

Benefits Summary



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.

Live Healthy

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 physician (PCP) who coordinates your care. The CDHP is offered in conjunction with an HSA.
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.

Get to know your dental coverage

Choose the Dental Core or the Dental Enhanced plan 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.

Take advantage of vision coverage

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

Understand how your prescription drug plan works

We partner 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. Employees and their dependents who are enrolled in one of our medical plans can also 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.

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.

Live Securely

Maximize your spending accounts

Set aside pre-tax dollars to pay for qualified expenses through the HSA, FlexChoice Limited Purpose FSA, FlexChoice FSA Health Care, or FlexChoice FSA Dependent Care.

Protect your loved ones with insurance programs

Because insurance needs vary, our program is designed to offer individuals an affordable way to provide financial protection for your loved ones.

We provide the following benefits:

- Basic Term Life Insurance 2x base salary, up to \$1M w/out EOI with a maximum of \$2M
- Group Business Travel Insurance up to \$500,000
- \$1 million Personal Excess Liability Insurance program

Supplemental options available for purchase include the following:

- 1–5x base salary supplemental life insurance rounded to the nearest \$1,000 up to \$1.5M (guaranteed issue the lesser of 3x salary or \$500,000, not combined with Basic Term Life)
- \$10,000 Dependent Term Life Insurance for children under age 26 (No EOI required)
- Spousal Life coverage of \$25,000 to \$200,000 (EOI required for amounts greater than \$25,000)
- Accidental Death & Dismemberment insurance of up to 6x salary, capped at \$2 million (no EOI required); Individual and Family coverage available
- Personal Excess Liability Insurance coverage up to \$10 million is available
- Legal Insurance
- Identity Protection Insurance

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 by HMFP.

Save for your future

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, eligible employees will have the opportunity to participate in a 457(b) plan. All plans are subject to IRS limits and feature a variety of investment options from Fidelity Investments.

Live Well

Take advantage of helpful discounts and resources

- HPHC member discounts
- Child and family resources
- HMFP Benefit discount site

Questions?

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