



9/1/2024 - 8/31/2025
BENEFITS & WELLNESS GUIDE
MASSACHUSETTS EMPLOYEES

To enroll in benefits:
Call 617-830-5500, option 1
Code: 6619142
Or enroll through UKG

Visit the Benefits page of MyVinfen at bit.ly/vinfenbenefits

Table of Contents

Welcome Letter.....	1
How to Enroll in Benefits	2
Enrollment Preparation Checklist	3
Vinfen Benefit Eligibility	4
Medical Insurance Benefits	5
Hospital Tiering List – BCBS HMO Options (Tiered) Plan	6
Health Reimbursement Arrangement (HRA)	7
Medical Insurance Costs	8
Provider Lookup Instructions	9
Dental Insurance Benefits & Costs	10
Vision Insurance Benefits & Costs	11
Short Term Disability Insurance	12
Long Term Disability & Basic Life / AD&D Insurance	13
Health and Dependent Care Flexible Spending Accounts (FSAs)	14
Commuter Spending Account	15
Life Assistance Program (LAP)	16
Other Benefits	17
Professional Development Benefits	18
Trupanion Pet Insurance	19
Colonial Life Voluntary Benefits	20
Retirement Savings Plans	22
Benefit Time (Paid Time Off)	23
Blue365 Healthy Living Discounts	24
Health Insurance Marketplace Notice	25
Contact List	28



Welcome

Because of your dedication to those we serve, Vinfen is able to fulfill our mission and provide quality services to thousands of individuals, families, and communities each year. We are devoted to creating a collaborative and supportive work environment in each of our sites. Importantly, Vinfen is also deeply committed to providing a benefits program that is tailored to meet the needs of you and your family.

You should note that if you do not enroll in benefits by the end of your 30 day new hire enrollment period, you may not be able to enroll again until our next Open Enrollment period in 2025 (if you are eligible at that time).

We are pleased to present the following benefits to eligible employees for our Plan Year running September 1, 2024 – August 31, 2025 (see page 4 for eligibility details):

- **Medical Insurance (2 plan options):**
 - ✓ Blue Cross Blue Shield \$2,000 Deductible HMO Plan
 - ✓ Blue Cross Blue Shield Tiered HMO Plan
 - ✓ **BOTH PLAN OPTIONS AUTOMATICALLY INCLUDE OUR HEALTH REIMBURSEMENT ARRANGEMENT (HRA) FOR ELIGIBLE EMPLOYEES!**
- **Dental Insurance:**
 - ✓ Blue Cross Blue Shield Essential Dental Plan
 - ✓ Blue Cross Blue Shield Premier Dental Plan
- **Vision Insurance:** EyeMed Vision Insight Plan H
- **Vinfen-Paid Short Term Disability Insurance (for eligible employees):** New York Life
- **Vinfen-Paid Long Term Disability Insurance:** New York Life
- **Vinfen-Paid Basic Life and Accidental Death & Dismemberment Insurance:** New York Life
- **Flexible Spending Accounts (FSAs):**
 - ✓ Voya Health Care & Dependent Care FSAs
 - ✓ Voya Commuter Spending Account
- **Pet Insurance: Trupanion (through Aflac)**
- **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 at 617-830-5500, option 3 or via email at benefits@vinfen.org if you have questions or concerns.

On behalf of the Vinfen team, thank you for all that you do!



Chad Cotter
Chief People Officer

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 provide 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 through UKG:** UKG contains personalized information about the benefits plans you are enrolled in and the plans available to you. For instructions, see below or review our full Enrollment Instructions at bit.ly/enrollmentinstructions2024.

Online Self-Enroll Instructions

1. **Log in to UKG.** On the homepage, find the My Benefits tile and click the “My Benefits >” link at the bottom of the tile.
2. You will see a tile called “New Hire Enrollment.” Click the “Start” link at the bottom of the tile to begin your New Hire Enrollment.
3. The first page of the enrollment screen provides you with instructions and links to this Benefits Guide and to a document with full Enrollment Instructions. Be sure to read the instructions carefully before beginning. Once you have read the instructions, click “**Continue**” to move to the next step. As you proceed through the enrollment steps, you will see your progress on the panel on the left side of the screen.
4. Proceed through the steps to enroll, clicking “**Continue**” at the top of each page after you have made your selections. **Note that if you do not want any coverage for a benefit, you should click the “Decline/Waive” slider at the top of the screen.**
5. On the last page of the enrollment process, you will see a summary of your chosen plan options, including costs. Scroll down to view the summary and review it carefully. Once you have reviewed, click the “**Submit**” button to finalize your enrollment request.

IMPORTANT NOTES:

- **To enroll in Colonial Life Accident, Critical Illness, or Life Insurance plans, you must call Colonial Life at 617-830-5500, option 1.** These plans cannot be enrolled through UKG.
- **To enroll in Trupanion Pet Insurance, you must call 877-252-2473 or sign up online at aflacpet-worksite.trupanion.com/cp/vinfen.** These plans cannot be enrolled through UKG.

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 in person or 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 or visiting the My Benefits page of UKG.***

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"/> Blue Cross Blue Shield \$2,000 Deductible HMO Plan <input type="checkbox"/> Blue Cross Blue Shield Tiered Network HMO 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"/> Blue Cross Blue Shield Essential Dental Plan <input type="checkbox"/> Blue Cross Blue Shield 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
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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>)

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
- New York Life Short Term Disability Insurance (if annual rate of pay is \$89,689 or more)
- New York Life Long Term Disability Insurance
- New York Life Basic Life and AD&D Insurance
- Voya Flexible Spending Accounts (Health Care FSA, Dependent Care FSA, and Commuter Spending)
- Colonial Life Voluntary Term Life, Whole Life, Accident, and Critical Illness Insurance
- Trupanion Pet Insurance
- Fidelity Retirement Plans
- 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:

- Blue Cross Blue Shield Medical Insurance **with Health Reimbursement Arrangement (HRA)**
- Blue Cross Blue Shield Dental Insurance
- EyeMed Vision Insurance
- New York Life Short Term Disability Insurance (if annual rate of pay is \$89,689 or more)
- New York Life Long Term Disability Insurance
- New York Life Basic Life and AD&D Insurance
- Voya Flexible Spending Accounts (Health Care FSA, Dependent Care FSA, and Commuter Spending)
- Colonial Life Voluntary Term Life, Whole Life, Accident, and Critical Illness Insurance
- Trupanion Pet Insurance
- Fidelity Retirement Plans
- 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:

- 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
- New York Life Life Assistance Plan
- Wellness Benefits
- Working Advantage, YMCA, and other discounts

Medical Insurance

Blue Cross Blue Shield (BCBS)

Comparison of Medical Plan Benefits



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Benefits	BCBS \$2,000 Deductible HMO	BCBS Options (Tiered) HMO		
		ENHANCED PROVIDERS	STANDARD PROVIDERS	BASIC 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	ENHANCED PROVIDERS	STANDARD PROVIDERS	BASIC 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 after deductible	\$0 after deductible
Advanced Imaging (CT Scans, MRIs, etc)	\$75 after deductible	\$75	\$75 after deductible	\$450 after deductible
EMERGENCY HOSPITAL SERVICES	As listed above	Paid as ENHANCED 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	Not Available	Not Available		
Tier 5 : Non-Pref Specialty	Not Available	Not Available		

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 on [the Benefits page of MyVinfen](#). 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

Blue Cross Blue Shield (BCBS)



Hospital Tiering List for BCBS Options (Tiered) HMO

MASSACHUSETTS

Some commonly used Massachusetts hospitals are listed below. Please use the provider search tool at member.bluecrossma.com/fad and select the Network “HMO BLUE NEW ENGLAND OPTIONS V.5” or call 1-800-821-1388 to find out the tier level of other hospitals.

Using national quality benchmarks, as well as plan medical expense information, Blue Cross Blue Shield has placed participating hospitals in their **Enhanced Tier**, **Standard Tier**, or **Basic Tier**. You will pay different cost sharing based on a provider’s assigned benefit tier. When you see participating providers in the **Enhanced Tier**, you’ll pay less. You pay more when you receive services from providers in the **Standard** or **Basic** Tiers.

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	BCBS Tier
Anna Jaques Hospital	Enhanced
Beth Israel Deaconess Hospital – Milton, Needham, Plymouth	Enhanced
Beth Israel Deaconess Medical Center – Boston	Standard
Boston Medical Center	Enhanced
Brigham and Women’s Hospital – Boston	Basic
Brigham and Women’s/Mass General Health Care Center - Foxborough	Enhanced
Cambridge Health Alliance – Cambridge, Somerville, Everett	Enhanced
Cape Cod Hospital	Basic
Carney Hospital	Enhanced
Dana-Farber Cancer Institute	Basic
Emerson Hospital	Enhanced
Falmouth Hospital	Standard
Faulkner Hospital	Enhanced
Good Samaritan Medical Center	Enhanced
Holy Family Hospital	Standard
Lahey Clinic	Enhanced
Lawrence General Hospital	Enhanced
Lowell General Hospital	Enhanced
Massachusetts General Hospital	Basic
Mercy Medical Center	Enhanced
Metrowest Medical Center – Framingham, Natick	Enhanced
Morton Hospital and Medical Center	Enhanced
Mount Auburn Hospital	Enhanced
Newton-Wellesley Hospital	Enhanced
North Shore Medical Center	Enhanced
Norwood Hospital	Enhanced
South Shore Hospital	Enhanced
St. Elizabeth’s Medical Center	Standard
Tufts Medical Center	Enhanced
UMass Memorial Medical Center – Worcester	Basic

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.
- **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



Blue Cross Blue Shield (BCBS)

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Bi-Weekly (Per Paycheck) Employee Cost

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

Effective September 1, 2024 - August 31, 2025

BCBS \$2,000 Deductible HMO Plan			
Employee's Annualized Pay Rate		% of Total Cost Paid by Employee	Bi-Weekly Employee Cost
<\$60,000	Employee Only	21.24%	\$ 101.21
	Employee + Spouse	22.12%	\$ 213.77
	Employee + Child(ren)	22.09%	\$ 197.56
	Employee + Spouse & Child(ren)	22.09%	\$ 346.67
\$60,000 - 69,999	Employee Only	21.24%	\$ 101.21
	Employee + Spouse	22.12%	\$ 213.77
	Employee + Child(ren)	22.09%	\$ 197.56
	Employee + Spouse & Child(ren)	22.09%	\$ 346.67
\$70,000 or more	Employee Only	25.49%	\$ 121.45
	Employee + Spouse	26.37%	\$ 254.88
	Employee + Child(ren)	26.34%	\$ 235.56
	Employee + Spouse & Child(ren)	26.34%	\$ 413.33

BCBS Options (Tiered) HMO Plan			
Employee's Annualized Pay Rate		% of Total Cost Paid by Employee	Bi-Weekly Employee Cost
<\$60,000	Employee Only	17.55%	\$ 84.53
	Employee + Spouse	18.69%	\$ 182.84
	Employee + Child(ren)	18.69%	\$ 168.98
	Employee + Spouse & Child(ren)	18.69%	\$ 297.27
\$60,000 - 69,999	Employee Only	21.24%	\$ 102.30
	Employee + Spouse	22.09%	\$ 216.09
	Employee + Child(ren)	22.09%	\$ 199.70
	Employee + Spouse & Child(ren)	22.09%	\$ 351.31
\$70,000 or more	Employee Only	25.49%	\$ 122.76
	Employee + Spouse	26.34%	\$ 257.64
	Employee + Child(ren)	26.34%	\$ 238.11
	Employee + Spouse & Child(ren)	26.34%	\$ 418.87

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 on [the Benefits page of MyVinfen](#). 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.



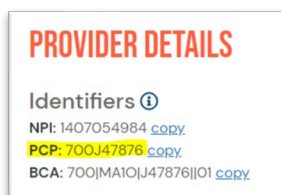
How to Find Your Primary Care Provider (PCP)'s BCBS ID Number

When you enroll in health insurance, it is very important that you provide BCBS's Provider ID number for your PCP and the PCP of any family members you are adding to your plan. ***Without this ID number, BCBS 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 BCBS at **800-821-1388**.

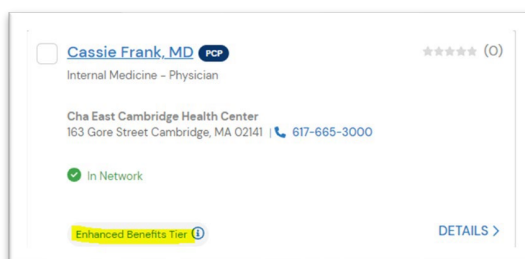
You can also search for your PCP's Provider ID number easily on BCBS's website:

1. Go to member.bluecrossma.com/fad.
2. Enter your PCP's name in the "Doctor, Hospital, or Specialty" box.
3. Click the drop-down under "Network" and choose the "HMO BLUE NEW ENGLAND OPTIONS V.5" option. This will show you which tier your PCP or hospital is in if you are considering the Options (Tiered) Plan.
4. Enter the zip code or city and state where your PCP is located in the "ZIP Code or City, State" box.
5. Click the "Search" button.
6. When the results of your provider search are visible, find your PCP's **Provider ID** by clicking on the provider's name to view more details. Scroll down to the "PROVIDER DETAILS" section and look for the line that starts "PCP." This is your PCP's Provider ID number, which you will need to provide when you enroll:



TIPS:

- If you need to find a new PCP, instead of typing a name in step 2 above, just type "All Primary Care Providers" into the "Doctor, Hospital, or Specialty" box.
- When you are looking at a list of providers in your area, you can filter by whether they are accepting new patients, gender, languages, and many other features. Just look to the left of the list of names for the filters, select the filters you want, and click the blue "Apply Filters" button.
- If you are interested in the Choice (Tiered) HMO, be sure you check to see what Tier your PCP is in. The Tier will show up at the bottom of the provider's listing on the search result page, as highlighted in the screenshot below:



Dental Insurance

Blue Cross Blue Shield (BCBS)



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	BCBS <i>Essential</i> Dental Plan	BCBS <i>Premier</i> Dental Plan
	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 Cleanings X- Rays Periodontal Maintenance	Covered in full	Covered in full
Basic Services, including:		
Fillings Most Oral Surgery Endodontics/Root Canal Therapy Periodontic Surgery Prefab Stainless Steel Crowns	You pay 20% after the deductible	You pay 0% after the deductible
Major Services, including:		
Crowns, Inlays, and Onlays Bridges & Dentures Implants	Not Covered	You pay 40% after the deductible
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 BCBS'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, 2024-August 31, 2025

BCBS <i>Essential</i> Dental Plan		
% of Total Cost Paid by Employee	Single Coverage Bi-Weekly Employee Cost	Family Coverage Bi-Weekly Employee Cost
100%	\$16.95	\$46.22

BCBS <i>Premier</i> Dental Plan		
% of Total Cost Paid by Employee	Single Coverage Bi-Weekly Employee Cost	Family Coverage Bi-Weekly Employee Cost
100%	\$21.82	\$59.52

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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, 2024 – August 31, 2025

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

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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 **\$89,689 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.



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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

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 on [the Benefits page of MyVinfen](#). 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.

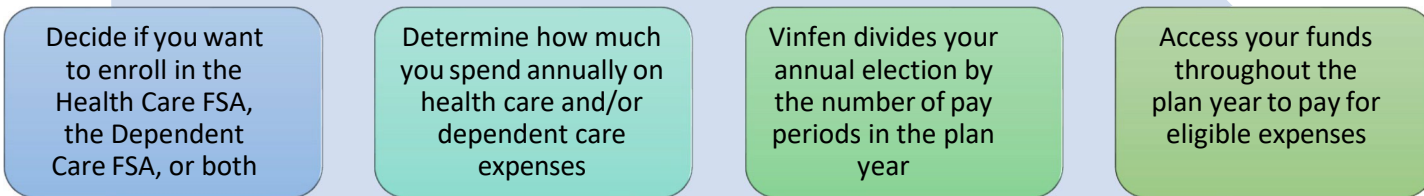
Flexible Spending Accounts (FSA) VOYA FINANCIAL™

Voya/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 Voya/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 Voya/Benefit Strategies for reimbursement.

FSA Contribution Limits – 9/1/2024-8/31/2025 Plan Year	
Health Care FSA Contribution Minimum	\$300
Health Care FSA Contribution Maximum (set by IRS)	\$3,200
Dependent Care FSA Contribution Minimum	\$300
Dependent Care FSA Contribution Maximum (set by IRS)	\$5,000 (or \$2,500 if married filing separately)

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Commuter Spending Account

Voya/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 and Flexible!

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 \$315 per month for transit and \$315 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 Voya/Benefit Strategies Debit Card

You will receive a Voya/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.

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 on [the Benefits page of MyVinfen](#). 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.

Life Assistance Program



GROUP BENEFIT
SOLUTIONS

New York Life



Phone: (800) 344-9752



Website: guidanceresources.com
Web ID: NYLGBS

Vinfen has contracted with New York Life to provide a confidential program to those who need help finding answers to various kinds of personal concerns. 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. 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 **free** sessions available to you and your household members. Call 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:

- **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

- **FinancialConnect**
With FinancialConnect, you and your family members have unlimited access to a team of qualified experts to help guide you. If additional help is needed, you can request referrals to financial professionals in your local community.
- **LegalConnect**
This program gives you access to unlimited phone consultations with a staff of attorneys who can provide guidance on issues such as divorce, adoption, estate planning, real estate, and identity theft. If needed, you can be referred to a local attorney for a free 30-minute consultation and a 25% discount on fees.
- **EstateGuidance**
This user-friendly online tool allows you and your family members to write a last will and testament, a living will, and documents outlining your wishes for final arrangements quickly, easily, and cost effectively.
- **NYL Secure Travel**
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**.

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.

	<p>Register for your free account today! Go to www.workingadvantage.com Select the Become a Member button at the top of the page, then either use your Vinfen email to sign up or enter Company Code # 893129928</p>
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Student Debt Vacation Swap Program

Swap some of your Vacation time for a student loan payment!



Vinfen provides eligible employees with the opportunity to contribute (“swap”) a portion of their future Vacation time accruals towards their qualified higher education student loans. To participate, you just need to make an election during one of our two Election Periods each year (taking place each June and December). You can elect to contribute up to one half of one week of Vacation time during each Election Period, for a total of one week of Vacation time per year.

Eligible employees must be actively employed and regularly scheduled to work at least 20 hours per week. Eligible loans must be:

- Taken out in the employee’s name and used to pay for the employee’s higher education
- Used to attend schools or online universities with accreditation recognized by the US Department of Education (see <https://ope.ed.gov/accreditation/>)
- For an Associate’s Degree, Bachelor’s degree, Graduate degree (such as Master’s or Doctorate), or for a certification (such as CNA, LPN)

Payments towards loans will be made during the month following the end of each six-month Earning Period (January-June or July-December).

For more information, visit the Benefits page of MyVinfen at bit.y/vinfenbenefits.

Professional Development Benefits

Professional Development Fund

Vinfen's Professional Development Fund (PDF) is Vinfen's most popular career development program, created to help employees meet their career goals at Vinfen. Since 2012, Vinfen has contributed over a million dollars towards employee professional development through the PDF.

Employees pursuing a degree or certificate that is directly related to their career at Vinfen may apply to receive **up to \$1,000 per course**, for up to 2 courses per semester, and up to 3 semesters per year. That's **up to \$6,000 per year towards your education!**

Eligible employees must:

- Be a regular full- or part-time employee scheduled to work at least 30 hours per week
- Have completed 6 months of employment with Vinfen prior to the application due date
- Be employed in a position below job grade 18
- Be enrolled in a Certificate, Associate's, Bachelor's, Master's, or Doctoral degree program
- Be enrolled in a program which is job-related
- Agree to work for Vinfen for one year after disbursement of the funds (or pay back the funds)



For more information, see the PDF Application at bit.ly/VinfenPDFApplication. A list of Frequently Asked Questions can be found at bit.ly/VinfenPDFFAQ.

Board of Directors Scholarship

For over 15 years, Vinfen's Board of Directors has been generous enough to help Vinfen recognize at least one employee annually for outstanding achievement with a scholarship averaging approximately \$3,500. This scholarship can be applied to Bachelor's or Master's educational degree costs related to career advancement at Vinfen. The application process takes place in the winter and decisions are made in the early spring.

Eligible employees must:

- Be a regular full- or part-time employee scheduled to work at least 30 hours per week
- Have completed at least 2 years of employment with Vinfen
- Be enrolled in a degree program *directly related* to job advancement within Vinfen
- Be employed in a position between job grades 11 and 15
- Agree to work for Vinfen for one year after disbursement of the funds (or pay back the funds)

For more information, visit the Professional Development page of MyVinfen at bit.ly/vinfenprofdev.

Public Service Loan Forgiveness



As an employee at Vinfen, you may be eligible to have your student loans forgiven through the Public Service Loan Forgiveness program (PSLF); if not now, then at some point in the future. The PSLF program forgives the remaining balance on Direct Loans after 120 qualifying monthly payments have been made under a qualifying repayment plan while working full-time for a qualifying employer like Vinfen. For more information, visit studentaid.gov/pslf/.

Trupanion Pet Insurance

**Pets can be unpredictable.
Their coverage shouldn't be!**

Aflac Pet Insurance
POWERED BY **trupanion**[™]

Two of the biggest names in insurance — for people and pets — have partnered to offer an employee benefit

That gives furry family members protection from unexpected veterinary expenses.

Aflac helps provide financial protection and peace of mind to millions of policyholders in the U.S. and Japan — allowing customers to focus more on recovery, not financial stress. Trupanion, medical insurance for pets, has over 20 years of experience protecting pets in the U.S., Canada and Australia from unexpected injuries and illnesses — with over 800,000 pets insured.

Our pet insurance offers three distinct plans to give employees the flexibility to choose the perfect fit for their family.

Unlimited Accident & Illness <small>no caps on payout amounts or number of claims</small>	Basic Accident & Illness	Accident only
<ul style="list-style-type: none">✓ Covers certain pre-existing conditions like allergies, dermatitis and skin conditions.✓ Covers new unexpected illnesses or injuries.✓ 24/7 telehealth veterinary support.✓ Coverage starts on the first of the month following the group effective date — no waiting periods for non- cruciate related illnesses and injuries.	<ul style="list-style-type: none">✓ Covers new unexpected illnesses or injuries.✓ 24/7 telehealth veterinary support.✓ Coverage starts on the first of the month following the group effective date — no waiting periods.	<ul style="list-style-type: none">✓ Covers new unexpected injuries.✓ Coverage starts on the first of the month following the group effective date — no waiting periods.

Pet Owner Support Rider

Employees who enroll in the Basic or Unlimited Accident & Illness policy can add a Basic or Premium Pet Owner Support Rider. These riders cover additional pet care and wellness expenses such as vaccinations, flea and tick prevention, boarding and even the cost of health certificates for international travel.

Powered by Trupanion

Two decades of experience and over \$2 billion paid in veterinary invoices have given Trupanion expertise in helping protect pets. Aflac Pet Insurance, powered by Trupanion, policies are backed by:



Patented software that can pay veterinarians directly at the time of checkout. (Available at participating hospitals.)



24/7 member support.



Territory Partner support nationwide to boost uptake, help educate veterinary professionals, and support members when needed.

Easy enrollment

Aflac and Trupanion have made enrollment easy for you.

- ✓ Year-round enrollment allows you to sign up when it works best for you.
- ✓ Automated payroll deductions make for a simple and worry-free process.

To enroll, please call 877.252.2473, visit aflacpet-worksite.trupanion.com/cp/vinfen, or scan the QR code.

Username: firstnamelastname (all lowercase) Example: johnsmith
Password: lastnamebirthyear (all lowercase) Example: smith1975



Colonial Life Voluntary Benefits

Term Life and Whole Life Insurance

Get the Life insurance coverage that's right for your needs

No matter where you are in life, you can get coverage that's right for your needs with options that can help you protect your family's future.

- Benefits are typically paid tax-free to the person you choose to receive your benefits.
- Life insurance policies are portable, so you can keep your coverage if you change jobs or retire.
- Guaranteed-issue coverage may be available for some plans, which means no medical questions or exams are required to be eligible for coverage.

Colonial Life is proud to work with Life Happens to help America's workers understand the value of life insurance. Find out how much life insurance you need with the Life Happens Life Insurance Calculator.

Below is an overview of the major types of life insurance offered by Colonial Life. While your age and health can affect your options, your benefits counselor can help you determine what coverage is right for you.

	Term Life	Whole Life
Key features	Level Ideal coverage for high-demand years	Guaranteed Permanent coverage that remains the same to age 100
Cost	\$	\$\$
Death benefit	Payable if you pass away within the term period you select	Stays the same as long as you make payments
Plan options	10-, 15-, 20- or 30-year option	Paid-Up at Age 70 or Paid-Up at Age 100
Premium payments	Stay the same during the selected term period	Remain the same and end at paid-up age
Cash value	Not a feature of term life	Values are set when you purchase the policy

Accident Insurance

Breathe easy with accident insurance for whatever life throws your way

If you suffer from a fracture, dislocation or other covered accidental injury, accident insurance can help offset unexpected medical expenses that aren't covered by your medical insurance. Depending on your policy, accident insurance can help cover expenses resulting from your covered accident like:

- Emergency room visits, X-rays, diagnostic exams, physical therapy and follow-up treatment
- Ambulance or air ambulance to a hospital
- Hospital stays, travel or lodging expenses related to your accident

How Colonial Life accident insurance works

When an accident happens, the last thing you want to think about is how you're going to pay the bills. Accident insurance helps you pay for the medical and out-of-pocket costs that you may have after an accidental injury. Based on your policy, this can include emergency treatment, hospital stays, medical exams and other expenses like transportation and lodging.

Accident insurance policies can provide you with a lump sum payable directly to you that will help pay for a wide range of situations, including initial care, surgery, transportation and lodging, and follow-up care. Here's how it works:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.

Colonial Life Voluntary Benefits (continued)

- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on the job or off the job, unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.

Costs, eligibility and waiting periods before benefits are disbursed vary. Talk with your Colonial Life benefits counselor to learn more about how accident insurance works.

Critical Illness Insurance

Don't let an unexpected illness hinder the life you've built

A critical illness such as a heart attack, stroke or major organ failure can impact anyone, from the least health-conscious to the most fit. Heredity and lifestyle affect your risk factors, but even if you're in perfect health, life can change in an instant. When a critical illness strikes, major expenses often follow. Health insurance may cover some of your medical costs, but not everything. In addition to your day-to-day bills, you could incur costs for treatment and recovery, such as:

- Deductible and co-pays
- Expenses related to out-of-network treatment and additional medical procedures, such as angioplasty and pacemaker implantation
- Travel, lodging and meals during treatment
- Lifestyle changes that may lead to better health, such as gym memberships and smoking cessation programs
- Rehabilitation and home health services
- Child care

Plus, if you have to take a leave of absence or reduce your work schedule to care for yourself or others, expenses and debt can add up quickly. That's where critical illness insurance can help. With a financial safety net in place, you can rest assured that a sudden illness won't jeopardize your finances.

How Colonial Life critical illness insurance works

Colonial Life critical illness insurance helps supplement your major medical coverage by providing a lump-sum benefit that you may use to pay direct and indirect costs related to the most prevalent critical illnesses. Some of the covered conditions include:

- Heart attack
- Stroke
- End-stage renal (kidney) failure

Other serious illnesses are covered as well. Additional coverage options also are available to help pay for health screenings, subsequent diagnoses and cancer vaccines. Talk with your Colonial Life benefits counselor to find out more details and learn how critical illness insurance can help you focus on getting better.

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. No purchase is necessary to get a free WellCard!

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.

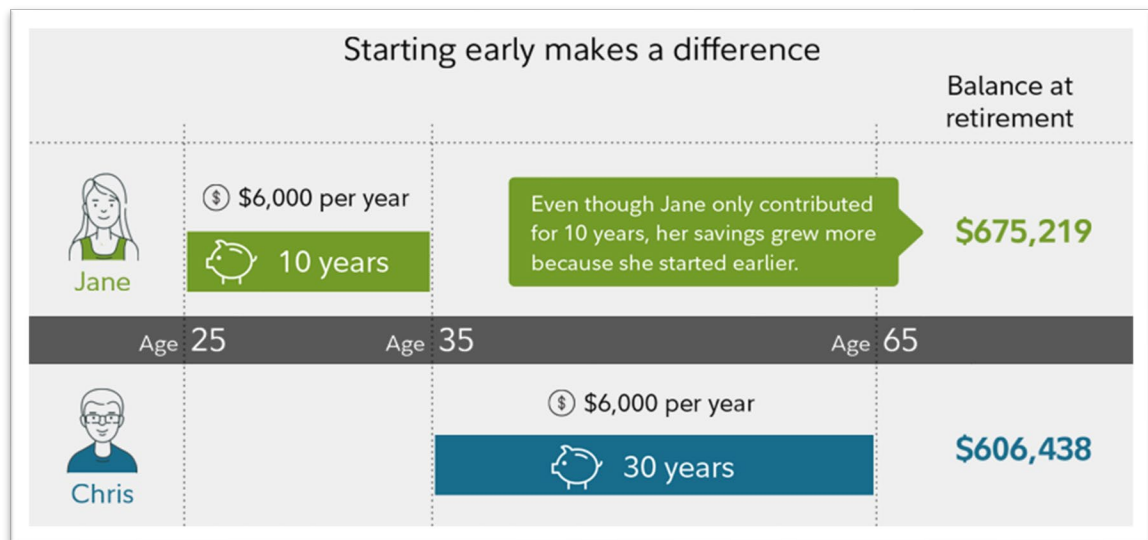
Retirement Savings Plans

Fidelity 401(a) and 403(b) Plans

401(a) Company Defined Contribution Retirement Plan <i>Fully funded by Vinfen</i>	403(b) Employee Retirement Savings Plan <i>Fully funded by employees</i>
Contributions for eligible employees are automatic; no need to sign up	Easily sign up to make tax-free OR "Roth" post-tax contributions from your paycheck each pay period
Contributions made once per year	Can contribute up to \$23,000 per year; catch-up contributions of an additional \$7,500 for employees over 50
Contributions are not guaranteed and are based on Vinfen's financial performance	Can easily increase, decrease, or suspend your contributions at any time
Eligibility: 1 year, 1,000 hours of service (first contribution typically happens after 2+ years of employment)	Eligibility: all employees
Vesting: fully vested after 5 years	Vesting: fully vested immediately
Loans available while employed at Vinfen	Hardship withdrawals only while employed at Vinfen

Starting Contributions Early Helps Your Money Grow

When you start contributing towards your 403(b) plan early, you have an advantage: *compounding*. Compounding is a powerful investing concept that involves earning returns on both your original investment and on returns you received previously. It causes your investments to grow exponentially over time, and it means that in general, the longer you have money invested, the more money you earn. So starting early can make a big difference, as in the example below:



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 on [the Benefits page of MyVinfen](#). 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.

Benefit Time (Paid Time Off)

Most benefit time is available to regular staff scheduled for 20+ hours per week

Benefit Time Type	Amount per year for a full-time 40 hour employee (pro-rated for 20-39 hour employees)	Waiting Period (from date of hire)	Accrual and Usage Criteria
Paid Holidays	12 holidays per year, 8 hours per holiday	None!	Can use 2 weeks before through 4 weeks after the holiday
Personal Time	24 hours per fiscal year	3 months	No rollover; use by 6/30 every year or lose; new grant on 7/1 each year
Sick Time	<ul style="list-style-type: none"> 20+ hour employees: accrue 1 hour for every 26 hours worked; maximum 2 weeks per year <20 hours: accrue 1 hour for every 30 hours worked, max 40 hours 	3 months	<ul style="list-style-type: none"> 20+ hour employees: accrue until you reach two years' worth; then must use time before you accrue more. Can use up to 2 weeks per year without HR approval. <20 hours: accrue up to 40 hours max
Vacation Time	120 hours per year (3 weeks) to start; after 5 years of employment, 4 weeks; after 10 years of employment, 5 weeks	3 months	Accrue until you reach one year's worth; then must use time before you can accrue more





Blue365

Available to Employees Enrolled on Blue Cross Blue Shield Medical Plans



HEALTHY LIVING IS JUST A DEAL AWAY

Join Blue365 and start saving today!

Blue365 gives you access to savings across all aspects of your life— including 20 percent off on Fitbit devices and over \$800 off Lasik, discounts on healthy, organic meal delivery services like Sun Basket, and much more!

Register now for free to take advantage of Blue365. It's an online destination where participating members can find healthy deals and exclusive discounts, all you need is your Blue Cross and Blue Shield member card to get started.

Get started today at www.Blue365Deals.com/register

Exclusive savings from



© 2000–2019 Blue Cross and Blue Shield Association — All Rights Reserved. The Blue365 program is brought to you by the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield Companies. Blue365 offers access to savings on health and wellness products and services and other interesting items that Members may purchase from independent vendors, which are not covered benefits under your policies with your local Blue Company, its contracts with Medicare, or any other applicable federal healthcare program. These products and services will be offered to you through the entire benefit year. During the year, the independent vendors may offer additional discounts on these products and services. To find out what is covered under your policies, contact your local Blue Company. The products and services described on the Site are neither offered nor guaranteed under your Blue Company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding your health insurance products and services may be subject to your Blue Company's grievance process. BCBSA may receive payments from vendors providing products and services on or accessible through the Site. Neither BCBSA nor any Blue Company recommends, endorses, warrants, or guarantees any specific vendor, product or service available under or through the Blue365 Program or Site.

19-027-V05



Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 12-31-2026)

PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and health coverage offered through your employment.

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 in your geographic area.

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

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the 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 is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%¹ of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income.²

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

¹ Indexed annually; see <https://www.irs.gov/pub/irs-drop/rp-22-34.pdf> for 2023.

² An employer-sponsored or other employment-based 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. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.

When Can I Enroll in Health Insurance Coverage through the Marketplace?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

There is also a Marketplace Special Enrollment Period for individuals and their families who lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage on or after March 31, 2023, through July 31, 2024. Since the onset of the nationwide COVID-19 public health emergency, state Medicaid and CHIP agencies generally have not terminated the enrollment of any Medicaid or CHIP beneficiary who was enrolled on or after March 18, 2020, through March 31, 2023. As state Medicaid and CHIP agencies resume regular eligibility and enrollment practices, many individuals may no longer be eligible for Medicaid or CHIP coverage starting as early as March 31, 2023. The U.S. Department of Health and Human Services is offering a temporary Marketplace Special Enrollment period to allow these individuals to enroll in Marketplace coverage.

Marketplace-eligible individuals who live in states served by HealthCare.gov and either- submit a new application or update an existing application on HealthCare.gov between March 31, 2023 and July 31, 2024, and attest to a termination date of Medicaid or CHIP coverage within the same time period, are eligible for a 60-day Special Enrollment Period. **That means that if you lose Medicaid or CHIP coverage between March 31, 2023, and July 31, 2024, you may be able to enroll in Marketplace coverage within 60 days of when you lost Medicaid or CHIP coverage.** In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit HealthCare.gov or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan, but if you and your family lost eligibility for Medicaid or CHIP coverage between March 31, 2023 and July 10, 2023, you can request this special enrollment in the employment-based health plan through September 8, 2023. Confirm the deadline with your employer or your employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

How Can I Get More Information?

For more information about your coverage offered through your employment, please check your health plan's summary plan description or contact

Vinfen Benefits at 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](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

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	
7. City Cambridge	8. State MA	9. ZIP code 02141	
10. Who can we contact about employee health coverage at this job? Benefits Team			
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
Blue Cross Blue Shield Medical & Dental Insurance	800-262-2583	bluecrossma.org
EyeMed Vision Insurance	866-9-EYEMED	eyemed.com
Voya Flexible Spending Accounts (Health and Dependent Care FSA and Commuter Spending)	Call or text to chat: 888-401-3539	login.voya.com
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
Colonial Life Voluntary Benefits	800-325-4368	my.coloniallife.com
Trupanion Pet Insurance	888-733-2685	trupanion.com
Fidelity 403(b) and 401(a) Retirement	800-343-0860	netbenefits.com
NYL Life Assistance Program	800-344-9752	guidanceresources.com (web ID NYLGBS)
Working Advantage Discount Program	800-565-3712	workingadvantage.com (company code 893129928)
Vinfen Benefits	617-830-5500, option 3	Email: benefits@vinfen.org Enrollment: enroll through UKG Vinfen Intranet: bit.ly/vinfenbenefits

