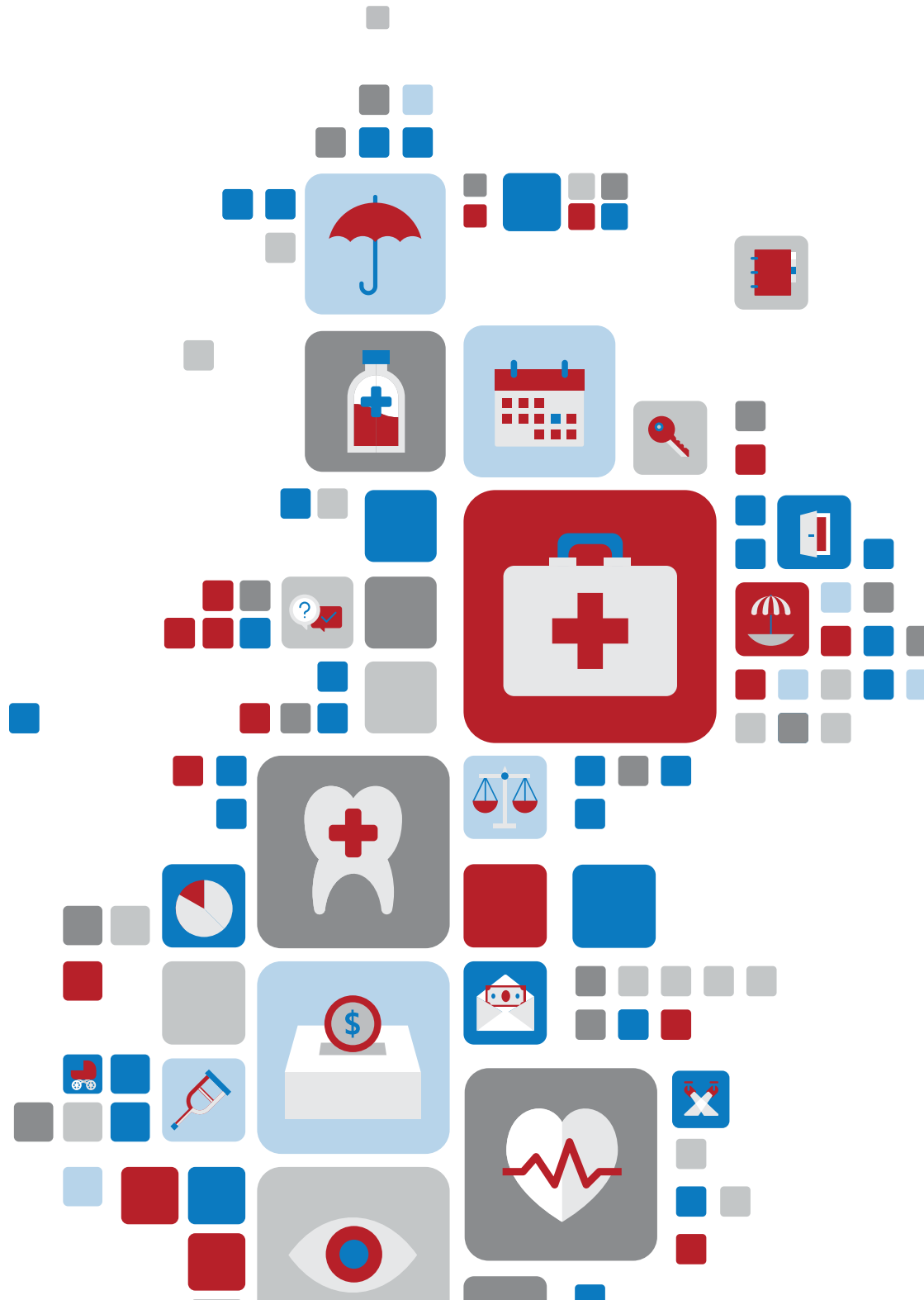
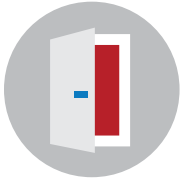


# EMPLOYEE TOTAL REWARDS GUIDE 2025





# WELCOME TO CCA!



CCA Employees:

Our mission at Commonwealth Care Alliance is to improve the health and well-being of people with significant needs by innovating, coordinating, and providing the highest quality, individualized care. This mission couldn't be realized without our dedicated workforce.

"Be an employer of choice for an engaged workforce."

This statement is one of our foundational corporate objectives. At CCA, we have the privilege of doing meaningful work with passionate, diverse colleagues who embody our core values. CCA's vision and commitment is to develop a high-performing, diverse, and inclusive Workforce built on a foundation of acceptance and trust. We are creating and maintaining a diverse workplace in which all employees are valued for their skills, experiences, and unique perspectives.

The CCA executive team, with the full support of our Board of Directors, focuses on investing in our workforce through a comprehensive total rewards package, supporting our employees on and off the job. Our package prioritizes well-being, wellness, and recognition.

On behalf of the CCA executive team, we are so glad you've chosen to work with us, and we are pleased to offer you this comprehensive total rewards package, which prioritizes you, a member of our CCA Family.

Explore these options and please take full advantage of each offering.

If at any time, you have questions or would like assistance navigating the total rewards program, email [benefits@commonwealthcare.org](mailto:benefits@commonwealthcare.org).

Together,

Janette

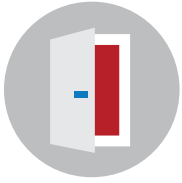


**Janette Suffern**  
SVP, Human Resources

# 2025 Employee Total Rewards Guide

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

	INTRODUCTION .....	1
	YOUR ROLE .....	2
<b>CCA CORE BENEFITS:</b>		
	ELIGIBILITY: BENEFITS, LEAVES AND PROGRAMS .....	3
	ELIGIBILITY & ENROLLMENT .....	4
	MEDICAL BENEFITS (BCBS) .....	5
	PRESCRIPTION DRUG BENEFITS (BCBS & CVS CAREMARK) .....	7
	DENTAL BENEFITS (DELTA DENTAL) .....	8
	VISION BENEFITS (EYEMED) .....	9
	EMPLOYEE CONTRIBUTIONS .....	10
	FLEXIBLE SPENDING ACCOUNTS (VOYA) .....	11
	LIFE INSURANCE BENEFITS (HARTFORD) .....	13
	DISABILITY BENEFITS (HARTFORD) .....	14
	401(k) RETIREMENT PLAN (FIDELITY) .....	15
<b>CCA LEAVE BENEFITS:</b>		
	PAID TIME OFF (PTO) .....	16
	PAID TIME OFF (PTO) & LEAVE BENEFITS .....	17
<b>CCA EMPLOYEE PROGRAMS &amp; OFFERINGS:</b>		
	SPOTLIGHT REWARD & RECOGNITION PROGRAM .....	18
	CCA EMPLOYEE WELLNESS PROGRAM .....	19
	CCA CARES! .....	20
	PROFESSIONAL DEVELOPMENT & VOLUNTARY BENEFITS .....	22
	CONTACT INFORMATION .....	23



# 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 <a href="#">last page</a> of Guide	Contact Information reflected on <a href="#">last page</a> of Guide



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



# 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
CORE BENEFITS						
Medical, Dental, Vision, Life, Disability, FSA	● YES	● YES	● NO	● NO	● YES	● NO
401(k) Retirement Plan	● YES	● YES	● YES	● YES	● YES	● NO
LEAVE BENEFITS						
Paid Time Off Accrual Bank	● YES	● YES*	● NO	● NO	● YES	● NO
CCA Paid Holidays	● YES	● YES*	● NO	● NO	● YES	● YES
CCA Parental Leave	● YES	● YES*	● NO	● NO	● YES	● NO
Sick Days and MA Paid Family and Medical Leave	● YES	● YES	● YES	● YES	● YES	● YES
PROGRAMS and OFFERINGS						
Spotlight Reward and Recognition Program	● YES	● YES	● YES	● NO**	● NO**	● NO
Health & Wellness	● YES	● YES	● YES	● YES	● YES	● NO
Voluntary Benefits	● YES	● YES	● YES	● YES	● YES	● NO
CCA CARES! PROGRAMS						
Employee Assistance Program (EAP)	● YES	● YES	● YES	● YES	● YES	● YES
Community Service Program	● YES	● YES	● YES	● NO	● YES	● NO
Clinical Loan Repayment Program	● YES	● YES	● NO	● NO	● YES	● NO
PTO Donation Program	● YES	● YES	● NO	● NO	● YES	● NO
Flexible Work Program	● YES	● YES	● YES	● YES	● YES	● YES
Tuition Reimbursement	● YES	● YES	● NO	● NO	● YES	● NO

\*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.

## Benefits End Date

The last day of coverage in CCA's benefit plans is the last day worked or the last day in a benefits-eligible Employee Workforce Category ([page 3](#)). 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 401(k) 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

All Life Event changes are subject to review, and include:

- 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 (see [page 5](#) and [page 10](#) for medical plan changes for a move in- or out- of New England)
- Medicare eligibility for you, spouse, or CCA registered domestic partner

\*Domestic partners must meet Commonwealth Care Alliance eligibility qualifications and complete a domestic partner affidavit.

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.

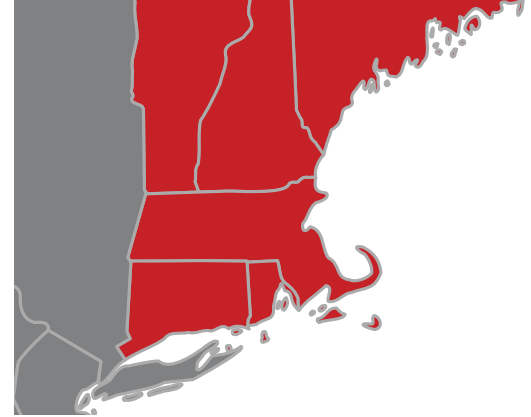


# MEDICAL BENEFITS (BCBS)



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

- HMO Blue New England -- only available to employees who live in New England (MA, CT, RI, NH, VT, ME)
- PPO Blue Care Elect (available to all U.S. employees)
  - PPO New England option (for employees who live in a New England state: MA, CT, RI, NH, VT, ME)
  - PPO Out of Area option (for employees who live in a state outside of New England)



The PPO New England and PPO Out of Area options have the same plan design, co-pays, and co-insurance. Employee premiums differ for these two options with the PPO New England having higher premiums because New England employees have a choice of the HMO plan and out of New England employees do not. The addition of the PPO Out of Area option supports CCA's planned growth outside of MA.

- 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 must enroll in the PPO.

To see if your doctors are in network, visit [myfindadoctor.bluecrossma.com](https://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.

## HMO (HEALTH MAINTENANCE ORGANIZATION)

Our HMO Blue New England plan gives you access to New England's best doctors and hospitals. With an HMO, you're:

- Required to choose a primary care provider (PCP)
- Required to get a referral from your PCP to see specialists
- Covered when receiving care from in-network doctors and hospitals.

## PPO (PREFERRED PROVIDER ORGANIZATION)

Our PPO plans offer greater flexibility and a wider network of doctors and hospitals to choose from. With a PPO plan, you're:

- Not required to choose a primary care provider (PCP), although it is recommended
- Not required to get a referral to see a specialist
- Covered for care received in- and out-of-network, but you may have to pay more for out-of-network care.

Urgent and emergency care while traveling is covered under both of these plans. If enrolled in the HMO, all follow-up visits must be in-network. Most Massachusetts doctors and hospitals are in the HMO and PPO networks.

Plan design details for the HMO and PPO plans are on the following page.





# MEDICAL BENEFITS (BCBS)



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)	\$250 co-pay	\$250 co-pay	\$250 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.



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



# PRESCRIPTION DRUG BENEFITS (BCBS/CVS CAREMARK)



Prescription Drug coverage is included with both the HMO and PPO 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	\$50 co-pay	\$100 co-pay
Mail Order -- 90-day supply	\$10 co-pay	\$40 co-pay	\$100 co-pay	\$300 co-pay

Note: 90-day prescriptions are available at the pharmacy for the cost of three 30-day copays.

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.

## CVS CAREMARK: MAIL ORDER PRESCRIPTIONS

Mail order prescription benefits from CVS Caremark Mail Service save you money and are available under your HMO or PPO plan. CVS Caremark Mail Service: 1-877-817-0477

- In many 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](https://bluecrossma.com/medications). Choose 4-tier plan option.



## DENTAL BENEFITS (DELTA DENTAL)



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](http://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	\$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 (crowns, fixed bridges, implants, dentures)	50%	50%
Orthodontia Care	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.



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



## VISION BENEFITS (EYEMED)



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, Target Optical, [glasses.com](https://www.glasses.com) and [contactsdirect.com](https://www.contactsdirect.com). A number of Independent Retail Providers are also in-network. To find a provider, visit [www.eyemed.com](https://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 \$57
Standard Contact Lens Fitting and Follow-up	up to \$40	N/A
Frames**	\$0 co-pay; \$140 allowance; 20% off balance over \$140	up to \$82
Lenses (Single Vision)	\$20 co-pay	up to \$47
Lenses (Bifocal)	\$20 co-pay	up to \$79
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 \$300

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

\*\*Note: To receive the full \$140 allowance, it must be spent in one purchase

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 401(k)).

2025 MEDICAL/RX EMPLOYEE CONTRIBUTIONS (PER PAY PERIOD)			
	 HMO	 PPO New England	 PPO Out of Area
Employee Coverage	\$ 96.43	\$ 145.82	\$ 126.80
Employee + One Coverage	\$ 196.00	\$ 291.63	\$ 253.60
Family Coverage	\$ 293.14	\$ 437.45	\$ 380.39

- HMO Blue New England -- only available to employees who live in New England (MA, CT, RI, NH, VT, ME)
- PPO Blue Care Elect (available to all U.S. employees)
  - PPO New England option (for employees who live in a New England state: MA, CT, RI, NH, VT, ME)
  - PPO Out of Area option (for employees who live in a state outside of New England)

The PPO New England and PPO Out of Area options have the same plan design, co-pays, and co-insurance. Employee premiums differ for these two options with the PPO New England having higher premiums because New England employees have a choice of the HMO plan and out of New England employees do not. The addition of the PPO Out of Area option supports CCA's planned growth outside of MA. As relates to medical plan enrollment, it is particularly important – and the employee's responsibility – to notify HR/Total Rewards ASAP if you move outside of New England.

2025 DENTAL AND VISION EMPLOYEE CONTRIBUTIONS (PER PAY PERIOD)		
	 Dental	 Vision
Employee Coverage	\$ 10.51	\$ 3.30
Employee + One Coverage	\$ 20.80	\$ 4.78
Family Coverage	\$ 33.51	\$ 8.57

Delta Dental and EyeMed Vision plans provide coverage outside of MA – both in-network and out-of-network.

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](mailto: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.



# FLEXIBLE SPENDING ACCOUNTS (VOYA 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 and face masks and hand sanitizer are 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.

Voya administers these plans. It is recommended that you carefully calculate their FSA contributions, and read the FSA information available on the Voya website, [myhealthaccountsolutions.voya.com](https://myhealthaccountsolutions.voya.com), to ensure you fully understand how FSA plans work.

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.



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



# FLEXIBLE SPENDING ACCOUNTS (VOYA FSAs)



Pre-Tax Account Summary (Voya)	Health Care	Dependent Care
	FSA	FSA
Pre-Tax Contribution Limit	\$3,200 annually	\$5,000 annually
Post-Tax Contribution Limit	N/A	N/A
Funds Rollover to Next Year?	Up to \$660	No
Requirement to Use Rollover funds by a certain date?	No	N/A
Forfeiture as of calendar year-end?	Unused funds over \$660	Yes
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
Forfeiture at Termination of Employment? -Post-Tax Contributions	N/A	N/A
Are expenses incurred after termination of employment eligible for reimbursement?	No	No

\*Effective August 2024, employees may no longer make contributions into a Transit or Parking FSA account. The CCA monthly contribution will also end. However, active employees with balances in those accounts can continue to use available funds that were contributed prior to August 1, and Voya debit cards will remain active for commuting costs. Unused funds will roll over monthly and yearly for active employees.

Expenses incurred after termination of employment are not eligible for reimbursement. Employees who leave CCA may submit eligible expenses incurred prior to termination within 180 days of termination date. Receipts are required.



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



# LIFE INSURANCE BENEFITS (HARTFORD)



## 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. Your coverage request may be denied based on Hartford's evaluation of your PHA.

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 (HARTFORD)



## 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 \$3,500 weekly benefit maximum, fully taxable, for the duration of your short-term disability (up to twenty-five 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 180 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	\$ 50,000.00	\$ 50,000.00
Illustrative Monthly Income	\$ 4,167.00	\$ 4,167.00
Annual LTD Premium (paid by CCA)	\$ 127.50	\$ 127.50
Annual Taxes on Premium (paid by you)	\$ 38.25	\$ 0.00
Monthly Disability Benefit After Taxes (should you become disabled)	\$ 2,500.00	\$ 1,750.00

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



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



## 401(k) RETIREMENT PLAN (FIDELITY)



Commonwealth Care Alliance offers eligible employees the ability to save for retirement through our 401(k) 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 401(k) 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. 401(k) 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 401(k) plan is administered by Fidelity Investments. Go to [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) for all 401(k) transactions: enroll, change your contribution, choose investment funds, rebalance investments and enter beneficiary information.

Your Age	Calendar Year 401(k) Contribution Limits (2025)
Under 50 years	\$ 23,500
50+ years	\$ 31,000

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%

\*Seniority date for rehires and acquired employees.

401(k) 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 401(k) 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 time beyond Sick Days)	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 calendar 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 additional 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 and sick time beyond the 5 sick days CCA provides. The number of days accrued in the PTO Accrual Bank varies based on date of hire (Seniority Date for rehires and acquired employees) 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	
	# of days per year	hours accrued per pay period
Years of CCA Service Between		
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 with a date of hire prior to 3/23/2019 (Seniority Date for rehires and acquired employees) may find their PTO accrual rates on the Total Rewards Resource page of CommonGround. Go to Time Off.

## Leave Benefits

CCA supports employee needs for leave through federal leave programs such as Family Medical Leave Act (FMLA) as well as state paid leave programs.

CCA's leave administrator, The Hartford, administers leave for the following qualifying reasons:

- Leave for Employee's Own Serious Health Condition
- Leave to Care for a Family Member with a Serious Health Condition including Family Members with a Serious Health Condition in covered Military Service
- Leave for Birth and Bonding
- Leave for Military Exigencies

CCA also offers several company sponsored benefit programs such as:

- CCA Paid Parental Benefits
- CCA Military Leave Paid Benefits
- Unpaid Personal Leave

Requests for leave require 30 days advance notice, whenever possible. You can find more information about our leave of absence offerings as well as helpful leave program guides on CommonGround -> Departments -> Human Resources -> Total Rewards -> Leave of Absence.



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. For a full look at CCA's robust offerings, visit the Employee Wellness Program page in the Total Rewards section of CommonGround. Examples:

Plan/Offering	Benefit	Details
Health	BCBS Wellness Webinars	Wellness webinars for CCA Employees including cooking courses, sleep education, stress management and more!
	BCBS Health and Fitness Reimbursement	See below for details
	Wellbeats Wellness	On-demand mindfulness and nutrition courses
Fitness	MoveSpring Challenges	CCA has partnered with MoveSpring to offer employee challenges. The app is very intuitive with a group chat and leaderboard. Each challenge has prizes!
	Wellbeats Wellness	On-demand fitness classes
	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
	Movement Mortgage	Offering concierge level mortgage services to CCA employees
	Metro Credit Union	Easy banking with valuable specials and discounts for employees

### 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. Reimbursement for certain home fitness equipment included as well.

### 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. Visit [www.ahealthyme.com](http://www.ahealthyme.com) to get started.



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

## Employee Assistance Program (EAP)

KGA provides CCA employees and their adult household members free, confidential services for counseling and work-life assistance 24/7. This program provides practical support for everyday challenges. KGA's goal is to help employees maintain focus at home and at work.

KGA provides employees with free and confidential access to:

### COUNSELING

Support for addiction, anxiety, depression and everyday stress in the moment when you need it

### CRISIS SUPPORT

Expert help for dealing with grief and the trauma that comes with upsetting events

### CAREER SUPPORT

Consultations on career moves, job search strategies, interviewing skills, and resume development

### ELDERCARE RESOURCES

Consultations and referrals for all types of eldercare needs and caregiving support

## FINANCIAL CONSULTATION

Help with debt management, budgeting and financial planning

## PARENTING RESOURCES

Referrals for all types of childcare needs and parenting support

## CONVENIENCE SERVICES

Referrals for family/home needs from pets and contractors, to continuing education and transportation

## NUTRITION CONSULTATION

Consultations with a nutritionist

For support, contact KGA at [my.kgalifeservices.com](https://my.kgalifeservices.com); telephone: 800-648-9557; email: [info@kgreer.com](mailto:info@kgreer.com)



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



## CCA CARES! (CONTINUED)



### 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 Days. 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 four core flexible work arrangements: Working Remotely (either full-time or hybrid); Alternative Arrival and Departure Times (other than 8:30 – 5:00 EST); Compressed Workweek; and Job Share Arrangements.

### 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 their current position or might lead to promotional opportunities, to a maximum of \$3,000 per calendar year. No waiting period.



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

Visit [Organizational Development & Learning Resources](#) page on CommonGround for many and varied employee, manager and leadership development resources.

## Voluntary Benefits

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

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

Movement Mortgage - 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.



















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To access, go to [CommonGround](#) -> [Departments](#) -> [Human Resources](#) -> [Total Rewards](#)



# 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	<a href="https://member.bluecrossma.com/fad">https://member.bluecrossma.com/fad</a> "HMO Blue New England" network
 PPO: Medical/Rx	Blue Cross Blue Shield	1-800-262-BLUE	<a href="https://member.bluecrossma.com/fad">https://member.bluecrossma.com/fad</a> "PPO/EPO" network
 Pharmacy Benefits	CVS Caremark Mail Service	1-877-817-0477	<a href="http://www.caremark.com">www.caremark.com</a>
 Dental	Delta Dental	1-800-872-0500	<a href="http://www.deltadentalma.com">www.deltadentalma.com</a>
 Vision	EyeMed	1-866-804-0982	<a href="http://www.eyemed.com">www.eyemed.com</a>
 Fitness/Weight Loss Reimbursement	Blue Cross Blue Shield		<a href="http://www.bluecrossma.org">www.bluecrossma.org</a>
 Wellness Portal	Blue Cross Blue Shield		<a href="http://www.ahealthyme.com">www.ahealthyme.com</a>
 Flexible Spending Accounts	Voya	1-833-232-4673	<a href="http://myhealthaccountsolutions.voya.com">myhealthaccountsolutions.voya.com</a>
 Life Insurance	Hartford	CCA Benefits: <a href="mailto:Benefits@commonwealthcare.org">Benefits@commonwealthcare.org</a>	
 Short & Long Term Disability	Hartford	1-800-549-6514	<a href="http://www.thehartfordatwork.com">www.thehartfordatwork.com</a>
 401(k)	Fidelity	1-800-343-0860	<a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a>
 Employee Assistance Program	KGA	1-800-648-9557	<a href="http://www.my.kgalifeservices.com">www.my.kgalifeservices.com</a>
 CCA Employee Leaves	CCA		<a href="mailto:leave@commonwealthcare.org">leave@commonwealthcare.org</a>
 CCA Recognizes You	Workstride		<a href="mailto:support@ccarecognizesyou.workstride.com">support@ccarecognizesyou.workstride.com</a>
 CCA Employee Programs and Offerings	CCA		<a href="mailto:benefits@commonwealthcare.org">benefits@commonwealthcare.org</a>
 CCA Professional Development/Tuition Reimbursement	CCA		<a href="mailto:tuition@commonwealthcare.org">tuition@commonwealthcare.org</a>



Find more information and documents on CommonGround via the Total Rewards: Resources page.  
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For questions related to benefits eligibility, contact: [benefits@commonwealthcare.org](mailto:benefits@commonwealthcare.org)

For questions related to a leave of absence, contact: [hr@commonwealthcare.org](mailto:hr@commonwealthcare.org)

For questions related to employee wellness programs, contact: [benefits@commonwealthcare.org](mailto:benefits@commonwealthcare.org)



## Employee Total Rewards Guide 2025

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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