



Ascentria
CARE ALLIANCE
Empowering People. Strengthening Communities.

BENEFITS SUMMARY

November 1, 2019 – October 31, 2020



MEDICAL INSURANCE

Ascentria Care Alliance offers the Best Buy \$1,500 HMO plan through Harvard Pilgrim Health Care. You are eligible for this benefit on the 1st day of the month following the completion of 30 days as a benefit eligible employee.

This plan covers services that are received from a network provider; services received outside of the network are not covered.

The plan requires that you designate a primary care physician (PCP); your PCP will manage all of your care, including the required referrals for specialist visits.

The Best Buy \$1,500 plan has a \$1,500/single and \$3,000/employee +1 and family deductible.

You can access <https://www.providerlookuponline.com/harvardpilgrim/po7/Search.aspx> to look up your PCP and confirm that they are in-network. Select the "HMO or HMO Open Access" network when searching for you provider.

Members have access to an assortment of additional services and discounts when they enroll in the Plan such as, Fitness and Weight Loss benefit, Telehealth access and Discounted Eyewear to name a few.

Ascentria Care Alliance contributes to the cost of this coverage.



DENTAL INSURANCE

Ascentria Care Alliance provides you with an opportunity to purchase Dental coverage with Guardian. You are eligible for this benefit on the 1st day of the month following the completion of 30 days as benefit eligible.

This plan allows you to see an in-network or out-of-network dentist each time you use services. You will pay less out of your pocket though, when you use a dentist who is part of the network.

You can find a network dentist by visiting <https://www.guardiananytime.com/fpapp/FPWeb/search> and search the "PPO" network. You may also call Guardian at 1-800-541-7846 to confirm the network status of your provider.

The plan's maximum (\$1,500 per member) and deductible (\$50/\$150) are satisfied on a **plan year (11/1-10/31)** basis. The deductible applies to Basic and Major Restorative Services.

Employees who get at least one preventative cleaning performed in a given plan year, through their Guardian dental plan and have not used up their calendar year maximum, may be able to roll over a portion of the unused amount into the next plan year. These additional funds may be used for claims incurred in the subsequent calendar year.

Ascentria Care Alliance contributes to the cost of this coverage.



VOLUNTARY VISION PLAN

Ascentria Care Alliance offers vision insurance through Guardian. You are eligible for this benefit on the 1st day of the month following the completion of 30 days as a benefit eligible employee.

This benefit provides you discounts on frames and lenses, including contact lenses. This plan allows you to see an in-network or out-of-network provider each time you use services. You will have access to higher discounts and pay less out of your pocket though when you use an in-network provider.

To find a participating provider, go to, www.guardiananytime.com.

To determine if your provider is in network or to find an in network provider, please visit <https://www.guardiananytime.com/fpapp/FPWeb/vision> and select "VSP" as your vision network.

Employees pay the full cost of this coverage.



FLEXIBLE SPENDING ACCOUNTS

Ascentria Care Alliance offers both a Medical Flexible Spending Account (MFSA) and a Dependent Care Flexible Spending Account (DCFSA).

You are eligible for this benefit on the 1st day of the month following the completion of 30 days as a benefit eligible employee.

These accounts allows employees to set money aside on a pre-tax basis each plan year; You can contribute up to \$2,000 to the Medical FSA and up to \$5,000 per household to the Dependent Care FSA. Deductions are taken from your paycheck in equal amounts.

The plan has a use it or lose it feature and any funds not used by the end of the plan year will be forfeited.

The Dependent Care Flexible Spending Plan Year runs from November 1st through October 31st. While Dependent Care Flexible Spending Accounts are treated as pre-tax from a federal perspective, there are select states that do not treat your DCA contributions as pre-tax. Please check with your financial advisor for additional details.

Employees who are considered highly compensated per the IRS may not be able to contribute the full \$5,000 in order to ensure that the Plan passes the required non-discrimination testing. Impacted employees will be notified of any contribution reduction required.



Employee Weekly Contributions

MEDICAL – Harvard Pilgrim Health Care Best Buy HMO \$1,500/\$3,000

	Employee Only	Employee + Spouse	Employee + One Child	Family
Annual Earnings under \$25,000	\$37.73	\$102.24	\$102.24	\$161.88
Annual Earnings \$25,000 - \$49,999	\$51.49	\$134.21	\$134.21	\$212.49
Annual Earnings over \$50,000	\$62.96	\$160.83	\$160.83	\$254.65

DENTAL – Guardian PPO \$1,500

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$15.29	\$28.46	\$27.86	\$40.98

VOLUNTARY VISION – Guardian PPO

Employee Only	Employee + Spouse	Employee + One Child	Family
\$2.71	\$5.15	\$5.15	\$7.55



BASIC LIFE / ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Ascentria Care Alliance provides Basic Life and AD&D coverage at no cost to eligible employees. Coverage is provided through Symetra and employees are eligible for the coverage on the 1st of the month following 30 days as an eligible employee.

The amount of coverage provided is:

Basic Term Life Insurance.....1x your base salary up to \$150,000
Basic AD&D Insurance 1x your base salary up to \$150,000



Amounts of coverage over \$50,000 are subject to imputed income.

VOLUNTARY LIFE/ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Ascentria Care Alliance provides employees the opportunity to purchase additional Life and AD&D insurance for themselves, their spouse/domestic partner and eligible dependents. Employees pay the cost of this coverage and are eligible for this benefit on the 1st day of the month following the completion of 30 days as a benefit eligible employee.

Employees can purchase, in increments of \$10,000, up to the lesser of \$180,000 or five times their annual income to a maximum of \$500,000

Spouse coverage can be purchased in increments of \$5,000 to a maximum of \$250,000; the employee must enroll in Voluntary Life in order to purchase coverage for their Spouse.

Dependent coverage in the amount of \$10,000 per eligible child can be purchased; the employee must enroll in Voluntary Life in order to purchase coverage for their dependent(s).

When you elect coverage during your initial eligibility period, you will be able to elect up to the amounts listed below, per plan guidelines, without having to get approval from Symetra: paperwork

Employee: \$180,000
Spouse: \$25,000
Child: \$10,000

Coverage elected after your initial eligibility period will be subject to approval from Symetra and require submission of additional paperwork.

VOLUNTARY SHORT TERM DISABILITY INSURANCE

Ascentria Care Alliance provides employees an opportunity to purchase Voluntary Short Term Disability coverage through Colonial Life. Coverage is offered to all employees between the ages of 17 and 69 and is paid for by the employee.

Employees can choose from several plan design options and the cost varies on the employee's age and plan features when they purchase the coverage. Coverage elected after your first 30 days as an eligible employee will require additional paperwork and approval by Colonial underwriting.



LONG TERM DISABILITY INSURANCE

Ascentria Care Alliance provides Long Term Disability coverage, through Symetra, at no cost to full time employees who are residents of the United States and **who have completed 1 year of service**.

The benefit is equal to 60% of monthly earnings up to a maximum of \$8,500 and begin after a 90 day waiting period and approval from Symetra.

Additional Benefits

Allotted Time Off

Ascentria provides time off with pay for scheduled rest and relaxation as well as to pay eligible employees their base pay during unscheduled absences due to sickness or other personal emergencies.

Holidays

Benefit eligible employees will receive three floating holidays (which must be approved by an employees' supervisor) in addition to the following holidays. Newly benefit eligible employees during 2019/2020 will earn a pro-rated share of floating holidays as outlined in the holiday policy.

New Years Day	Memorial Day	Independence Day
Labor Day	Thanksgiving	Christmas

Retirement Savings

As an employee eligible to participate in the 403(b) Plan, you have the opportunity to make contributions on a pre-tax basis to save for retirement. You may enroll in this benefit at any time.

Tuition Reimbursement

Employees who have **completed one year of service may receive tuition assistance** for work-related courses that lead to a high school diploma or an undergraduate and graduate level college course taken for credit. Employees can receive tuition assistance up to \$2,000 per fiscal year. Employees who apply and meet all eligibility requirements will receive funding on a first-come, first-served basis until the annual budget for the tuition assistance program has been committed.

EMPLOYEE ASSISTANCE PLAN

All full-time employees will be eligible to participate in these programs on the first of the month following 30 days of continuous employment.

Up to five confidential sessions with a counselor, financial planner or attorney are available to you and your eligible family members each calendar year. Two consultations may be face-to-face or over the phone, and an additional five sessions are available if you have a covered disability claim. Sessions are per household and may be divided among the three types of professionals. These services are provided at no additional cost to the employee.

Financial Information and Resources and Legal Support are also available under this program.

Travel Assistance Program

Emergencies happen. When they happen far from home, it's comforting to know there's a team of multilingual professionals standing by to help.

Your Travel Assistance Program offers a variety of 24-hour-a-day services in more than 200 countries and territories worldwide—and each one is just a phone call away.

Identity Theft Protection Program

Identity theft is a rising concern and it can happen to anyone. That's where your Identity Theft Protection Program comes in. It provides you with information to protect yourself and step-by-step coaching to help you identify and resolve identity theft.