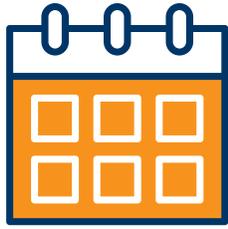




# 2021

BENEFITS GUIDE  
NURSES



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**ENROLL WITHIN 30 DAYS  
OF YOUR HIRE DATE**

# Welcome

Dear Colleague,

Welcome to Tufts Medical Center. You are joining an organization of professionals who are committed to providing the best care to our community. Tufts Medical Center is also committed to offering our employees programs and resources you need to maintain and enhance your total wellbeing, on and off the job.

We offer a choice of two medical plans and two dental plans, plus vision, disability, time off and a variety of work-life benefits. We monitor our benefits program and evolve it over time. Tufts MC strives to offer quality, competitive benefits and up-to-date tools and resources that provide you and your family access and flexibility in selecting the best coverage for you.

Our benefits portal, [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com), is your go-to place for benefits information, enrollment and changes throughout the year. Please review this guide to learn about your benefits options, key deadlines and things to remember, and how to enroll. Take time to get to know your benefits so you can maximize the value throughout your career at Tufts Medical Center.

Sincerely,

Tufts Medical Center Benefits Department



## **WHAT'S INSIDE**

- |                                     |                                    |
|-------------------------------------|------------------------------------|
| <i>1 Tufts MC Benefits Program</i>  | <i>10 Life and AD&amp;D</i>        |
| <i>2 How to Enroll</i>              | <i>11 Voluntary Benefits</i>       |
| <i>3 Medical Plan</i>               | <i>13 Work-Life Benefits</i>       |
| <i>5 Dental Plan</i>                | <i>17 Contributions</i>            |
| <i>6 Vision Plan</i>                | <i>20 Key Contacts</i>             |
| <i>7 Flexible Spending Accounts</i> | <i>21 Important Annual Notices</i> |
| <i>8 Disability</i>                 |                                    |

# Tufts MC Benefits Program



The Tufts MC benefits program includes:

- A choice of two medical plans – Tufts Health Plan HMO and Blue Cross Blue Shield HMO Blue New England; both include prescription drug coverage through CVS Caremark
- A choice of two dental plans – Value and Value Plus
- Vision plan
- Basic Life Insurance (company paid), Supplemental Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance, Spouse and Dependent Life Insurance
- Short-term disability, Basic Long-Term Disability (company paid) and additional long-term disability coverage options
- Other benefits, including Flexible Spending Accounts (FSAs), voluntary benefits, such as Critical Illness Insurance and Accident Insurance, 403(b) savings plan and work-life benefits

Please review this guide to understand your options and how to enroll on [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com) if you are a new hire or otherwise newly eligible for benefits.

## Eligibility – A Reminder

You are eligible to participate in the Tufts Medical Center Benefits Program if you are a regular employee scheduled to work 20 hours or more per week. You are eligible to enroll in life insurance, as well as short-term and long-term disability coverage, if you work 30 hours or more per week.

Your eligible dependents for medical, dental and vision coverage include your legal spouse, dependent children, married or unmarried, up to age 26, whether or not they are eligible for their own employer-sponsored coverage, and dependent children of any age with mental or physical disabilities.

Your eligible dependent for Spouse Life Insurance is your spouse. For Dependent Life, your eligible dependents are your dependent children until age 23. It is your responsibility not to enroll dependents over age 23.

## Elections Apply Throughout the Calendar Year

Your 2021 benefit elections will remain in effect for the remainder of the 2021 calendar year unless you experience a qualifying change in status, such as marriage, divorce, birth or adoption of a child, or your spouse's gain or loss of employment or coverage.

**If you have a change in status and wish to change your coverage, you must report it to [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com) within 30 days of the status change.** Otherwise, you will need to wait until the next annual Open Enrollment period to make the change.

*Please note that for a qualifying change in status you are required to provide the appropriate documentation (i.e., a birth or death certificate, marriage certificate, divorce decree) to [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com) benefits portal within 30 days from the life event. For questions about a qualifying change in status, please contact the [mywellbenefits](https://mywellbenefits.bswift.com) service center at 888-235-1253.*

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### IF YOU ENROLL IN COVERAGE YOU WILL RECEIVE ID CARDS FROM:

- *Tufts Health Plan or Blue Cross Blue Shield*
- *CVS Caremark*
- *Delta Dental*
- *EyeMed*
- *Benefit Strategies, for Flexible Spending Accounts*



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**TO ENROLL FOR 2021 BENEFITS, GO ONLINE TO MYWELLBENEFITS.BSWIFT.COM. YOU MUST COMPLETE YOUR ENROLLMENT WITHIN 30 DAYS OF YOUR HIRE DATE.**

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#### **HOW TO PREPARE**

*When enrolling, have the Social Security Number and date of birth handy for yourself and all new dependents you want to cover.*

*You will need to provide a birth or marriage certificate to [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com) for all newly-enrolled dependents.*

## How to Enroll

Enrollment is through our easy-to-use, web-based portal. You must complete your enrollment within 30 days of your start date. 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 have a qualifying change in status. Enroll on the mywellbenefits portal with bswift.

### How to Enroll on MyWellBenefits

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.

### Things to Remember

When you log in to enroll, remember to:

- Enroll in the Health Care and/or Dependent Care Flexible Spending Account (FSA) if you want to participate in 2021. Your enrollment period is your only opportunity to enroll.
- If you are age 50 or older, consider whether you want to enroll in the Silver Dollars Program. Your enrollment period is your only opportunity.
- Enter your beneficiary information for your Life Insurance and/or Accidental Death and Dismemberment (AD&D) Insurance. If you enroll in Dependent Life Insurance, please enter the dependent you are covering on the mywellbenefits portal.
- As a new hire, you have a one-time opportunity to enroll in Supplemental Life/AD&D Insurance up to a Guaranteed Issue of \$500,000 for Basic and Supplemental Life Insurance combined with no evidence of insurability. See page 9 for more information.

# Medical Plan

Here's a summary of your HMO Plan benefits.

2021 Medical Plan Options		
Service	Tufts Health Plan HMO	BCBS HMO Blue New England
Primary Care Physician	Required	Required
Annual deductible	None	None
Annual out-of-pocket maximum	None	None
Lifetime maximum benefit	Unlimited	Unlimited
Doctor office visits	\$10 copay	\$10 copay
Routine check-ups	\$10 copay	\$10 copay
Hospital - Inpatient (semi-private room, surgery, physician services,maternity care)	Covered in full	Covered in full
Ambulatory surgery	Covered in full	Covered in full
Lab and x-ray	Covered in full	Covered in full
Emergency room	\$50 copay (waived if hospitalized)	\$50 copay (waived if hospitalized)
Mental health/substance* abuse care <ul style="list-style-type: none"> <li>• Inpatient</li> <li>• Outpatient</li> </ul>	Covered in full \$10 copay	Covered in full \$10 copay
Alcoholism <ul style="list-style-type: none"> <li>• Inpatient</li> <li>• Outpatient</li> </ul>	Covered in full Covered in full	Covered in full Covered in full
Designated skilled nursing facility (up to 100 days per year)	Covered in full	Covered in full
Pediatric dental benefit	Covered in full for preventive services and x-rays	Covered in full for preventive services only
Chiropractic care	Not covered	\$10 copay per visit*

*\*Limits apply; contact Blue Cross Blue Shield of Massachusetts for details, or review the plan documents on the Tufts Medical Center Benefits intranet page or bswift.*

## Why Go to Tufts Medical Center

- The care is great, so is the access.
- It's convenient.
- Medical services are broad-based for both adults and children.
- Making an appointment is easy, so is getting a referral.
- At the onsite pharmacy, you pay a \$5 copay per generic prescription or refill.
- It reduces plan costs for Tufts Medical Center.
- Confidentiality - know that your rights as a patient are protected when using Tufts MC or the Atrium 3 Pharmacy.



# Wellness Program

NEW Tufts Medical Center is pleased to offer access to an expanded, confidential online health portal as a part of the employee wellness program. All employees are encouraged to participate. You can access the portal for information, tools and activities to help you recognize and understand the key risk factors that affect your health at no cost to you.

## HOW TO FIND A CVS PARTICIPATING PHARMACY

To find a CVS participating pharmacy near you, go to [cvs.com](https://www.cvs.com) and click on Store Locator.

## SAVE WHEN YOU USE THE ATRIUM 3 PHARMACY

If your prescriber is a Tufts Medical Center physician on our 800 Washington Street campus, you can fill all medications at a reduced copay at the Atrium 3 Pharmacy,\* including a \$0 copay for specialty medications. These savings can make a big difference in your out-of-pocket prescription drug expenses!

For questions regarding your prescriptions being filled or transferred to Tufts MC's Atrium 3 Pharmacy, please call **617-636-5381**.

\* The Psychiatry and Pratt Diagnostic clinics are not eligible to have their prescriptions filled through the Atrium 3 Pharmacy due to their ownership structure.

## Prescription Drug Benefits

The Medical Plan includes prescription drug coverage provided through CVS Health. 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, including Tufts Medical Center's Atrium 3 Pharmacy. You can fill a 90-day maintenance prescription at the Atrium 3 Pharmacy or through CVS mail order.

	Short-Term Medications (up to a 30-day supply)	
	Atrium 3 Pharmacy	CVS Network Pharmacy
Generic	\$5	\$10
Preferred brand	\$15	\$20
Non-preferred brand	\$30	\$35

	Long-Term Medications (up to a 90-day supply)	
	Atrium 3 Pharmacy	CVS Mail Order
Generic	\$10	\$20
Preferred brand	\$30	\$40
Non-preferred brand	\$60	\$70

**PLEASE NOTE:** When a generic is available, but the pharmacy dispenses the brand-name medication for any reason other than a doctor or other prescriber indicating "dispense as written," you will pay the difference between the brand-name medication and the generic plus the brand copay.

# 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 online 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 rollover 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 Delta Dental Plan before October 1 of the previous plan year in which funds are rolling over.

If you meet this criteria, you can roll over 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 roll over 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"> <li>• Orthodontia coinsurance</li> <li>• Orthodontia lifetime limit</li> </ul>	Not covered	Any age 50% \$1,500 per person





# 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 can enjoy the convenience and quality care provided by Tufts MC New England Eye Center and New England Eyewear. You also have access to top retail providers such as LensCrafters®, Target Optical<sup>SM</sup>, and most Pearl Vision<sup>SM</sup> locations.

To find a provider in the EyeMed network, go to [eyemed.com](http://eyemed.com) and click on Find a Provider.

**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 the Mac App Store for the Google Play Store.

## BUY LOCAL

Tufts MC New England Eye Center offers a discount on Lasik Eye Surgery. Call 617-636-3360 for information.

Buy your new frames at Tufts MC New England Eyewear. Call 617-636-5857.

## MORE SAVINGS AND DISCOUNTS!

The Vision Plan also offers:

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

Discounts are available only when you use in-network providers.

## 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"> <li>• \$0 copay; \$125 allowance</li> <li>• 15% off balance over \$125</li> </ul>
	Disposable: <ul style="list-style-type: none"> <li>• No copay; \$125 allowance</li> </ul>
	Medically necessary: <ul style="list-style-type: none"> <li>• \$0 copay; paid in full</li> </ul>
Laser or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price

If you enroll in the Tufts Health Plan HMO or the BCBS HMO Blue you automatically receive coverage under the complimentary vision policy:

Service	Tufts Health Plan HMO	BCBS HMO Blue
Eye exam (once every 12 months)	\$10 copay (every 12 months)	\$10 copay (every 24 months)
Frames (once every 24 months)	35% off retail prices	25% discount
Lenses – single vision, bifocal, trifocal (once every 12 months)	Discounts available	25% discount
Contact lenses (in lieu of eyeglasses; once every 12 months)	Mail order contact lens replacement program only	20% savings on daily wear contact lenses (10% on disposable lenses)

# Flexible Spending Accounts

The Health Care 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 health care and/or dependent care expenses—so you can 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 enrollment period.



## THINGS TO KNOW

- You cannot use your Dependent Care FSA for reimbursement of health care expenses for your dependents and you cannot use your Health Care FSA for reimbursement of dependent care expenses. And, your contributions cannot be transferred between the Health Care 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 reimbursements, go to [benstrat.com](https://benstrat.com).

Overview of Flexible Spending Accounts		
Feature	Health Care 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"> <li>Health-related expenses, such as:                             <ul style="list-style-type: none"> <li>Deductibles</li> <li>Copays</li> <li>Coinsurance</li> <li>Nonprescription medications</li> <li>Menstrual products</li> <li>Doctor-prescribed smoking and weight-loss programs</li> <li>Medical equipment</li> <li>Eye exams/eyeglasses</li> <li>Other out-of-pocket health care expenses that are deductible for federal income purposes*</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Day care for a dependent child under age 13, such as:                             <ul style="list-style-type: none"> <li>Pre-school</li> <li>Day care at a licensed day care center</li> <li>Before- or after-school program</li> <li>Summer day camp</li> </ul> </li> <li>In-home care or adult day care for a dependent of any age who is not capable of self care</li> </ul>
Ineligible Expenses	<ul style="list-style-type: none"> <li>Cosmetic surgery</li> <li>Life insurance</li> </ul>	<ul style="list-style-type: none"> <li>Education expenses</li> <li>Transportation expenses for childcare</li> </ul>
Debit Card	Yes	No
Treatment of Funds at Year-End	All claims for eligible expenses incurred during the plan year must be submitted by March 31 immediately following the plan year.	All claims for eligible expenses incurred during the plan year must be submitted by March 31 immediately following the plan year. You will forfeit all funds remaining in your account after March 31.

# FSA

USE OR  
Rollover \$500  
LOSE

## HEALTH CARE FSA \$500 ROLLOVER

If you elect a Health Care FSA for 2021, you can rollover up to \$500 from the 2021 plan year to use in 2022.



# Disability

When you need to be away from work to care for your own or a family member's health, having a continued source of income is invaluable. At Tufts MC, you have the option of purchasing disability benefits that provide financial support when you're unable to work.

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## **PRE-EXISTING CONDITIONS**

*Generally, any claim with a disability date within 12 months of the Effective Date of Coverage (EDOC) would be subject to investigation to determine whether the claimant was diagnosed or treated for the underlying condition within the three months preceding the EDOC date. The insurance carrier would review any condition that results in treatment, diagnosis, etc., for the claimant's claimed disability.*

## **Optional Short-Term Coverage**

Short-term disability (STD) is the bridge between sick leave and long-term disability protection. If you are scheduled to work at least 30 hours per week you may elect to purchase STD coverage. If you are not able to work due to illness or disability, STD benefits begin after your sick leave benefits are used up.

The STD plan will pay 60% of your annual salary, less other state or group disability plan benefits (Social Security, for example), after a seven-day waiting period. STD benefits are payable for up to six months. The maximum benefit is \$2,500 per week. STD is paid directly by the insurance company, Lincoln Financial.

### **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**

### **Employer-Paid Long-Term Disability**

If your disability lasts longer than 180 days (six months) and you are approved for LTD benefits, the LTD plan pays 50% of your annual base salary, offset by other group disability benefits, up to \$6,600 per month. This benefit is fully paid by Tufts Medical Center.

### **Additional LTD Benefit**

You may elect to purchase an additional 15% benefit, for a total LTD benefit of 65% of your annual base salary, up to \$8,000 per month. LTD benefits are payable up to age 65 (or longer, depending when your disability begins).

### **Evidence of Insurability**

As a new hire you can enroll in STD coverage without completing an Evidence of Insurability or EOI. Evidence of Insurability, or EOI, is a requirement by Lincoln Financial to substantiate that you are insurable for the insurance coverage elected.

During Open Enrollment, we ask employees that elect an insurance option that is one or more levels of coverage up from what they are currently enrolled in, to complete an EOI and return it directly to Lincoln Financial. If you fail to provide Evidence of Insurability or your benefit election is not approved by Lincoln Financial, you will default to the maximum level of coverage that could have been elected without Evidence of Insurability, which is often one level more than your previous coverage.

## Massachusetts Paid Family and Medical Leave

Massachusetts Paid Family and Medical Leave (PFML) provides employees in Massachusetts with job-protected, paid leave for up to 26 weeks per year for the following medical or family reasons:

- Up to 12 weeks to bond with a newborn child, bond with a child after adoption or foster care placement, or to manage affairs when a family member is on active duty in the armed forces
- Up to 20 weeks for your own serious injury or medical condition
- Up to 26 weeks to care for a family member who serves in the armed forces

Employees may receive up to \$850 per week based on the employee's average weekly wage as a state benefit. This is not in addition to your disability benefits. There is no waiting period for maternity leave and a seven-day wait for all other leave types.

Massachusetts PFML is not the same as leave available under the federal Family and Medical Leave Act (FMLA). Whenever possible, these leaves run concurrently.



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### USING TIME OFF FOR DISABILITY

For **maternity leaves**, employees are not required to use time from vacation, sick, personal or holiday banks.

For **medical leaves** (non-maternity leaves) employees must use all sick time first, then personal, vacation (less two weeks based on budgeted hours) and holiday time. Employees may keep a maximum of two weeks of vacation in their bank. Employees must notify their manager to request holding vacation time.

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### FOR MORE INFORMATION

You can access benefits materials such as Summary Plan Descriptions on our Benefits intranet page and also your personal bswift account. If you have questions about how time off coordinates with disability insurance and leaves of absences, please contact our HR Leave Administrator. If you have questions on general leave of absence questions please contact our HR Leave Administrator or Lincoln Financial.



### EVIDENCE OF INSURABILITY

When you are first eligible, if your **combined Basic and Supplemental Life Insurance** equals \$500,000 or more, evidence of insurability will be required before the coverage above \$500,000 takes effect.

## Life and AD&D

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death. AD&D insurance provides a benefit if you die or suffer certain injuries as a result of an accident.

If you are scheduled to work 30 or more hours per week, you automatically receive employer-paid Basic Life Insurance equal to one times your annual salary. You may purchase additional life insurance for yourself and your family and accidental death and dismemberment (AD&D) insurance for yourself.

2021 Life and AD&D	
Options	Coverage
Basic Life	1x annual salary (employer-paid)
Supplemental Life	1 to 5x annual salary Your Basic and Supplemental Life Insurance combined cannot exceed \$1,500,000
Spouse Life	\$10,000
Dependent Life	\$5,000 per child*
AD&D	1 to 3x annual salary, up to a maximum benefit of \$1,000,000

*\*Your eligible children are your dependent children to age 23, regardless of full-time student or marriage status.*

## Silver Dollars Program – A Retiree Medical Savings Account for Employees Age 50 or Older

This program allows you to set aside money to help pay for medical expenses in retirement. You can contribute from \$520 to \$4,500 per year on an after-tax basis. Tufts MC will match 20% of the first \$2,000 you contribute each year (\$400), up to a lifetime maximum match of \$6,000.

You will be 100% vested in the Tufts MC contributions after five years of employment and attainment of age 55 or older. When you retire and terminate employment, your vested Tufts MC contributions will be available for reimbursement of future medical expenses, subject to the program's claim procedures.

**Enrollment in the Silver Dollars Program is only during your enrollment period.** For more information, refer to the HR intranet.

# Voluntary Benefits

You can enroll for Critical Illness, Accident Insurance, Legal Plan and Identity Theft coverage on [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com) during your enrollment period and pay through after-tax payroll deductions. For pet and home/auto insurance, you pay through direct bill by the vendor.

## Critical Illness Insurance

Critical illnesses are emotionally life-changing, and 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, endstage kidney (renal) failure, major organ transplant, stroke, coronary artery disease and cancer. Benefits are paid directly to you to use as you choose (for example, for household expenses or medical bills).

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

## 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 health care 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).



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## 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](https://mywellbenefits.bswift.com).*

## Legal Plan

The MetLife Legal Plan offers 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.

## 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). 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. 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**.

## 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

# Work-Life Benefits

## Employee Assistance Plan (EAP)

HealthCare EAP is our partner to provide 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 health care 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 and relaxation (support and referrals for yoga, relaxation and meditation programs)
- Workplace conflict
- Financial issues, including home purchase and student debt

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.

To take advantage of EAP services or learn more, call **800-252-4555** or **800-225-2527** or go to **HealthCareEAP.com**

You can get easy, mobile access to the EAP with the free iPhone and Android mobile app. Download it from the app store by searching for "ESI Employee Assistance."

## Wellness Program Health Portal

Tufts MC's Wellness Program offers a health portal where you can find wellness activities and tools to help you make healthy lifestyle changes. The program is complete confidential.

Here's how to access the portal:

### 1. Go to [tuftshealthplanwellness.com](https://tuftshealthplanwellness.com)

First time users:

- Click **Sign Up** in the upper right corner. Under the registration drop-down box, select **with a key-code** and continue.
- Enter your keycode: **THPTMC20**
- Click **continue**.

### 2. Complete activities

Once inside the portal, select the activities you wish to complete. Choose from a Wellbeing Assessment, a Fitness Tracker Challenge, Online Seminars, an Individual Wellness Challenge, Lifestyle Coaching and more. These activities are available to all Tufts Medical Center employees.

### Questions?

For questions about the portal, call **866-201-7919**. For questions about this program, contact the Tufts Medical Center Employee Benefits Center at ext. 6-6352, or email [employeeservicecenter@tuftsmedicalcenter.org](mailto:employeeservicecenter@tuftsmedicalcenter.org).

*\*For assistance, call Tufts Health Plan Member Services at **800-462-0224**.*

## RETIREMENT SAVINGS PLAN

The Retirement Savings Plan (RSP), the Tufts MC 403(b) plan, allows you to put aside a portion of your pay for your future. You can contribute from 1% to 75% of your eligible pay either before-tax or Roth after-tax, or a combination of both, up to IRS annual limits. When you save in the RSP, you can receive up to a 4% employer match on your savings after one year of service and working 1,000 hours, if eligible.\*,\*\*

To enroll in the RSP or make changes to your account at any time, contact Fidelity at **800-343-0860** or go to **fideli.com/atwork** (Plan ID Code: 90107).

You may make an appointment with our Fidelity Workplace Planning and Guidance Consultant by calling **800-642-7131** or online at **getguidance.fideli.com**.

Financial planning tools and resources are available at **fideli.com/atwork** and at **https://fideli.com/calculators-tools/retirement/overview**.

\* Students, residents, interns, fellows, temporary and per diem employees and members of the Participant Contribution may join the RSP but are not eligible for the hospital match.

\*\* Rehires are handled differently. All MNA new hires will be auto-enrolled at 3% unless they opt out within 30 days. If you are a rehire and have questions, please reach out to the Retirement office at 617-636-4424.

## Tuition Reimbursement

Tufts MC offers tuition reimbursement for courses at a two- or four-year college or university on the Tufts MC approved list of accredited institutions. You are eligible to apply if you work at least 24 or more scheduled hours per week and have completed at least three months of continuous service.

For details please refer to the Collective Bargaining Agreement.

## Childcare and Elder Care Resources

If you are a caregiver to your family, we understand how important your role is. That's why we've included a list of resources to support you as you make caregiving decisions for your family.

**Bright Horizons Child Care Services.** Bright Horizons at Tufts Medical Center provides childcare and early education programs at a group program cost. Bright Horizons is located at 185 Harrison Avenue, Boston. For a tour or more information, call 617-636-9504.

**YMCA Boston.** Certain YMCA Boston locations provide childcare, including the YMCA Chinatown on Washington Street (across from Tufts MC). Children from age 6 weeks to 13 years are eligible. Visit their website at **ymcaboston.org**.

**Transportation Children's Center.** Children from age 2 months to 5 years old are eligible for childcare at the Transportation Children's Center. The Center is located at 10 Park Plaza in Boston, a short distance from Tufts MC and is accessible by the MBTA. For more information, call 617-973-8200, or email the Executive Director at **Laurie.Morelli@transportationchildrenscenter.org** or the Assistant Executive Director at **Elise.Green@transportationchildrenscenter.org**.

**Boston Chinatown Neighborhood Center.** The Boston Chinatown Neighborhood Center (BCNC), located at 885 Washington Avenue in Boston, currently provides a full day in-person program for children ages 3 to 13 years. Contact Kathy Choi at 617-635-5129 x1033 for more information.

**Care.com/Parents in a Pinch.** You can book care through the Care@Work mobile app or the **care.com** website, or call 877-227-3115. **Care.com** also provides an In Home Tutoring service.

**SitterCity.** SitterCity helps connect you with in-home caregivers, such as a babysitter, pet sitter, senior caregiver, nanny, dog walker or other types of at-home care. Sign-up is free. SitterCity is partnering with Tufts MC by reducing their monthly membership fee by 50% for Tufts MC employees. Visit their website at **sittercity.com** or download the SitterCity app to an iPhone or Android smartphone.

## Weight Loss and Fitness Reimbursement Programs

If you are a **Tufts Medical Center** employee enrolled in Tufts Health Plan insurance, you may be eligible for a \$150 fitness center reimbursement and/or able to take advantage of Tufts MC Weight and Wellness Center Program (see next page for program details). To be eligible for a Tufts Health Plan Fitness Reimbursement you must be enrolled in the medical plan for at least four months before submitting for reimbursement. If you are a Tufts Medical Center employee enrolled in the **Blue Cross Blue Shield** insurance plan, the program includes a \$150 fitness center membership reimbursement or \$150 weight loss program reimbursement. You can submit the BCBS reimbursement immediately; there is no waiting period. However, you cannot submit for both types of BCBS reimbursements; only one type of reimbursement will be accepted per calendar year. Reimbursement forms and receipts are submitted directly to Tufts Health Plan or Blue Cross Blue Shield.

For more questions contact:

**Blue Cross Blue Shield**

800-296-3917

**Tufts Health Plan**

800-462-0224

**Tufts Medical Center Weight and Wellness Center**

617-636-8726



## Tufts MC Weight and Wellness Center

We reimburse employees for fees and costs associated with the completion of the Tufts Medical Center Weight and Wellness Center Program. Eligible reimbursements include \$75 for the 6-week program, \$125 for the 12-week program and up to \$20/week reimbursement (max \$240 for food) for the Meal Replacement Program for up to 12 weeks per year. If you have questions regarding the Tufts MC Weight and Wellness Program please call the Weight and Wellness Center at **617-636-8726**.



### Need a Gym? Take Advantage of Discounted Rates

As a Tufts MC employee, you and your family household members have access to discounted corporate membership rates at:

Boston Sports Club	<ul style="list-style-type: none"> <li>• \$54.99 per month corporate rate</li> <li>• \$99.99 enrollment fee is waived</li> <li>• First month is free</li> <li>• \$89.99 per month regular “BSC Passport” rate</li> </ul>	<p>That’s \$575 in savings the first year of membership!</p> <p>You must sign up initially at the Downtown Crossing location, then you have access to other BSC locations.</p>
Wang YMCA of Chinatown	<ul style="list-style-type: none"> <li>• 10% off your membership (individual rates may vary by age; family rates available)</li> <li>• 50% off the Joiner Fee (regular fee is \$25 per adult; you pay \$12.50 per adult)</li> </ul>	<p>Call <b>617-426-2237</b></p>

*\*To find other gyms with discounted rates for Tufts MC employees, go online to the EVA intranet.*

## You Decide Discount Program

Tufts MC employees have access to discounts on home shopping items, restaurants, movie tickets, event tickets and more! Discounts on hundreds of brands such as AT&T, Hewlett Packard and Walt Disney World are also available. To access the program, go online to [youdecide.com/pfs/company/members/index.html](http://youdecide.com/pfs/company/members/index.html) for new users, enter the (Client ID: TUFTS244) at the bottom of the login page.

# Contributions

## January 1 – December 31, 2021

### Medical: Biweekly Rates

Full-Time (30-40 hours per week)	Individual	Individual + 1	Individual + Family
Tufts HMO	\$58.39	\$180.47	\$286.63
BCBS HMO Blue	\$54.02	\$166.96	\$265.18
Delta Dental - Value Option	\$14.60	\$32.86	\$51.11
Delta Dental - Value Plus Option	\$21.18	\$47.64	\$74.11
EyeMed Vision Plan	\$2.42	\$4.85	\$7.27

Part-Time (20-29.9 hours per week)	Individual	Individual + 1	Individual + Family
Tufts HMO	\$265.40	\$530.79	\$796.20
BCBS HMO Blue	\$245.55	\$491.07	\$736.61
Delta Dental - Value Option	\$14.60	\$32.86	\$51.11
Delta Dental - Value Plus Option	\$21.18	\$47.64	\$74.11
EyeMed Vision Plan	\$2.42	\$4.85	\$7.27

## Supplemental Life Insurance: Biweekly Rates for Full-Time Employees

(30-40 hours per week)	
Your Age	Biweekly Rate per \$1,000 of Coverage
Under 25	\$0.018
25-29	\$0.022
30-34	\$0.030
35-39	\$0.034
40-44	\$0.037
45-49	\$0.056
50-54	\$0.086
55-59	\$0.160
60-64	\$0.246
65-69	\$0.474
70-74	\$0.768
75 and older	\$0.951

## Spouse Life Insurance: Biweekly Rates for Full-Time Employees

(30-40 hours per week)	
Spouse's Age	Biweekly Rate per \$1,000 of Coverage
Under 25	\$0.018
25-29	\$0.022
30-34	\$0.030
35-39	\$0.034
40-44	\$0.037
45-49	\$0.056
50-54	\$0.086
55-59	\$0.160
60-64	\$0.246
65-69	\$0.474
70-74	\$0.768
75 and older	\$0.951

## Child Life Insurance: Biweekly Rates for Full-Time Employees

(30-40 hours per week)	Child Life
Per \$1,000 of coverage	\$0.044

## AD&D Insurance: Biweekly Rate for Full-Time Employees

(30-40 hours per week)	
Per \$1,000 of coverage	\$0.007

## Silver Dollars

Retiree Medical Savings Plan for employees age 50 and older in 2021*	From \$20 to \$173.08 biweekly (\$520 to \$4,500 per year)
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\*You may enroll in the Silver Dollars Program only during your enrollment period.

## Short-Term Disability: Biweekly Rates for Full-Time Employees

(30-40 hours per week)	Short-Term Disability
Rate per \$100 of Covered Payroll	\$0.34

## Long-Term Disability: Biweekly Rates for Full-Time Employees

(30-40 hours per week)	50% Benefit	65% Benefit
Biweekly Rate per \$1,200 of Annual Salary	Hospital Paid	\$0.259

## Flexible Spending Accounts: Contribution Amounts for Full-Time and Part-Time Employees

(20-40 hours per week)	
FSA	from \$1.92 to \$105.77 biweekly (\$50 to \$2,750 per year)
Dependent Care FSA	from \$1.92 to \$192.31 biweekly (\$50 to \$5,000 per year)

## Supplemental HIV Occupational Insurance: Biweekly Rates for Full-Time and Part-Time Employees

(20-40 hours per week)	\$150,000	Additional \$50,000	Additional \$100,000	Additional \$150,000	Additional \$200,000
Biweekly Rate	Hospital Paid	\$1.15	\$2.30	\$3.45	\$4.60

## Legal Plan and ID Theft Plan Rates for Full-Time and Part-Time Employees

ID Theft	Legal Plan
Employee: \$4.13 biweekly (\$107.40 per year)	Family: \$8.31 biweekly (\$216 per year)
Family: \$7.82 biweekly (\$203.40 per year)	

# Key Contacts

Provider	Phone	Online
MyWellBenefits/bswift	888-235-1253	<a href="http://mywellbenefits.bswift.com">mywellbenefits.bswift.com</a>
Medical Plan Tufts Health Plan HMO	800-462-0224	<a href="http://tuftshealthplan.com">tuftshealthplan.com</a> <a href="http://tuftshealthplan.com/tuftsmedicalcenter">tuftshealthplan.com/tuftsmedicalcenter</a> to find out the coverage tier for your provider
BCBS of Massachusetts	800-296-3917	<a href="http://bcbsma.com">bcbsma.com</a>
Prescription Drug Coverage CVS Health	800-386-9404	<a href="http://caremark.com">caremark.com</a>
Dental Plan Delta Dental of Massachusetts	800-872-0500	<a href="http://deltamass.com">deltamass.com</a>
Vision Plan EyeMed	866-800-5457	<a href="http://eyemed.com">eyemed.com</a>
Flexible Spending Accounts, Tuition Reimbursement Benefit Strategies	888-401-3539	<a href="http://benstrat.com">benstrat.com</a>
Disability (STD and LTD) Lincoln Financial	888-408-7300	<a href="http://mylibertyconnection.com">mylibertyconnection.com</a>
Life/AD&D Insurance Prudential	800-524-0542	<a href="http://prudential.com/mybenefits">prudential.com/mybenefits</a>
Critical Illness and Accident Insurance MetLife	800-438-6388	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>
Legal Plan MetLife	800-821-6400	<a href="http://legalplans.com">legalplans.com</a>
Identity Theft Benefit Allstate	800-789-2720	<a href="http://myaip.com">myaip.com</a>
Home/Auto Insurance MetLife	800-438-6388	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>
Pet Insurance MetLife	800-438-6388	<a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a>
Retirement Savings Program (RSP-403(b)) Fidelity Investments	800-343-0860	<a href="http://fidelity.com/atwork">fidelity.com/atwork</a>
You Decide Discount Program You Decide	877-326-5224	<a href="http://youdecide.com/pfs/company/members/index.html">youdecide.com/pfs/company/members/index.html</a> (Client ID: TUFTS244)
Tufts Medical Center HR Employee Service Center	617-636-6352	Email us at <a href="mailto:employeeservicecenter@tuftsmedicalcenter.org">employeeservicecenter@tuftsmedicalcenter.org</a>

## About this Guide

This guide provides general information about the Tufts 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. Tufts MC intends to continue the benefits described in this guide, but reserves the right to change or discontinue them at any time, without prior notice, subject to the terms of any collective bargaining agreement. These materials do not create an express or implied contract of employment or obligation.

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 posted on our HR intranet. 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 this guide. Instead, it is a secondary representation of some of the same coverage information, in compliance with federal requirements.

# Important Annual Notices

Below are important annual notices about your group health plan.

The following annual notices apply to your group health plan and are available on [mywellbenefits.bswift.com](https://mywellbenefits.bswift.com). If you have questions about them, please call the MyWellBenefits Service Center at **888-235-1253**:

- Childrens Health Insurance Program Reauthorization Act (CHIPRA)
- Womens Health and Cancer Rights Act
- Newborns and Mothers Health Protection Act Disclosure Notice
- Grandfathered Health Plans Notice
- Notice Regarding Wellness Program
- Medicare Part D Notice
- Federal Health Insurance Market Place Notice
- Notice of Special Enrollment Rights
- Notice of Privacy Practices

## **NOTICE REGARDING WELLNESS PROGRAM**

Tufts MC Wellness Program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the Wellbeing Assessment (WBA) and Biometric Screenings event, you will be asked to complete a voluntary personal health assessment or “PHA” that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions. You will also be asked to complete a biometric screening. You are not required to complete the PHA or to participate in the biometric screening.

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Tufts MC may use aggregate information it collects to design a program based on identified health risks in the workplace, Tufts MC Wellness Program will never disclose any of your personal information either publicly or to the employer.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law. In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately. You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

The Blue Cross and Blue Shield and Tufts Health Plan HMOs are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan(s) may not include certain consumer Protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at **617-636-6352**. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at **866-444-3272** or [dol.gov/ebsa/healthreform](https://dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

To view the Summary of Benefits and Coverage, Summary Plan Description or Plan Wrap Document, access the HR intranet or a copy can be provided upon request. To obtain a copy please call the Employee Benefits Center at **617-636-6352**.







**Tufts** Medical  
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