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/>

2024 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	\$5.57	\$13.46
Employee + Child(ren)/DP Child(ren)	\$12.73	\$29.36
Employee + Spouse/Domestic Partner	\$13.36	\$30.83
Family	\$22.27	\$51.38

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!

Coverage Tier	Bi-weekly Pre-tax Rate
Employee	\$1.33
Employee + Child(ren)/DP Child(ren)	\$2.53
Employee + Spouse/Domestic Partner	\$2.67
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?	
Core Benefit <i>Company Paid</i>	1x Annual Salary rounded to next \$1,000, \$1M max	No	1x Annual Salary rounded to next \$1,000, \$1M max
Optional Employee Life (Self)	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
Supplemental Life (Spouse)	\$10,000 increments, \$600,000 max	Yes, for new enrollments or increases in coverage**	N/A
Supplemental Life (Child)	\$5,000 or \$10,000	No	N/A
Family	N/A	N/A	\$10,000 increments, up to lesser of 10x annual salary or \$1M

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 Open Enrollment event closes – check *Announcements* section in Workday after Nov. 15 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	Open Enrollment, New Hire or Qualifying Life Event
Critical Illness			
Hospital Indemnity			
Legal	Arag	Workday/payroll deductions	Open Enrollment, 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

Point32Health 401(k) Plan

- Access your account on Fidelity's website on Thursday following your hire date
- Defer from 1-60% in pre-tax and / or Roth after-tax contributions up to the **projected** 2024 IRS max limit of \$23,000, or \$30,500 if age 50 or above in 2024
- Match provides dollar-for-dollar on the first 3% deferred, plus \$0.50 on the dollar for the next 2% deferred
- Vesting in employer contributions grows over the first three years of your employment at 33 + 1/3% per year
- You will become 100% vested in employer contributions after 3 years of service.
- You are always 100% vested in your own contributions.

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

Did you know?

You should consider contributing at least 5% to receive the full 4% Point32Health company match

Point32Health 401(k) Plan (Continued)

If you take no action:

- Automatically enrolled at 5% after 35 days from hire date
- Enrolled in a Fidelity Freedom Fund, a target date fund based on your estimated retirement date
- Annual increase program will increase contribution rate by +1% annually every March 1

Dan Shea is our Fidelity Workplace Financial Consultant
Visit [Fidelity.com/Schedule](https://www.fidelity.com/Schedule) to schedule a 1:1 meeting

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.

Visit [NetBenefits.com/AtWork](https://www.fidelity.com/NetBenefits.com/AtWork)

- Make deferral elections
 - Choose investments
 - Initiate a rollover
 - Attend webinars
 - Update beneficiary elections
- Or call Fidelity at 1-800-343-0860

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

Health and Well-being Benefits

Point32Health is a place where **holistic well-being** is a key element to delivering on our **purpose** and **vision** and is a key **priority** for the **People Organization**.

Our **comprehensive** program embraces six key well-being pillars:

- ✓ Physically Thriving
- ✓ Connected and Supported
- ✓ Meaning and Purpose
- ✓ Financially Secure
- ✓ Emotionally Resilient
- ✓ Safe and Empowered

To learn about the Well-being Programs – Visit the [Health and Well-Being Programs Page on Compass](#)

Well-being Benefits: 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
- Wellness coaching

Monday – Thursday, 8 AM to 5 PM

Friday, 8 AM to 3 PM

To receive a personal tour:



Email fitness@point32health.org

Call the Health Center at 781-612-1751



Well-being Benefits: Rewards, Coaching, Mindfulness

Wellness Rewards

- [IncentFit](#) – Earn up to \$25 per month for participating in healthy activities.
- [Living Well](#) – Earn up to \$120 annually in gift cards for participating in wellness activities.

[Wellness Coaching](#)

- Meet with a board-certified health and wellness coach and learn how to eat better, get in shape, effectively manage stress and more. Wellness coaching is designed to help individuals achieve lasting lifestyle changes.
- Face-to-face and virtual sessions are available.

[Mindfulness Programs](#)

- Virtual weekly Mindfulness Meditation with other colleagues.
- Digital mindfulness tools available through [meQ](#).
- Mindfulness Events and Programs.

meQuilibrium

meQuilibrium (meQ) is your digital companion to build resilience. [Visit the meQ website](#) to sign up.

- Download the meQ app:
 - [iPhone users](#)
 - [Android users](#)
- Complete your assessment. You will immediately gain insights into your lifts and drags, stress personality and thinking patterns. It takes less than 10 minutes.
- Using the credentials you set up during your initial meQ registration, you can take the meQ app anywhere and use it at any time.
- Learn more in this [meQ video](#)

THE #1 RESILIENCE BUILDING SYSTEM

A resilience-building app designed to help you build the mental and emotional strength to face each day with confidence.

meQ

Today's Goal: Complete 2 Actions 6 Weekly Practice: 3 Days 6 Badges: 2

Welcome back, Genevieve

Based on your assessment, meQ has chosen these items to grow your resilience. Your priority is set to **Focus**.

Master Monotasking

Sharpen Your Focus

10 Ways To Find More Joy This Season

Control of Stress

My Additional Resources

How Are You Feeling Today?

meQuilibrium © New Life Solution, Inc. | Private & Confidential | 2

LGBTQ+ Health: Capabilities Overview

Coming soon in early 2024

Included Health's **LGBTQ+ Health** offers *whole person* care focused on LGBTQ+ members and their needs while working within their health plan ecosystem to ensure members feel safe, understood and supported.

- ✓ Community Support
- ✓ Mental Well being
- ✓ Benefits Navigation
- ✓ Provider Matching
- ✓ Gender Affirming Care
- ✓ Family Building



Provider Matching

Helping members find the best provider who's also in-network

Concierge support from experts who help pair members with vetted providers who are affirming and clinically competent.



Benefits Navigation

Helping members navigate and plan

Concierge support helping members navigate their benefits ecosystem. Includes trans-focused complex care management, supporting trans and non-binary members with transition, gender affirming surgery and benefits navigation.



Education & Advocacy

Supporting and advocating for LGBTQ+ with family, social and workplace questions

Trusted guidance and advocacy provided by concierge care coordinators.

Point32Health recognizes that caregiving takes a toll on one's well-being

Wellthy provides personalized support to help you care for those that you care about.

Their care experts take on any administrative and logistical tasks related to care, and help you navigate:

- ✓ Childcare – guidance and support for parents with childcare needs
- ✓ Aging – for families with aging members dealing with all of life's changes
- ✓ Health Conditions – for families with a tough diagnosis or chronic condition
- ✓ Special Needs – advocacy and expertise for families with unique and complex needs
- ✓ Mental Health – ongoing help for those struggling with depression, anxiety, alcoholism
- ✓ Veteran Support – helping heroes and their families get the care they deserve
- ✓ Financial Hardship – for those hard-working families feeling financially strained

Did you know?

Wellthy Community is a peer-to-peer space for caregivers to find support, share experiences, and exchange knowledge

Join Wellthy today and get started with a personalized care concierge
join.wellthy.com/point32health

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

On-line book shelf – covers many topics

Anyone eligible is able to receive **two** free books per year.

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 is able to receive **five** free phone or video counseling sessions

Get in Touch

[My.KGALifeServices.com](https://www.My.KGALifeServices.com)

Company Code: p32h



800-648-9557

info@kgreer.com

App: KGA Mobile

Dependent Care Flexible Spending Account with Wex

2024 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 1st 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.

FSA plans are Use it or Lose It!

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

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/>

Tuition and Family Support Benefits



Point32Health Tuition Program

- Administered through Bright Horizons' EdAssist platform
- Provides company-paid tuition assistance and reimbursement for eligible programs
- Find the tuition policy and details on our [Tuition Program page](#) on Compass

Enhanced Family Supports

- Back-Up Care (child, parents, pets)
- College Coach
- SitterCity – access to discounts for sitters, housekeepers and more!

Clients.BrightHorizons.com/Point32Health

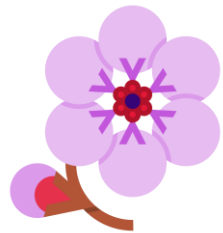


Point32Health Colleague Resource Groups (CRGs)

At Point32Health, we empower CRGs as affinity groups that share a common goal to: **increase colleague engagement**, become a **talent incubator of next-generation underrepresented talent** and foster **company-wide allyship and networks**.

All CRGs are open
to all colleagues

Join a CRG today!



Abilities+
Point32Health



Black
Professionals
Point32Health



Flourish
Point32Health
(well-being)



Military
Veterans
Point32Health



The
Multicultural
Connection
Point32Health



Pride Point
Point32Health
(LGBTQ+)



Women &
Allies Network
Point32Health



Young
Professional
Network
Point32Health

Open Enrollment Checklist

- ✔ Is action required?
YES! Action is required for medical coverage effective January 1, 2024
Action is also required for FSA, HSA; or if you want to change any of your existing benefit options

- ✔ Research your plan options
 - Attend virtual informational sessions
 - Use medical support tools (Decision Doc – HYKE, SmartStart)
 - Review plan documents

- ✔ Log in and complete your elections in Workday by 11:59 p.m. ET on Tuesday, Nov. 14
 - Complete Evidence of Insurability (EOI) for life insurance election, if applicable

- ✔ Ensure you are only enrolling eligible dependents on your benefits. In early 2024, all covered dependents will be subject to a dependent verification audit.

- ✔ Confirm your beneficiaries are up to date

Enrollment & Questions

Review, enroll or make changes in Workday by 11:59 p.m. ET on November 14, 2023.

Decision Doc - myhyke.com/point32health2024/

- 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.

SmartStart Pre-enrollment Line (medical/pharmacy questions only)

- E-mail smartstart@point32health.org or call at 866-874-0817

View the [“Which Plan is Right for You” Guide](#) comparison chart.

Have additional questions?

- Use the [Workday Help Center](#) to create a Workday Benefit Support Case request and include **“Open Enrollment”** in the case title.

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



Thank you!