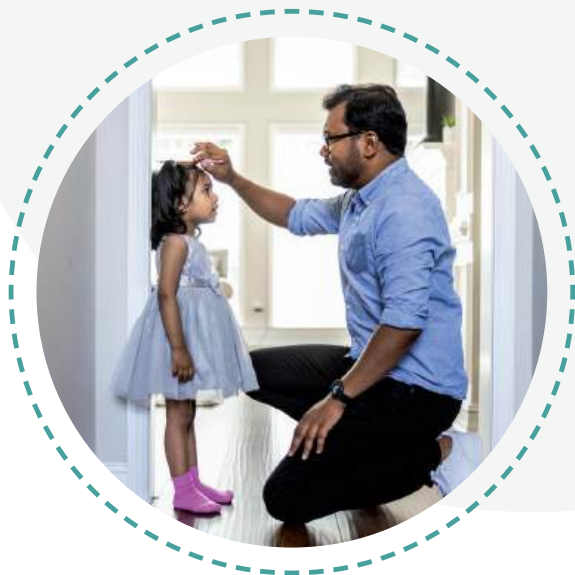


2024-2025  
**Benefits  
Guide**

October 1, 2024 - September 30, 2025



# Welcome

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Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

You are eligible for benefits if you work 20 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself.

Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

## When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first day following 30 days of employment.

If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).

## Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit of 26
- ▶ Death of a spouse or child
- ▶ You lose coverage under your spouse's plan
- ▶ You gain access to state coverage under Medicaid or CHIP

## Making Changes

**To make changes to your benefit elections, you must submit changes to HR through Complete Payroll Solutions (CPS) online within 30 days of the qualifying life event (including newborns).** Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

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**Required Information**—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

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# Enrollment

Go to: **Complete Payroll Solutions (CPS)** online to complete your benefit elections or waiver for the new plan year. Once logged in, navigate to:

- > My Information
- > My Benefits
- > Enrollment

# Medical & Prescription Drug Plan

We are pleased to offer you a choice of medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description.

## Health Plans, Inc.

Our Preferred Provider Option (PPO) plans allow you the freedom to use providers in and out-of-network, with separate deductibles for each. The program does not require you to select a Primary Care Physician or to obtain referrals to be seen by a specialist. Simply verify that the provider participates in the Harvard Pilgrim Health Plans network to receive the highest level of benefits. You may do this by visiting [www.healthplansinc.com](http://www.healthplansinc.com) or contacting customer service.

## Health Plans Inc. - EPO

Our Exclusive Provider Option (EPO) plans allow you the freedom to use in-network providers. The program does not require you to select a Primary Care Physician or to obtain referrals to be seen by a specialist. Simply verify that the provider participates in the Harvard Pilgrim Health Plans network to receive the highest level of benefits. You may do this by visiting [www.healthplansinc.com](http://www.healthplansinc.com) or contacting customer service.

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Health Plans, Inc. PPO		Health Plans, Inc. EPO
	In-Network	Out-of-Network <sup>1</sup>	In-Network Only
<b>Deductible</b> (per plan year)			
Individual / Family	\$750 / \$1,500	\$1,250 / \$2,500	\$750 / \$1,500
<b>Out-of-Pocket Maximum</b> (per plan year)			
Individual / Family	\$2,500 / \$5,000	\$4,000 / \$8,000	\$2,500 / \$5,000
<b>Covered Services</b>			
Office Visits (physician/specialist)	\$25 / \$40 copay	Deductible, then 20%	\$25 / \$40 copay
Routine Preventive Care	Covered in full	Deductible, then 20%	Covered in full
Outpatient Diagnostic (lab/X-ray)	Covered in full	Deductible, then 20%	Covered in full
Complex Imaging	Deductible, then covered in full	Deductible, then 20%	Deductible, then covered in full
Chiropractic	\$25 copay, 20 visit per plan year	Deductible, then 20%	\$25 copay, 20 visit per plan year
Emergency Room	\$250 copay, Waived if admitted	\$250 copay, Waived if admitted	\$250 copay, Waived if admitted
Urgent Care Facility	\$50 copay	Deductible, then 20%	\$50 copay
Inpatient Hospital Stay	Deductible, then covered in full	Deductible, then 20%	Deductible, then covered in full
Outpatient Surgery	Deductible, then covered in full	Deductible, then 20%	Deductible, then covered in full
<b>Prescription Drugs</b> (Tier 1 / Tier 2 / Tier 3 / Tier 4)			
Retail Pharmacy (30-day supply)	\$15 / \$45 / \$70 / \$100 copay	\$15 / \$45 / \$70 / \$100 copay	\$15 / \$45 / \$70 / \$100 copay
Mail Order (90-day supply)	\$45 / \$135 / \$210 / \$100 copay <sup>2</sup>	\$45 / \$135 / \$210 / \$100 copay <sup>2</sup>	\$45 / \$135 / \$210 / \$100 copay <sup>2</sup>

Coinurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

\*Benefits with an asterisk ( \* ) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.
2. Up to 93 days (Tiers 1, 2, 3) Up to 34 days (Tier 4) By Mail Order

# Medical & Prescription Drug Plan

## Medical PPO

Cost of Medical Coverage				
Eligibility	Coverage Type	Employer Pays Monthly	Employee Pays Monthly	Employee Pays Bi-Weekly
30+ Hours & FT FFS	Employee Only	\$718.90	\$239.63	\$110.60
	Employee Plus One	\$1,437.66	\$479.22	\$221.18
	Employee Plus Two or More	\$1,940.86	\$646.95	\$298.59
20-29 Hours	Employee Only	\$575.12	\$383.41	\$176.96
	Employee Plus One	\$1,150.13	\$766.75	\$353.89
	Employee Plus Two or More	\$1,552.69	\$1,035.12	\$477.75

## EPO

Cost of Medical Coverage				
Eligibility	Coverage Type	Employer Pays Monthly	Employee Pays Monthly	Employee Pays Bi-Weekly
30+ Hours & FT FFS	Employee Only	\$729.22	\$193.84	\$89.47
	Employee Plus One	\$1,384.47	\$461.49	\$213.00
	Employee Plus Two or More	\$1,869.05	\$623.02	\$287.55
20-29 Hours	Employee Only	\$553.84	\$369.22	\$170.41
	Employee Plus One	\$1,107.58	\$738.38	\$340.79
	Employee Plus Two or More	\$1,495.24	\$996.83	\$460.07



# Voluntary Dental Insurance

Child & Family Services provides employees working at least 20 hours per week with an opportunity to purchase dental benefits through Delta Dental MA for you and your family at group rates.

## Delta Dental PPO Plus Premier

This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental MA network.

Following is a high-level overview of the coverage available.

Key Dental Benefits	DPPO	
	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible</b> (per plan year)		
Individual / Family	\$50 / \$150	\$50 / \$150
<b>Benefit Maximum</b> (per plan year; preventive, basic, and major services combined)		
Per Individual	\$2,000	\$2,000
<b>Covered Services</b>		
<b>Preventive Services</b>	No charge	No charge
<b>Basic Services</b>	No charge	80% coinsurance
<b>Major Services</b>	60% coinsurance	50% coinsurance

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

## Dental

Coverage Tier	Cost of Dental Coverage	
	Monthly	Bi-Weekly
Employee Only	\$32.94	\$16.47
Family	\$89.52	\$44.76



# Vision

We are proud to offer you a vision plan.

The EyeMed vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the EyeMed network.

Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10	Up to \$57 Reimbursement
Materials Copay	\$25	N/A
Lenses (once every 12 months)	\$25	Up to \$47 Reimbursement
Single Vision		Up to \$79 Reimbursement
Bifocal		Up to \$113 Reimbursement
Trifocal		
Frames (once every 24 months)	Covered up to \$130	Up to \$104 Reimbursement
Contact Lenses (once every 12 months; in lieu of glasses)	Covered up to \$130	Up to \$104 Reimbursement

## Vision

Coverage Tier	Cost of Vision Coverage	
	Monthly	Bi-Weekly
Employee Only	\$6.53	\$3.01
Employee + Spouse	\$12.41	\$5.73
Employee + Children	\$13.06	\$6.03
Family	\$19.20	\$8.86

# Health and Dependent Care Flexible Spending Accounts (FSA)

Child & Family Services provides you with an opportunity to participate in up to two different flexible spending accounts (FSAs) administered through Flores & Associates. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

### Health Care FSA

For 2024, you may contribute up to \$3,200 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- ▶ Coinsurance
- ▶ Copayments
- ▶ Deductibles
- ▶ Prescriptions
- ▶ Dental treatment
- ▶ Orthodontia
- ▶ Eye exams/eyeglasses
- ▶ Lasik eye surgery

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

### Dependent Care FSA

For 2024, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some eligible expenses include:

- ▶ Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- ▶ Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf).

## FSA Rules

**YOU MUST ENROLL EACH YEAR TO PARTICIPATE.**

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Unused funds will **NOT** be returned to you or carried over to the following year.

**You can incur expenses through December 15, 2025, and must file claims by December 31, 2025.**

*Maximum contribution amount is established by the IRS and your employer each year. See plan document for details.*

# 401(k) Retirement Plan



# Benefit Spot

Saving for retirement is becoming more and more important as the financial landscape continues to change. Child & Family Services offers you the opportunity to save for your retirement through our 401(k) Retirement Plan with Empower Retirement.

- ▶ **Plan Year:** January 1 to December 31
- ▶ **Eligibility:** 21 years of age and completed 30 days
- ▶ **Entry Dates:** Monthly, enrolled at 4% unless you opt out
- ▶ **Change Dates:** Monthly
- ▶ **Auto Escalation:** Year 1 and 2 stay at 4%, then increase 1% per year up to 6% of pay
- ▶ **Employee Contributions:** 0 - 100% of compensation not to exceed \$23,000 per year plus a \$7,500 "catch-up" contribution for those age 50 or older.
- ▶ **Roth Deferrals:** Allowed
- ▶ **Employer Contributions:** Matching – 100% on first 1%, then 50% of next 5%
- ▶ **Vesting:** EE Contributions -100% at all times  
ER Match- 100% at all times (Safe Harbor)
- ▶ **Loans:** Allowed - one at a time
- ▶ **Hardship Withdrawals:** Available subject to IRS restrictions.
- ▶ **In-Service Withdrawals:** Available at age 59 and a half and over

\* Please see the Summary Plan Description for more complete information on the 401k with Empower Retirement\*

We've gone mobile! To help you access your benefits information—even when you're away from work and need it most—we've launched a mobile benefits app. To get started, Download "Benefit Spot" on the Apple App Store or Google Play and **enter company code: CFS** (case sensitive).



## Long Term Disability Insurance

### Long Term Disability

Child & Family Services provides employees with long term disability income benefits. In the event you become unable to work due to a non-work-related injury or sickness, disability income benefits are provided to cover some of your loss of income. You are not eligible to receive disability benefits if you are receiving workers' compensation benefits.

Long Term Disability-Earnings over \$40,000	
Benefit Percentage	60%
Monthly Benefit Maximum	\$5,000
When Benefits Begin	180 Days
Maximum Benefit Duration	Own Occupation to SSNRA
Long Term Disability - Earnings under \$40,000 per year	
Benefit Percentage	60%
Monthly Benefit Maximum	\$5,000
When Benefits Begin	180 Days
Maximum Benefit Duration	24 Month Own Occupation

## Life and AD&D Insurance

Child & Family Services provides eligible employees working at least 20 hours per week with a Life and AD&D benefit equal to one times their annual salary to a maximum benefit of \$100,000.

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

### Basic Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you through Reliance Standard.

Benefit Details	
Benefit Class	All Employees
Amount of Coverage	1 x Annual Base Earnings
Maximum Benefit	\$100,000
Accelerated Benefit	Included
Age Reduction	by 50% at Age 70
Right to Convert	Included

## Travel Benefits

Reliance Standard & On Call International provide all benefit-eligible employees and their household family members with 24/7 travel assistance when traveling more than 100 miles from home:

### Services include:

- ▶ Destination Info (Weather, Currency, etc.)
- ▶ Emergency Travel & Evacuation,
- ▶ Translation Services
- ▶ Medical Referrals
- ▶ Lost / Stolen Document Assistance
- ▶ Emergency Funds Transfer
- ▶ Legal Referrals
- ▶ Physician Referrals and more!

# TelusHealth CBT

Child & Family Services recognize that people need more support than ever, especially when it comes to mental and emotional health. **We are introducing TelusHealth CBT to help ALL CFS employees and your dependents at no cost!**

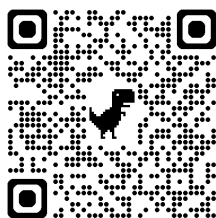
- ▶ An **innovative internet-based cognitive behavioral therapy (iCBT)** solution, guided by professional therapists, delivered through a secure, digital platform that's accessible anywhere, anytime.
- ▶ Combines the benefits of in-person therapy with the convenience of virtual access and a wide array of online resources
- ▶ Provides effective mental health support to people dealing with a variety of conditions including:
  - Anxiety
  - Depression
  - Trauma
  - Grief and loss
- ▶ Connects to confidential support from the comfort and privacy of home. All that is need is a smartphone, tablet or computer.

## Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through ACI Specialty Benefits, a Reliance Standard Company. New member company code: RSL1859.

The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Relationships or marital conflicts
- ▶ Child and eldercare
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal or financial issues



### EAP Benefits

- ▶ Assistance for you and your household members
- ▶ Up to Up to 3 Sessions in-person sessions with a counselor per issue, per year, per individual
- ▶ Dedicated Toll Free Line - 24/7/365 : Phone Assessment and Referral for any Work Life Need
- ▶ Online Resources and Tools for 100+ Work Life Topics
- ▶ Website, Mobile App., IM, Text, Chat, Email and Video Chat Access

## Employee Discount Marketplace

### A Benefit That Will Save You Money

You now have exclusive access to amazing discounts and Cash Back offers on thousands of the brands you love.

### Save Big. Every Day.

Take advantage of savings in a variety of categories, including:

- ▶ Travel
- ▶ Auto
- ▶ Electronics
- ▶ Apparel
- ▶ Education
- ▶ Entertainment
- ▶ Restaurants
- ▶ Health & Wellness
- ▶ Beauty & Spa
- ▶ Sports & Outdoors

### Keep More of What You Earn

The average employee can save \$4,900\*.

*Maybe you can beat that*

### It's Easy To Sign Up And Save

1. Login at: [cfservices.benefithub.com](https://cfservices.benefithub.com)
2. Click on any offer
3. Complete registration

### Questions?

1. Call 1-866-664-4621 or email [customer-care@benefithub.com](mailto:customer-care@benefithub.com)



# Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Health Plans Inc.	800-532-7575	<a href="http://www.healthplansinc.com">www.healthplansinc.com</a>
Dental	Delta Dental MA	800-872-0500	<a href="http://www.deltadentalma.com">www.deltadentalma.com</a>
Vision	EyeMed	866-939-3633	<a href="http://www.eyemed.com">www.eyemed.com</a>
Flexible Spending Accounts (FSAs)	Flores	800-532-3327	<a href="http://www.flores247.com">www.flores247.com</a>
Life/AD&D	Reliance Standard	800-351-7500	<a href="http://www.reliancestandard.com">www.reliancestandard.com</a>
Disability	Reliance Standard	800-351-7500	<a href="http://www.reliancestandard.com">www.reliancestandard.com</a>
Employee Assistance Program (EAP)	ACI Specialty Benefits	855-775-4357	<a href="http://rsli.acieap.com">http://rsli.acieap.com</a>
401(k) Retirement Plan	Empower Retirement	HUB International New England 1-800-777-5244 x 7326 or x 7306 Empower Retirement 800-338-4015	<a href="http://www.empower-retirement.com">www.empower-retirement.com</a>
	HUB International New England	1-800-777-5244 x 7326 or x 7306	-
Behavioral Health Resource	TelusHealth CBT	-	<a href="http://cfservices.AbilitiCBTUS.com">cfservices.AbilitiCBTUS.com</a>
Travel Benefit	Reliance Standard & On Call International Travel Benefits	Within the US: +1 (800) 456-3893 Outside the US: (Call Collect): +1 (603) 328-1966	<a href="http://www.oncallinternational.com">www.oncallinternational.com</a>

## Benefits Website

Our HR Intranet can be accessed through **Document 360** anytime you want additional information on your benefits program.

## Questions?

If you have additional questions, you may also contact:

Human Resources  
508-250-2216  
[bsoares@cfservices.org](mailto:bsoares@cfservices.org)



**DISCLAIMER:** The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

