To enroll in benefits:
617-830-5500
or
myvinfen.bswift.com

09/01/2019 - 08/31/2020
Employee Benefits & Wellness Guide
MASSACHUSETTS EMPLOYEES

My deadline to enroll in benefits is:

If I enroll, my benefits will start on:

To enroll in benefits:
617-830-5500
or
myvinfen.bswift.com
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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.

Effective September 1, 2019, Vinfen will be offering the following benefits to eligible employees (see page 4 for eligibility details):

- **Medical Insurance (2 plan options):**
  - BCBS HMO Blue New England $2,000/$4,000 Deductible Plan
  - BCBS HMO Blue New England Tiered Option Deductible Plan
  - **BOTH PLAN OPTIONS AUTOMATICALLY INCLUDE THE HEALTH REIMBURSEMENT ARRANGEMENT (HRA) FOR ELIGIBLE EMPLOYEES!**

- **Dental Insurance:**
  - BCBS Essential Dental Plan
  - BCBS Premier Dental Plan

- **Vision Insurance:** EyeMed Vision Insight Plan H

- **Short Term Disability Insurance:** Cigna
  - Employer-Paid Benefit of 40% of weekly income
  - Option for employees to purchase an additional 26.67% of benefit

- **Employer-Paid Long Term Disability Insurance:** Cigna

- **Employer-Paid Basic Life and Accidental Death & Dismemberment Insurance:** Cigna

- **ADP/WageWorks Flexible Spending Accounts (FSAs):**
  - Health Care & Dependent Care FSAs
  - Commuter Spending Account

- **Colonial Life Voluntary Benefits:**
  - Whole Life Insurance
  - Term Life Insurance
  - Accident Insurance
  - 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
Vice President of Human Resources
How to Add, Change, or Cancel Benefits

There are two ways to enroll:

1. **Call center:** Speak directly to a benefits counselor by calling (617) 830-5500, option 1, Monday – Friday, 8am – 7pm. 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](http://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.

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**Online Self Enroll Instructions**

You can access the Benefits website and enroll at [myvinfen.bswift.com](http://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 BCBS PCP ID number. See page 8 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:

<table>
<thead>
<tr>
<th>Who do you want to cover?</th>
<th>□ Myself only</th>
<th>□ My family</th>
<th>□ I do not want medical insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Which plan are you interested in?</td>
<td>□ BCBS Deductible HMO Plan</td>
<td>□ BCBS Tiered Options v.5 HMO Plan</td>
<td>□ I am not sure yet</td>
</tr>
<tr>
<td>Who is your Primary Care Physician (PCP)? Include the city their office is located in.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dental Insurance:

<table>
<thead>
<tr>
<th>Who do you want to cover?</th>
<th>□ Myself only</th>
<th>□ My family</th>
<th>□ I do not want dental insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Which plan are you interested in?</td>
<td>□ BCBS Essential Dental Plan</td>
<td>□ BCBS Premier Dental Plan</td>
<td>□ I am not sure yet</td>
</tr>
</tbody>
</table>

Vision Insurance:

<table>
<thead>
<tr>
<th>Who do you want to cover?</th>
<th>□ Myself only</th>
<th>□ My family</th>
<th>□ I do not want medical insurance</th>
</tr>
</thead>
</table>

Short Term Disability Insurance:

<table>
<thead>
<tr>
<th>Do you want to purchase the “Buy-Up” STD plan?</th>
<th>□ Yes</th>
<th>□ No</th>
<th>□ I am not sure yet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keep in mind that if you do not sign up when you are first eligible, you will have to answer health questions and coverage may be denied.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 8 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.

<table>
<thead>
<tr>
<th>Family Member or Beneficiary’s Name</th>
<th>Date of Birth</th>
<th>Social Security Number</th>
<th>Primary Care Physician (PCP) ID Number (see page 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Vinfen Benefit Eligibility

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

- Blue Cross Blue Shield Medical Insurance with Health Reimbursement Arrangement (HRA)
- Blue Cross Blue Shield Dental Insurance
- EyeMed Vision Insurance
- Cigna Short Term Disability Insurance
- Cigna Long Term Disability Insurance
- Cigna Basic Life and AD&D Insurance
- ADP/WageWorks 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 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:

- Blue Cross Blue Shield Medical Insurance with Health Reimbursement Arrangement (HRA)
- Blue Cross Blue Shield Dental Insurance
- EyeMed Vision Insurance
- Cigna Short Term Disability Insurance
- Cigna Long Term Disability Insurance
- Cigna Basic Life and AD&D Insurance
- ADP/WageWorks 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 Life Assistance Plan
- Working Advantage, YMCA, and other discounts

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

- Blue Cross Blue Shield 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 Life Assistance Plan
- Wellness Benefits
- Working Advantage, YMCA, and other discounts
## Comparison of Medical Plan Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>BCBS Deductible HMO Plan</th>
<th>BCBS Tiered Options v.5 HMO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>OUTPATIENT SERVICES / OFFICE VISITS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine / Preventive Care</td>
<td>$0</td>
<td>$0 (not tiered)</td>
</tr>
<tr>
<td>PCP Office Visits</td>
<td>$30</td>
<td>$20 (not tiered)</td>
</tr>
<tr>
<td>Specialist Office Visits</td>
<td>$50</td>
<td>$50 (not tiered)</td>
</tr>
<tr>
<td>Mental Health &amp; Substance Abuse Office Visits</td>
<td>$30</td>
<td>$20 (not tiered)</td>
</tr>
<tr>
<td>Emergency Room Visits</td>
<td>$300</td>
<td>$300 (not tiered)</td>
</tr>
<tr>
<td>HOSPITAL SERVICES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan Year Deductible</td>
<td>$2,000 / $4,000</td>
<td>$1,000 / $2,000 / $2,000</td>
</tr>
<tr>
<td>(Individual / Family)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>$750 after deductible</td>
<td>$250 after deductible / $500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>after deductible / $2,000</td>
</tr>
<tr>
<td>Outpatient Hospital</td>
<td>$500 after deductible</td>
<td>$250 after deductible / $500</td>
</tr>
<tr>
<td>Services &amp; Day Surgery</td>
<td></td>
<td>after deductible / $2,000</td>
</tr>
<tr>
<td>Diagnostic Lab Tests</td>
<td>$0 after deductible</td>
<td>$0 after deductible / $750</td>
</tr>
<tr>
<td>&amp; X-Rays</td>
<td></td>
<td>after deductible / $750</td>
</tr>
<tr>
<td>Advanced Imaging (CT Scans, MRIs, etc)</td>
<td>$75 after deductible</td>
<td>$75 after deductible / $750</td>
</tr>
<tr>
<td>EMERGENCY HOSPITAL SERVICES</td>
<td>As listed above</td>
<td>Paid as Enhanced regardless of</td>
</tr>
<tr>
<td></td>
<td></td>
<td>hospital tier</td>
</tr>
<tr>
<td>Out Of Pocket Maximum</td>
<td>$3,000 / $6,000</td>
<td>$5,450 / $10,900 Medical</td>
</tr>
<tr>
<td>(Individual / Family)</td>
<td>$1,000 / $2,000 Rx</td>
<td>$1,000 / $2,000 Rx</td>
</tr>
<tr>
<td>PRESCRIPTION DRUG BENEFITS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail (30 Day Supply)</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Tier 1: Generic</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Tier 2: Preferred Brand</td>
<td>$70</td>
<td>$70</td>
</tr>
<tr>
<td>Tier 3: Non-Preferred Brand</td>
<td>$125</td>
<td>$125</td>
</tr>
<tr>
<td>Tier 4: Preferred Specialty</td>
<td>$175</td>
<td>$175</td>
</tr>
<tr>
<td>Tier 5 : Non-Pref Specialty</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mail Order (90 Day Supply)</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Tier 1: Generic</td>
<td>$80</td>
<td>$80</td>
</tr>
<tr>
<td>Tier 2: Preferred Brand</td>
<td>$210</td>
<td>$210</td>
</tr>
<tr>
<td>Tier 3: Non-Preferred Brand</td>
<td>$375</td>
<td>$375</td>
</tr>
<tr>
<td>Tier 4: Preferred Specialty</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 5 : Non-Pref Specialty</td>
<td>$525</td>
<td>$525</td>
</tr>
</tbody>
</table>

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.
Hospital Tiering List – BCBS Tiered Options v.5 HMO Plan

- **Enhanced Benefits Tier** – Includes hospitals that meet BCBS standards for quality and low cost.
- **Standard Benefits Tier** – Includes hospitals that meet quality standards and are moderate cost; and hospitals that do not meet quality standards but are low or moderate cost (*marked with an asterisk below). Also includes providers without enough data for measurement. To ensure members have provider access in certain geographic areas, the Standard Benefits Tier includes some providers whose scores would otherwise put them in the Basic Benefits Tier.
- **Basic Benefits Tier** – Includes hospitals that are high cost.

**NOTE:** Behavioral Health Hospitals are paid under Tier 1 (the Enhanced Tier).

<table>
<thead>
<tr>
<th>Hospital Name</th>
<th>City</th>
<th>BCBS Tier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anna Jaques Hospital</td>
<td>Newburyport</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Beth Israel Deaconess Hospital</td>
<td>Milton, Needham, Plymouth</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Beth Israel Deaconess Medical Center</td>
<td>Boston</td>
<td>Standard</td>
</tr>
<tr>
<td>Beverly Hospital</td>
<td>Beverly</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Boston Children’s Hospital (Specialty Hospital)</td>
<td>Boston</td>
<td>Basic</td>
</tr>
<tr>
<td>Boston Children’s Hospital (Specialty Hospital)</td>
<td>Lexington, Peabody, Waltham</td>
<td>Standard</td>
</tr>
<tr>
<td>Boston Medical Center</td>
<td>Boston</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Brigham and Women’s Hospital</td>
<td>Boston</td>
<td>Basic</td>
</tr>
<tr>
<td>Brigham and Women’s/Mass General Health Care Cntr</td>
<td>Foxborough</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Cambridge Health Alliance</td>
<td>Cambridge, Somerville, Everett</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Cape Cod Hospital</td>
<td>Hyannis</td>
<td>Basic</td>
</tr>
<tr>
<td>Carney Hospital</td>
<td>Dorchester</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Dana-Farber Cancer Institute (Specialty Hospital)</td>
<td>Boston</td>
<td>Basic</td>
</tr>
<tr>
<td>Emerson Hospital</td>
<td>Concord</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Faulkner Hospital</td>
<td>Jamaica Plain</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Good Samaritan Medical Center</td>
<td>Brockton</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Holy Family Hospital – Methuen* &amp; Merrimack Valley</td>
<td>Methuen*, Haverhill</td>
<td>Standard</td>
</tr>
<tr>
<td>Lahey Clinic</td>
<td>Burlington</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Lawrence General Hospital</td>
<td>Lawrence</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Lawrence Memorial Hospital</td>
<td>Medford</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Lowell General Hospital</td>
<td>Lowell</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Massachusetts Eye and Ear Infirmary</td>
<td>Boston</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Massachusetts General Hospital</td>
<td>Boston</td>
<td>Basic</td>
</tr>
<tr>
<td>Mass General/North Shore Center for Outpatient Care</td>
<td>Danvers</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Melrose-Wakefield Hospital</td>
<td>Melrose</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Mercy Medical Center</td>
<td>Springfield</td>
<td>Enhanced</td>
</tr>
<tr>
<td>MetroWest Medical Center</td>
<td>Framingham &amp; Natick</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Morton Hospital and Medical Center</td>
<td>Taunton</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Mount Auburn Hospital</td>
<td>Cambridge</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Newton-Wellesley Hospital</td>
<td>Newton</td>
<td>Enhanced</td>
</tr>
<tr>
<td>North Shore Medical Center – Salem &amp; Union Campus</td>
<td>Salem, Lynn</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Norwood Hospital</td>
<td>Norwood</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Signature Healthcare Brockton Hospital</td>
<td>Brockton</td>
<td>Enhanced</td>
</tr>
<tr>
<td>South Shore Hospital</td>
<td>South Weymouth</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Southcoast Hospitals Group – Charlton Memorial Hosp</td>
<td>Fall River</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Southcoast Hospitals Group – St. Luke’s Hospital</td>
<td>New Bedford</td>
<td>Enhanced</td>
</tr>
<tr>
<td>Southcoast Hospitals Group – Tobey Hospital</td>
<td>Wareham</td>
<td>Enhanced</td>
</tr>
<tr>
<td>St. Anne’s Hospital</td>
<td>Fall River</td>
<td>Enhanced</td>
</tr>
<tr>
<td>St. Elizabeth’s Medical Center*</td>
<td>Brighton</td>
<td>Standard</td>
</tr>
<tr>
<td>Tufts Medical Center</td>
<td>Boston</td>
<td>Enhanced</td>
</tr>
<tr>
<td>UMass Memorial Medical Center</td>
<td>Worcester</td>
<td>Basic</td>
</tr>
</tbody>
</table>

*Hospital did NOT meet BCBS’s quality standards but did meet standards for low or moderate cost.
Medical Insurance

Vinfen Health Reimbursement Arrangement (HRA)

(Formerly known as Vinfen’s Medical Expense Reimbursement Policy)

If you are enrolled in a Vinfen health insurance plan and have a full-time equivalent pay rate of less than $50,000 per year, 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 a full-time equivalent pay rate of less than $50,000 per year
• Have medical bills totaling at least $500 in a 30-day period after all insurance payments are processed

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.

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.
• Payment must have already been made for the bill before you can be reimbursed.
• 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.

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)
• 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 https://www.myvinfen.org/Benefits.asp.
Blue Cross Blue Shield of Massachusetts
Bi-Weekly (Per Paycheck) Employee Cost

24 Pay Periods Per Year (2 Pay Periods will have no benefits deductions collected)
Effective September 1, 2019 - August 31, 2020

### BCBS Deductible HMO Plan (includes HRA)

<table>
<thead>
<tr>
<th>Employee’s Annualized Pay Rate</th>
<th>% of Total Cost Paid by Employee</th>
<th>Single Coverage Bi-Weekly Employee Cost</th>
<th>Family Coverage Bi-Weekly Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $32,000</td>
<td>Single: 25% ; Family: 26%</td>
<td>$90.08</td>
<td>$245.75</td>
</tr>
<tr>
<td>$32,000 - $49,999</td>
<td>Single: 25% ; Family: 26%</td>
<td>$90.08</td>
<td>$245.75</td>
</tr>
<tr>
<td>$50,000 or more</td>
<td>Single: 30% ; Family: 31%</td>
<td>$108.10</td>
<td>$293.01</td>
</tr>
</tbody>
</table>

### BCBS Tiered Options v.5 HMO Plan (includes HRA)

<table>
<thead>
<tr>
<th>Employee’s Annualized Pay Rate</th>
<th>% of Total Cost Paid by Employee</th>
<th>Single Coverage Bi-Weekly Employee Cost</th>
<th>Family Coverage Bi-Weekly Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $32,000</td>
<td>Single: 21% ; Family: 22%</td>
<td>$76.35</td>
<td>$209.81</td>
</tr>
<tr>
<td>$32,000 - $49,999</td>
<td>Single: 25% ; Family: 26%</td>
<td>$90.90</td>
<td>$247.96</td>
</tr>
<tr>
<td>$50,000 or more</td>
<td>Single: 30% ; Family: 31%</td>
<td>$109.08</td>
<td>$295.65</td>
</tr>
</tbody>
</table>

### How to find your Primary Care Provider (PCP)'s BCBS ID Number

To make sure you are assigned to the correct PCP, you will need your PCP’s ID number with BCBS. You will need to get it from BCBS’s website or by calling their Physician Selection Service.

The BCBS Physician Selection Service can help you look up your PCP’s ID number, or they can help you choose a new PCP if you don’t have one already. You can reach them Monday - Friday, 8 am - 6 pm, at: **1-800-821-1388**

You can also look up your PCP’s ID number or find a list of available PCPs in your area on BCBS’s website.

**To look up providers in Massachusetts, Rhode Island, and Vermont:**

1. Go to [myfindadoctor.bluecrossma.com](http://myfindadoctor.bluecrossma.com)
2. Choose a network from the "MY HEALTH PLAN" drop-down list at the top of the screen.
   - For the BCBS Deductible HMO Plan, choose the “HMO Blue New England” network
   - For the BCBS Tiered Options v.5 HMO Plan, choose the “HMO Blue New England Options v.5” network
3. When you have found your PCP, be sure to look for the "PCP/POC ID#" just to the right of the map image and right above the address on your PCP’s listing. This is the number you will need to provide. It will usually be a 9-digit combination of numbers and letters.

**To look up providers in Connecticut, New Hampshire, and Maine:**

2. Scroll down to the "Search as Guest" section and click on "Search by Selecting a Plan or Network."
3. Select the type of care (Medical) and the state you want to search in.
4. Under the “Select a plan/network” drop down menu, select:
   - For Connecticut and Maine: “HMO Blue New England Network” under “Medical (Employer Sponsored)”
   - For New Hampshire: "HMO Blue New England Choice" under "Medical (Employer Sponsored)"
5. Be sure to look for the "PCP ID" number right under your PCP’s name. This is the number you will need to provide when enrolling. It will usually be a 13-digit combination of numbers and letters.
The following wellness benefits are available to all staff on Vinfen’s medical insurance:

**Video Conference Health Visits**

This tool allows employees and covered family members to visit doctors and providers anytime using video conferencing. All you need is an internet connection and any device that has a web camera; like a phone, tablet, or laptop. Create an account for free today at wellconnection.com so that the service is ready to use when you need it.

**Why use this service?**
- **Convenience:** Medical services are available 24/7 and behavioral health appointments are available to schedule throughout the day
- **Quality:** Licensed doctors and providers in the Well Connection network have an average of 15 years experience and can look up medical history, diagnose and treat your symptoms, and prescribe medication if necessary.
- **Cost-Effective:** This option is the lowest possible office visit cost with typical savings over $250 compared to the emergency room

**Express Scripts** allows you to receive certain medications by home delivery, discounted with a 90-day supply allowing you to **save time and money**. Once you sign up at express-scripts.com, you can download the app and manage it there as well. It is free to create the account and from there you can see what the savings would be using Express Scripts before you make the switch.

**Why use this service?**
- **Save Time and Money**
  - Prescriptions delivered to your home with no cost standard shipping
  - 24/7 access to registered pharmacists (via hotline: 1-800-892-5119)
  - Personalized and easy refill & delivery options
  - 25% average savings over retail pricing
  - Price medication based on your insurance coverage

**Pregnancy Support Program**

Vinfen wants you to have the healthiest pregnancy possible. Our health insurance offers a full suite of maternity resources at no additional charge.

- Receive a free breast pump and get reimbursed for birthing classes
- Lactation counseling is fully covered when performed as part of an office visit by a participating doctor, nurse practitioner, or physician assistant
- Access the Maternity Nurse Care Line for specialized health support and education for pregnant women and new mothers who might be struggling with postpartum depression or anxiety

www.livinghealthybabies.com

**Medical Plan Management**

MyBlue is a one-stop shop for all of your health insurance information, including access to your claims and deductible information, cost estimate tools, upcoming medical appointments, and access to search for doctors and specialists covered on your plan. Create a free account online or using the mobile app.

**Why use this service?**
- Find a doctor, dentist and other providers
- Get a cost estimate for any medical procedure
- Access to your claims and deductible information
- Upload your insurance card to your phone via the mobile app (no more carrying it around!)
- Save money through Blue365 wellness deals that help keep you and your family healthy

myblue.bluecrossma.com or search for BCBSMA MyBlue in your app store
**Dental Insurance**

**Blue Cross Blue Shield of Massachusetts**

<table>
<thead>
<tr>
<th>BCBS Essential Dental Plan</th>
<th>BCBS Premier Dental Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>In-Network Benefits¹</td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
</tr>
<tr>
<td>Family</td>
<td>$150</td>
</tr>
<tr>
<td>Calendar Year Maximum Benefit (Per Person)</td>
<td>$1,000</td>
</tr>
<tr>
<td>Maximum Rollover Benefit²</td>
<td>Up to $350</td>
</tr>
<tr>
<td>Preventive / Diagnostic Services, including:</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Routine Exams</td>
<td></td>
</tr>
<tr>
<td>Cleanings</td>
<td></td>
</tr>
<tr>
<td>X-Rays</td>
<td></td>
</tr>
<tr>
<td>Periodontal Maintenance</td>
<td></td>
</tr>
<tr>
<td>Basic Services, including:</td>
<td>You pay 20% after the deductible</td>
</tr>
<tr>
<td>Fillings</td>
<td></td>
</tr>
<tr>
<td>Most Oral Surgery</td>
<td></td>
</tr>
<tr>
<td>Endodontics/Root Canal Therapy</td>
<td></td>
</tr>
<tr>
<td>Periodontic Surgery</td>
<td></td>
</tr>
<tr>
<td>Prefab Stainless Steel Crowns</td>
<td></td>
</tr>
<tr>
<td>Major Services, including:</td>
<td>You pay 40% after the deductible</td>
</tr>
<tr>
<td>Crowns, Inlays, and Onlays</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Bridges &amp; Dentures</td>
<td></td>
</tr>
<tr>
<td>Implants</td>
<td></td>
</tr>
<tr>
<td>Orthodontia Services</td>
<td>Children only, to age 19</td>
</tr>
<tr>
<td></td>
<td>50% Lifetime Maximum Benefit of $1,000</td>
</tr>
<tr>
<td></td>
<td>50% Lifetime Maximum Benefit of $1,000</td>
</tr>
</tbody>
</table>

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 BCBS’s reasonable & customary allowances.

² Maximum Rollover: If you receive at least 1 service during the year, but your total claims don’t exceed $900 (for the Premier Plan) or $500 (for the Essential Plan), you can roll over up to the amounts noted above to your NEXT year’s maximum.

**Bi-Weekly (Per Paycheck) Employee Cost**

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

Effective September 1, 2019 - August 31, 2020

<table>
<thead>
<tr>
<th>BCBS Essential Dental Plan</th>
<th>BCBS Premier Dental Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of Total Cost Paid by Employee</td>
<td>Single Coverage Bi-Weekly Employee Cost</td>
</tr>
<tr>
<td>100%</td>
<td>$17.00</td>
</tr>
<tr>
<td>100%</td>
<td>$21.87</td>
</tr>
</tbody>
</table>

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**

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

---

**TARGET Optical**

**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.**

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**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, 2019 – August 31, 2020

<table>
<thead>
<tr>
<th>EyeMed Vision Insight Plan H</th>
<th>% of Total Cost Paid by Employee</th>
<th>Single Coverage Bi-Weekly Employee Cost</th>
<th>Family Coverage Bi-Weekly Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td></td>
<td>$2.34</td>
<td>$6.46</td>
</tr>
</tbody>
</table>

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Short Term Disability Insurance

Cigna Short Term Disability (STD)

Short term disability (STD) protects your finances when you are unable to work for more than 14 days because of your own health condition or because of childbirth and recovery.

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Benefit Amount</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic STD Plan</strong> (100% paid for by Vinfen for all eligible employees)</td>
<td>40% of your weekly base earnings</td>
<td>$2,500 per week</td>
</tr>
<tr>
<td><strong>Buy-Up STD Plan</strong> (Optional; employee pays for a portion of the premium)</td>
<td>66.67% of your weekly base earnings</td>
<td>$2,500 per week</td>
</tr>
<tr>
<td><strong>Elimination Period</strong></td>
<td>14 days (benefits begin on the 15th day of disability)</td>
<td>14 days</td>
</tr>
</tbody>
</table>
| **Benefit Duration**                                                             | • Once you qualify for benefits, you continue to receive them until the end of the 11 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 Cigna for eligibility for Long Term Disability (LTD) benefits. If you qualify, the transition to LTD will be seamless. |               |
| **Cost to Employees**                                                            | • The Basic STD Plan is 100% paid for by Vinfen, and you will be automatically enrolled if you are eligible.  
  • The cost for the Buy-Up STD Plan is $0.32 per $10 of weekly benefit. The exact amount of your bi-weekly premium will depend on your pay rate and scheduled hours, but premiums are very affordable. |               |

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

**NOTE:** If you do not sign up for the Buy-Up STD Plan when you are first eligible, your next chance will be during Vinfen’s next Open Enrollment period. You will also have to answer health questions if you sign up during Open Enrollment, and coverage may be denied or limited based on your answers.
Long Term Disability Insurance
(100% paid by Vinfen for all eligible employees)

Cigna 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.

<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>60% of your monthly base earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum</td>
<td>• $10,000 per month for most employees, except</td>
</tr>
<tr>
<td></td>
<td>• $13,000 per month for Vice Presidents &amp; Officers</td>
</tr>
<tr>
<td>Elimination Period*</td>
<td>90 days (benefits begin on the 91st day of disability)</td>
</tr>
<tr>
<td>Benefit Duration</td>
<td>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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age at Disability</th>
<th>62 or younger</th>
<th>63</th>
<th>64</th>
<th>65</th>
<th>66</th>
<th>67</th>
<th>68</th>
<th>69+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Months</td>
<td>36</td>
<td>30</td>
<td>24</td>
<td>21</td>
<td>18</td>
<td>15</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Benefits are Paid</td>
<td>To Social Security Normal Retirement Age or the date the 42nd monthly benefit is payable, if later</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*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)

Cigna Basic Life and AD&D

<table>
<thead>
<tr>
<th>Life Benefit Amount</th>
<th>Employees with Job Grade 13 &amp; Below (most employees)</th>
<th>1 times your base annual earnings, rounded to the next $1,000, to a maximum of $385,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employees with Job Grade 14 &amp; Above</td>
<td>2 times your base annual earnings, rounded to the next $1,000, to a maximum of $600,000</td>
</tr>
<tr>
<td>Accidental Death &amp;</td>
<td>Employees with Job Grade 13 &amp; Below (most employees)</td>
<td>1 times your base annual earnings, rounded to the next $1,000, to a maximum of $385,000</td>
</tr>
<tr>
<td>Dismemberment Benefit</td>
<td>Employees with Job Grade 14 &amp; Above</td>
<td>2 times your base annual earnings, rounded to the next $1,000, to a maximum of $600,000</td>
</tr>
</tbody>
</table>

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Flexible Spending Accounts (FSA)

Health and Dependent Care Flexible Spending Accounts

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Minimum Contribution</th>
<th>Maximum Contribution</th>
<th>Description of Covered Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare Flexible Spending</td>
<td>$240</td>
<td>$2,700</td>
<td>Qualified medical expenses; copays, prescriptions, deductible expenses, dental expenses etc.</td>
</tr>
<tr>
<td>Dependent Care Flexible Spending</td>
<td>$240</td>
<td>$5,000</td>
<td>Qualified child or elder care expenses while you are at work or school; such as daycare, before/after-school care, nursery school, or elder care etc.</td>
</tr>
</tbody>
</table>

Use pre-tax money to save on eligible healthcare and dependent care expenses:

- Medical
- Prescriptions
- Dental
- Vision
- Daycare

What is an FSA?

- An employee benefit that saves you money on eligible healthcare and daycare expenses for you and your family.
- An account where you can contribute money from your paycheck BEFORE taxes, incur eligible expenses, and get reimbursed.
- A great way to LOWER YOUR TAXES and SAVE MONEY!

There are two types of FSAs:

- The Healthcare FSA is used to pay for eligible out-of-pocket medical expenses not paid by insurance.
- The Dependent Care FSA is used to pay for eligible child or elder care expenses including daycare, before/after-school care, and summer day camp.

Should I enroll?

If any of the following apply to you or eligible family members, enrolling in an FSA can save you money:

Healthcare

- Have copays, deductibles, or coinsurance for medical, dental, or vision plans
- Purchase prescription medications
- Wear glasses or contacts, or plan on having laser eye surgery
- Receive orthodontia treatments, such as braces

*Note: Over-the-counter medications (except insulin) are NOT eligible for reimbursement unless the medication is prescribed and filled at the pharmacy.*

Dependent Care

- You and your spouse (if married) are working, looking for work, or attend school full-time
- Have children under the age 13 who attend day care, before/after-school care, or summer day camp
- Provide care for a person of any age whom you claim as a dependent on your federal tax return, and who is mentally or physically incapable of caring for himself or herself
Commuter Spending Accounts (CSA)

Commuter Spending Accounts

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Maximum</th>
<th>Description of Covered Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commuter Spending Account</td>
<td>$265 per month pre-tax, any amount over $265 post-tax</td>
<td>Qualified transit or vanpooling expenses, including public transportation</td>
</tr>
<tr>
<td>Parking Spending Account</td>
<td>$265 per month pre-tax, any amount over $265 post-tax</td>
<td>Qualified parking expenses while you are at work</td>
</tr>
</tbody>
</table>

Use pre-tax money to save on eligible commuting expenses:
- Bus
- Lyft and Uber fares
- Parking
- Subway
- Train

What is a CSA?
- An employee benefit that saves you money on your commute by letting you pay for eligible parking and transportation expenses with pre-tax money.
- A great way of lowering taxable income.

There are two types of CSAs:
- The Transportation Spending Account is used to pay for eligible mass transit or vanpool expenses associated with travel to and from work, including bus, train, or subway.
- The Parking Spending Account is used to pay for eligible parking expenses either at your place of employment or at a location where you use mass transit.

Should I enroll?
A CSA is beneficial for just about everyone who commutes to work. You will save money on what you would normally spend on transit or parking, up to the maximum pre-tax benefit.

Note: A CSA is a month-to-month benefit. You can enroll, change or cancel it at any time. Changes must be made by the 10th of the month.

How do I use my CSA?

Transportation
When you enroll in the Transportation Account, you choose from two payment options: transit pass or a debit card called the Commuter Check Card (if a suitable transit pass is not available).
- The transit pass is the same one you would get from your Transit Authority except the pass is mailed to your home.
- The Commuter Check Card works just like a debit card. The card is funded each month for you to use to pay for transit-related expenses.

Parking
When you enroll in the Parking Account, you choose from three payment options: parking voucher, Commuter Check Card, or direct pay.
- Parking vouchers can be purchased online for various amounts and will be mailed to your home. Use them to pay for parking-related expenses.
- The Commuter Check Card works just like a debit card. The card is funded each month for you to use to pay for parking-related expenses.
- With direct pay, your parking garage is paid each month. You don’t have to do a thing except park your car.
Vinfen has contracted with Cigna to provide a confidential program to those who need help finding answers to various kinds of personal concerns. Cigna’s Life Assistance℠ 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’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 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’s Healthy Rewards provides discounts of up to 60% on various wellness programs and services. To learn more, visit [cigna.com/rewards](http://cigna.com/rewards) (password: savings) or call 1-800-258-3312.

- **Will Preparation**
  Cigna’s Will Preparation Program helps you and your family to plan and protect your financial future by using a simple, online tool. Visit [cigna.mysecureadvantage.com](http://cigna.mysecureadvantage.com) to learn more about the program.

- **Cigna Secure Travel**
  Cigna 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’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.

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

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.

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# Retirement Savings Plans

**Fidelity 403(b) and 401(a)**

<table>
<thead>
<tr>
<th>Retirement Savings Plan</th>
<th>Description</th>
<th>Vesting</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>403(b) Tax Deferred Annuity Plan</strong></td>
<td>The 403B plan is designed to help our employees save and plan for their retirement. All employees are eligible to participate in the Plan on date of hire. There are no Employer contributions to the Plan, Employee funds only. Employees can elect to defer a specific dollar amount and have a few options to save. You can elect the target date funds or you can contact Fidelity at <strong>1-800-343-0860</strong> to speak with a representative who will be able to guide you through selection of investment options. Please see the Summary Plan Description included in this booklet for additional information.</td>
<td>Immediately 100% vested</td>
</tr>
<tr>
<td><strong>401(a) Defined Contribution Pension Plan</strong></td>
<td>The Defined Contribution 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 Pension Plan based upon Vinfen’s financial health at the time, its forecast of business prospects going forward and upon the amount of surplus earned in the preceding fiscal year.</td>
<td>5 years or more 100% vested</td>
</tr>
</tbody>
</table>

*see Summary Plan Description for full vesting schedule

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.
Wellness Coaching through Blue Cross Blue Shield Care Concierge

Identify health risks, set short- and long-term goals, and create a personalized plan to adopt long-term health priorities. Support is available on your schedule -- a wellness coach will schedule appointments between 8 a.m. and 8 p.m. Monday through Friday to help you:

✓ Take control of your weight
✓ Better manage stress
✓ Quit smoking
✓ Improve your diet
✓ Become more active

*Employees on Vinfen’s medical insurance have the additional benefit of using this for care management for complex medical diagnoses.

1-888-509-9654

Fidelity NetBenefits: Beyond Retirement

In addition to Vinfen’s 401(a) and 403(b) retirement plans, all employees can set up an account at Fidelity’s website, netbenefits.com, to access financial tools.

✓ Access broad financial support including a library of online workshops, videos, and articles to educate and help set you up with financial success.
✓ Access Fidelity’s student debt tool 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 1-800-420-2363.

Healthy Rewards through Cigna

All employees have access to create an account at mycigna.com. Once you set up your account, you will have access to 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 just $25 a month. Search your zip code to see if there is a participating gym near you.
✓ Choose Healthy Discounts: Cigna gives employees access to choosehealthy.com which offers 25% discounts on acupuncture, massage therapy, chiropractic occupational therapy, nutritional services, and more!

Personalized Wellness

ahealthy.me is an online wellness portal that allows you to create personalized wellness goals and track your healthy habits and progress. Once you create an account, you will find tools and resources that can help you improve your wellbeing.

Features include:
✓ Connects to the "Healthy Now" app to log food, exercise, and view challenges
✓ Syncs with Fitbit, but you can also log exercise, steps, stretching and more manually if you use your phone, Apple watch, pedometer or any other tracking.
✓ Choose a meal plan based on calories and diet preference (gluten free, vegetarian, etc.) and find easy to follow recipes.
✓ All users will earn points just for creating a login and completing the health assessment. Prizes include gift cards, team parties, and more!

bluecrossma.ahealthy.me

The following wellness benefits are available to all staff:
Paid Time Off Benefits

### Vacation Time
- Employees are eligible for paid Vacation Time if scheduled for at least 20 hours per week
- Employees earn 3 weeks Vacation Time per year; 4 weeks after 5 years of employment; 5 weeks after 10 years of employment
- Maximum balance is one full year’s accrual; once you hit the maximum balance, you stop accruing until you use some of your accrued time
- Vacation time is accrued on the 16th of each month, starting with the month after your date of hire
- Waiting period of 6 months from date of hire to use Vacation Time

### Personal Time
- Employees are eligible for paid Personal Time if scheduled for at least 20 hours per week
- Full time (40 hours/week) employees receive 24 hours of Personal Time on July 1st each year
- Employees scheduled for 20-39 hours receive a pro-rated number of Personal Time hours
- Accrual may be pro-rated during the first year of employment, depending on where your hire date falls during the year
- Waiting period of 3 months from date of hire to use Personal Time
- **No carry-over** – use Personal Time hours by June 30 each year or they are lost

### Holidays
- Employees are eligible for paid Holiday Time if scheduled for at least 20 hours per week
- 11 paid holidays per year
- Full time (40 hour/week) employees receive 8 hours of paid time for each holiday
- Employees scheduled for 20-39 hours receive a pro-rated number of Holiday Time hours
- If you need to work on the holiday itself, you can use your paid time on a different day within the window of 2 weeks before the holiday to 4 weeks after the holiday
- No waiting period from date of hire to use paid Holiday Time

### Sick Time
- **Regular employees scheduled for 20-40 hours per week:**
  - Earn up to 2 weeks paid Sick Time per year
  - Maximum balance is 4 weeks of Sick Time; once you hit the maximum balance, you stop accruing until you use up some of your accrued time
  - Up to 2 weeks paid Sick Time can be used each calendar year as "Ordinary Sick" without HR approval (additional hours can be used during FMLA leaves of absence not covered by Short Term Disability)
  - Full-time exempt (salaried) employees earn 6.67 hours per month (pro-rated for part-time employees scheduled for 20-39 hours/week)
  - Non-exempt (hourly) employees scheduled for 20-40 hours per week earn 1 hour of Sick Time for every 26 hours worked
- **Relief employees and part-time employees scheduled for less than 20 hours per week:**
  - Earn 1 hour of Sick Time for every 30 hours worked
  - Accrue, use, and carry-over a maximum of 40 hours paid Sick Time per calendar year
Enrollment Deadlines

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Effective Date</th>
<th>Enrollment Deadline</th>
<th>How to Enroll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical insurance</td>
<td>1st day of the month occurring on or after your one month anniversary of employment with Vinfen</td>
<td>30 days from your date of hire or status change</td>
<td>Online: myvinfen.bswift.com By phone: 617-830-5500, option 1</td>
</tr>
<tr>
<td>Dental insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>STD Buy-Up Coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colonial Life Voluntary Benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commuter Spending Accounts</td>
<td>See date provided when enrolling</td>
<td>None – sign up any time after you receive your first paycheck</td>
<td>Online only: myspendingaccount.wageworks.com</td>
</tr>
<tr>
<td>Fidelity 403(b) Retirement Account</td>
<td>Date of first payroll deduction</td>
<td>None – sign up any time after you receive your first paycheck</td>
<td>Online: netbenefits.com By phone: 800-343-0860</td>
</tr>
<tr>
<td>Vinfen-paid STD, LTD, and Life Insurance</td>
<td>1st day of the month occurring on or after your one month anniversary of employment with Vinfen</td>
<td>Eligible employees are automatically enrolled</td>
<td></td>
</tr>
<tr>
<td>Life Assistance Program</td>
<td>Immediately</td>
<td>No enrollment necessary – call or visit cignabehavioral.com/cgi anytime</td>
<td></td>
</tr>
</tbody>
</table>

Remember, you MUST sign up by the deadline or you will not have benefits!

If you do not sign up for Medical, Dental, Vision, Flexible Spending, STD Buy-Up Coverage, or Colonial Life benefits during your initial enrollment period (30 days from your date of hire or status change that makes you newly-eligible for benefits), there are only two other times you can enroll:

1. **Open Enrollment** – takes place each July, for an effective date of 9/1
2. **Qualifying Event** – such as loss of other coverage, marriage, birth/adoption of child, divorce, death, etc. *Please note that to enroll in benefits due to a qualifying event, you must submit documentation of the qualifying event to benefits@vinfen.org within 30 days of the event. Documentation must show the date of the qualifying event.*
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 _____________________________.

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.

<table>
<thead>
<tr>
<th>3. Employer name</th>
<th>4. Employer Identification Number (EIN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vinfen Corporation</td>
<td>04-2632219</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5. Employer address</th>
<th>6. Employer phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>950 Cambridge Street</td>
<td>617-441-1800</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>7. City</th>
<th>8. State</th>
<th>9. ZIP code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambridge</td>
<td>MA</td>
<td>02141</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>10. Who can we contact about employee health coverage at this job?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits Coordinators</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11. Phone number (if different from above)</th>
<th>12. Email address</th>
</tr>
</thead>
<tbody>
<tr>
<td>617-830-5500, option 3</td>
<td><a href="mailto:benefits@vinfen.org">benefits@vinfen.org</a></td>
</tr>
</tbody>
</table>

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:

  - [x] 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:
  - [x] 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.

- [x] 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 will guide you through the process. Here’s the employer information you’ll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.
# Employee Benefits Contact List

<table>
<thead>
<tr>
<th>Provider</th>
<th>Phone #</th>
<th>Web Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Cross Blue Shield of Massachusetts Medical &amp; Dental Insurance</td>
<td>1-800-358-2227</td>
<td><a href="http://bcbsma.com">bcbsma.com</a></td>
</tr>
<tr>
<td>Cigna Short Term Disability Insurance</td>
<td>1-800-362-4462</td>
<td><a href="http://cigna.com">cigna.com</a></td>
</tr>
<tr>
<td>Cigna Long Term Disability Insurance Cigna Basic Life and AD&amp;D Insurance</td>
<td>1-800-362-4462</td>
<td><a href="http://cigna.com">cigna.com</a></td>
</tr>
<tr>
<td>EyeMed Vision Insurance</td>
<td>1-866-9-EYEMED</td>
<td><a href="http://eyemedvisioncare.com">eyemedvisioncare.com</a></td>
</tr>
<tr>
<td>WageWorks Flexible Spending Accounts (Health and Dependent Care FSA and Commuter Spending)</td>
<td>1-888-557-3156</td>
<td><a href="http://myspendingaccount.wageworks.com">myspendingaccount.wageworks.com</a></td>
</tr>
<tr>
<td>Fidelity 403(b) and 401(a) Retirement</td>
<td>1-800-343-0860</td>
<td><a href="http://netbenefits.com">netbenefits.com</a></td>
</tr>
<tr>
<td>Cigna Life Assistance Program (LAP)</td>
<td>1-800-538-3543</td>
<td><a href="http://cignabehavioral.com/cgi">cignabehavioral.com/cgi</a></td>
</tr>
<tr>
<td>Working Advantage Discount Program</td>
<td>1-800-565-3712</td>
<td><a href="http://workingadvantage.com">workingadvantage.com</a></td>
</tr>
<tr>
<td>Vinfen Benefits Department</td>
<td>1-617-830-5500 Option 1 to enroll Option 3 for questions</td>
<td>Enrollment: <a href="http://myvinfen.bswift.com">myvinfen.bswift.com</a> Vinfen Intranet: <a href="http://myvinfen.org/benefits.asp">myvinfen.org/benefits.asp</a> Email: <a href="mailto:benefits@vinfen.org">benefits@vinfen.org</a></td>
</tr>
</tbody>
</table>