Plan Well. Live Well.

2021 Benefits
Welcome

At HMFP, we’re committed to helping you plan well and live well. That’s why we offer an array of competitive benefits that are designed to help you live your best life. From medical plans and retirement programs to child care and family resources, you’ll have the services and support you need to take care of yourself—and your family.

Please take a moment to read this guide and learn how to take advantage of all the benefits that are available to you.

What’s Inside This Guide

Enrollment and eligibility

Live healthy
- Medical
- Prescription Drugs
- Dental
- Vision
- Critical Illness

Live securely
- Health Savings Account
- FlexChoice Flexible Spending Accounts
- Life Insurance Programs
- Umbrella Liability Insurance
- Legal Insurance
- Identity Protection Insurance
- Disability Programs
- Retirement Programs

Live well
- Harvard Pilgrim Health Care (HPHC) Discounts
- Child and Family Resources
- Transportation Savings
- HMFP Discount Site

Vendor contact information

APHMFP is a participating employer in the HMFP benefits programs.
Enrollment and Eligibility

Learn

☐ Evaluate the benefits that best meet the needs of yourself and your family.

☐ Review Summary Plan Descriptions for benefits and retirement.

Decide

☐ Choose from the myAdvantage CDHP, myClassic POS plan, or Global Health plan.

☐ Review the dental benefits offered through Delta Dental and vision coverage through EyeMed.

☐ Estimate your out-of-pocket medical, dental, and vision costs if you want to participate in the FlexChoice Flexible Spending Account (FSA) program.

☐ Consider the Health Savings Account (HSA) for medical expenses and/or the FlexChoice Limited Purpose FSA (LPFSA) for dental and vision expenses if you enroll in the myAdvantage CDHP.

☐ Review our insurance options—including life, disability, critical illness, umbrella liability, legal, and identity protection—and choose what’s right for you.

Enroll

☐ Your onboarding, through Workday, will include benefits information and enrollment details. You have only 30 days from hire date to make your elections.

☐ You can use the Workday mobile app to enroll in your benefits.

☐ If you have a qualifying life event during the year, access your Workday account within 30 days of the life event to make a change. See page 3 for more information.
Who’s eligible?
As long as you’re regularly scheduled to work 20 hours or more each week, you’re eligible for benefits. Your benefits will go into effect on the first day of the month following or coinciding with your hire date or transfer into a benefits-eligible position.

Whom can I cover?
For health, dental, vision, and certain other insurance products, you may choose to cover yourself only, yourself and one dependent, or yourself and your family. Eligible family members generally include the following:

• Your spouse
• Your children (sons, daughters, stepchildren, or adopted children, including children placed for adoption and foster children), in most cases, up to the end of the month following their 26th birthdays
• For health, dental, and vision only: Disabled children who are dependent upon you for support even if they’re older than age 26, provided they were disabled before their 26th birthdays and meet eligibility and medical criteria

When can I make changes?
In most cases, you can make changes to your benefits only once a year, during Open Enrollment, unless you experience a qualifying life event. Qualifying life events generally include the following:

• Marriage or divorce
• Birth or adoption of a child
• Death of a spouse or dependent
• Involuntary loss or acquisition of coverage through another insurance carrier
• A change in your spouse’s benefits status
• A covered dependent’s turning age 26
• An eligible dependent’s entering or leaving the country

Any changes to your benefits must be made within 30 days of the qualifying life event.

YOUR CHOICE, ANYTIME
You can do the following anytime throughout the year:

• Change the amount you contribute to your HSA
• Select new investments or modify the amount you contribute to your 401(k)
• Select new investments for your 403(b)
Choose from two medical plans

The HMFP Choice Network offers two medical plans, both administered by Harvard Pilgrim Health Care (HPHC):

1) myAdvantage CDHP: This consumer-driven health plan (CDHP) features lower premiums with higher out-of-pocket costs and deductibles. With this plan, you designate a primary care provider (PCP) who coordinates your care. The CDHP is offered in conjunction with an HSA. To learn more about the HSA, see page 10.

2) myClassic POS Plan: With this plan, you designate a PCP who coordinates your care. While you have the flexibility to use out-of-network providers, out-of-network care is generally more expensive than in-network care.

As shown on the next page, the amount you pay for medical services depends on the tier of the provider and whether you’re receiving in-network or out-of-network care. For more information about how the tier structure works, please visit HPHC.

Access high-quality care through Beth Israel Deaconess Care Organization (BIDCO)

You don’t need a referral from your BIDCO (Tier 1) PCP to see a BIDCO (Tier 1) specialist, making it easier for you to see a specialist whenever you need to. To help lower your health care costs, you and your family may want to consider using this network of providers.

Schedule virtual visits with Doctor on Demand

Whatever your health concern, from chronic conditions to urgent care to preventive medicine, Doctor on Demand allows you to connect to a board-certified physician face to face using your phone, tablet, or computer, 24 hours a day, 7 days a week. Just like in an in-person visit, the doctor will take your history and symptoms and perform an exam and may recommend treatment—including prescriptions and lab work.

To enroll, visit Doctor on Demand.

View your medical plan rates

Medical plan rates vary by department. Your medical rates will be in Workday when you enroll. Feel free to contact the Benefits Team with any questions.

WANT MORE INFORMATION?

Visit HPHC to access medical plan details, links to providers, and valuable discounts.
## Compare your options

### Annual Deductible
- **Individual**:
  - In-Network: $1,500
  - Out-of-Network: $3,000

- **Individual + 1**
  - Tier 1 & 2: $3,000
  - Tier 3: $6,000

- **Family**
  - Tier 1 & 2: $3,000
  - Tier 3: $6,000

### Out-of-Pocket Maximum
- **Individual**
  - Tier 1 & 2: $2,800
  - Tier 3: $4,000
  - Tier 3: $6,000

- **Individual + 1**
  - Tier 1 & 2: $5,600
  - Tier 3: $8,000
  - Tier 3: $12,000

- **Family**
  - Tier 1 & 2: $5,600
  - Tier 3: $8,000
  - Tier 3: $12,000

### Coinsurance (after deductible)
- **Tier 1 & 2**
  - Office Visit: 100% after deductible
  - Specialist Visit: 100% after deductible
  - Hospital Emergency Room: Deductible, $100 co-pay (co-pay waived if admitted)

- **Tier 3**
  - Office Visit: Deductible, then 20% coinsurance
  - Specialist Visit: Deductible, then 20% coinsurance
  - Hospital Emergency Room: Deductible, then 30% coinsurance

### Prescription Drug Co-pays
- **Retail (30 days)**
  - Generic (Tier 1): Deductible, then $10 co-pay
  - Brand Name, Preferred (Tier 2): Deductible, then $30 co-pay
  - Brand Name, Nonpreferred (Tier 3): Deductible, then $50 co-pay

### Live Healthy

1. Once a family member meets the Individual-level deductible (even if it's before the Individual + 1 or Family deductible is met), then that family member will be considered to have met his/her deductible and will move to coinsurance. Once a family member meets the Individual-level out-of-pocket maximum (even if it's before the Individual + 1 or Family out-of-pocket maximum is met), then that family member will be covered and will no longer be responsible for qualifying out-of-pocket expenses for the remainder of the calendar year.

See next page for information about $0 co-pays available at BIDMC.
Understand how your prescription drug plan works

HMFP partners with CVS Caremark for prescription drug coverage. This partnership makes it easy for you to order prescription refills, check drug costs and coverage, and find ways to save on your medications. To locate the pharmacy closest to you, use the Pharmacy Locator.

<table>
<thead>
<tr>
<th>Prescription Drug Costs</th>
<th>Retail*</th>
<th>Mail* (up to a 90-day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Primarily generic drugs</td>
<td>Up to a 30-day supply: $10 co-pay</td>
<td>$20 co-pay</td>
</tr>
<tr>
<td></td>
<td>Up to a 90-day supply: $30 co-pay</td>
<td></td>
</tr>
<tr>
<td>Tier 2 Primarily brand-name drugs for which generic equivalents are not available</td>
<td>Up to a 30-day supply: $30 co-pay</td>
<td>$60 co-pay</td>
</tr>
<tr>
<td></td>
<td>Up to a 90-day supply: $90 co-pay</td>
<td></td>
</tr>
<tr>
<td>Tier 3 Drugs that do not fall into tiers 1 or 2</td>
<td>Up to a 30-day supply: $50 co-pay</td>
<td>$150 co-pay</td>
</tr>
<tr>
<td></td>
<td>Up to a 90-day supply: $150 co-pay</td>
<td></td>
</tr>
</tbody>
</table>

* If you enroll in the myAdvantage CDHP, you must meet the full deductible before these prescription co-pays apply. Both medical plans have an annual out-of-pocket maximum. Once you have reached the out-of-pocket maximum (including deductible, co-pay, and coinsurance amounts), your prescriptions are covered in full for the rest of the year with no other cost sharing required.

Prescription co-pay assistance program

HMFP partners with PillarRx to help employees and family members who take specialty medications for complex or chronic medical conditions. This program uses drug manufacturers’ coupons to cover most or all of your out-of-pocket costs for eligible medications. If you are prescribed an eligible medication, you will be contacted by PillarRx to facilitate enrollment in the manufacturers’ programs.

$0 CO-PAYS AT THE BIDMC PHARMACY

Employees and their dependents who are enrolled in one of our medical plans can have their prescriptions filled through the BIDMC pharmacy in person or through the mail with a $0 co-pay. The myAdvantage CDHP deductible still applies. For more information, contact the BIDMC Pharmacy at pharmacy@bidmc.harvard.edu or at 617-667-6400.
Get to know your dental coverage

Dental coverage is provided through the Delta Dental PPO Plus Premier program, which combines Delta Dental’s Premier and PPO networks (and includes 96% of dentists in Massachusetts). You’ll save when you receive dental care from a participating Premier dentist, but you’ll obtain the greatest value when you receive dental care from a participating PPO dentist.

<table>
<thead>
<tr>
<th></th>
<th>Dental Core</th>
<th>Dental Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$75 Individual, $225 Family</td>
<td>$50 Individual, $150 Family</td>
</tr>
<tr>
<td>Type I Services</td>
<td>100%, no deductible</td>
<td>100%, no deductible</td>
</tr>
<tr>
<td>Type II Services</td>
<td>Deductible, then 70%</td>
<td>Deductible, then 80%</td>
</tr>
<tr>
<td>Type III Services</td>
<td>Deductible, then 50%</td>
<td>Deductible, then 50%</td>
</tr>
<tr>
<td>Annual Plan Maximum</td>
<td>$1,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Not covered</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum</td>
<td>NA</td>
<td>$2,000</td>
</tr>
<tr>
<td>Adult Orthodontia</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Rollover Maximum</td>
<td>$350 rollover benefit if claims don’t exceed $500 and you have a cleaning (rollover benefit is capped at $1,000)</td>
<td>$750 rollover benefit if claims don’t exceed $1,000 and you have a cleaning (rollover benefit is capped at $1,500)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly cost</th>
<th>Employee</th>
<th>Employee + 1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Core</td>
<td>$22.85</td>
<td>$45.66</td>
<td>$66.28</td>
</tr>
<tr>
<td>Dental Enhanced</td>
<td>$38.74</td>
<td>$77.41</td>
<td>$112.38</td>
</tr>
</tbody>
</table>

Learn more by visiting Delta Dental.
Take advantage of our vision option

In addition to the vision benefits offered under our medical plans, we offer a comprehensive vision care plan from EyeMed, which covers vision exams, eyewear, and contact lenses as well as offers discounts on services such as laser surgery.

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong></td>
<td><strong>Exam</strong></td>
</tr>
<tr>
<td>You’ll pay: $0 co-pay</td>
<td>You’ll be reimbursed up to: $50</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td></td>
</tr>
<tr>
<td>You’ll pay: $0 co-pay</td>
<td></td>
</tr>
<tr>
<td>20% off balance over $200 allowance</td>
<td>You’ll be reimbursed up to: $130</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td></td>
</tr>
<tr>
<td>Conventional: $0 co-pay</td>
<td>Conventional: $160</td>
</tr>
<tr>
<td>15% off balance over $200 allowance</td>
<td>Disposable: $160</td>
</tr>
<tr>
<td>Disposable: $0 co-pay</td>
<td>Medically necessary: $210</td>
</tr>
<tr>
<td>balance over $200 allowance</td>
<td></td>
</tr>
<tr>
<td>Medically necessary: $0 co-pay, paid in full</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly cost</th>
<th>Employee</th>
<th>Employee + 1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>EyeMed</td>
<td>$7.97</td>
<td>$15.14</td>
<td>$22.24</td>
</tr>
</tbody>
</table>

For more information about what’s covered, please visit eyemed.com.
**Live Healthy**

**Supplement with Critical Illness Insurance**

Critical Illness Insurance can help cover the extra expense associated with a severe, life-threatening illness. When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment upon diagnosis. In addition, the plan will pay $500 upon diagnosis with a covered infectious disease, including COVID-19. Payments may be used to help pay for expenses generally not covered by medical and disability income coverage. You can use those funds any way you choose.

You can elect coverage for you, your spouse, or your child(ren).

**You:** $10,000, $20,000, or $30,000  
**Your spouse:** 100% of the employee’s benefit  
**Your child(ren):** 100% of the employee’s benefit

The rate you pay depends on your age as of January 1, the amount of coverage elected, and who you cover (spouse and/or children). You will see your rates in Workday when you enroll.

**Working internationally?**

If you will be working outside the United States for six months or more, you are eligible to enroll in the Aetna International Global Health Plan for medical, prescription, dental, and vision coverage. Aetna’s online and mobile tools make it easier to manage your health when you are working outside the United States. To learn more about the program, email the HMFP [Benefits Team](mailto:).  

**GLOSSARY OF TERMS**

Here’s a quick refresher of commonly used medical/dental terms:

An **ALLOWABLE CHARGE** is the dollar amount typically considered payment in full by an insurance company and associated network of health care providers.

**COINSURANCE** is the amount you pay, as a percentage of the cost of your allowed services, once you meet the deductible, until you reach the plan’s out-of-pocket maximum.

A **CO-PAYMENT (CO-PAY)** is a fixed amount you pay for a health care service or prescription.

A **DEDUCTIBLE** is the amount you pay before your insurance begins covering certain services such as hospitalization or outpatient surgery.

An **OUT-OF-POCKET MAXIMUM** is the most you pay per plan year for health care expenses, including prescription drugs. Once you reach this limit, the plan pays 100% for the remainder of the plan year.

A **PREMIUM** is the amount you pay for insurance, using pre- or post-tax dollars via payroll deductions.
Maximize your HSA or FlexChoice FSAs

Which account are you eligible for?

- **HSA**: For those who are enrolled in the myAdvantage CDHP, are not enrolled in Medicare, and have not participated in a health care FSA in the current calendar year
- **FlexChoice FSA Health Care**: For benefits-eligible employees who are not contributing to the HSA
- **FlexChoice FSA Dependent Care**: For all benefits-eligible employees
- **FlexChoice Limited Purpose FSA (LPFSA)**: For those who are enrolled in the myAdvantage CDHP, used for dental and vision costs only

How the HSA works

- An HSA is a bank account owned by you.
- Contributions are made on a pre-tax basis.
- HSA money rolls over from year to year so you can use it for future medical expenses.
- HealthEquity, our HSA provider, will send a debit card that you can use to pay for eligible expenses.

Visit [HealthEquity](#) to learn more.

2021 HSA contribution limits

<table>
<thead>
<tr>
<th>2021 HSA contribution limits</th>
<th>HMFP contribution*</th>
<th>Your maximum contribution</th>
<th>IRS maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual enrollee</td>
<td>$500</td>
<td>$3,100</td>
<td>$3,600</td>
</tr>
<tr>
<td>Individual + 1 or Family enrollee</td>
<td>$1,000</td>
<td>$6,200</td>
<td>$7,200</td>
</tr>
</tbody>
</table>

If you’re over age 55, you may contribute an additional $1,000 per year.

* The HMFP contribution will be prorated your first year based on your benefits eligibility date.
Evaluate your FSA options

- **FlexChoice FSA Health Care:** This account allows you to put money aside to pay for qualified medical, dental, and vision out-of-pocket expenses using pre-tax dollars. If you want to participate in the 2021 FlexChoice FSA, you must specify how much you’d like to contribute (for the year) when you enroll. Remember: Your election does not automatically continue from year to year.

- **FlexChoice FSA Dependent Care:** This account can be used to pay for eligible day care expenses, summer day camps, and before- and after-school care for children under the age of 13. Be sure to take into consideration any contributions already made this year so that you do not exceed the IRS limits stated below.

- **FlexChoice LPFSA:** This account can be used for dental and vision costs and is only available if you enroll in the myAdvantage CDHP and are eligible for an HSA.

2021 FlexChoice FSA limits

<table>
<thead>
<tr>
<th></th>
<th>Health Care FSA/LPFSA</th>
<th>Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Maximum annual contribution</strong></td>
<td>Up to $2,750</td>
<td>Up to $5,000 per household</td>
</tr>
<tr>
<td><strong>Deadline to incur expenses</strong></td>
<td>December 31, 2021</td>
<td>March 15, 2022</td>
</tr>
<tr>
<td><strong>Deadline to submit claims</strong></td>
<td></td>
<td>March 31, 2022</td>
</tr>
</tbody>
</table>

Sentinel Benefits and Financial Group, our FlexChoice FSA program partner, provides a debit card that you can use to pay for eligible health care expenses at the point of purchase. Just remember to save your itemized receipts when you use your card, as you may need to provide proof of the expense to comply with IRS rules. Please note: New debit cards are issued every three years unless you request a new one sooner.

**THE “USE IT OR LOSE IT” RULE**

You’ll be permitted to roll over $550 in your FlexChoice FSA Health Care or LPFSA to the following calendar year. At the end of 2021, you’ll forfeit any unused funds over $550 in your FlexChoice FSA Health Care or LPFSA.
Protect your loved ones with insurance programs
Our program is designed to offer you an affordable way to provide financial protection for your loved ones.

New benefits-eligible employees
HMFP provides the following benefits:

- Basic Term Life insurance of 2x salary up to $2 million, with a $1 million guaranteed issue
- Group Business Travel insurance of up to $500,000
- Umbrella Liability Insurance program of $1 million

Supplemental options available for purchase include the following:

- Supplemental Term Life insurance of 1–5x salary up to $1.5 million, with a guaranteed issue equal to the lesser of 3x salary or $500,000
- Spousal Term Life insurance of up to $200,000 (Evidence of Insurability [EOI] required for amounts greater than $25,000)
- Child Term Life insurance of $10,000 for children under age 26 (no EOI required)
- Accidental Death & Dismemberment insurance of up to 6x salary, capped at $2 million (no EOI required); Individual and Family coverage available
- Supplemental Umbrella Liability Insurance coverage available up to $10 million
- Legal insurance with access to a national network of attorneys to help with personal legal matters
- Identity Protection insurance with monitoring that helps you manage your personal data and protect your identity

Rates will be in Workday when you enroll. Feel free to contact the Benefits Team with any questions.
Replace income with disability coverage

It’s important to plan for your family’s financial security in case the unexpected happens. To that end, you’ll be enrolled in a Group Short and Long Term Disability program that is paid for by HMFP.

Benefits are underwritten by Standard Insurance Company, one of the nation’s leading disability insurance providers. While you pay imputed income taxes on the cost of the benefit, any disability benefits you receive are not taxed.

<table>
<thead>
<tr>
<th></th>
<th>Group Short Term Disability (STD)</th>
<th>Group Long Term Disability (LTD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
<td>Benefit start date</td>
<td>Benefit start date</td>
</tr>
<tr>
<td>Benefit Waiting Period</td>
<td>14 days of your being unable to perform the duties of your own occupation and you have lost a minimum of 20% of predisability earnings; preexisting condition limitation</td>
<td>90 days</td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>13 weeks</td>
<td>Recovery or age 65, whichever occurs first; over age 65, maximum benefit is based on age, with a minimum benefit of 12 months</td>
</tr>
<tr>
<td>Benefits</td>
<td>60% of base pay pre-tax, up to $3,000 per week</td>
<td>50% of base pay pre-tax, up to $15,000 per month</td>
</tr>
<tr>
<td>Program Details – Summary of Benefits</td>
<td>STD/LTD certificates will be in Workday when you enroll. Feel free to contact the Benefits Team with any questions.</td>
<td></td>
</tr>
</tbody>
</table>

MASSACHUSETTS PAID FAMILY MEDICAL LEAVE (PFML)

The Commonwealth of Massachusetts offers PFML of up to 26 weeks for medical or family reasons to all employees who work in Massachusetts, which is typically funded through a mandatory Massachusetts tax payroll deduction. HMFP has partnered with our insurance provider, The Standard, to offer a less expensive solution that offers you the same benefit. You and HMFP will share in the cost of this program.
Save for your future

At HMFP, we’re committed to helping you plan well and live well. That’s why we offer a competitive retirement program that helps you pursue financial wellness. All employees are eligible to contribute to the 401(k) Savings & Investment Plan, and benefits-eligible employees will receive contributions to the 403(b) Retirement Plan. In addition, a 457(b) Plan permits eligible employees to accumulate additional tax-deferred savings beyond the limits of the 401(k) Savings & Investment Plan and 403(b) Retirement Plan. All plans are subject to IRS limits and feature a variety of investment options from Fidelity Investments.

<table>
<thead>
<tr>
<th>401(k) Savings &amp; Investment Plan</th>
<th>403(b) Retirement Plan</th>
<th>457(b) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vesting</strong></td>
<td>Immediate</td>
<td>Immediate if benefits eligible</td>
</tr>
<tr>
<td><strong>2021 Contribution Limits</strong></td>
<td>$19,500 annually (or $26,000 if you’re turning age 50 or older this year)</td>
<td>Based on your department’s contribution formula, up to the IRS maximum salary limit ($290,000)</td>
</tr>
<tr>
<td><strong>Enrollment</strong></td>
<td>Visit the Fidelity Investments website and make your investment elections.</td>
<td>You will typically be automatically enrolled as of your hire date—you will just need to choose your investments.</td>
</tr>
<tr>
<td><strong>Investment Options</strong></td>
<td>Fidelity Investments offers a range of fund options.</td>
<td></td>
</tr>
</tbody>
</table>

* Employees who meet an IRS annualized HMFP/APHMFP compensation threshold ($130,000 in 2020) and are regularly scheduled to work 20 or more hours per week may be eligible.

Get personalized help

Consider meeting with a representative from Fidelity to review your investment selections and prepare for retirement. Click here to schedule a meeting with a representative from Fidelity.

KNOW THE LIMITS

If you’ve made payroll contributions through another employer, you are responsible for making sure you do not exceed the annual IRS voluntary contribution limit.
Take advantage of helpful resources and discounts

Child and family resources

- **HMFP Child and Family Resource Guide**: Check out our guide for a variety of resources to help you find caregivers, tutors, pet walkers, and more.
- **HMFP Child and Family Newsletter**: Review our newsletter for useful information on related topics.
- **Care.com**: HMFP offers employees a free annual membership and enhanced benefits including the following:
  - In-home backup care for children and adults
  - A specialist to help you find the right care for your family
  - In-center backup care for children, including at some YMCA locations
  - A marketplace of providers including dog walkers, house sitters, and house cleaners
Sign up for your benefit at [Care@Work](#) or through the app. You can also call 855-781-1303 and speak to a care specialist.

- **Bright Horizons at Brookline Avenue/Landmark**: HMFP offers priority enrollment and discounted tuition for a limited number of slots at the Bright Horizons center located near Beth Israel Deaconess Medical Center. To tour or register, please contact Bright Horizons directly at 617-450-0790.

- **Lactation Rooms**: Lactation rooms are available to all employees.

Transportation savings

- **Discounted BLUEBikes membership**

HMFP Employee Discount Hub

Visit the Hub for discounts and savings on everyday items you need—from auto, home, and pet insurance to home office supplies and meal delivery services. Check it out by visiting the [HMFP Discount website](#).

**HPHC MEMBER DISCOUNTS**

If you’re enrolled in one of the HMFP medical plans, you’ll receive discounts on qualifying health-related purchases and an annual $150 fitness reimbursement.
<table>
<thead>
<tr>
<th>Benefit Program</th>
<th>Carrier Name</th>
<th>Website</th>
<th>Customer Service Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Harvard Pilgrim Health Care</td>
<td>harvardpilgrim.org</td>
<td>888-333-4742</td>
</tr>
<tr>
<td></td>
<td></td>
<td>harvardpilgrim.org/hmfp</td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>Delta Dental</td>
<td>deltadentalma.com</td>
<td>800-872-0500</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>HealthEquity</td>
<td>healthequity.com</td>
<td>866-346-5800</td>
</tr>
<tr>
<td>Vision</td>
<td>EyeMed</td>
<td>eyemed.com</td>
<td>866-939-3633</td>
</tr>
<tr>
<td>Prescription</td>
<td>CVS Caremark</td>
<td>caremark.com</td>
<td>844-257-6072</td>
</tr>
<tr>
<td>FlexChoice (FSA Health and Dependent Care, LPFSA)</td>
<td>Sentinel Benefits</td>
<td>sentinelgroup.com</td>
<td>888-762-6088</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Minnesota Life</td>
<td>lifebenefits.com</td>
<td>800-843-8358</td>
</tr>
<tr>
<td>Legal/Financial and Grief Support/Legacy Planning</td>
<td></td>
<td>lifeworks.com/legacy</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>securian.com/legacy</td>
<td></td>
</tr>
<tr>
<td>Disability</td>
<td>Standard Insurance Co.</td>
<td>standard.com</td>
<td>888-937-4783</td>
</tr>
<tr>
<td>Critical Illness Insurance</td>
<td>Voya</td>
<td>presents.voya.com/EBRC/HMFP-APHMFP</td>
<td>877-236-7564</td>
</tr>
<tr>
<td>Legal Plan</td>
<td>MetLife</td>
<td>info.legalplans.com (access code: ForLaw20)</td>
<td>800-821-6400</td>
</tr>
<tr>
<td>Identity Protection</td>
<td>Allstate</td>
<td>MyPrivacyArmor.com</td>
<td>800-789-2720</td>
</tr>
<tr>
<td>Savings and Retirement Plans</td>
<td>Fidelity Investments</td>
<td>fidelity.com/atwork</td>
<td>800-343-0860</td>
</tr>
<tr>
<td>Umbrella Liability Insurance</td>
<td>Chubb</td>
<td>chubb.com/personal</td>
<td>See the Customer Service List</td>
</tr>
<tr>
<td>Adult and Child Care</td>
<td>Care.com</td>
<td>HMFP.Care.com</td>
<td>800-688-4697</td>
</tr>
<tr>
<td>Travel Assistance</td>
<td>Minnesota Life</td>
<td>lifebenefits.com/travel</td>
<td>855-516-5433 (U.S./Canada)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>617-426-6603 (all other locations)</td>
</tr>
<tr>
<td>Bike Share</td>
<td>BLUEBikes</td>
<td>bluebikes.com</td>
<td></td>
</tr>
<tr>
<td>Global Health Benefits</td>
<td>Aetna Global Health</td>
<td>aetmainternational.com</td>
<td>800-231-7729</td>
</tr>
<tr>
<td>HMFP Employee Discount Hub</td>
<td>BenefitHub</td>
<td>HMFP.BenefitHub.com/#</td>
<td>866-664-4621</td>
</tr>
</tbody>
</table>
Questions? Human Resources is here to help.

Email: HMFPbenefits@bidmc.harvard.edu

Phone: 781-528-2850

Fax: 781-528-2830

Human Resources keeps you informed and provides you with important updates in VIPi so that you can plan well and live well.