



Vinfen

Transforming lives together

2022-23 BENEFITS & WELLNESS GUIDE MASSACHUSETTS EMPLOYEES

To enroll:

- 617-830-5500, option 1, enter code 6619142; or
- myvinfen.bswift.com

For more information: visit the Benefits page of MyVinfen at bit.ly/vinfenbenefits

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Welcome

Vinfen is able to provide quality services to thousands of individuals, families, and communities each year because of your commitment and dedication. Vinfen's Leadership Team understands that without you, we would not be able to provide these services and we are very appreciative. In turn, the Leadership Team is committed to providing you with a comprehensive benefits package.

Please review this guide carefully. If you do not enroll in benefits by the end of your enrollment period, you may not be able to enroll until our next open enrollment period for an effective date of September 1, 2023 (if you are eligible at that time). Mid-year benefit election changes are only permitted in limited circumstances as determined by IRS regulations. Specifically, eligible employees may elect to enroll or change their insurance coverage within 30 days of a qualifying event such as loss of other coverage, marriage, divorce, birth or adoption of a child, or a change in eligibility for benefit coverage.

We are please to present the the following benefits to eligible employees for Plan Year 2022-2023 (see page 4 for eligibility details):

- **Medical Insurance (2 plan options):**
 - ✓ Harvard Pilgrim Deductible HMO Plan
 - ✓ Harvard Pilgrim Tiered HMO Plan
 - ✓ **BOTH PLAN OPTIONS AUTOMATICALLY INCLUDE OUR HEALTH REIMBURSEMENT ARRANGEMENT (HRA) FOR ELIGIBLE EMPLOYEES!**
- **Dental Insurance:**
 - ✓ MetLife Essential Dental Plan
 - ✓ MetLife Premier Dental Plan
- **Vision Insurance:** EyeMed Vision Insight Plan H
- **Employer-Paid Short Term Disability Insurance (for eligible employees):** New York Life
- **Employer-Paid Long Term Disability Insurance:** New York Life
- **Employer-Paid Basic Life and Accidental Death & Dismemberment Insurance:** New York Life
- **Flexible Spending Accounts (FSAs):**
 - ✓ Benefit Strategies Health Care & Dependent Care FSAs
 - ✓ Benefit Strategies Commuter Spending Account
- **Voluntary Benefits:**
 - ✓ Colonial Life Whole Life Insurance
 - ✓ Colonial Life Term Life Insurance
 - ✓ Colonial Life Accident Insurance
 - ✓ Colonial Life Critical Illness Insurance

Please review the instructions for enrollment on page 2 of this booklet. As always, please contact a member of the Human Resources Department if you have questions and concerns. On behalf of the Vinfen team, thank you for all that you do!



Kathy Krysiak
Senior Vice President of Human Resources

How to Enroll in Benefits

There are two ways to enroll in benefits:

1. **Call center:** Speak directly to a benefits counselor by calling (617) 830-5500, option 1, Monday – Friday, 8am – 7pm. **Note that you will need to enter Vinfen's code: 6619142.** Your benefits counselor will answer any questions you have and offer simple, straightforward advice as you evaluate your choices and enroll in benefits.
2. **Online self enroll:** myvinfen.bswift.com. Vinfen's Benefits Information and Enrollment site contains personalized information about the benefits plans available to you. There is also a library which includes plan documents, additional information about accessing benefits, and links to carrier websites.

Online Self Enroll Instructions

You can access the Benefits website and enroll at myvinfen.bswift.com.

1. **Log in to your account.**
 - Username: Your last name (all one word with no hyphens or apostrophes) + the first letter of your first name + the last four digits of your Social Security Number. (For example: the username for John Smith with SSN 123-45-6789 would be smithj6789.)
 - Password: The password for your initial login will be the last 4 digits of your SSN. You will be prompted to change your password the first time you login.
 - To Reset your Password: Click the "I forgot my password" link on the login screen. Enter your Username (see above) and follow the prompts to create a new password.
2. **Click the orange "Start Your Enrollment" button.**
3. **Verify your personal and family Information.**
 - If you need to change your address, phone number, or personal email, please complete a **Change of Personal Information Form** (found on the Human Resources page of MyVinfen, or available to fill out at a Benefits Fair). Click the orange "Continue" button.
 - Add any family members you want to cover on your benefits to the Family Information section, then click the "Continue" button.
4. **To enroll in a benefit or make changes to your existing enrollment, click on the blue "View Plan Options" button under the appropriate benefit section.**
 - Check the box next to any family member you want to cover, then click the "Continue" button. On the next screen, select the plan option you want.
 - Plans with a "View Information" button do not require enrollment. You can click on "View Information" if you want to learn more about the plan.
5. **Once you have made your selections, click the orange "Continue" button.**
6. **If you enrolled in medical insurance, you will need to enter your HPHC PCP ID number. See page 9 to find out how to get this number.**
7. **If you are eligible for Life insurance, you will be asked to enter your beneficiary info.**
8. **On the "Review and Confirm" page, you must click the orange "Complete Enrollment" button in order to save your choices. **Your enrollment is not complete until you do this!****

Enrollment Preparation Checklist

Use this form to prepare for enrollment.

This checklist is provided to help you gather all of the information you will need in order to enroll in Vinfen's benefits. You may want to have this page handy when you speak with a benefits counselor over the phone, or complete your enrollment online. ***This is NOT an enrollment form. You can only enroll or change your benefits by speaking with a benefits counselor on the phone or visiting myvinfen.bswift.com.***

Name: _____ SSN: _____ - _____ - _____

Medical Insurance:

| | |
|---|---|
| Who do you want to cover? | <input type="checkbox"/> Myself only <input type="checkbox"/> Some or all of my family members <input type="checkbox"/> I do not want medical insurance |
| Which plan are you interested in? | <input type="checkbox"/> HPHC HMO Best Buy (Deductible Plan) <input type="checkbox"/> HPHC HMO ChoiceNet (Tiered Plan) <input type="checkbox"/> I am not sure yet |
| Who is your Primary Care Physician (PCP)? Include the city their office is located in. | |

Dental Insurance:

| | |
|-----------------------------------|--|
| Who do you want to cover? | <input type="checkbox"/> Myself only <input type="checkbox"/> My family <input type="checkbox"/> I do not want dental insurance |
| Which plan are you interested in? | <input type="checkbox"/> MetLife Essential Dental Plan <input type="checkbox"/> MetLife Premier Dental Plan <input type="checkbox"/> I am not sure yet |

Vision Insurance:

| | |
|---------------------------|---|
| Who do you want to cover? | <input type="checkbox"/> Myself only <input type="checkbox"/> My family <input type="checkbox"/> I do not want vision insurance |
|---------------------------|---|

Your Family & Beneficiary Information:

If you want to cover a spouse or child(ren) on any of the plans, you will need to provide their name, date of birth, and social security number. If you are enrolling them on medical insurance, you will also need their PCP ID number (***see page 9 for instructions on how to get this number***). If you are eligible for life insurance, you will also be asked to provide information about beneficiaries.

| Family Member or Beneficiary's Name | Date of Birth | Social Security Number | Primary Care Physician (PCP) ID Number (<i>see page 9</i>) |
|-------------------------------------|---------------|------------------------|---|
| | | | |
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Vinfen Benefit Eligibility

Regular employees with weekly scheduled hours of 30 or more are eligible for the following benefits:

- Harvard Pilgrim Medical Insurance **with Health Reimbursement Arrangement (HRA)**
- MetLife Dental Insurance
- EyeMed Vision Insurance
- New York Life Short Term Disability Insurance (if annual rate of pay is \$84,534 or more)
- New York Life Long Term Disability Insurance
- New York Life Basic Life and AD&D Insurance
- Benefit Strategies Flexible Spending Accounts (Health Care FSA, Dependent Care FSA, and Commuter Spending)
- Colonial Life Voluntary Term Life, Whole Life, Accident, and Critical Illness Insurance
- Fidelity Retirement Plans
- Cigna/New York Life Life Assistance Plan
- Working Advantage, YMCA, and other discounts

Regular *physician* employees with weekly scheduled hours of 20 or more are eligible for the following benefits:

- Harvard Pilgrim Medical Insurance **with Health Reimbursement Arrangement (HRA)**
- MetLife Dental Insurance
- EyeMed Vision Insurance
- New York Life Short Term Disability Insurance (if annual rate of pay is \$84,534 or more)
- New York Life Long Term Disability Insurance
- New York Life Basic Life and AD&D Insurance
- Benefit Strategies Flexible Spending Accounts (Health Care FSA, Dependent Care FSA, and Commuter Spending)
- Colonial Life Voluntary Term Life, Whole Life, Accident, and Critical Illness Insurance
- Fidelity Retirement Plans
- Cigna/New York Life Life Assistance Plan
- Working Advantage, YMCA, and other discounts

Per Diem employees or regular employees with weekly scheduled hours of 29 or less MAY be eligible for the following benefits:

- Harvard Pilgrim Medical Insurance **with Health Reimbursement Arrangement (HRA)**
Employees in this category are only eligible if they have been specifically advised by Vinfen that they are eligible for medical insurance under the Affordable Care Act (ACA). (To be eligible for medical insurance under the ACA, an employee generally must have worked a minimum of 30 hours per week on average during a Measurement Period of 11-12 months. Individual employees' Measurement Periods may vary. Contact HR at benefits@vinfen.org or 617-830-5500, option 3, for more information.)

ALL VINFEN EMPLOYEES are eligible for the following benefits:

- Fidelity Retirement Plans
- Cigna/New York Life Life Assistance Plan
- Wellness Benefits
- Working Advantage, YMCA, and other discounts

Medical Insurance

Harvard Pilgrim Health Care (HPHC)



Comparison of Medical Plan Benefits

| Benefits | HPHC HMO Best Buy <i>Deductible</i> Plan | HPHC HMO ChoiceNet <i>Tiered</i> Plan | | |
|---|---|--|---------------------------------|---------------------------------|
| | | TIER 1 PROVIDERS | TIER 2 PROVIDERS | TIER 3 PROVIDERS |
| OUTPATIENT SERVICES / OFFICE VISITS | All In-Network Providers | | | |
| Routine / Preventive Care | \$0 | \$0 (not tiered) | | |
| PCP Office Visits | \$30 | \$20 | \$30 | \$50 |
| Specialist Office Visits | \$50 | \$50 (not tiered) | | |
| Mental Health & Substance Abuse Office Visits | \$30 | \$20 (not tiered) | | |
| Emergency Room Visits | \$300 | \$300 (not tiered) | | |
| HOSPITAL SERVICES | All In-Network Providers | TIER 1 PROVIDERS | TIER 2 PROVIDERS | TIER 3 PROVIDERS |
| Plan Year Deductible (Individual / Family) | \$2,000 / \$4,000 | None | \$1,000 / \$2,000 | \$2,000 / \$4,000 |
| Inpatient Hospitalization | \$750 after deductible | \$250 | \$500 after deductible | \$2,000 after deductible |
| Outpatient Hospital Services & Day Surgery | \$500 after deductible | \$250 | \$500 after deductible | \$1,000 after deductible |
| Diagnostic Lab Tests & X-Rays | \$0 after deductible | \$0 | \$0 (deductible does not apply) | \$0 (deductible does not apply) |
| Advanced Imaging (CT Scans, MRIs, etc) | \$75 after deductible | \$75 | \$75 after deductible | \$450 after deductible |
| EMERGENCY HOSPITAL SERVICES | As listed above | Paid as TIER 1 regardless of hospital tier | | |
| Out Of Pocket Maximum (Individual / Family) | \$3,000 / \$6,000 Medical \$1,000 / \$2,000 Rx | \$5,450 / \$10,900 Medical \$1,000 / \$2,000 Rx | | |
| PRESCRIPTION DRUG BENEFITS | All In-Network Providers | All In-Network Providers | | |
| Retail (30 Day Supply) | | | | |
| Tier 1: Generic | \$20 | \$20 | | |
| Tier 2: Preferred Brand | \$40 | \$40 | | |
| Tier 3: Non-Preferred Brand | \$70 | \$70 | | |
| Tier 4: Preferred Specialty | \$125 | \$125 | | |
| Tier 5 : Non-Pref Specialty | \$175 | \$175 | | |
| Mail Order (90 Day Supply) | | | | |
| Tier 1: Generic | \$40 | \$40 | | |
| Tier 2: Preferred Brand | \$80 | \$80 | | |
| Tier 3: Non-Preferred Brand | \$210 | \$210 | | |
| Tier 4: Preferred Specialty | \$375 | \$375 | | |
| Tier 5 : Non-Pref Specialty | \$525 | \$525 | | |

Copies of all plan documents including Summaries of Benefit Changes and Plan Annual Notices are available in pdf format for your review and can be accessed at myvinfen.bswift.com. If you prefer paper copies, all required plan documents can be obtained free of charge by contacting the Human Resources office at benefits@vinfen.org or (617) 830-5500.

Medical Insurance

Harvard Pilgrim Health Care (HPHC)



Hospital Tiering List for HPHC HMO ChoiceNet Plan - 2022

The most commonly-used Massachusetts hospitals are listed below. Please use the provider search tool at harvardpilgrim.org or call 800-848-9995 (888-333-4742 if you are already a HPHC member) to find out the tier level of hospitals located in Connecticut, New Hampshire, Rhode Island, Maine, or other states.

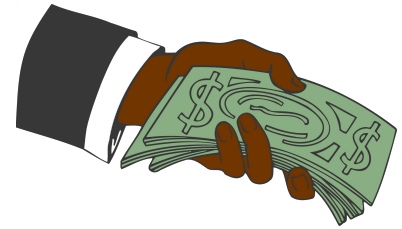
Using national quality benchmarks, as well as plan medical expense information, Harvard Pilgrim has placed participating hospitals in **Tier 1**, **Tier 2**, or **Tier 3**. You will pay different cost sharing based on a provider's assigned benefit tier. When you see participating providers in a lower tier, you'll pay less. You pay more when you receive services from higher tier providers.

If you have established relationships with certain doctors, you'll want to find out what tiers they are in before receiving care from them. Just because doctors are affiliated with certain hospitals, it doesn't mean that they'll have the same tier level.

| Hospital Name | HPHC Tier |
|---|-----------|
| Anna Jacques Hospital | Tier 1 |
| Beth Israel Deaconess Hospital – Milton, Plymouth | Tier 1 |
| Beth Israel Deaconess Hospital – Needham | Tier 2 |
| Beth Israel Deaconess Medical Center | Tier 2 |
| Boston Medical Center | Tier 2 |
| Brigham and Women's Hospital | Tier 3 |
| Brigham and Women's Faulkner Hospital | Tier 1 |
| Brigham and Women's Hospital Foxboro | Tier 1 |
| Cambridge Health Alliance | Tier 1 |
| Cape Cod Hospital | Tier 3 |
| Carney Hospital | Tier 1 |
| Dana-Farber Cancer Institute | Tier 2 |
| Emerson Hospital | Tier 2 |
| Falmouth Hospital | Tier 3 |
| Good Samaritan Medical Center | Tier 2 |
| Holy Family Hospital | Tier 2 |
| Lahey Clinic Hospital | Tier 2 |
| Lawrence General Hospital | Tier 1 |
| Lowell General Hospital | Tier 1 |
| Massachusetts General Hospital | Tier 3 |
| Massachusetts General Hospital Ambulatory Care Division Danvers | Tier 1 |
| Mercy Medical Center | Tier 1 |
| Metrowest Medical Center | Tier 2 |
| Morton Hospital | Tier 1 |
| Mt. Auburn Hospital | Tier 1 |
| Newton-Wellesley Hospital | Tier 2 |
| Northshore Medical Center | Tier 2 |
| Norwood Hospital | Tier 1 |
| South Shore Hospital | Tier 3 |
| St. Elizabeth's Medical Center | Tier 2 |
| Tobey Hospital | Tier 1 |
| Tufts Medical Center | Tier 2 |
| UMass Memorial Medical Center | Tier 3 |

Medical Insurance

Vinfen Health Reimbursement Arrangement (HRA)



If you are enrolled in a Vinfen health insurance plan and have a full-time equivalent pay rate of less than \$60,000 per year (approximately \$28.85 per hour), you and any family members you have enrolled on the health plan are automatically covered under the HRA.

Through the HRA, Vinfen reimburses eligible employees for certain types of out of pocket medical costs. Eligible employees will be reimbursed for up to \$1,000 per family per medical insurance plan year (September 1 - August 31).

To qualify for benefits under the HRA, you or your family member must:

- Be enrolled in a Vinfen health insurance plan
- Have medical bills totaling at least \$500 in a 30-day period after all insurance payments are processed
- Vinfen employee(s) must have a full-time equivalent pay rate of less than \$60,000 per year

If you qualify, you will be reimbursed for a maximum of \$1,000 per family per plan year (September 1-August 31). Married couples who both work for Vinfen are only eligible for a combined maximum of \$1,000 per plan year. If the person who received the services is also a Vinfen employee, their full-time equivalent pay rate must also be less than \$60,000 per year.

In order to be eligible for reimbursement, the bill/service must meet the following criteria:

- The medical service must be medically necessary and covered by Vinfen's health insurance plan.
- The service must be a qualifying service, as defined below.
- All claims (including required documentation) must be filed no later than November 30 for services received during the previous plan year (ending August 31).
- More than one reimbursement per plan year may be made up to the \$1,000 maximum as long as each reimbursement meets the other criteria.
- **As of September 1, 2021, you don't need to pay the bill before applying for reimbursement!**

QUALIFYING SERVICES

The following types of service are eligible for reimbursement if other eligibility criteria are met:

- Hospital inpatient services (for example: surgery or maternity)
- Hospital outpatient services (for example: outpatient/day surgery)
- Non-surgical outpatient services (for example: injections, chemotherapy, or cardiac rehabilitation)
- Diagnostic testing and screening (for example: MRIs, EKGs, X-rays, or blood work)
- Diagnostic tests performed at a hospital (for example: gastroscopy, colonoscopy, or sleep studies)
- Physical therapy charges that are subject to a deductible
- Ambulance charges resulting in a hospital admission

For additional information, including a full Summary Plan Description and instructions on how to file a claim, please visit the Benefits page of MyVinfen at bit.ly/vinfenbenefits.

Medical Insurance



Harvard Pilgrim Health Care (HPHC)

Bi-Weekly (Per Paycheck) Employee Cost - **NO CHANGE FROM 2021-22 COSTS!**

24 Pay Periods Per Year (2 Pay Periods will have no benefits deductions collected)

Effective September 1, 2022 - August 31, 2023

| HPHC HMO Best Buy (<i>Deductible Plan</i>) | | | |
|--|--------------------------------|----------------------------------|-------------------------|
| Employee's Annualized Pay Rate | | % of Total Cost Paid by Employee | Bi-Weekly Employee Cost |
| <\$45,000 | Employee Only | 21.83% | \$ 98.31 |
| | Employee + Spouse | 22.73% | \$ 207.65 |
| | Employee + Child(ren) | 22.71% | \$ 191.91 |
| | Employee + Spouse & Child(ren) | 22.71% | \$ 336.74 |
| \$45,000 - 69,999 | Employee Only | 21.83% | \$ 98.31 |
| | Employee + Spouse | 22.73% | \$ 207.65 |
| | Employee + Child(ren) | 22.71% | \$ 191.91 |
| | Employee + Spouse & Child(ren) | 22.71% | \$ 336.74 |
| \$70,000 or more | Employee Only | 26.20% | \$ 117.97 |
| | Employee + Spouse | 27.10% | \$ 247.59 |
| | Employee + Child(ren) | 27.07% | \$ 228.81 |
| | Employee + Spouse & Child(ren) | 27.07% | \$ 401.50 |

| HPHC HMO ChoiceNet (<i>Tiered Plan</i>) | | | |
|---|--------------------------------|----------------------------------|-------------------------|
| Employee's Annualized Pay Rate | | % of Total Cost Paid by Employee | Bi-Weekly Employee Cost |
| <\$45,000 | Employee Only | 18.34% | \$ 83.48 |
| | Employee + Spouse | 19.21% | \$ 177.61 |
| | Employee + Child(ren) | 19.21% | \$ 164.14 |
| | Employee + Spouse & Child(ren) | 19.21% | \$ 288.76 |
| \$45,000 - 69,999 | Employee Only | 21.83% | \$ 99.38 |
| | Employee + Spouse | 22.71% | \$ 209.90 |
| | Employee + Child(ren) | 22.71% | \$ 193.99 |
| | Employee + Spouse & Child(ren) | 22.71% | \$ 341.26 |
| \$70,000 or more | Employee Only | 26.20% | \$ 119.25 |
| | Employee + Spouse | 27.07% | \$ 250.27 |
| | Employee + Child(ren) | 27.07% | \$ 231.29 |
| | Employee + Spouse & Child(ren) | 27.07% | \$ 406.89 |

PLEASE NOTE: A SURCHARGE OF \$75.00 PER PAY PERIOD IN ADDITION TO THE AMOUNTS ABOVE WILL APPLY TO ANY SPOUSES ENROLLED ON VINFEN MEDICAL INSURANCE PLANS WHO HAVE THE OPTION OF ENROLLING IN THEIR OWN EMPLOYER-SPONSORED COVERAGE.

- *The surcharge does not apply if your spouse has no access to employer-sponsored coverage, or if your spouse also works for Vinfen.*
- *Employees adding a spouse to their plan will be required to provide documentation related to their spouse's eligibility for other coverage after Open Enrollment ends. If documentation is not provided by the deadline, the surcharge will be added to your payroll deductions.*

Copies of all plan documents including Summaries of Benefit Changes and Plan Annual Notices are available in pdf format for your review and can be accessed at myvinfen.bswift.com. If you prefer paper copies, all required plan documents can be obtained free of charge by contacting the Human Resources office at benefits@vinfen.org or (617) 830-5500.



Harvard Pilgrim Health Care (HPHC)

Harvard Pilgrim SmartStart

Harvard Pilgrim SmartStart provide you access to guidance and information before you enroll in your new health plan. You can reach out to HPHC SmartStart by phone or email:

866-874-0817

SmartStart@harvardpilgrim.org

HPHC SmartStart can help you answer questions you may have about your new coverage, including:

- How soon will I get my ID card?
- How much will my medications cost?
- How can I confirm coverage for an upcoming appointment or procedure?
- How much will I pay for an upcoming appointment or procedure?
- Is my doctor in HPHC's network?
- How can I be sure I'm choosing the right health plan option for me and my family?

HPHC SmartStart can also help you find your PCP's HPHC ID number (you will need this to enroll) or help you find a new PCP if you need one.

NOTE: SmartStart cannot enroll you, just provide info about your plan options. For enrollment instructions, see page 2!

How to Find Your Primary Care Provider (PCP)'s HPHC ID Number

When you enroll in health insurance, it is very important that you provide HPHC's Provider ID number for your PCP and the PCP of any family members you are adding to your plan. ***Without this ID number, HPHC cannot assign your PCP, and if you do not have a PCP assigned, you will only have coverage for emergency services.***

You can get your PCP's Provider ID number by calling HPHC SmartStart (see above) at **866-874-0817**.

You can also search for your PCP's Provider ID number on HPHC's website:

1. Go to harvardpilgrim.org and click the "Find a Provider" link at the top of the screen.
2. Click on the "Select a Plan" button under the "Search without logging in" option
3. Choose the plan you are interested in:
 - a. If you are considering the ChoiceNet HMO (Tiered Plan), select the "ChoiceNet HMO – 2022" option under "Tiered/Limited Plans." This will show you which tier your PCP or hospital is in.
 - b. If you are **not** considering the ChoiceNet HMO (Tiered Plan), choose "HMO or HMO Open Access" under "Standard Plans."
4. Follow the instructions on the screen to search based on location and provider's name. You can also search for a list of PCPs in your area by clicking the "Primary Care Providers (PCP)" link at the top right. You can filter the list based on several factors to find the best PCP for you.
5. When the results of your provider search are visible, find the **Provider ID** by looking towards the bottom of the box for your provider, just above the Hospital Affiliation. This is the number you will need to provide for your PCP when you enroll.

Dental Insurance

MetLife



| | MetLife <i>Essential</i> Dental Plan | MetLife <i>Premier</i> Dental Plan |
|---|--|--|
| | In-Network Benefits ¹ | In-Network Benefits ¹ |
| Calendar Year Deductible | | |
| Individual | \$50 | \$50 |
| Family | \$150 | \$150 |
| Calendar Year Maximum Benefit (Per Person) | \$1,250 | \$2,750 |
| Preventive / Diagnostic Services, including: | | |
| Routine Exams | Covered in full | Covered in full |
| Cleanings | | |
| X-Rays | | |
| Periodontal Maintenance | | |
| Basic Services, including: | | |
| Fillings | You pay 20% after the deductible | You pay 0% after the deductible |
| Most Oral Surgery | | |
| Endodontics/Root Canal Therapy | | |
| Periodontic Surgery | | |
| Prefab Stainless Steel Crowns | | |
| Major Services, including: | | |
| Crowns, Inlays, and Onlays | Not Covered | You pay 40% after the deductible |
| Bridges & Dentures | | |
| Implants | | |
| Orthodontia Services | | |
| Children only, to age 19 | 50% Lifetime Maximum Benefit of \$1,000 | 50% Lifetime Maximum Benefit of \$1,000 |

¹ **Out of network benefits** are paid at the same percentage as in network benefits, but you do not have access to network discounts and may be billed for amounts over MetLife's reasonable & Customary allowances.

Bi-Weekly (Per Paycheck) Employee Cost

24 Pay Periods Per Year (2 Pay Periods will have no benefits deductions collected)

Effective September 1, 2022 - August 31, 2023

| MetLife <i>Essential</i> Dental Plan | | |
|--------------------------------------|---|---|
| % of Total Cost Paid by Employee | Single Coverage Bi-Weekly Employee Cost | Family Coverage Bi-Weekly Employee Cost |
| 100% | \$18.85 | \$51.40 |

| MetLife <i>Premier</i> Dental Plan | | |
|------------------------------------|---|---|
| % of Total Cost Paid by Employee | Single Coverage Bi-Weekly Employee Cost | Family Coverage Bi-Weekly Employee Cost |
| 100% | \$24.25 | \$66.14 |

Copies of all plan documents including Summaries of Benefit Changes and Plan Annual Notices are available in pdf format for your review and can be accessed at myvinfen.bswift.com. If you prefer paper copies, all required plan documents can be obtained free of charge by contacting the Human Resources office at benefits@vinfen.org or (617) 830-5500.

Vision Insurance

EyeMed Vision Care



| Vision Care Services | In Network Member Cost | Out of Network Reimbursement |
|--|--|--|
| Eye Exam <i>Once Every 12 Months</i> | \$0 copay | Up to \$52 |
| Glasses Frames <i>Once Every 24 Months</i> | \$0 copay Up to \$160 allowance + 20% discount on charges over \$160 | Up to \$98 |
| Standard Plastic Lenses <i>Once Every 12 Months*</i> | \$25 copay Additional charges apply for lens options | Single vision: up to \$55; Bifocal: up to \$78; Trifocal: up to \$130 |
| Standard Contact Lens Fit & Follow-Up <i>Once Every 12 Months</i> | Up to \$55 allowance | Not Covered |
| Contact Lenses <i>Once Every 12 Months*</i> | \$0 copay Up to \$160 allowance + 15% discount on charges over \$160 for conventional lenses only (not disposable) | Up to \$128 |

FREEDOM PASS BENEFIT

All glasses frames from Target Optical and Sears Optical are covered in full.
The \$160 allowance cap does not apply!

**Benefit is available every 12 months for either contact lenses or glasses lenses, not both.*

Additional costs may apply for lens options or other services. For additional information, visit myvinfen.bswift.com or contact benefits@vinfen.org.

Visit EyeMedVisionCare.com to learn more.



Bi-Weekly (Per Paycheck) Employee Cost – ALL ELIGIBLE EMPLOYEES 24 Pay Periods Per Year (2 Pay Periods will have no benefits deductions collected) Effective September 1, 2022 – August 31, 2023

| EyeMed Vision Insight Plan H | | |
|----------------------------------|---|---|
| % of Total Cost Paid by Employee | Single Coverage Bi-Weekly Employee Cost | Family Coverage Bi-Weekly Employee Cost |
| 100% | \$2.34 | \$6.46 |

Copies of all plan documents including Summaries of Benefit Changes and Plan Annual Notices are available in pdf format for your review and can be accessed at myvinfen.bswift.com. If you prefer paper copies, all required plan documents can be obtained free of charge by contacting the Human Resources office at benefits@vinfen.org or (617) 830-5500.

Short Term Disability Insurance

(100% paid by Vinfen for all [eligible](#) employees)

New York Life Short Term Disability - Massachusetts Employees

Short term disability (STD) protects your finances when you are unable to work for more than 7 days because of your own health condition, or because of pregnancy or recovery from childbirth.

Eligibility: Vinfen provides an STD plan to employees whose annual rate of pay (based on scheduled hours) is **\$84,534 or more**. While Massachusetts Paid Family & Medical Leave (PFML) benefits are robust, the maximum weekly benefit would replace less than 66.67% of these employees' regular pay. **This STD policy is intended to supplement PFML benefits for this group of employees.**

| | | |
|--|---|-------------------------------------|
| STD Plan *Supplements PFML benefits for eligible employees | Benefit Amount | 66.67% of your weekly base earnings |
| | Maximum | \$2,500 per week |
| Elimination Period* | 7 days (benefits begin on the 8 th day of disability) | |
| Benefit Duration | <ul style="list-style-type: none">• Once you qualify for benefits, you continue to receive them until the end of the 12 week benefit period, or until you no longer qualify for benefits, whichever comes first.• If you are still unable to return to work once the benefit period has ended, you will be evaluated by New York Life for eligibility for Long Term Disability (LTD) benefits. If you qualify, the transition to LTD will be seamless. | |
| Cost to Employees | <ul style="list-style-type: none">• The STD Plan is 100% paid for by Vinfen, and you will be automatically enrolled if you are eligible. | |

*Elimination period begins on the day you become disabled and is the length of time you must wait before benefits are payable.



Copies of all plan documents including Summaries of Benefit Changes and Plan Annual Notices are available in pdf format for your review and can be accessed at myvinfen.bswift.com. If you prefer paper copies, all required plan documents can be obtained free of charge by contacting the Human Resources office at benefits@vinfen.org or (617) 830-5500.

Long Term Disability Insurance

(100% paid by Vinfen for all eligible employees)



New York Life Long Term Disability

Long term disability protects your finances when you are unable to work because of a health condition for more than 90 days.

| | | | | | | | | | |
|----------------------------|--|--|----|----|----|----|----|----|-----|
| Benefit Amount | 60% of your monthly base earnings | | | | | | | | |
| Maximum | <ul style="list-style-type: none"> • \$10,000 per month for most employees, except • \$13,000 per month for Vice Presidents & Officers | | | | | | | | |
| Elimination Period* | 90 days (benefits begin on the 91 st day of disability) | | | | | | | | |
| Benefit Duration | Once you qualify for benefits, you continue to receive them until the end of the benefit period shown below, or until you no longer qualify for benefits, whichever comes first. | | | | | | | | |
| | Age at Disability | 62 or younger | 63 | 64 | 65 | 66 | 67 | 68 | 69+ |
| | Number of Months Benefits are Paid | To Social Security Normal Retirement Age or the date the 42 nd monthly benefit is payable, if later | 36 | 30 | 24 | 21 | 18 | 15 | 12 |

*Elimination period begins on the day you become disabled and is the length of time you must wait before benefits are payable.

Basic Life and AD&D Insurance

(100% paid by Vinfen for all eligible employees)



New York Life Basic Life and AD&D

| | | |
|--|---|---|
| Life Benefit Amount | Employees with Job Grade 13 & Below (most employees) | 1 times your base annual earnings, rounded to the next \$1,000, to a maximum of \$385,000 |
| | Employees with Job Grade 14 & Above | 2 times your base annual earnings, rounded to the next \$1,000, to a maximum of \$600,000 |
| Accidental Death & Dismemberment Benefit Amount | Employees with Job Grade 13 & Below (most employees) | 1 times your base annual earnings, rounded to the next \$1,000, to a maximum of \$385,000 |
| | Employees with Job Grade 14 & Above | 2 times your base annual earnings, rounded to the next \$1,000, to a maximum of \$600,000 |

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Flexible Spending Accounts (FSA)

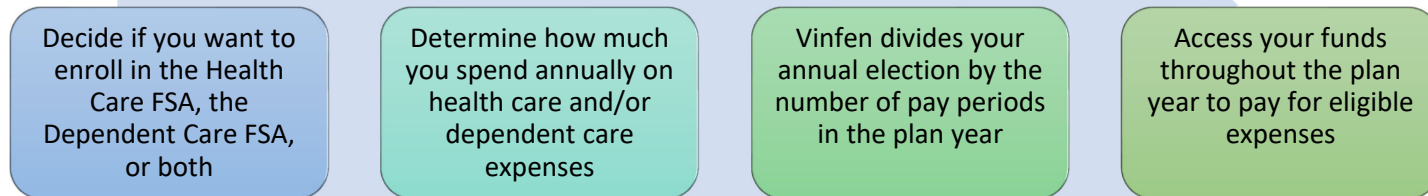
Benefit Strategies Health and Dependent Care Flexible Spending Accounts



Why Enroll in an FSA?

When you have an FSA, you can keep more of your paycheck by reducing your federal and state taxes.

Here's How it Works →



Health Care FSA

- Health Care FSA funds can be used for health care expenses incurred by you, your spouse, and your dependents up to age 26. Eligible expenses are out-of-pocket costs you have for medical, dental, orthodontia, vision, and hearing products and services.
- Use your Benefit Strategies debit card to access your funds. One of the biggest advantages of the Health Care FSA is that you have access to your full election amount on the very first day of the plan year!
- You can use the Health Care FSA for your own and your family members' expenses, even if you and your dependents are not enrolled on Vinfen's medical plan.

Dependent Care FSA

- Dependent Care FSA funds can be used for dependent care expenses you incur so that you (and your spouse if married) can be gainfully employed or attend school full-time.
- To be eligible, the person must be your tax dependent who is:
 - Under the age of 13
 - Age 13 or older if physically or mentally incapable of self-care and residing in your home at least half the year
- Eligible expenses include Day Care, Before/After School Programs, Summer Day Camps, and Babysitters/Nannies. (School tuition, Overnight camps, and educational classes are NOT eligible.)
- As funds accumulate in your Dependent Care account through payroll deductions, you can submit receipts to Benefit Strategies for reimbursement.

| FSA Contribution Limits – 9/1/2022-8/31/2023 Plan Year | |
|--|---|
| Health Care FSA Contribution Minimum | \$240 |
| Health Care FSA Contribution Maximum (set by IRS) | \$2,850 |
| Dependent Care FSA Contribution Minimum | \$240 |
| Dependent Care FSA Contribution Maximum (set by IRS) | \$5,000 (or \$2,500 if married filing separately) |

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Commuter Spending Account

Benefit Strategies Commuter Choice Transit and Parking Accounts



Why Enroll in a Commuter Choice Transit or Parking Account?

To reduce your taxable income and put more money in your pocket!

Save Yourself Money

Commuter Choice accounts help reduce the strain on your paycheck from work-related transportation expenses by paying for eligible mass transit and parking expenses on a pre-tax basis.

Enrolling is Simple

To enroll, you simply decide how much money you need for work related mass transit and/or parking expenses each month. **Per IRS guidelines, up to \$280 per month for transit and \$280 per month for parking is tax-free.** Vinfen will deduct the amount from your pay, prior to Federal, State and FICA taxes being calculated. You pay less in taxes so you save money! Your monthly election will continue month to month unless you decide to change or stop it. You can enroll, change, or cancel on a month-to-month basis.

Enroll in One or Both Accounts



Parking Account

This account allows you to use pre-tax dollars to pay for work related parking expenses.

Eligible & Ineligible Expenses:

- | | |
|---|---|
| <ul style="list-style-type: none">✓ Work related parking costs incurred at or near your worksite✓ Work related parking costs incurred at or near the place from which you commute to work by any means | <ul style="list-style-type: none">✗ Parking expenses that are not work related✗ Parking at an airport for air travel |
|---|---|



Transit Account

This account allows you to use pre-tax dollars to pay for expenses incurred traveling to and from work. A transit expense is any pass, token, fare card, voucher or similar item entitling a person to mass transit transportation.

Eligible & Ineligible Expenses:

- | | |
|---|--|
| <ul style="list-style-type: none">✓ Work related mass transit expenses, such as bus, light or regional rail, streetcar, trolley, subway or ferry✓ UberPOOL, Lyft Line, Vanpool | <ul style="list-style-type: none">✗ Mileage and tolls✗ Taxis and limousines |
|---|--|

The Benefit Strategies Debit Card

You will receive a Benefit Strategies VISA debit card that looks and works like a typical debit card. Use the card to purchase mass transit passes and/or pay for parking. Your card will work with transit vendors, including online transit vendors. **No reimbursement requests can be submitted for Transit Accounts, you must use your debit card.**

Electronic & Paper Reimbursement Methods for Parking Accounts

Parking reimbursements are sent to you either by paper check or direct deposit. To be reimbursed, you must submit your receipt online, through the Benefit Strategies mobile app, or using a paper reimbursement form submitted via fax, email, or mail.

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Life Assistance Program



GROUP BENEFIT
SOLUTIONS

Cigna / New York Life

Life Assistance Program
- 24/7 support

Phone: 800.538.3543
website: www.cignalap.com

Vinfen has contracted with Cigna/New York Life to provide a confidential program to those who need help finding answers to various kinds of personal concerns. Cigna/NYL's Life AssistanceSM Program offers consultation, support, information, and planning, as well as diagnostic services and referrals to professional resources in your community, if there's a need for additional assistance. Since every individual has different needs, consultants work with each person to develop a plan that is tailored to his or her situation. There's no charge to you, and your immediate family members can also use the program.

Call any time, any day. Cigna/NYL's LAP is just a phone call away whenever you need it – at no cost to you. An advocate is ready to help assess your needs and develop a solution to help resolve your concerns. He or she can also direct you to an array of resources in your community and online tools.

Visit a specialist. For face-to-face assistance, you have three sessions available to you and your household members. Call Cigna/NYL to request a referral.

Achieve work/life balance. Get extra support for handling life's demands. Call for a referral to a service in your community or advice on topics such as:

- **Legal consultation.** Receive a 30-minute free consultation and up to a 25% discount on select fees.
- **Parenting.** Receive guidance on child development, sibling rivalry, separation anxiety, and much more.
- **Senior care.** Learn about challenges and solutions associated with caring for an aging loved one.
- **Child care.** Whether you need care all day or just after school, find a place that's right for your family.
- **Pet care.** From grooming to boarding to veterinary services, find what you need to care for your pet.
- **Temporary back-up care.** Don't let an unplanned event get the best of you – find back-up child care.

Additional Programs and Services

- **Healthy Rewards**
Cigna/NYL's Healthy Rewards provides discounts of up to 60% on various wellness programs and services. To learn more, visit cigna.com/rewards (password: savings) or call 1-800-258-3312.
- **My Secure Advantage**
Cigna/NYL's My Secure Advantage is a full-service financial wellness program offering money coaching, identity theft protection, will preparation, and more. Visit cigna.mysecureadvantage.com to learn more.
- **Cigna/NYL Secure Travel**
Cigna/NYL Secure Travel provides special assistance for emergency medical, financial, legal and communication assistance when you travel at least 100 miles from home. For more information, call 1-888-226-4567.
- **Identity Theft**
Cigna/NYL's Identity Theft Program provides customers with access to personal case managers who give step-by-step assistance and guidance to individuals who have had their identity stolen. For more information, call 1-888-226-4567.

Other Benefits

Working Advantage Discount Program

www.workingadvantage.com

1-800-565-3712

Exclusive Discounts Include:

- **Entertainment.** Save up to 60% on movie tickets, theme parks, ski resorts, hotels, museums, zoos, attractions, aquariums, and more!
- **Theatre & Events.** Find great seats and super deals on a huge selection of Tony Award-winning Broadway shows, family events, concerts and sporting events nationwide.
- **Shopping & Gifts.** Working Advantage has partnered with your favorite online retailers to bring you excellent discounts on apparel, books and music, electronics, office supplies, flowers, food, and home. Don't miss the wide selection of gift certificates for everyone on your list.
- **Earn Rewards.** Look for the Advantage Point symbol and earn points to be redeemed for movie tickets, gift cards, and more.

| | |
|--|---|
|  The logo for Working Advantage features the word "working" in a dark green, lowercase, sans-serif font, with "ADVANTAGE" in a smaller, red, uppercase, sans-serif font below it. To the right of the text is a stylized orange icon consisting of a central circle with several lines radiating outwards to smaller circles, resembling a network or a sun. | <p>Register for your free account today! Go to www.workingadvantage.com Select the Register button at the top of the page Select "Employees Click Here" Enter Member ID # 893129928</p> |
|--|---|

YMCA Corporate Membership

Get 10% off a YMCA monthly membership & 50% off the joiner's fee!

Discounts are available at most YMCA locations in the Greater Boston area.

If you are a current YMCA member, stop by the welcome desk the next time you visit with proof of employment (paystub, ID card, business card, etc.) and ask to apply the corporate discount, as you are an employee of Vinfen.

If you are not a current member, the Y offers a free trial pass with proof of employment. New members are welcome to join right away. To join, visit your home YMCA with a government-issued photo ID, proof of employment, and your payment method. There will be 50% off the joiner's fee and 10% off of the regular fee every month.

YMCA Membership Benefits

- Unlimited use of state-of-the-art Fitness and Aquatic centers
- Free group exercise classes
- 2 FREE sessions of Get Started coaching
- Free babysitting during workouts (Family memberships only)
- Reduced rates on youth and adult programs
- Personal Training
- Use of most YMCAs in New England
- And much more...

Colonial Life Voluntary Benefits

Term Life Insurance

Life insurance protection when you need it most

Life insurance needs change as life circumstances change. You may need different coverage if you're:

- Getting married
- Buying a home
- Having a child
- Taking on additional debt

Term life insurance from Colonial Life & Accident Insurance Company provides protection for a specified period of time, typically offering the greatest amount of coverage for the lowest initial premium. This fact makes term life insurance a good choice for supplementing cash value coverage during life stages where obligations are higher, such as while children are young. It's also a good option for families on a tight budget – especially since you can convert it to a permanent cash value plan later.

Features of Colonial Life's Term Life Insurance:

- Provides a benefit for the beneficiary that is typically free from income tax
- The policy's Accelerated Death Benefit can pay a percentage of the death benefit if the insured is diagnosed with a terminal illness
- You can take it with you if you change jobs or retire
- Convert to a Colonial Life cash value life insurance plan, with no proof of good health, to age 75
- Spouse and dependent children coverage is available

Whole Life Insurance

Life insurance that comes with guarantees ... because life doesn't

Whole life insurance from Colonial Life & Accident Insurance Company provides guaranteed features – cash value accumulation, premium rates and death benefit (minus any loans and loan interest) – that help ensure those benefits will be there to help protect your family's way of life.

Guaranteed protection: Offers lifetime protection with a guaranteed death benefit that will not change as long as premiums are paid when due.

Guaranteed premiums: Promises a level premium that stays the same from the day you purchase the policy.

Guaranteed cash value: Guarantees the cash value amount – which accumulates on a tax-deferred basis.

Features of Colonial Life's Whole Life Insurance:

- Provides a benefit for the beneficiary that is typically free from income tax
- Three option dates to purchase additional coverage with no proof of good health required if you are age 55 or younger at the time of purchase
- The policy's Accelerated Death Benefit can provide a percentage of the death benefit if the insured is diagnosed with a terminal illness
- \$3,000 immediate claim payment as an advance of the death benefit, paid to the designated beneficiary

Colonial Life Voluntary Benefits (continued)

Accident Insurance

Accidents are usually followed by a series of bills. Even if you have insurance, you may still have to cover out-of-pocket costs, such as:

- Doctor bills
- Ambulance fees
- Hospital expenses
- Accident insurance from Colonial Life & Accident Insurance Company can help protect you, your spouse and your dependent children from the unexpected expenses of an accident

Features of Colonial Life's Accident Insurance:

- You are paid benefits to help you with the care and treatment of a covered accidental injury
- Your benefits are paid directly to you, unless you specify otherwise
- You are paid benefits regardless of any other insurance you may have with other insurance companies
- You can take your coverage with you if you change jobs or retire

Critical Illness Insurance

Even those of us who plan for the unexpected with life, disability and medical insurance may discover that some expenses can still remain unpaid. Without adequate protection, sufferers of specified diseases or surgeries might have to pull from their savings or rely on other financial sources in their time of need.

With Colonial Life's Specified Disease Insurance, you're paid a benefit that can help you cover:

- Deductibles, co-pays and co-insurance of your health insurance
- Home health care needs and household modifications
- Travel expenses to and from treat centers
- Lost income
- Rehabilitation
- Child care expenses
- Everyday living expenses

Features of Colonial Life's Accident Insurance:

- You are paid benefits directly to you, unless you specify otherwise
- You are paid benefits regardless of any other insurance you may have with other insurance companies
- You can take your coverage with you if you change jobs or retire

WellCard

Enjoy the benefits of a free WellCard discount card,* which provides discounts on health and wellness services for you and your family. WellCard may provide discounts for doctor office visits, prescription drugs, vision and hearing products and services, and more.

Contact your Colonial Life benefits counselor today to learn how WellCard can enhance your benefits package.

* WellCard is not insurance and is not intended to replace insurance. Discounts are only available at participating pharmacies and providers. Void where prohibited by law.



©2015 Colonial Life & Accident Insurance Company, Columbia, SC | Colonial Life insurance products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand. Coverage is subject to policy exclusions and limitations that may affect benefits payable. Products may vary by state and may not be available in all states. For cost and complete details, see a Colonial Life representative.

Retirement Savings Plans

Fidelity 403(b) and 401(a) Plans

| Retirement Savings Plan | Description | Vesting |
|--|---|---|
| <p>Vinfen 403(b) Employee Retirement Savings Plan</p> <p><i>(formerly known as the Tax Deferred Annuity Plan)</i></p> | <p>The 403(b) Plan is designed to help our employees save and plan for their retirement. All employees are eligible to participate in the Plan on their date of hire. There are no Employer contributions to this Plan, only Employee contributions. You can elect to defer a specific dollar amount, and can change or cancel your elections at any time. You have the option of electing various investments for your 403(b) funds, including target date funds. Contact Fidelity at 1-800-343-0860 to make or change an election, or to speak with a representative who will be able to guide you through a selection of investment options. Please see the Summary Plan Description available on the Benefits page of MyVinfen for additional information.</p> | <p>Immediately 100% vested</p> |
| <p>Vinfen 401(a) Company Defined Contribution Retirement Plan</p> <p><i>(formerly known as the Defined Contribution Pension Plan)</i></p> | <p>The 401(a) Plan is an employer-pay-all profit sharing plan in which Vinfen may make a discretionary contribution following the close of the fiscal year. Each year, Vinfen’s Board of Directors may exercise their discretion to make a contribution to the Plan based upon Vinfen’s financial health at the time, its forecast of business prospects going forward, and the amount of surplus earned in the preceding fiscal year. Please see the Summary Plan Description available on the Benefits page of MyVinfen for additional information.</p> | <p>100% vested at 5 years of service</p> <p>*see Summary Plan Description for full vesting schedule</p> |

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Vinfen Wellness Benefits



The following wellness benefits are available to all staff on Vinfen’s medical insurance:



Doctor on Demand Telehealth

Virtual visits allow you to get care from where you are with just a device and an internet connection. Using the app or website, members can receive treatment for common medical conditions such as sinus issues, allergies, skin conditions, and more, as well as behavioral health support.

How to use:

1. Go to harvardpilgrim.org and click “Find a provider” at the top of the page
2. Choose your plan
3. Click “Doctor On Demand Urgent Care and Behavioral Health Virtual Visits”

Once you create the Doctor on Demand account (www.doctorondemand.com) you can also download the mobile app to have these visits as well.



Prescriptions Delivered

Optum RX x home delivery provides mail delivery for prescriptions at no additional cost. You can enroll online by logging into your member account at www.harvardpilgrim.org or call 855-258-1561 to enroll.

How it works:

1. Order a 3-month supply of your maintenance medications — ones you take regularly.
2. OptumRx® home delivery fills your order, mails it to you and lets you know when to expect your delivery.
3. Your medication arrives within 4 to 7 days of placing the order. OptumRx home delivery will notify you if there will be a delay in your order

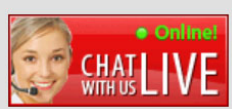


Parent Portal & Birthing Class

From symptoms checkers to parent coaching and support, [Parent Portal](http://parentportal.harvardpilgrim.org) (parentportal.harvardpilgrim.org) can support staff before, during, and after a pregnancy. You can also get reimbursed up to \$150 for completing a childbirth education class.

Expecting parents should know:

- ▶ To receive the reimbursement you must fill out the form at www.harvardpilgrim.org/reimbursement.
- ▶ Symptom Checker is powered by Boston Children’s Hospital and helps you evaluate your sick child’s symptoms to make sure they receive the care they need.
- ▶ Claim a free breast pump with every pregnancy.
- ▶ Access to OviaFertility, OviaPregnancy and OviaParenting for personalized guidance and support through every step of the journey.



Reduce My Costs

Reduce My Costs connects you with a nurse via phone or chat to help you find care at a lower-cost high-quality facility for outpatient medical procedures and diagnostic tests. And you’ll be rewarded just for using this service. Examples of procedures that might qualify for savings include:

- Radiology (e.g., MRI and CT scan)
- Lab work
- Mammogram
- Ultrasound
- Bone density study
- Colonoscopy
- Other non-emergency outpatient tests and procedures

When you have an outpatient test or procedure coming up, call Reduce My Costs at (855) 772-8366, or visit the [Reduce My Costs website](#) to chat live with a nurse. It’s a quick and easy way to engage!

Vinfen Wellness Benefits



The following wellness benefits are available to all staff:



Healthy Rewards through Cigna / NYL

All employees should have access to create an account at www.mycigna.com. Once you have the account find the following discounts:

- ▶ Weight and Nutrition Free 3-month program and \$40 in food savings OR save 50% off one of their premium programs through Jenny Craig
- ▶ Fitness & Mind/ Body: 25% off online purchase of Gaiam yoga or fitness products using promo code CIGNA
- ▶ Active&Fit Direct™ allows you to choose from 9,000+ participating fitness centers nationwide for \$25 a month. Search your zip code to see if there is a participating gym near you.
- ▶ My Secure Advantage helps you meet your financial goals by providing tools such as will preparation and tax and loan management: cigna.mysecureadvantage.com/.



Fidelity NetBenefits: Beyond Retirement

In addition to Vinfen's 401A and 403B, all employees have access to the financial tools available after logging in to www.netbenefits.com.

Financial Support Including:

- ▶ Broad financial support including a library of online workshops, videos, and articles to educate and help set you up with financial success.
- ▶ Student debt tools to get personalized repayment strategies and take control of the process.
- ▶ Access financial calculators and take the guessing out of saving and assist in building an income strategy on investing, saving for life events, budgeting, and more.
- ▶ Access a Fidelity planning consultant from 8 a.m. to 8 p.m. Monday through Friday to walk you through retirement plan strategies at 800-420-2363.



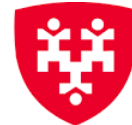
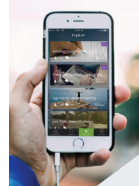
Cigna/NYL Life Assistance Program

Whether your personal challenges are big or small, your Life Assistance & Work/Life Support Program is available to help you and your family find a solution and restore your peace of mind. **Call them at 1.800.538.3543.**

LAP Support Programs:

- ▶ Includes help with legal and financial consultation, parenting, senior care, childcare, pet care, and temporary back-up care
- ▶ Vinfen staff have three face-to-face or virtual behavioral health sessions available to you and your household members. Call them to request a referral.
- ▶ Explore resources to support work/life balance and their savings center for additional savings on restaurants, travel, electronics, and more.

www.cignalap.com



Harvard Pilgrim Health Care

Living Well: Online Wellness Portal

This online platform and mobile app provides health activities and content, tracking tools, well-being challenges, rewards, and a community of people with common interests.

Features Include:

- ▶ Robust selection of live classes from yoga and meditation to Zumba and aerobics.
- ▶ Personalized programming based on interests and needs.
- ▶ Health and wellness challenges and activities to keep you motivated and earn rewards.
- ▶ Community feed to post updates, achievements, photos and stay connected to others.

Create an account here with code **C10780** to register harvardpilgrim.org/public/your-wellness-account



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 6-30-2023)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact [Vinfen Benefits at benefits@vinfen.org](mailto:benefits@vinfen.org) or 617-830-5500, option 3.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

| | | | |
|---|----------------|---|--|
| 3. Employer name Vinfen Corporation | | 4. Employer Identification Number (EIN) 04-2632219 | |
| 5. Employer address 950 Cambridge St | | 6. Employer phone number 617-441-1800 | |
| 7. City Cambridge | 8. State MA | 9. ZIP code 02141 | |
| 10. Who can we contact about employee health coverage at this job? Benefits Coordinators | | | |
| 11. Phone number (if different from above) 617-830-5500, option 3 | | 12. Email address benefits@vinfen.org | |

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

All employees. Eligible employees are:

Some employees. Eligible employees are:

- Non-physician employees with standard scheduled hours of 30 or more per week who are classified as regular employees.
- Physician employees with standard scheduled hours of 20 or more per week who are classified as regular employees.
- Employees who have worked an average of 130 hours or more per month during the applicable Measurement Period and are otherwise qualified under Affordable Care Act guidelines.

- With respect to dependents:

We do offer coverage. Eligible dependents are:

Legal spouse, children, step-children, & children for whom the employee is the legal guardian

We do not offer coverage.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.



Employee Benefits Contact List

| Provider | Phone # | Web Address |
|--|---|---|
| Harvard Pilgrim Health Care Medical Insurance | Before your coverage starts: 866-874-0817 After your coverage starts: 888-333-4742 | harvardpilgrim.org |
| MetLife Dental Insurance | 800-METLIFE | metlife.com/insurance/dental-insurance/ |
| NYL Short Term Disability Insurance NYL Long Term Disability Insurance NYL Basic Life and AD&D Insurance | 800-362-4462 | newyorklife.com/group-benefit-solutions/employees/group-insurance |
| EyeMed Vision Insurance | 866-9-EYEMED | eyemedvisioncare.com |
| Benefit Strategies Flexible Spending Accounts (Health and Dependent Care FSA and Commuter Spending) | Call or text to chat: 888-401-3539 | benstrat.com |
| Fidelity 403(b) and 401(a) Retirement | 800-343-0860 | netbenefits.com |
| Cigna/NYL Life Assistance Program | 800-538-3543 | cignalap.com |
| Working Advantage Discount Program | 800-565-3712 | workingadvantage.com |
| Vinfen Benefits Line | 617-830-5500 | Enrollment: myvinfen.bswift.com Vinfen Intranet: bit.ly/vinfenbenefits |

