



Home Health Foundation
The Leaders in Home Health and Hospice Care

Proudly *wellforce* 



2021

**BENEFITS
GUIDE**



Welcome

Home Health Foundation offers comprehensive coverage options to help you and your family be your best—on and off the job. We hope you take advantage of all Home Health has to offer for a rewarding and healthy experience all year long.

Please review this guide to understand your options and how to enroll through mywellbenefits.bswift.com if you are a new hire or otherwise newly eligible for benefits.

**ENROLL WITHIN 30 DAYS
OF YOUR DATE OF HIRE OR
THE DATE YOU ARE NEWLY
ELIGIBLE FOR BENEFITS**

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Home Health Foundation Benefits Program

Home Health Foundation is pleased to offer a comprehensive array of quality benefits, designed to protect your health, your family and your way of life. The highlights are below, but please take time to read this guide carefully to understand your options and how to enroll:

- **Enrollment and benefits portal.** Through the **mywellbenefits portal**, **mywellbenefits.bswift.com** you can enroll, make changes during the year and find information about your benefits at any time. See page 3 for instructions to access the portal and enroll.
- **Medical.** Home Health Foundation employees can choose from two medical plans offered through Blue Cross Blue Shield of Massachusetts (BCBS): the BCBS Tiered PPO - Value and the BCBS Tiered PPO - Value Plus. Refer to page 4 to learn more about how the plans compare.
- **Pharmacy, dental and vision.** Home Health Foundation employees are eligible for the Wellforce system-wide pharmacy, dental and vision plans.
- **Flexible Spending Accounts.** These accounts let you use tax-free dollars to pay for eligible expenses. The annual contribution limit for the Health Care FSA is \$2,750. The annual contribution limit for the Dependent Care FSA is \$5,000.
- **Disability insurance.** You can enroll in voluntary Short-Term and Long-Term disability insurance offered through The Hartford.
- **Life and AD&D insurance.** You will be automatically enrolled in Basic Life and AD&D Insurance, at no cost to you, equal to 1x annual salary, up to a maximum of \$1 million. You can purchase Supplemental coverage for yourself, your spouse and your children. Coverage amounts are flexible, so you can select a level of protection that works for you and your loved ones.
- **Voluntary and work-life benefits.** Home Health Foundation offers a broad selection of voluntary benefits, including Accident Insurance, Critical Illness Insurance, an Identity Theft Benefit and a Legal Plan, plus work-life programs, pet insurance and home and auto coverage.

If You Do Nothing

If you don't take action to enroll in coverage within 30 days, you will receive only Basic Life and AD&D Insurance for yourself. You will not be enrolled in any other Home Health Foundation benefits.



***YOU MUST ENROLL
WITHIN 30 DAYS OF
YOUR DATE OF HIRE
OR THE DATE YOU
ARE NEWLY ELIGIBLE
FOR BENEFITS***



Eligibility and Enrollment

Eligibility

Benefits-eligible employees can participate in the Home Health Foundation benefits program. You may enroll yourself and your eligible dependents for coverage.

Eligible dependents include:

- Your spouse
- Your children, up to age 26, including:
 - Legally adopted children
 - Step children living with you
 - Children for whom you or your spouse are the legal guardian
- A child specified in a Qualified Medical Child Support Order, and
- A dependent child who is physically or mentally disabled and is dependent on you for at least 50% of his or her support and care.

Dependent Verification

You will need to provide a birth or marriage certificate for all enrolled dependents. The document must be uploaded to <https://mywellbenefits.bswift.com>. You will receive an email from mywellbenefits with instructions on how to upload the documents. Coverage is not effective until you verify your relationship.

Elections Apply Throughout the Calendar Year

Your benefit elections will remain in effect for the remainder of the 2021 calendar year unless you have a Qualifying Life Event, such as marriage, birth or adoption of a child, or your spouse's gain or loss of employment or coverage. **If you have a qualifying event and wish to change your coverage, you must report it on mywellbenefits.bswift.com within 30 days of the event.** Otherwise, you will need to wait until the next annual Open Enrollment period to make the change.

- **If you have become eligible:** Select your benefits within 30 days from becoming benefit eligible. Your benefits become effective on the date you increased your hours.
- **If you experience a Qualifying Life Event (i.e., birth of child, marriage, divorce):** Select your benefits within 30 days from the life event. Your benefits are effective on the date of the life event.

Please note that for Qualifying Life Events you are required to provide the appropriate documentation (i.e., a birth or death certificate, marriage certificate, divorce decree) to mywellbenefits.bswift.com benefits portal within 30 days from the life event. For questions about Qualifying Life Events, please contact the MyWellBenefits Service Center at **888-235-1253**.



How to Enroll

Enrollment is through our easy-to-use, web-based portal, mywellbenefits.bswift.com. You must complete your enrollment within 30 days of your date of hire or the date you are newly eligible for benefits. If you don't enroll within 30 days, you will have to wait until the next annual Open Enrollment period to enroll in benefits, unless you experience a Qualifying Life Event.

Sign in using the first letter of your first name, whole last name and the last 4 digits of your Social Security number (no spaces). Example: Jane Smith, SSN 123-45-6789 = JSmith6789.

- Your password will be the last four digits of your Social Security number. Example: SSN: 123-45-6789 = Password: 6789.
- You will be prompted to reset your password after you have initially logged in.
- Once you're on the site, just follow the prompts to enroll. If you need help, call the MyWellBenefits Service Center at 888-235-1253, Monday through Friday, 8:00 am to 8:00 pm EST (Spanish translation is available).

¿Habla español? La traducción al español del sitio web está disponible.

Default Coverage

All benefits-eligible employees are encouraged to log on to mywellbenefits.swift.com to view all options and elect coverage. If you don't take action to enroll in coverage within 30 days, you will receive only Basic Life and AD&D Insurance for yourself. You will not be enrolled in any other Home Health Foundation benefits

Important Reminders

When you log in to enroll, remember to:

- Enroll in the Healthcare and/or Dependent Care Flexible Spending Account (FSA) if you want to participate in 2021. Your enrollment period is your only opportunity.
- Be sure you have assigned beneficiaries for your life insurance and accidental death and dismemberment (AD&D) insurance.
- As a new hire, you have a one-time opportunity to enroll in Supplemental Life up to a Guaranteed Issue of 3x your salary or \$1 million, whichever is less. See pages 10–11 for information.



LOOK FOR ID CARDS IN THE MAIL FROM:

- *Blue Cross Blue Shield*
- *CVS prescription drug coverage*
- *Delta Dental*
- *EyeMed*
- *FSA through Benefit Strategies*

Medical Plan

You have two options for medical coverage. They are both offered through Blue Cross Blue Shield (BCBS) and cover the same services. With either plan, you pay less for care you receive within the Wellforce network. The Value PPO has higher deductibles and out-of-pocket maximums. Please review this chart carefully and select the plan that works best for you and your family. Refer to page 15 to see payroll contributions.

2021 Medical Options								
	BCBS Tiered PPO - Value				BCBS Tiered PPO - Value Plus			
	Tier 1: Wellforce Community Hospitals (Circle & Melrose Wakefield)	Tier 2: Circle Affiliates + Tufts Medical Center	Tier 3: In-Network	Tier 4: Out-of- Network	Tier 1: Wellforce Community Hospitals (Circle & Melrose Wakefield)	Tier 2: Circle Affiliates + Tufts Medical Center	Tier 3: In-Network	Tier 4: Out-of- Network
Plan Administrator	BCBSMA				BCBSMA			
Annual Deductible <i>Individual</i> <i>Individual +1/Family</i>	\$1,000 \$2,000	\$2,000 \$4,000	\$3,000 \$6,000	\$4,000 \$8,000	\$500 \$1,000	\$750 \$1,500	\$1,000 \$2,000	\$3,000 \$6,000
Medical Out-of-pocket Maximum <i>Individual</i> <i>Individual +1/Family</i>	\$4,000 \$8,000	\$4,000 \$8,000	\$4,000 \$8,000	\$5,000 \$10,000	\$3,000 \$6,000	\$3,000 \$6,000	\$3,000 \$6,000	\$4,000 \$8,000
General Plan Coinsurance	10%, after deductible	20%, after deductible	30%, after deductible	50%, after deductible	Covered in full	10%, after deductible	20%, after deductible	50%, after deductible
Office Visit <i>PCP Specialists</i>	\$25 \$40	\$40 \$60	\$75 \$100	50%, after deductible	\$25 \$40	\$25 \$40	\$40 \$60	50%, after deductible
Emergency Room	\$200	\$200	\$200	\$200	\$100	\$100	\$100	\$100
Lab tests	10% after deductible	20% after deductible	30% after deductible	50% after deductible	No charge after deductible	10% after deductible	20% after deductible	50% after deductible
Hospital (inpatient)	10% after deductible	20% after deductible	30% after deductible	50% after deductible	No charge after deductible	10% after deductible	20% after deductible	50% after deductible
Outpatient surgery	10% after deductible	20% after deductible	30% after deductible	50% after deductible	No charge after deductible	10% after deductible	20% after deductible	50% after deductible
Outpatient advanced imaging	10% after deductible	20% after deductible	30% after deductible	50% after deductible	No charge after deductible	10% after deductible	20% after deductible	50% after deductible

To search for providers in the PPO/EPO network, visit www.bluecrossma.com.

To verify which providers are in Wellforce Community Hospital Tier or the Circle Health Affiliates and Tufts Medical Center Tier, visit <https://planinfo.bluecrossma.com/customblue/2021/wellforce>.

Prescription Drug Benefits

The Medical Plan includes prescription drug coverage provided through CVS Caremark.

You can fill a 30-day prescription at any of CVS Caremark's 68,000 network pharmacies, including chain pharmacies such as CVS Pharmacy or Walgreens, or many independent pharmacies.

You can purchase a 90-day prescription through CVS mail order.



Short-Term Medications <i>(up to a 30-day supply)</i>	
Retail Pharmacy	
Generic	\$10
Preferred brand	\$35
Non-preferred brand	\$70
Specialty	\$100

Long-Term Medications <i>(up to a 90-day supply)</i>	
Mail Order	
Generic	\$25
Preferred brand	\$87.50
Non-preferred brand	\$175

Out-of-Pocket Maximum for Prescription Drugs	
Annual out-of-pocket maximum	Individual: \$2,000/Family: \$4,000

BEFORE YOU FILL YOUR PRESCRIPTION AT A RETAIL PHARMACY

Before you fill your prescription, check with the pharmacy to make sure it's a CVS participating pharmacy.

To find a CVS pharmacy near you, go to [caremark.com](https://www.caremark.com) and log in to access the directory. You will need to register if you haven't already.

FOR 2021 RATES FOR MEDICAL COVERAGE (INCLUDES PRESCRIPTION DRUG COVERAGE), REFER TO "CONTRIBUTIONS" ON PAGE 15.



Dental Plan

You have a choice of two dental options: Value or Value Plus. Both options are administered through Delta Dental of Massachusetts and offer access to the **Delta Dental PPO Plus Premier** network. The Value Plus option offers a higher annual benefit maximum plus orthodontia coverage.

To find a participating dentist, go to **deltamass.com** and click on Find a Dentist or call Delta Dental customer service at **800-872-0500**. Select the Delta Dental PPO Plus Premier network.

VALUE PLUS SPECIAL ROLLOVER FEATURE

The Value Plus option includes Rollover Max, a special feature that allows you to roll over a portion of your \$1,800 annual benefit maximum that you do not use during the year to the next year. The amount you roll over is added to the next year's annual benefit maximum – so more dental benefits are available to you! The roll over is automatic if:

- Your annual claims are \$700 or less
- You have at least one cleaning or oral exam during the calendar year, and
- You are enrolled in the dental plan before October 1.

If you meet this criteria, you can rollover up to \$500 to use in the next year and beyond, up to an overall capped rollover amount of \$1,250.

For information about your rollover amount, contact Delta Dental at **800-872-0500**.

2021 Dental Options

In-Network	Value Option	Value Plus Option
Annual deductible <i>Individual/family</i>	\$50/\$150	\$50/\$150
Annual benefit maximum <i>(preventive, basic and major services combined)</i>	\$750 per person	\$1,800 per person
Preventive/diagnostic	100%	100%
Basic restorative	80%	80%
Major restorative	Not covered	60%
Orthodontia <ul style="list-style-type: none"> • Orthodontia coinsurance • Orthodontia lifetime limit 	Not covered	Any age 50% \$1,500



Vision Plan

The Vision Plan offers you access to vision care providers through EyeMed, the largest vision network in the U.S. With EyeMed, you have access to top retail providers such as LensCrafters®, Target OpticalSM and most Pearl VisionSM locations.

To find a provider in the EyeMed network, go to eyemed.com and click on Find a Provider. Select the **Insight** network.



MORE SAVINGS AND DISCOUNTS!

The Vision Plan offers discounts on additional purchases:

- 40% off a complete pair of prescription eyeglasses
- 15% off conventional contact lenses once benefit is used

Discounts are available when you use EyeMed network providers.

Discount on laser vision correction: You receive 15% off the retail price or 5% off the promotional price for Lasik or PRK when you use the U.S. Laser Network.

2021 Vision Benefits

Service	In-Network
Well Vision Exam (once every 12 months)	\$15 copay
Frames (once every 12 months)	\$0 copay Up to \$150 20% off balance over \$150
Lenses – standard plastic (glasses or contact lenses once every 12 months)	Single vision, bifocal, trifocal and lenticular: \$25 copay Standard progressive: \$90 copay Premium progressive: \$110-\$200 copay
Contact lens fit and follow-up	Standard: Up to \$40 Premium: Up to 10% off retail price
Contact lenses (glasses or contact lenses once every 12 months)	Conventional: <ul style="list-style-type: none"> • \$0 copay; \$125 allowance • 15% off balance over \$125
	Disposable: <ul style="list-style-type: none"> • \$0 copay; \$125 allowance
	Medically Necessary: <ul style="list-style-type: none"> • \$0 copay; paid in full
Laser or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price

Download the EyeMed App. You can use the EyeMed members App on your iPhone or Android to access benefit details, search for network providers, view your ID card, save prescription information and more. Available from iTunes or the Google Play Store.





Flexible Spending Accounts

The Healthcare and Dependent Care Flexible Spending Accounts (FSAs), administered by Benefit Strategies, allow you to set aside a portion of your income, before taxes, to pay for qualified healthcare and/or dependent care expenses—so you reduce your taxable income and pay less in taxes.

If you want to participate in a Flexible Spending Account for 2021, you must enroll during your 30-day enrollment window.

THINGS TO KNOW

- You cannot use your Dependent Care FSA for reimbursement of healthcare expenses for your dependents and you cannot use your Healthcare FSA for reimbursement of dependent care expenses. Contributions cannot be transferred between the Healthcare and Dependent Care accounts.
- You cannot make any changes to or stop your contributions during the year unless you experience a qualifying change in status, such as marriage, divorce or death of a dependent.
- Keep your receipts for qualified purchases to submit with your reimbursement requests.
- It's easy!** To view your account and request reimbursement log in to the Benefit Strategies web portal at benstrat.com. Click the "Login" link at the top right of the page or call **888-401-3539** to speak to a representative. You can also use the Benefit Strategies mobile app to easily and securely access your Reimbursement Accounts.

HEALTHCARE FSA \$500 ROLLOVER PROVISION FOR 2021

- You can rollover \$50 to \$500 from your unused 2021 elections to 2022.

Overview of Flexible Spending Accounts

Feature	Healthcare FSA	Dependent Care FSA
Contribution for 2021	\$50 to \$2,750 per employee	\$50 to \$5,000 per household (up to \$2,500 if you are married and file a separate income tax return)
Eligible Expenses	<ul style="list-style-type: none"> Health-related expenses, such as: <ul style="list-style-type: none"> Deductibles Copays Coinsurance Nonprescription medications Menstrual products Doctor-prescribed smoking and weight-loss programs Medical equipment Eye exams/eyeglasses Other out-of-pocket healthcare expenses that are deductible for federal income purposes 	<ul style="list-style-type: none"> Day care for a dependent child under age 13, such as: <ul style="list-style-type: none"> Pre-school Day care at a licensed day care center Before- or after-school program Summer day camp In-home care or adult day care for a dependent of any age who is not capable of self care
Ineligible Expenses	<ul style="list-style-type: none"> Cosmetic surgery Life insurance 	<ul style="list-style-type: none"> Education expenses Transportation expenses for childcare
Debit Card	Yes	Yes
Treatment of Funds at Year-End	<p>All claims for eligible expenses incurred during the plan year must be submitted by March 31 immediately following the plan year. You can roll over any funds remaining from \$50 to \$500 to be used for expenses in the following year.</p> <p>For example, you must submit claims for expenses you incurred in 2021 by March 31, 2022. You can roll over any funds remaining from \$50 to \$500 to use for 2022 expenses. (Any amount under \$50 will be forfeited).</p>	<p>All claims for eligible expenses incurred during the plan year must be submitted by March 31 immediately following the plan year.</p> <p>You will forfeit all funds remaining in your account after March 31. The Dependent Care FSA does not have a rollover feature.</p>

Disability Insurance

Home Health Foundation provides employees the opportunity to purchase short- and long-term disability benefits through The Hartford. In the event you become disabled, these benefits provide a critical source of income.

Short-Term Disability (STD) Coverage

When you are unable to work due to your own accidental injury, sickness or child birth, your short-term disability coverage provides income. You can purchase STD coverage that provides a benefit of 60% of your weekly pay, up to \$2,500 per week, with a minimum payment of \$100. There is a 7-day waiting period for benefits, except for pregnancy. Benefits are payable for up to 6 months.

Coordination With Other Benefits

Short-Term Disability Insurance through your employer will take into account any other income you may receive, including state disability programs such as Paid Family and Medical Leave. Any benefits paid to you through your employer's group disability plan will be offset by this other income.

Long-Term Disability (LTD) Coverage

Our LTD coverage begins after 180 days of disability. You can purchase LTD coverage for 60% of your monthly pay, up to a maximum of \$3,000 per month.

Refer to mywellbenefits.bswift.com to see rates for coverage.

If you want coverage

If you want disability coverage, you must enroll during your 30-day enrollment window. If you enroll in disability coverage when you are first eligible, you will not be required to show Evidence of Insurability. If you elect coverage at a later date, Evidence of Insurability may be required and may impact your eligibility.



Pre-Existing Conditions

STD and LTD claims are subject to a pre-existing condition exclusion. If you enroll in coverage and have a claim during your first year on the plan, the approval of the claim will be subject to a 12-month look back.

Life and AD&D Insurance

The Life and AD&D Insurance plan is offered through Prudential. In 2021, you will automatically be enrolled in Basic Life and AD&D insurance, each equal to 1x your annual salary, up to a maximum of \$1 million, at no cost to you.

Please review this section carefully to understand your options.

Life Insurance provides your named beneficiary(ies) with a benefit if you die while covered by the plan.

AD&D Insurance provides a benefit if you die or suffer certain injuries as the result of an accident. Covered injuries include loss of a limb or finger, loss of speech or hearing or falling into a coma.

2021 Life and AD&D Insurance Offered through Prudential

Options	Coverage
Automatic, Employer-paid Coverage for You	
Basic Life	1x annual salary (employer-paid), up to \$1 million*
Basic AD&D	1x annual salary (employer-paid), up to \$1 million
Optional Employee-paid Coverage for You, your Spouse and your Child(ren)	
Supplemental Life for You	1x to 8x annual salary, up to \$3 million (maximum of \$4 million when combined with basic life) (Guaranteed issue is 3x salary or \$1 million, whichever is less)
Spouse Life	\$10,000 increments, up to \$250,000 (Guaranteed issue is \$50,000)
Child Life	\$5,000 increments, up to \$20,000 (Available through the end of the month in which the child turns age 26)
Supplemental AD&D for You	1x to 8x annual salary, up to \$1 million

*The IRS requires that you pay imputed income on the value of employer-paid life insurance over \$50,000.

Some Details on the Plan

- **Portability.** Supplemental Life and Child Life Insurance is portable, which means if you leave employment with Home Health Foundation, you can convert it to an individual plan and continue the coverage.
- **Accelerated death benefit.** If you become ill and have a life expectancy of 24 months or less, you may be able to receive up to 80% of your coverage (up to \$1 million). The amount of your accelerated death benefit will be deducted from the final life insurance benefit.
- **Age reduction.** Your Basic and Supplemental Life insurance coverage is reduced to 65% at age 65 and to 50% at age 70.

For additional details and to see costs for coverage, refer to mywellbenefits.bswift.com.

Qualifying for Supplemental Life Insurance

You may increase your Supplemental Life Insurance coverage by 1x your annual salary without Evidence of Insurability up to the amount of the Guaranteed Issue.

You will be required to provide Evidence of Insurability if:

- You elect coverage that is more than the Guaranteed Issue, and/or
- You enroll in Supplemental Life Insurance coverage after your first eligibility period (upon your date of hire or when you become newly eligible for benefits).

Changing Coverage if You Have a Life Event

If you experience a Qualifying Life Event, such as marriage, divorce or birth, you can elect Spouse Life or Child Life Insurance coverage within 30 days after the event. If the event is divorce, your spouse will no longer be covered. You cannot increase your own coverage outside of Open Enrollment.

Understanding Imputed Income

Imputed income is the amount attributable to the cost of employer-provided life insurance above \$50,000. Imputed income appears on your paycheck as taxable to you. Taxes will be withheld from the imputed income amount and it will appear on your annual Form W-2.

The tax rate for imputed income is minimal. For example, if you are age 45 and your annual salary is \$75,000, your taxable coverage would be \$25,000 (\$75,000 - \$50,000). The tax on \$25,000 would be about \$0.15 per month per \$1,000 of life insurance, or \$3.75 per month (\$45 per year).

Add Your Beneficiaries

You should access mywellbenefits.bswift.com to add beneficiaries. Be sure you have each beneficiary's Social Security number handy. You are automatically the beneficiary for Spouse Life and Child Life Insurance.



WHAT TO CONSIDER WHEN BUYING LIFE AND AD&D INSURANCE

Life Insurance provides peace of mind that loved ones will have some financial protection if you can't be there to help support them. Life Insurance can help cover final expenses, debts, mortgages, education and lost income.

Before you enroll, think about your current financial situation and what standard of living you wish to maintain for your survivors. Consider:

- *Basic Life plus Supplemental Life Insurance equals more financial security for your loved ones.*
- *AD&D Insurance provides an additional benefit to your loved ones if you die or are seriously injured in an accident.*
- *Your costs are at group rates, which are generally lower than individual rates.*
- *You pay through convenient payroll deductions.*
- *If you have a pre-existing condition, approval of your Life Insurance application is typically easier for coverage through your employer.*



Voluntary Benefits

We offer benefit-eligible employees and your eligible family members voluntary benefits to help address your unique needs.

ACCIDENT VS. AD&D INSURANCE

Accident Insurance provides a benefit for relatively minor injuries, such as dislocation or eye injury. AD&D Insurance pays a benefit upon death or a debilitating major injury such as loss of a limb, loss of sight, or paralysis.

For costs and more details on these benefits, access mywellbenefits.bswift.com.

Critical Illness Insurance

Critical illnesses are emotionally life-changing, but can have significant financial implications. Even with medical coverage, patients and their families can face direct costs such as copays, deductibles and coinsurance, and indirect costs such as lost income, transportation and lodging. Critical Illness Insurance can provide needed financial support.

Through MetLife, you can elect critical illness coverage of \$15,000 or \$30,000. Coverage for your spouse and dependent child is available at 50% of your benefit.

Critical Illness Insurance pays a lump-sum benefit to you if you are diagnosed with a covered illness or condition. Some of the covered conditions include: heart attack, end-stage kidney (renal) failure, major organ transplant, stroke, coronary artery disease and cancer. Benefits are paid directly to you to use as you choose.

Critical Illness Insurance has no pre-existing condition exclusion, a \$75 wellness (Health Screening) benefit* and is portable.

**If you are a New Hampshire resident, the Health Screening benefit does not apply.*

Accident Insurance

Accidents can happen at any time. Accident Insurance provides a source of funding to pay for out-of-pocket costs associated with an accidental injury.

This coverage, offered through MetLife, pays benefits over and above medical insurance for injuries resulting from covered on- and off-the-job accidents, such as a burn, or emergency dental care. The benefit amount depends on the type of injury and care received. You can use the benefit however you wish—to pay copays, coinsurance, home healthcare costs or everyday expenses, such as utilities and groceries, or to cover income lost from time away from work.

Accident Insurance has no pre-existing condition exclusion, a \$50 wellness (Health Screening) benefit, is portable and includes an AD&D benefit for you, your spouse and child(ren).

Legal Plan

You can enroll in the MetLife Legal Plan. You will have access to a nationwide network of more than 10,000 participating Plan Attorneys who provide covered services without additional fees. Plan Attorneys can help with in-person or telephone consultations, document preparation, estate planning, traffic offenses, real estate and representation for many personal legal matters.

Identity Theft Benefit

Identity theft can be devastating. The process of restoring your identity is overwhelming, time-consuming and costly. With the Identity Theft Benefit through Allstate, you can access tools to monitor your credit and protect yourself from identity theft and fraud. Benefits include:

- Credit score tracking
- Unlimited, 24/7 consultation with licensed investigators
- Data breach notifications

You can enroll in the Identity Theft Benefit during your enrollment period for either individual or family coverage.

Work-Life Benefits

Enroll Anytime in 2021

You can enroll in work-life benefits at any time during the year.

You will pay your premiums directly to the vendor, outside of your employer paycheck.

Pet Insurance

Pet Insurance is available at special group rates through MetLife. The plan generally provides reimbursement for a percentage of veterinary treatment due to accidents, injuries, common illness, serious/chronic illness, hereditary and congenital conditions, hospitalization and prescription medications (including prescription diets). You can visit any licensed veterinarian without preauthorization. To enroll, call MetLife at **800-438-6388** or go online to **metlife.com/mybenefits**.

Home/Auto Insurance

Home/auto insurance is available through MetLife in 2021. This coverage lets you access group savings and other discounts on home and auto insurance, with convenient quoting, enrollment and payment options. Highlights include:

- Coverage for specialty autos and classic cars, RVs, boats and motorcycles.
- Home insurance for condo, motor home, renters, landlord, dwelling and floods.
- Simplified application process by phone, online or with an onsite agent (where available).
- You can enroll at any time by calling MetLife at **800-438-6388**, or going to **metlife.com/mybenefits**.

Online Connect – a Convenient Option to Get Care

Online Connect is an online doctor video visit resource developed in partnership with Wellforce members and American Well, a leading telehealth technology provider. Online Connect gives you 24/7/365 access to a national network of board-certified physicians through your smartphone, tablet or computer. You can use Online Connect to get care for common conditions such as colds, flu, fever or infections.

There is no cost to set up an account. Go to **wellforce.org/onlineconnect** for more information and to get a link to download the Online Connect app. To keep your care coordinated, you can choose to share your visit note with your primary care provider.

HealthCare EAP is Here for You

Call **800-252-4555** or **800-225-2527** for support, available 24/7.

Employee Assistance Plan (EAP)

HealthCare EAP provides free and confidential counseling to you and your family. HealthCare EAP offers 365/24/7 support from experienced and licensed Master's and Doctoral level clinicians who specialize in the unique day-to-day challenges faced by healthcare employees.

You can get one-on-one personal and professional coaching for a variety of issues, including:

- Building resilience
- Depression and anxiety
- Dealing with trauma
- Career development
- Relationships and effective communication
- Yoga & relaxation (support and referrals for yoga, relaxation and meditation programs)
- Workplace conflict
- Financial issues, including home purchase and student debt

With the EAP, you and your dependents are eligible for unlimited telephonic visits and up to five in-person counseling sessions per person, per issue, per year. Plus, you can access online resources anytime, including videos, articles, calculators, self-assessments and more.

Call **800-252-4555** or **800-225-2527** or go to HealthCareEAP.com and enter employer name "Home Health Foundation" to take advantage of services or learn more. There is also a free iPhone and Android mobile app. To download, search "ESI Employee Assistance" in the app store.



PLAN A HEALTHY FUTURE WITH RETIREMENT SAVINGS

Get your matching contributions! When you contribute at least 6% of pay to the plan, you get an extra 3% of pay (after one year of service).

403(b) Retirement Plan

Our 403(b) Retirement Plan is a flexible, valuable and easy way to save for a healthy financial future. Here are the plans highlights:

- **Eligibility.** You're immediately eligible to participate in the plan.
- **Contributions.** In 2021, you can contribute up to \$19,500, plus an additional \$6,500 if you are age 50 or older. Limits are adjusted annually.
- **Employer match.** After one year of service, you receive a matching contribution of 50% on the first 6% you save in the plan, with a maximum match of 3% of your pay. To receive the full match, you must contribute at least 6% of your pay. Employer matching contributions are fully vested upon 3 years of service at Home Health Foundation.
- **Investments.** You can invest in a variety of mutual funds and lifecycle funds.
- **Flexibility.** You can enroll or change your contributions and investment allocations in the plan at any time during the year.

To enroll, access your account or change your payroll contributions or investments, go to netbenefits.com/atwork or call **800-343-0860** to speak to a Fidelity representative.

Contributions

January 1 – December 31, 2021

Medical Plan Biweekly Contributions

	Full-time (30-40 hours per week)		Part-time (24-29 hours per week)	
	Value PPO	Value Plus PPO	Value PPO	Value Plus PPO
Individual	\$68.00	\$116.00	\$155.85	\$179.85
Individual +1	\$138.00	\$234.00	\$312.92	\$362.77
Family	\$206.00	\$350.00	\$468.77	\$543.77

Dental Plan Biweekly Contributions

	Full-time (30-40 hours per week)		Part-time (24-29 hours per week)	
	Value	Value Plus	Value	Value Plus
Individual	\$8.76	\$14.82	\$12.41	\$18.00
Individual +1	\$19.71	\$33.35	\$27.93	\$40.50
Family	\$30.66	\$51.88	\$43.44	\$62.99

Vision Plan Biweekly Contributions

	Vision Plan
	Full-time/Part-time
Individual	\$2.42
Individual +1	\$4.85
Family	\$7.27

You can find rates for Disability, Supplemental Life Insurance and Voluntary Benefits on mywellbenefits.bswift.com.

Important Annual Notices

Below is a list of important annual notices that apply to your health insurance coverage. Go to mywellbenefits.bswift.com to view these notices:

- Children's Health Insurance Program Reauthorization Act (CHIPRA)
- Federal Health Insurance Market Place Notice
- Newborns' and Mothers' Health Protection Act Disclosure Notice
- Notice of Special Enrollment Rights
- Notice of Privacy Practices
- Welfare Benefit Plan Summary Annual Report
- Women's Health and Cancer Rights Act

If you have any questions on any of these annual notices, certificates, amendments or benefits summaries, please contact humanresources@homehealthfoundation.org.

About This Guide

This guide provides general information about the Home Health Foundation benefits program in effect on January 1, 2021. It is meant to assist you in making your benefit elections and is not meant to take the place of the official plan documents that govern these plans. If there is any discrepancy between the information in this guide and the official plan documents, the provisions of the plan documents will prevail. Home Health Foundation intends to continue the benefits described in this guide, but reserves the right to change or discontinue them at any time, without prior notice. These materials do not create an express or implied contract of employment or obligation.

This guide constitutes a Summary of Material Modifications (SMM) to the Summary Plan Description for Home Health Foundation Welfare Benefit Plan Summary Plan Description (the "SPD"). The SMM supplements the SPD and describes changes to Home Health Foundation Benefit Plan that became effective January 1, 2021. Print a copy of this guide and keep it.

The Patient Protection and Affordable Care Act (PPACA) requires that employers provide a health benefit plan summary, called the Summary of Benefits and Coverage (SBC), to all benefits-eligible employees. This summary will be available on the MyWellBenefits portal. It is important to keep in mind that the wording and layout of this document are prescribed by law, so we are not able to modify it in any way. The SBC does not replace the summary plan descriptions or the summary of benefits included in the benefits guide. Instead, it is a secondary representation of some of the same coverage information, in compliance with federal requirement.



Key Contacts

Provider	Phone	Online
MyWellBenefits Service Center and Portal	888-235-1253	mywellbenefits.bswift.com
Medical BCBSMA	800-821-1878	bluecrossma.com
Prescription Drug Coverage CVS Health	800-386-9404	caremark.com
Dental Delta Dental of Massachusetts	800-872-0500	deltadentalma.com
Vision Eyemed	866-800-5457	eyemed.com
Flexible Spending Accounts (FSAs) Benefit Strategies	888-401-3539	benstrat.com
Disability (STD and LTD) The Hartford	800-523-2233	thehartford.com
Life/AD&D Insurance Prudential	800-524-0542	prudential.com/mybenefits Email: grouplifeclaims@prudential.com
403(b) Retirement Plan Fidelity	800-343-0860	netbenefits.com/atwork
Critical Illness, Accident Insurance MetLife	800-438-6388	metlife.com/mybenefits
Legal Plan MetLife	800-821-6400	legalplans.com
Identity Theft Benefit Allstate	800-789-2720	myaip.com
Home/Auto Insurance MetLife	800-438-6388	metlife.com/mybenefits
Pet Insurance MetLife	800-438-6388	metlife.com/mybenefits
Employee Assistance Plan (EAP) HealthCareEAP with ESI Assistance Group	800-252-4555 800-225-2527	healthcareEAP.com



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