





















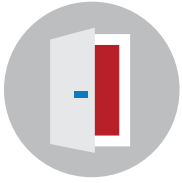
EMPLOYEE TOTAL REWARDS GUIDE 2021



2021 Employee Total Rewards Guide

This Employee Total Rewards Guide gives you an overview of your Commonwealth Care Alliance Employee Benefits, Programs, and other offerings:

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INTRODUCTION



As an employee at Commonwealth Care Alliance (CCA) or its family of organizations, enjoying your work and making valuable contributions are equally vital. The health, satisfaction and security of you and your family are important to your well-being and ultimately, achieving your goals with Commonwealth Care Alliance.

CCA is pleased to be able to offer a competitive total rewards package that includes valuable and competitive benefits plans and employee programs.

We hope this guide will help you make the best core benefit choices for you and your family and answer many of your questions. We also hope this guide helps you identify those CCA programs and offerings you'd like to participate in.

This guide is a summary of your Commonwealth Care Alliance benefit plans. If there is a discrepancy between this guide and the written legal plan documents, the plan documents shall prevail.



Find more information and documents on CommonGround via the Total Rewards: Resources page.
To access, go to [CommonGround](#) -> [Departments](#) -> [Human Resources](#) -> [Total Rewards](#)



YOUR ROLE



CCA encourages you to take an active role in CCA's total reward offerings by:

- Reading this guide to understand basic information about your core benefits.
- Selecting the benefits that meet your needs and those of your family.
- Using the information, resources, tools and programs available on your benefit carriers' websites.
- Working with your provider and benefit carrier in advance of receiving treatment and services to ensure that providers and facilities giving medical care are in-network, particularly with the HMO plan.
- Examining your explanation of benefits to ensure indicated services were delivered and claims detail is accurate.
- Reviewing CCA's broad employee program offerings and participate in those that meet your needs.

It is important to direct any questions you might have to the appropriate resource as noted below:

Eligibility and Pay Deduction Questions	Coverage, Participating Provider and Claims Questions	Employee Program Questions
CCA Benefits	Benefits Carrier	CCA HR Programs and Offerings
Benefits@commonwealthcare.org	Contact Information reflected on last page of Guide	Contact Information reflected on last page of Guide



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ELIGIBILITY: BENEFITS, LEAVES & PROGRAMS



ELIGIBILITY (at date of hire)							
EMPLOYEE WORKFORCE CATEGORY							
BENEFIT	Regular Full-Time	Regular Part-Time (20 or more hours/week)	Regular Part-Time (<20 hours/week)	Per Diem	Contingent	Intern (Intern job title)	Intern (Co-Op Intern Job Title)
CORE BENEFITS							
Medical, Dental, Vision, Life, Disability, FSA	● YES	● YES	● NO	● NO	● YES	● NO	● YES
403(b) Retirement Plan	● YES	● YES	● YES	● YES	● YES	● YES	● YES
LEAVE BENEFITS							
Paid Time Off Accrual Bank	● YES	● YES*	● NO	● NO	● YES	● NO	● YES
CCA Paid Holidays	● YES	● YES*	● NO	● NO	● YES	● NO	● YES
CCA Parental Leave	● YES	● YES*	● NO	● NO	● YES	● NO	● YES
Sick Days and MA Paid Family and Medical Leave	● YES	● YES*	● YES	● YES	● YES	● YES	● YES
PROGRAMS and OFFERINGS							
Spotlight Reward and Recognition Program	● YES	● YES	● YES	● NO**	● NO**	● NO	● YES
Health & Wellness	● YES	● YES	● YES	● YES	● YES	● NO	● YES
Voluntary Benefits	● YES	● YES	● YES	● YES	● YES	● NO	● YES
Tuition Reimbursement	● YES	● YES	● NO	● NO	● YES	● NO	● YES
CCA CARES! PROGRAMS							
Employee Assistance Program (EAP)	● YES	● YES	● YES	● YES	● YES	● YES	● YES
Community Service Program	● YES	● YES	● YES	● NO	● YES	● NO	● YES
Clinical Loan Repayment Program	● YES	● YES	● NO	● NO	● YES	● NO	● YES
PTO Donation Program	● YES	● YES	● NO	● NO	● YES	● NO	● YES

*Hours paid are based on the part-time work schedule.

**except CCA Recognizes You



ELIGIBILITY & ENROLLMENT



Eligibility - Core Benefits

When an employee is enrolled in the medical, dental, and/or vision plans, eligible dependents may also be enrolled. Eligible dependents may also be enrolled in a supplemental life insurance plan whether the employee has enrolled or not. Eligible dependents include:

- Your legal spouse
- Your CCA registered domestic partner*
- Your children who are under age 26
- Those required by legal decree

Eligibility - Leaves; Programs and Offerings

Eligible employees do not need to take any action to have access to Paid Time Off benefits. However, to utilize leave of absence benefits, employees must inform their manager and HR Business Partner in advance of use when possible. In addition, certain CCA Programs and Offerings may have more specific eligibility rules and may involve varied steps, paperwork and/or approval to fully participate.

Eligibility End Date

The last day of coverage in CCA's benefit plans is the last day worked. Continuing medical, dental and/or vision coverage under COBRA is an option. COBRA cost is 102% of the total plan premium.

There are continuation options for life insurance also. See [page 12](#) for Flexible Spending Account guidelines at termination. Contact Fidelity for 403(b) Plan distributions.

Enrollment

Employees are able to enroll and make changes, including dropping coverage, to benefits:

- During their new employee enrollment period (first thirty days of employment)
- During open enrollment for the following benefit year
- Within 30 days of an eligible life event

Life event changes include, but are not limited to:

- Loss of coverage
- Birth or adoption
- Marriage
- Divorce or legal separation
- Spouse, CCA registered domestic partner and/or child gained or lost coverage
- Change in cost/coverage under another employer's plan
- Age 26/parent plan coverage ends
- Death
- Moved residence (subject to case-by-case review)
- Medicare eligibility for you, spouse, or CCA registered domestic partner

*Domestic partners must meet the Commonwealth Care Alliance eligibility qualifications, complete a domestic partner affidavit, and provide supporting documentation.

IMPORTANT: Per IRS guidelines, benefits for domestic partners are subject to different tax treatment than other qualified dependents. Employee contributions for domestic partner benefits will be taken on an after-tax basis. Additionally, the value of CCA's financial contribution towards coverage for a domestic partner is considered imputed income and must be reported by CCA as taxable income on each paycheck.



MEDICAL BENEFITS



Commonwealth Care Alliance offers two medical plan options, both administered by Blue Cross Blue Shield of Massachusetts:

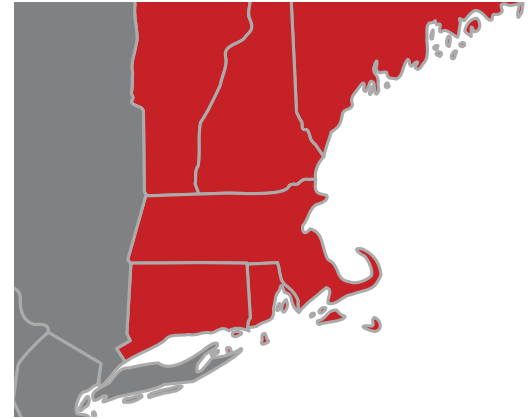
- **HMO** Blue New England (only available to employees in New England)
- **PPO** Blue Care Elect (available to all U.S. employees)

Under the HMO, you must select a primary care physician (PCP) and receive all medical care in the HMO network. A referral from your primary care physician is needed to see a specialist. Urgent and emergency care while traveling will be covered, but all follow up visits must be in network upon your return. With the PPO, no referral is needed and you can see physicians outside of the BCBS network subject to a deductible and coinsurance.

Blue Cross Blue Shield of Massachusetts is one of the highest rated health plans in the country according to the latest NCQA rankings. Most Massachusetts hospitals and most providers are in the HMO and PPO networks.

To see if your doctors are in network, visit myfindadoctor.bluecrossma.com or call BCBS at 1-800-262-BLUE (2583). Select your network to continue. When searching for an HMO provider or facility select "HMO Blue New England" (HMO). For PPO Blue Care Elect providers, select the "PPO/EPO" network.

Refer to the plan design details on the following page to help choose which plan is right for you.



- HMO Blue New England Service Area (all New England states). When out of the HMO Blue New England Service Area, Urgent and Emergency services are available.
- Employees living outside of New England should enroll in the PPO.



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MEDICAL BENEFITS



COVERED SERVICE	YOUR COST		
	BCBS HMO	BCBS PPO	
	(in network only)	In Network	Out of Network
Deductible (Single/Family)	None	None	\$500/\$1,000
Out of Pocket Maximum (Single/Family)	\$2,000/\$4,000	\$2,000/\$4,000 combined in and out of network	
Office Visits (Preventive Services including well child exams, routine annual adult physicals, and related tests)	No co-pay	No co-pay	Deductible, then 20%
Office Visits (Most Other Visits)	\$25 co-pay	\$25 co-pay	Deductible, then 20%
Office Visits (Most Specialists)	\$40 co-pay	\$25 co-pay	Deductible, then 20%
Office Visits (Short Term Rehab)	\$40 co-pay	\$25 co-pay	Deductible, then 20%
Office Visits (Speech Therapy)	\$40 co-pay	\$25 co-pay	Deductible, then 20%
Office Visits (Chiropractic Care)	\$40 co-pay	\$25 co-pay	Deductible, then 20%
Acupuncture Visits (12/calendar year)	\$40 co-pay	\$25 co-pay	Deductible, then 20%
Diagnostic X-rays and Most Lab Tests	No co-pay	No co-pay	Deductible, then 20%
High tech Imaging (MRIs, CT/PET Scans)	\$100 co-pay per visit	\$100 co-pay per visit	Deductible, then 20%
Inpatient Hospitalization	\$500 per admission	\$500 per admission	Deductible, then 20%
Inpatient Mental Hospital/Substance Abuse	\$500 per admission	\$500 per admission	Deductible, then 20%
Inpatient Rehabilitation (60 days/year)	No co-pay	No co-pay	Deductible, then 20%
Inpatient Skilled Nursing (100 days/year)	No co-pay	No co-pay	Deductible, then 20%
Outpatient Surgery	\$500 co-pay	\$500 co-pay	Deductible, then 20%
Emergency Room Visits (waived if admitted)	\$150 co-pay	\$150 co-pay	\$150 co-pay
Durable Medical Equipment	20% coinsurance	20% coinsurance	Deductible, then 40%
Prosthetic Devices	20% coinsurance	20% coinsurance	Deductible, then 40%

See the *Total Rewards: Resources* page on CommonGround for the complete summary of benefits. This outline is a brief summary. If there are any differences between this chart and any of the plan documents, the plan documents shall govern.

Health Care Reform: Commonwealth Care Alliance offers health insurance that meets all of the health reform law requirements to satisfy your health insurance mandate requirements. Therefore, you will not qualify for any federal assistance to purchase an individual or family policy on the health exchange marketplace.



PRESCRIPTION DRUG BENEFITS



Prescription Drug coverage is included with your Blue Cross Blue Shield of Massachusetts medical plan. Most pharmacies nationwide are in network. There is no deductible.

	Tier 1 -- Preferred Generic Drugs	Tier 2 -- Non-Preferred Generic Drugs	Tier 3 -- Preferred Brand Name Drugs	Tier 4 -- Non-Preferred Brand Name Drugs
Retail Pharmacy -- 30-day supply	\$5 co-pay	\$20 co-pay	\$40 co-pay	\$60 co-pay
Mail Order -- 90-day supply	\$10 co-pay	\$40 co-pay	\$80 co-pay	\$180 co-pay

See the *Total Rewards: Resources* page on CommonGround for the complete summary of benefits. This outline is a brief summary. If there are any differences between this chart and any of the plan documents, the plan documents shall govern.

Mail Order Pharmacy

Mail Order Pharmacy benefits save you money and are available from Express Scripts on behalf of Blue Cross Blue Shield of Massachusetts.

- In some cases, you'll pay less for a 90-day supply of maintenance medications (also known as long-term medications) than you would for three 30-day supplies at a retail pharmacy
- Medications are shipped to you at no additional cost for standard shipping
- With fewer refills and no trips to the pharmacy, you'll be less likely to miss a dose

Prescription Drug Tiering

Medications are placed in tiers. This is done according to a variety of factors, including what they're used for, their cost, and whether equivalent or alternative medications are available. Lower-tier medications cost less than higher-tier medications.

PRESCRIPTION DRUG TIERS	
Tier 1: Preferred Generics	These medications are preferred because they cost less than other generic medications.
Tier 2: Non-Preferred Generics	Non-preferred generic medications cost more than preferred generics, so you'll pay more if you use them instead of preferred generics.
Tier 3: Preferred Brands	These are preferred brand-name medications because they're safe, effective alternatives to more expensive brands.
Tier 4: Non-Preferred Brands	Non-preferred brand-name medications cost more than preferred brands, so you'll pay more if you use them instead of generics or preferred brands.

For the most current and complete information about covered medications, use the BCBS **Medication Lookup** tool at bluecrossma.com/medications. Choose 4-tier plan option.



DENTAL BENEFITS



Commonwealth Care Alliance offers a dental plan with Delta Dental of Massachusetts. The plan covers exams, cleanings, diagnostic costs and treatments.

As a Delta PPO Plus Premier subscriber, you have access to two of Delta Dental’s networks—Delta PPO and Delta Premier. The PPO network of dentists is smaller but you receive broader discounts. The Premier network is the largest dental network in the country, but the discounts are less than in the PPO network. You may choose not to go to a Delta provider. Out of network coverage percentages are the same as in network, but they are applied to a lower procedure allowance rate. Also, you may be billed for the difference between the provider’s charge and the allowed amount (i.e., balance billed). To see if your dentists are in network, visit www.deltadentalma.com or call Delta at 1-800-872-0500.

Calendar Year Deductible -- Deductible is waived for Preventive and Diagnostic Care	\$50 per individual/\$150 per family
Annual Plan Maximum per member*	\$2,000
Lifetime Orthodontia Maximum per child	\$2,000

COVERED SERVICE	DELTA DENTAL CO-INSURANCE	
	In Network (PPO and Premier Networks)	Out of Network
Preventive and Diagnostic Care (cleanings, exams, x-rays, fluoride treatments for children)	100%	100%
Basic and Restorative Care (fillings, simple extractions, periodontal and endodontal care/root canals)	80%	80%
Major Care (bridges and crowns, dentures)	50%	50%
Orthodontia Care (for children under age 19)	50%	50%

*Delta Dental offers the “Rollover Max” benefit. To qualify for “Rollover Max”, you must receive at least one cleaning or one oral exam in the plan year. If you use less than \$800 in dental benefits this year, \$600 will be rolled over into next year’s benefit, along with any previously accumulated rollover amount. The maximum accumulated rollover is limited to \$1,500. Applies to a calendar year when you are a CCA employee prior to October 1.

See the *Total Rewards: Resources* page on CommonGround for the complete summary of benefits. This outline is a brief summary. If there are any differences between this chart and any of the plan documents, the plan documents shall govern.



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VISION BENEFITS



Commonwealth Care Alliance offers a vision plan with EyeMed. The plan covers exams, frames and lenses, contact lenses and fittings, as well as discounts for laser vision correction.

Commonwealth Care Alliance's plan with EyeMed is on the INSIGHT network, which includes LensCrafters, Pearle Vision, Sears Optical, Target Optical, and JC Penney Optical, glasses.com and contactsdirect.com. To find a provider, visit www.eyemed.com or call EyeMed at 1-866-804-0982.

EXAMPLES OF COVERED SERVICES	In Network Member Cost	Out of Network Reimbursement
Exam with Dilation as Necessary*	\$20 co-pay	up to \$50
Standard Contact Lens Fitting and Follow-up	up to \$40	N/A
Frames	\$0 co-pay; \$140 allowance; 80% of charge over \$140	up to \$82
Lenses (Single Vision)	\$20 co-pay	up to \$42
Lenses (Bifocal)	\$20 co-pay	up to \$78
Lenses (Trifocal)	\$20 co-pay	up to \$130
Lenses (Standard Progressive)	\$70 co-pay	up to \$140
Contact Lenses (Conventional)	\$0 co-pay; \$140 allowance; 15% off balance over \$140	up to \$112
Contact Lenses (Disposable)	\$0 co-pay; \$140 allowance; plus balance over \$140	up to \$112
Contact Lenses (Medically Necessary)	\$0 co-pay; paid in full	up to \$210

*BCBS medical plans also cover an annual eye exam so vision coverage is not necessary just for that service.

TYPE OF BENEFIT	FREQUENCY
Examination	once every 12 months
Lenses or Contact Lenses	once every 12 months
Frames	once every 12 months


See the *Total Rewards: Resources* page on CommonGround for the complete summary of benefits. This outline is a brief summary. If there are any differences between this chart and any of the plan documents, the plan documents shall govern.





EMPLOYEE CONTRIBUTIONS



Employee contributions are deducted from your gross pay on a pre-tax basis*. These contributions are per pay period with twenty-four deductions per year. Consequently, in months with a third pay date, no benefit deductions apply (except 403(b)).

	MEDICAL/Rx	
	 HMO	 PPO
Employee Coverage	\$ 69.42	\$ 157.30
Employee + One Coverage	\$ 141.11	\$ 303.06
Family Coverage	\$ 211.05	\$ 457.73

	 Dental	 Vision
	Employee Coverage	\$ 9.83
Employee + One Coverage	\$ 19.46	\$ 4.78
Family Coverage	\$ 31.34	\$ 8.57

Employees on leave of absence are responsible to pay these same contribution amounts. Please discuss your payment options with the Leave/HR Operations Specialist (HR@commonwealthcare.org) before going on leave.

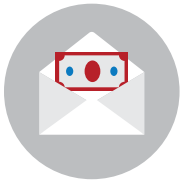
*excluding premiums for domestic partner coverage.

Employee + One: "+ One" can be a spouse, domestic partner, or child.

Family: Employee plus two or more dependents.



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FLEXIBLE SPENDING ACCOUNTS (FSAs)



Health Care FSA and Dependent Care FSA

Health Care FSA and Dependent Care FSA plans run on a calendar year basis. You may elect to reduce your pay to use pre-tax dollars to fund eligible medical/Rx, dental, and vision expenses, or eligible dependent care expenses. Be careful when estimating your election as you may forfeit unused amounts (refer to table on page 12).

Eligible Health Care FSA expenses may include co-pays, co-insurance amounts, and deductibles. Certain Over-The-Counter (OTC) medicines and feminine care products are now also eligible for reimbursement.

Eligible Dependent Care expenses may include child care, before- and after-school care, and summer day camp. This account cannot be used for dependents age 13 or over, unless they are disabled. Your dependent care provider must be willing to provide their tax identification number. Before being reimbursed for eligible dependent care expenses, the reimbursement amount must have already been deducted from your paycheck.

Benefit Strategies administers these plans. It is recommended that you carefully calculate their FSA contributions, and read the FSA information available on the Benefits Strategies website, www.benstrat.com, to ensure you fully understand how FSA plans work.

Commuter FSAs: Transit and Parking

Eligible Commuter Transit and Parking expenses may include parking or mass transit expenses related to your commute. You may elect to reduce your pay to use pre-tax dollars to fund eligible transit and parking expenses. Be careful when estimating your election as you may forfeit unused amounts (refer to table on page 12). You may change your commuter contributions at any time.

Employees may elect a CCA contribution of \$50 per month into the employee's Transit FSA or Parking FSA account.

Health Care Flexible Spending Account Tax Savings Example		
	without FSA	with FSA
Annual Income	\$ 60,000	\$ 60,000
FSA Pre-Tax Deduction for Medical Expenses	\$ 0	\$ 2,500
Taxable Income	\$ 60,000	\$ 57,500
Taxes Withheld (@30%)	\$ 18,000	\$ 17,250
After Tax Medical Expenses	\$ 2,500	\$ 0
Take Home Pay	\$ 39,500	\$ 40,250
Annual Savings with FSA		\$ 750

For the same \$2,500 paid for health-care expenses, you pay less money in taxes by participating in the Health Care FSA.



FLEXIBLE SPENDING ACCOUNTS (FSAs)



Pre-Tax Account Summary	Health Care	Dependent Care	Parking	Transit
	FSA	FSA	FSA	FSA
Pre-Tax Contribution Limit	\$2,750 annually	\$10,500 annually*	\$270 monthly**	\$145 monthly**
Post-Tax Contribution Limit	N/A	N/A	Unlimited	Unlimited
Funds Rollover to Next Year?	Yes*	Yes*	Yes	Yes
Requirement to Use Rollover funds by a certain date?	N/A	N/A	180 days	180 days
Forfeiture as of calendar year-end?	No*	No*	No	No
Forfeiture at Termination of Employment? -Pre-Tax Contributions	Yes, unless eligible expenses incurred prior to termination are submitted within 90 days of termination date	Yes, unless eligible expenses incurred prior to termination are submitted within 90 days of termination date	Yes, unless eligible expenses incurred prior to termination are submitted within 180 days of termination date	Yes, unless eligible expenses incurred prior to termination are submitted within 180 days of termination date
Forfeiture at Termination of Employment? -Post-Tax Contributions	N/A	N/A	Unused contributions reimbursed to terminated participant within 60 days of termination date	Unused contributions reimbursed to terminated participant within 60 days of termination date
Are expenses incurred after termination of employment eligible for reimbursement?	No	No	No	No

*Allowed per COVID-19 related legislation. Items noted are not typical for FSA plans and are only available for 2021.

**Inclusive of \$50 monthly CCA contribution. Employees can request the CCA monthly pre-tax contribution in either parking or transit, not both.



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LIFE INSURANCE BENEFITS



Basic Life/AD&D Coverage: Employee only

Commonwealth Care Alliance provides life insurance from Hartford Life with a death benefit of two times your annual salary (doubled in the event of accidental death) up to a maximum benefit of \$600,000. Life benefits reduce at age 70 by 35% and at age 75 by 50%. Commonwealth Care Alliance pays the full cost of your basic life and accidental death and dismemberment insurance, however, per IRS guidelines, you will be taxed on life insurance coverage over \$50,000 (coded as G.T.L on your paystub).

It is very important when you enroll in your benefits to name a beneficiary(ies). Otherwise, a CCA life insurance payment will be paid according to plan guidelines, which may be different than the recipient you intended.

Supplemental Life Coverage: Employee, Spouse & Child

Commonwealth Care Alliance also offers voluntary, employee-paid life insurance and spouse and domestic partner life insurance through Hartford Life. The cost is based on the coverage amount and employee's current age. \$10,000 of supplemental life is available for children at a cost of \$1 per month regardless of the number of children.

If you don't purchase supplemental life insurance for yourself or your spouse during your initial benefits eligibility period but instead apply during a future enrollment period, you must submit a Personal Health Application (PHA) to Hartford Life for medical underwriting for the full amount desired.

If you were hired before 1/1/19 and approved for supplemental employee life greater than \$200,000 and/or for spouse supplemental life greater than \$25,000, those coverage amounts may continue.

Employee Supplemental Life Benefit	
Coverage Maximum	\$ 200,000
Coverage Minimum	\$ 10,000
Spouse Supplemental Life Benefit	
Coverage Maximum	\$ 25,000
Coverage Minimum	\$ 10,000
Child Supplemental Life Benefit	
Birth - <26 years	\$ 10,000

Employee and/or Spouse Supplemental Life Monthly Rate per \$1,000 of Coverage	
Employee Age*	Rate
<35	\$ 0.041
35-39	\$ 0.050
40-44	\$ 0.072
45-49	\$ 0.108
50-54	\$ 0.172
55-59	\$ 0.277
60-64	\$ 0.425
65-69	\$ 0.720
70-74	\$ 1.373
75-79	\$ 2.580

*Employee age is used to calculate both employee and spouse life premium. For example, a 37 year old employee buying \$100,000 of employee coverage and \$25,000 of spouse coverage would pay \$5/employee and \$1.25/spouse or \$6.25 per month.



DISABILITY BENEFITS



Short-Term Disability Coverage

Commonwealth Care Alliance offers employer paid short-term disability coverage through Hartford Life, to provide short-term income protection if you become disabled from a covered injury, sickness, or pregnancy and are unable to work. The short-term disability benefit begins on the eighth calendar day of disability. The benefit pays 60% of your salary up to a \$3,000 weekly benefit maximum, fully taxable, for the duration of your short-term disability (up to twelve weeks of disability payments depending on the underlying medical condition). Pre-existing conditions are eligible.

Long-Term Disability Coverage

Hartford Life is also the insurer for the company paid long-term disability insurance. The benefit will replace 60% of your salary after 90 days of disability, with a maximum benefit of \$15,000 per month. Pre-existing conditions may limit your eligibility for CCA's LTD coverage.

Please be advised that while CCA pays the premium for the LTD, CCA does not pay the taxes on the premium. Therefore, employees can choose to pay the taxes on the premium now, or the taxes on any LTD benefit later.

If you do not make a taxed or non-taxed election when completing your benefits enrollment, LTD non-taxed is the default enrollment.

Long-Term Disability Taxation Options*		
	Premium Taxed (Taxed Option), or	No Tax Paid on Premium (Non-Taxed Option)
Illustrative Annual Income	\$ 50,000	\$ 50,000
Illustrative Monthly Income	\$ 4,167	\$ 4,167
Annual LTD Premium (paid by CCA)	\$ 280	\$ 280
Annual Taxes on Premium (paid by you)	\$ 84	\$ 0
Monthly Disability Benefit After Taxes (should you become disabled)	\$ 2,500	\$ 1,750

*Please note these amounts are for illustrative purposes only. Example uses 30% tax calculation.



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403(b) RETIREMENT PLAN



Commonwealth Care Alliance offers eligible employees the ability to save for retirement through our 403(b) Plan. You may make pre-tax and/or Roth post-tax contributions deducted directly from your paycheck up to the IRS-designated calendar year maximum. Employees 50 or older may contribute an additional amount as “catch-up contributions.” You are always 100% vested in the contributions you make to the 403(b) plan.

Employees may enroll in the plan as of date of hire. Alternatively, to make saving for retirement as easy and convenient as possible, CCA automatically enrolls all eligible new hires at a 6% pre-tax contribution effective forty-five (45) days after date of hire, and in a target date fund that aligns with your retirement age. You can elect to change this anytime. Automatic enrollment applies to eligible new hires who do not enter any contribution percentage, including zero percent.

In addition, CCA is committed to helping you reach your retirement goals. 403(b) eligible staff are immediately eligible for the CCA matching contribution. The current match formula is:

- 100% match on the first 3% contributed and 50% match on the next 3% contributed

If you contribute 6% or more from your paychecks during the calendar year, you will receive the maximum employer match of 4.5% of your eligible pay.

The CCA 403(b) plan is administered by Fidelity Investments. Go to www.netbenefits.com/atwork for all 403(b) transactions: enroll, change your contribution, choose investment funds, rebalance investments and enter beneficiary information.

Your Age	Calendar Year 403(b) Contribution Limits (2021)
Under 50 years	\$ 19,500
50+ years	\$ 26,000

The employer match is subject to a vesting schedule. If you leave CCA, the vested portion of your balance is yours to keep.

Employer Match Contribution Vesting Schedule (for employees hired after 12/31/16*)	
Years of Employment	Vested Balance
1	20%
2	40%
3	100%

*Employees hired 12/31/16 or prior are 100% vested in the employer match.

403(b) Employer Match Example	
Employee earns annual salary of \$50,000 and contributes 6% of pay.	
Salary per pay period (bi-weekly)	\$ 1,923.08
6% Contribution by employee	\$ 115.38
Employer Match on First 3%	\$ 57.69
Employer Match on Next 3%	\$ 28.84
Total Match per pay period	\$ 86.53

CCA's 403(b) Plan offers a number of investment funds to help you build your retirement savings. You may choose individual funds to build your own portfolio or simplify your selection through a single target date fund that aligns with your retirement age and provides appropriate asset allocation.



PAID TIME OFF (PTO)



Commonwealth Care Alliance provides a paid time off program. This program has three distinct categories:

PAID TIME OFF (PTO) CATEGORIES		
TIME OFF BENEFITS	Benefit	How Time is Allocated to Employees
CCA Holidays	11 days	Available on designated CCA Holiday only; no accrual
Sick Days*	5 days	Upfront availability; no accrual
PTO Accrual Bank (vacation, personal and sick days beyond Sick Time)	Varies by Date of Hire	Time is accrued each pay period

*CCA offers 5 paid sick days per year in alignment with MA's Earned Sick Time Law. Employees who need additional sick days may use available PTO Accrual Bank time and/or short-term disability to the extent possible.

Holidays

CCA has the following eleven holidays:

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Juneteenth Freedom Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

The holiday schedule with specific dates is available on CommonGround.

Religious or other holidays not included above may be taken with PTO Accrual Bank hours. Holidays cannot be cashed out or carried over into the following year.

Sick Days

CCA provides employees with 5 sick days each year. These days are available upon date of hire, regardless of when during the year an employee is hired. For current employees these 5 days are provided at the beginning of each year. Unused sick time cannot be cashed out or carried over into the following year.

Sick day hours may be used for your own illness and medical appointments, for the care of family members, and for support for employees victimized by domestic violence. For more detailed information, please review the Massachusetts Earned Sick Leave Law FAQ or connect with your HR Business Partner.

Sick time beyond the 5 days provided per year will come out of your available PTO Accrual Bank. CCA also offers a short-term disability benefit and leaves of absence to benefits-eligible employees. Please connect with your HR Business Partner should you need more information.



PAID TIME OFF (PTO) AND LEAVE BENEFITS



PTO Accrual Bank

CCA offers a PTO Accrual Bank for vacation, personal days and sick days beyond the 5 sick days CCA provides. The number of days accrued in the PTO Accrual Bank varies based on date of hire and length of CCA service. Refer to the chart below for more detail regarding accrual rates for non-executive full-time employees hired on or after 3/23/19. Accrual rates are based on a full-time, forty hour work week and are pro-rated for part-time employees.

PTO ACCRUAL BANK	REGULAR GROUP All hired on or after 3/23/19	
	Years of CCA Service Between	# of days per year
0 months - 1 year	17	5.23
1-2 years	18	5.54
2-3 years	19	5.85
3-4 years	20	6.15
4-5 years	21	6.46
5-10 years	22	6.77
10-15 years	24.5	7.54
15 or more years	27	8.31

Note: Employees hired prior to 3/23/19 may find their PTO accrual rates on the Total Rewards: Resources page of CommonGround. Go to Employee Benefits, then PTO.

Carryover and Cash Out

The PTO Accrual Bank is subject to carryover and cash out guidelines. Cashed out PTO hours are taxable income.

Guidelines	
Carryover/Cap	320 hours
Cash Out: minimum remaining accrued time in bank	40 hours
Cash Out: minimum accrued time eligible for cash out	8 hours

Leave Benefits

CCA also offers the following leave benefit programs:

- MA Paid Family Medical Leave (PFML)
- Paid Parental Leave
- Family Medical Leave (FMLA)
- Military Leave

To utilize leave of absence benefits, employees must inform their manager and HR Business Partner in advance of use when possible.



Find more information and documents on CommonGround via the Total Rewards: Resources page. To access, go to [CommonGround](#) -> [Departments](#) -> [Human Resources](#) -> [Total Rewards](#)



SPOTLIGHT REWARD & RECOGNITION PROGRAM



Programs that support CCA's culture of reward and recognition.

CCA Recognizes You

CCA Recognizes You is a peer-to-peer points and eCard recognition platform. Employees receive points at the beginning of each year for allocation. Each point is worth \$1. Once employees have reached at least 100 points (\$100), the points can be “cashed out” and downloaded onto a reloadable gift card. Employee referral and service milestones are also recognized via points.

CCA Spotlight

CCA Spotlight is a cash bonus program to recognize employees for performance achievement over and above the regular job and/or to recognize an employee's especially high commitment to one or more of CCA's core values.

CCA President's Circle

CCA President's Circle is the highest cash award an employee can receive for outstanding contribution and achievement tied to CCA's strategic themes and organizational priorities while also demonstrating CCA's core values.



Find more information and documents on CommonGround via the Total Rewards: Resources page. To access, go to [CommonGround](#) -> [Departments](#) -> [Human Resources](#) -> [Total Rewards](#)



CCA EMPLOYEE WELLNESS PROGRAM



CCA's Commitment to Health and Wellness

CCA is committed to providing tools, resources and programs in support of our employees' health and wellness. A few specific examples are reflected below. Additionally, there is a robust CCA Employee Wellness Program page in the Total Rewards section of CommonGround.

Plan/Offering	Benefit	Details
Health	Nutrition Courses and 1:1's with a Registered Dietician	CCA partners with Nutrition in Motion to educate employees about their nutritional health.
	Free healthy eating workshops	Ahealthyme Healthy Eating Wellness Workshops through BCBS
	Headspace	Mindfulness/meditation app with a wide variety of meditations as well as an entire sleep section.
Fitness	Discounted Fitbits	CCA partners with Fitbit to offer Fitbits to employees at a discounted price
	Live Fitness Classes	Daily live fitness classes for CCA employees such as Yoga, High Intensity Interval Training, Pilates, and Bootcamps.
	Wellbeats On Demand Virtual Fitness	CCA partners with Wellbeats to give employees access to virtual fitness at any time through your phone, tablet and laptop.
	CCA Health and Fitness Reimbursement	Eligible CCA employees may receive up to 75 CCA Recognizes You points per calendar year for participating in qualified health fitness programs and/or purchasing qualified health fitness products
Financial	Fidelity Web Workshops	Regular CCA Employee Only web workshops
	Metro Credit Union	Easy banking with valuable specials and discounts for employees
	Liberty Mutual	Special offers for Home and Auto Insurance

Fitness Reimbursement (BCBS of MA -- only available to employee's enrolled in CCA's medical plan)

Blue Cross Blue Shield (BCBS) offers an annual fitness reimbursement of \$300 for qualified fitness expenses. The reimbursement is on a calendar year basis and must be submitted to BCBS by March 31 of the following year. An eligible club is any full-service health club with cardiovascular equipment like treadmills or bikes and strength-training equipment like free weights or weight machines. Visit the CCA Employee Wellness Program page on CommonGround for the form and additional details. Also available are fitness studios with instructor-led group classes such as yoga, pilates, zumba and indoor cycling.

Weight Loss Reimbursement (BCBS of MA -- only available to employee's enrolled in CCA's medical plan)

BCBS also offers an annual reimbursement of \$150 for participation in a qualified Weight Watchers in-person or hospital-based weight loss program. Weight Watchers online and other non-hospital programs (in-person or online) that combine healthy eating, exercise & coaching sessions with certified health professionals may also qualify. Visit the CCA Employee Wellness Program page on CommonGround for the form and additional details.

ahealthyme

All CCA employees have access to the BCBS "ahealthyme" wellness portal. Through the website you can assess, inform, and track what you want about your health—from screenings to weight loss to stress—all from your computer or Smart phone. "ahealthyme" has been designed to be interactive and fun while helping you reach your personal wellness goals. Each month new content is featured on the "ahealthyme" homepage, highlighting a timely health topic, featured tool, a monthly wellness newsletter, and a recipe. There is always a reason to log on to "ahealthyme" to see what's new! Visit www.ahealthyme.com to get started. "ahealthyme" is used for our wellness challenges. From steps challenges to nutrition challenges, join for a little healthy competition.



Employee programs that demonstrate CCA's commitment to directly supporting employees in a variety of work-life areas.

Employee Assistance Program (EAP)

GuidanceResources® through Hartford Life provides benefits eligible employees and their dependents someone to talk to and resources to consult whenever wherever you need them. ComPsych® counselors will provide employees with confidential emotional support, work-life solutions, legal guidance, financial resources, online support and health care navigation. GuidanceResources® provides unlimited 24/7 phone access as well as 3 face-to face visits. ComPsych® counselors will help employees develop an assistance plan and provide referrals to a professional network of providers if necessary. To access the online tools, go to guidanceresources.com. Enter your Web ID **HLF902**. To contact GuidanceResources® by phone call 800-327-1850.

Community Service Program

Eligible employees may use up to 16 hours a year (up to 8 for eligible part-time employees) to volunteer in their local communities in service areas consistent with CCA's mission.

Clinical Loan Repayment Program

Commonwealth Care Alliance's Clinical Loan Repayment Program is offered as a recruiting and retention tool to attract clinical talent in a very competitive labor market. Eligibility for a \$300 or \$500 monthly repayment toward an outstanding educational loan balance is based on job role/status.

PTO Donation Program

CCA employees may assist fellow employees by voluntarily donating unused accrued Paid Time Off (PTO) hours, up to two weeks a year, to the CCA PTO Donation Pool. Eligible employees may request donated hours from the PTO Donation Program when they have exhausted all PTO and Sick hours. Subject to the availability of hours in the PTO Donation Pool, donated hours may be used for one of two eligible circumstances – a medical emergency or a major disaster declared by the President under federal law - necessitating the employee's absence from work for an extended period of time.

Flexible Work Program

CCA's Flexible Work Program reflects CCA's desire to support employee work/life balance, increase employee engagement and help attract and retain a talented workforce to meet our business objectives. The program currently consists of three core flexible work arrangements: Working Remotely (either full-time or hybrid); Alternative Arrival and Departure Times (other than 8:30 – 5:00 EST); and Job Share Arrangements.



Find more information and documents on CommonGround via the Total Rewards: Resources page. To access, go to [CommonGround](#) -> [Departments](#) -> [Human Resources](#) -> [Total Rewards](#)



Tuition Reimbursement

CCA's Tuition Reimbursement program applies to an employee's continuing education through an accredited program that either offers growth in an area related to his or her current position or might lead to promotional opportunities, to a maximum of \$3,000 per calendar year. No waiting period.

Backup Care through Care.com and Care.com membership

Backup Care is an emergency child care arrangement available to help in an unexpected event or when there is an upcoming disruption to scheduled care. CCA has partnered with Care.com to provide vetted and subsidized in-home or in-center care when your regular child care provider is not available. Use your Backup Care days for last-minute sitter and/or school cancellations.

All eligible employees may use 5 subsidized Backup Care days per year. Copays are:

- \$6/hour for In-Home care
- \$15/day at a Backup Care Center

All eligible CCA employees also receive a free Care.com membership which offers other services including help finding a nanny, a pet sitter, or a tutor.



PROFESSIONAL DEVELOPMENT & VOLUNTARY BENEFITS



Professional Development

Commonwealth Care Alliance encourages employees' ongoing career and professional development through the following additional benefits.

Professional Development Funding

CCA covers costs associated with credentials, certifications, and related CEUs, as well as other professional development opportunities deemed appropriate by an employee's manager.

We also offer in-house learning opportunities for employees at all levels and functional areas with instructor-led interactive workshops and our online learning management system.

LinkedIn Learning (LiL)

LinkedIn Learning (LiL) accounts provide employees access to business, technical and creative courses and video tutorials to help achieve one's professional development goals. LiL is available anytime, at your own pace, on either a mobile device or desktop. All employees are provided with a LiL account automatically.

For questions or assistance with account set-up, contact the Organizational Development & Learning team at Learning@commonwealthcare.org.

CCA is pleased to offer the following employee discount voluntary benefits:

Hotelogical - discounted rates on hotels and resorts.

Liberty Mutual - discounted rates on home and auto insurance.

Credit Union - leading workplace banking provider with 15 branches in the Boston metropolitan area.

Mortgage Network - concierge-level mortgage service provider.

ASPCA Pet Insurance - discounted pet insurance.

Verizon Wireless - discounted calling or data plans, phones and accessories.

Working Advantage - discount program covering entertainment, shopping and gifts.

LifeMart - ADP discount program covering hotels, travel, tickets and much more.



















Find more information and documents on CommonGround via the Total Rewards: Resources page.
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CONTACT INFORMATION



For coverage, participating provider and claims questions, refer to list below:

Plan/Offering	Carrier	Phone	Online
 HMO: Medical/Rx	Blue Cross Blue Shield	1-800-262-BLUE	https://member.bluecrossma.com/fad "HMO Blue New England" network
 PPO: Medical/Rx	Blue Cross Blue Shield	1-800-262-BLUE	https://member.bluecrossma.com/fad "PPO/EPO" network
 Pharmacy Benefits	Express Scripts	1-800-892-5119	www.express-scripts.com
 Dental	Delta Dental	1-800-872-0500	www.deltadentalma.com
 Vision	EyeMed	1-866-804-0982	www.eyemed.com
 Fitness/Weight Loss Reimbursement	Blue Cross Blue Shield		www.bluecrossma.org
 Wellness Portal	Blue Cross Blue Shield		www.ahealthyme.com
 Flexible Spending Accounts	Benefits Strategies	1-888-401-3539	www.benstrat.com
 Life Insurance	Hartford	CCA Benefits: Benefits@commonwealthcare.org	
 Short & Long Term Disability	Hartford	1-800-549-6514	www.thehartfordatwork.com
 403(b)	Fidelity	1-800-343-0860	www.netbenefits.com/atwork
 Employee Assistance Program	Hartford	1-800-327-1850	www.guidanceresources.com WEB ID:HLF902
 CCA Employee Leaves	CCA		hr@commonwealthcare.org
 CCA Recognizes You	Workstride		support@ccarecognizesyou.workstride.com
 CCA Employee Programs and Offerings	CCA		benefits@commonwealthcare.org
 CCA Professional Development/ Tuition Reimbursement	CCA		tuition@commonwealthcare.org



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For questions related to benefits eligibility, contact: benefits@commonwealthcare.org
For questions related to a leave of absence, contact: hr@commonwealthcare.org
For questions related to employee wellness programs, contact: benefits@commonwealthcare.org



Employee Total Rewards Guide 2021

This guide is a brief summary. Consult summary plan documents for complete information. Please note that Commonwealth Care Alliance reserves the right to modify this benefit structure, and to amend or terminate any policy or benefit plan at any time. If there is a discrepancy between a Company policy and a Summary Plan Description or plan document, the Summary Plan Description or plan document shall govern.

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