

# Charles River Community Health, Inc. 2024-2025 Benefit Summary



The following information is offered as a summary only. If there is a discrepancy between this information and the plan document, the plan document will govern. All benefits outlined are based on a full time, 30 hours / week status. Employees will be eligible for medical, dental, vision and voluntary benefits on date of hire. Life, STD and LTD benefits are 30 days from hire date. Benefits are effective 7/1/24 – 6/30/25.

**General Inquiries Please Reach Out to CIP Group: 617-354-0866; ext 2**

#### **IMPORTANT INSURANCE PREMIUM NOTICE:**

By electing to enroll in benefits, you understand that if your company has contributions to any of the group medical, dental, vision, FSA, and DCA benefits, coverage will be taken on a pre-tax basis. You also understand that you are making a binding election concerning your benefits and authorizing payroll deductions. In the event that Charles River Community Health, Inc. is unable to deduct these amounts, it is your obligation to pay these amounts to Charles River Community Health, Inc. in the form of a check by the first of the month following missed deductions. You understand that an outstanding balance may lead to termination of insurance back to the last payment date.



# Paid Time Off Policy (PTO) as of July 1, 2024

CHRC's paid time off (PTO) offerings are divided into three categories: vacation, sick and holiday. All full-time employees have access to the same number of sick time accrual and holidays, but vacation time varies depending on job category and length of tenure at CRCH. The vacation accrual rates are as follows:

Job Category	Description	0-4 years at CRCH		5-9 years at CRCH		10-14 years at CRCH		15+ years at CRCH	
		Per hour accrual	Annual (Full-time staff)	Per hour accrual	Annual (Full-time staff)	Per hour accrual	Annual (Full-time staff)	Per hour accrual	Annual (Full-time staff)
Non-exempt	All non-exempt staff	0.04610	96 hours, or 12 8-hour days	0.06540	136 hours, or 17 8-hour days	0.08460	176 hours, or 22 8-hour days	0.10380	216 hours, or 27 8-hour days
Exempt	All exempt staff other than those in the Leaders and Providers category	0.06540	136 hours, or 17 8-hour days	0.08460	176 hours, or 22 8-hour days	0.10380	216 hours, or 27 8-hour days	0.11150	232 hours, or 29 8-hour days
Leaders and Providers	Directors and above; medical, dental, and BH providers	0.08460	176 hours, or 22 8-hour days	0.10380	216 hours, or 27 8-hour days	0.11150	232 hours, or 29 8-hour days	0.11150	232 hours, or 29 8-hour days

**Regardless of job category or tenure, employees will accrue sick time at a rate of .031 sick hours per hour worked, vacation or sick time used, or holiday time paid. This is the equivalent of 64 hours per year for full-time employees.**

**Please refer to the Employee Handbook for more details.**



# Health Insurance: Complete HMO 1000



Charles River Community Health, Inc. offers the Complete HMO 1000, Complete HMO 2500 and Complete PPO Plus 1000 (Out-of-state employees ONLY) all plans with Care Complement medical insurance from Mass General Brigham Health. Health Reimbursement Arrangement (HRA) for eligible employees and dependents. This fund offsets some of the costs of your medical plan. HRA VENDOR receives claims data from the medical carrier in order to process claims before you are billed. Please review the SBC (Summary of Benefit & Coverage) for further plan details/prescription coverage information.

Coverage	Complete HMO 1000	
Deductible	\$1,000 - <b>After HRA:</b> \$250 per member	\$2,000 - <b>After HRA:</b> \$500 per family (ES, EC, Family)
Out of Pocket Maximum	\$5,000 per member	\$10,000 per family (ES,EC, Family)
Preventive Office Visits	\$0	
PCP & Specialist Visits	PCP \$25 (first three pediatric PCP visits and pediatric outpatient MH/SU visits \$0) / Specialist \$40	
X-Rays	Covered in full after deductible is paid	
Labs	Covered in full after deductible is paid	
MRI/SCT Scans, PET	Covered in full after deductible is paid	
Emergency Room	\$250 copay	
Outpatient Surgery	Covered in full after deductible is paid	
Inpatient Hospitalization	Covered in full after deductible is paid	
Prescription (Retail 30-day)	T=Tier / T1: \$5/T2: \$15/T3: \$30/T4: \$50/T5: \$30/T6: \$50	
Level of Coverage	Employee Working 40 Hours and Earning Less than \$21.63 Cost Per Pay Period	Employee Working 40 Hours and Earning Greater Than \$21.63 Cost Per Pay Period
Employee	\$38.90*	\$77.80*
Employee + 1	\$187.71*	\$262.80*
Employee & Family	\$289.83*	\$405.76*
<b>*Part-Time employees should reach out to the benefit's team or check Employee Navigator for payroll deductions</b>		
HRA Funding	Employer Pays the First of the Deductible	
Employee	\$750	
Employee + 1	\$1,500	
Employee & Family	\$1,500	





# Health Insurance: Complete HMO 2500



Charles River Community Health, Inc. offers the Complete HMO 1000, Complete HMO 2500 and Complete PPO Plus 1000 (Out-of-state employees ONLY) all plans with Care Complement medical insurance from Mass General Brigham Health. Health Reimbursement Arrangement (HRA) for eligible employees and dependents. This fund offsets some of the costs of your medical plan. HRA VENDOR receives claims data from the medical carrier in order to process claims before you are billed. Please review the SBC (Summary of Benefit & Coverage) for further plan details/prescription coverage information.

Coverage	Complete HMO 2500	
Deductible (After HRA)	\$2,500 - After HRA: \$1,000 per member	\$5,000 - After HRA: \$2,000 per family (ES, EC, Family)
Out of Pocket Maximum	\$7,000 per member	\$14,000 per family (ES, EC, Family)
Preventive Office Visits	\$0	
PCP & Specialist Visits	PCP \$30 (first three pediatric PCP visits and pediatric outpatient MH/SU visits \$0) Specialist \$45	
X-Rays	\$45 after deductible is paid	
Labs	\$45 after deductible is paid	
MRI'S/CT Scans, PET	\$150 after deductible is paid	
Emergency Room	\$300 copay after deductible is paid	
Outpatient Surgery	\$500 copay after deductible is paid	
Inpatient Hospitalization	\$1,000 copay after deductible is paid	
Prescription (retail 30-day)	T=Tier / T1: \$5/T2: \$15/T3: \$30/T4: \$50/T5: \$30/T6: \$50	
Level of Coverage	Employee Working 40 Hours and Earning Less Than \$21.63 Cost Per Pay Period	Employee Working 40 Hours and Earning Greater Than \$21.63 Cost Per Pay Period
Employee	\$33.83*	\$67.66*
Employee + 1	\$163.24*	\$228.53*
Employee & Family	\$252.04*	\$352.85*
<b>*Part-Time employees should reach out to the benefit's team or check Employee Navigator for payroll deductions</b>		
HRA Funding	Employer Pays First of Deductible	
Employee	\$1,500	
Employee + 1	\$3,000	
Employee & Family	\$3,000	





# Health Insurance: PPO Plus 1000



Charles River Community Health, Inc. offers the Complete HMO 1000, Complete HMO 2500 and Complete PPO Plus 1000 (Out-of-state employees ONLY) all plans with Care Complement medical insurance from Mass General Brigham Health. Health Reimbursement Arrangement (HRA) for eligible employees and dependents. This fund offsets some of the costs of your medical plan. HRA VENDOR receives claims data from the medical carrier in order to process claims before you are billed. Please review the SBC (Summary of Benefit & Coverage) for further plan details/prescription coverage information. For out-of-network benefit coverages, please refer to the carriers SBC.

Coverage	Complete PPO Plus 1000 In-Network (Out-of-State Employees ONLY)*See SBC for out-of-network	
Deductible (After HRA)	\$1,000 - After HRA: \$250 per member	\$2,000 - After HRA: \$500 per family (ES, EC, Family)
Out of Pocket Maximum	\$5,000 per member	\$10,000 per family (ES, EC, Family)
Preventive Office Visits	\$0	
PCP & Specialist Visits	PCP \$25 (first three pediatric PCP visits and pediatric outpatient MH/SU visits \$0) / Specialist \$40	
X-Rays	Covered in full after deductible is paid	
Labs	Covered in full after deductible is paid	
MRI'SCT Scans, PET	Covered in full after deductible is paid	
Emergency Room	\$250 copay	
Outpatient Surgery	Covered in full after deductible is paid	
Inpatient Hospitalization	Covered in full after deductible is paid	
Prescription (Retail 30-day)	T=Tier / T1: \$5/T2: \$15/T3: \$30/T4: \$50/T5: \$30/T6: \$50	
Level of Coverage	Employees Working 40 Hours and Earning Less than \$21.63 Cost Per Pay Period	Employees Working 40 Hours and Earning Greater Than \$21.63 Cost Per Pay Period
Employee	\$38.90*	\$77.80*
Employee + 1	\$187.71*	\$262.80*
Employee & Family	\$289.83*	\$405.76*
<b>*Part-Time employees should reach out to the benefit's team or check Employee Navigator for payroll deductions</b>		
HRA Funding	Employer Pays First of Deductible	
Employee	\$750	
Employee + 1	\$1,500	
Employee & Family	\$1,500	





# Health Reimbursement Arrangement (HRA)

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Charles River Community Health, Inc. offers a Health Reimbursement Arrangement (HRA) for eligible employees and dependents who participate in the company sponsored Mass General Brigham Health Complete HMO 1000, Complete HMO 2500 and PPO Plus 1000 medical plans. The employer will pay the first \$750 of deductible expenses for an individual and the first \$1,500 of deductible expenses for an individual + 1 and family on the HMO 1000 & PPO 1000 plans. The employer will pay the first \$1,500 for an individual and the first \$3,000 for an individual + 1 and family on the HMO 2500 plan. HRA benefits will be administered by Voya.

## How it works

### How do I sign up?

You are automatically enrolled; you do not need to sign up. When you enroll in the medical plan you will be automatically enrolled in the HRA.

### Reimbursement is easy

**There is a direct feed between Mass General Brigham Health and VOYA.** You don't need to submit for reimbursement, you will automatically be reimbursed by HealthEquity. You will then be responsible for paying the provider. You can check your balance and review claims status on the app.



# Flexible Spending Accounts



Charles River Community Health, Inc. offers Health and Dependent Care FSAs from Flex Vendor Name. Flexible Spending Accounts can be used to put money aside per-tax to cover health or dependent care expenses. Funds for Health FSA's are available day one of your plan year, and Dependent Care FSA's are available as they accrue from your payroll deductions.

Product	Annual Maximum
2024 FSA	\$3,050.00 - Roll over \$640
2024 DCA	\$5,000.00*

\*Maximum is per household

## What can I use my Health FSA for?

- Deductible Expenses & Copays
- Dental & Orthodontia
- Suncare
- Optical Needs: Frames, Lenses
- Durable Medical Equipment: Crutches, Wheelchairs, Splints

## What can I use my DCFSA for?

- Daycare
- After School Program
- Camps
- Adult Day Programming





Charles River Community Health, Inc. offers a Transit Reimbursement Account. The 2024 plan year maximum is \$280 per month/\$3,360 annually.

A Transit Reimbursement Account is provision under the Internal Revenue Code Section 132 that enable employers to allow their employees to have a certain amount for commuter expenses deducted from their paycheck on a pretax basis and deposited into a Parking Reimbursement Account. These expenses would be deducted before the Federal tax, FICA tax, and the State tax. See the plan summary for complete benefit information.

Eligible expenses include:

- Charlie Cards
- Subways
- Buses
- Ferries
- Commuter Rails
- Vanpools
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(INELIGIBLE: tolls, gas or other driving-related expenses such as repairs)







# Dental Insurance



Charles River Community Health, Inc. offers the Dental Blue Program 2 insurance plan from Blue Cross Blue Shield of MA. Please review the SBC (Summary of Benefit & Coverage) for further plan details. Although the plan year runs from Month to Month, the maximums and coverages below illustrated below are subject to the calendar year. This benefit is available for employees who work 20+ hours per week.

Service	Coverage	Member Responsibility
Preventive Services <ul style="list-style-type: none"> <li>Oral Exams</li> <li>X-Rays*</li> <li>Routine Cleanings</li> </ul>	100%	0%
Basic Services <ul style="list-style-type: none"> <li>Fillings</li> <li>Endodontic Cleanings</li> <li>Oral Surgery</li> </ul>	80%	20% after \$50 individual deductible & \$150 for a family deductible
Major Services <ul style="list-style-type: none"> <li>Crowns / Bridges</li> <li>Dentures</li> </ul>	60%	40% after \$50 individual deductible & \$150 for a family deductible

Calendar Year Maximum: \$1,500

Level of Coverage	Employee Cost Per Pay Period Payroll Deduction
Employee	\$4.77
Employee + 1	\$9.21
Employee & Family	\$14.22

## Maximum Rollover

Your Plans Annual Max Benefit:	If your total yearly claims don't exceed this threshold amount:	Then you can roll over this amount to use next year, and beyond:	Your accumulated Rollover amount can't exceed this amount:
\$1,500.00	\$700.00	\$500.00	\$1,250.00





# Vision Insurance



Charles River Community Health, Inc. offers the Exam-Plus Standard Vision Plan Access Network insurance plans from Blue Cross Blue Shield 20/20 through the EyeMed Vision Care network. Please review the SBC (Summary of Benefit & Coverage) for further plan details. Although the plan year runs from Month to Month, the maximums and coverages below illustrated below are subject to the calendar year. This benefit is available for employees who work 20+ hours per week. Please see summary of coverage for complete details.

Service	In Network	Out of Network
Frequency <ul style="list-style-type: none"> <li>Exam/Lenses for frames or one order of contact lenses</li> <li>Frames</li> </ul>	Once every 12 months  Once every 24 months	
Comprehensive Eye Exam	\$10 copay	Up to \$50
Contact lens fit and follow-up <ul style="list-style-type: none"> <li>Standard</li> <li>Premium</li> </ul>	Up to \$55 10% off retail price	n/a n/a
Contact Lenses <ul style="list-style-type: none"> <li>Conventional</li> <li>Disposable</li> <li>Medically Necessary</li> </ul>	\$130 allowance, then additional 15% off balance \$130 allowance Paid in full	Up to \$104  Up to \$104 Up to \$210
Single plastic lenses <ul style="list-style-type: none"> <li>Single vision</li> <li>Bifocal/Trifocal</li> <li>Lenticular</li> <li>Standard progressive lens</li> <li>Premium progressive lens</li> </ul>	\$25 copay \$25/\$25 copay \$25 copay \$90 copay \$90 copay, then 80% of charges less \$120 allowance	Up to \$42 Up to \$78/\$130 Up to \$130 Up to \$140 Up to \$196
Frames	\$130 allowance, then additional 20% off balance	Up to \$74
Level of Coverage	Employee Cost Per Pay Period Payroll Deduction	
Employee	\$3.61	
Employee & Spouse	\$6.14	
Employee & Child(ren)	\$6.32	
Employee & Family	\$9.93	





# Group Life Insurance



Charles River Community Health, Inc. offers a Group Life Insurance plan from Mutual of Omaha. Life Insurance is meant to protect your loved ones financially if the unthinkable happens. Employer provided Life insurance always includes a Guaranteed Issue amount, ensuring a level of protection, which means no health questions and you can't be declined for this coverage. AD&D Coverage is included as a matching benefit to your Group Term Life Insurance and can offer benefits in the event of an accident. Please review the SBC (Summary of Benefit & Coverage) for further plan details. Waiting period for this benefit is 30 days from hire date.

Coverage	
Benefit Amount	1X base salary up to \$150,000
Age Reduction	Benefits Reduce by 50% at age 70
Accidental Death & Dismemberment	Your benefit is equal to your group term life benefit amount if loss is due to accident or injury. If loss is due to exposure to the elements or disappearance, your loss may be covered.

**This benefit is provided by your employer at NO COST TO YOU**





# Group Short Term Disability Insurance



Charles River Community Health, Inc. offers a Short Term Disability plan from Mutual of Omaha. Short Term Disability is put in place by Charles River Community Health, Inc. to help protect one of your most valuable assets – the ability to earn an income. If you are temporarily disabled and can't work for a short time you can rely on Short Term Disability Insurance to replace a portion of your earnings.

Coverage	
Benefit Amount	60% of Salary up to a \$1,500.00 /week
Benefit Elimination Periods	Accident: 8 <sup>th</sup> Day Illness: 8 <sup>th</sup> Day
Benefit Duration	Benefits are paid for up to 12 weeks
Pre-Existing Condition	Does not apply

**This benefit is provided by your employer at NO COST TO YOU**

## When Do I Begin Receiving Benefits?

Your Elimination Period must be fulfilled before you start receiving Benefits. You will have completed your elimination period on the end of the 8<sup>th</sup> day if you are disabled due to injury / accident, and the end of the 8<sup>th</sup> day for sickness or pregnancy / birth. Benefits will extend as long as 12 weeks if your disability qualifies.



Mutual of Omaha: 1-800-877-5176



<https://www.mutualofomaha.com/support/>



# Group Long Term Disability



Charles River Community Health, Inc. offers a Long Term Disability plan from Mutual of Omaha. Long Term Disability is put in place by Charles River Community Health, Inc. to help protect one of your most valuable assets – the ability to earn an income. If you are temporarily disabled and can't work for a short time you can rely on Short Term Disability Insurance to replace a portion of your earnings.

Coverage	
Benefit Amount	50% of Salary up to a \$6,000.00 / month
Benefit Elimination Periods	90 Days
Benefit Duration	Varies based upon your age when you become disabled
Own Occupation Period	2 Years
Pre-Existing Condition	3/12

**This benefit is provided by your employer at NO COST TO YOU**

## When Do I Begin Receiving Benefits?

Your Elimination Period must be fulfilled before you start receiving Benefits. You will have completed your elimination period after 90 days. If you recover and return to work during your elimination period and become disabled again, you may not need to satisfy a new elimination period. If you qualify, the elimination period will pick up at the point in which it was left off.

## What Is a Pre-Existing Condition?

The pre-existing condition clause applies if you have been seen by a doctor or prescribed medication for the injury or sickness in the last 3 months, and if your disability happens within the first 12 consecutive months of your coverage.



Mutual of Omaha: 1-800-877-5176



<https://www.mutualofomaha.com/support/>



# Employee Assistance Program



Charles River Community Health, Inc. offers a FREE Employee Assistance Service program through Mutual of Omaha. When you call, you will speak directly to an EAP professional to receive immediate support and guidance. The information gathered is confidential, and the EAP professional does not communicate with your employer about your conversation. This coverage includes access to 24/7 telephone assistance and up to 3 face to face visits.

## What can EAP help me with?

**Coaching:** EAP coaches offer phone sessions with employees to help them identify and practice coping skills to manage stress and improve their mental health.

**Substance abuse treatment:** A variety of substance misuse, abuse, or addictions —alcohol, nicotine, or opioids, for example—can be treated through EAP services and referrals to tens of thousands of licensed providers nationwide.

**Help with childcare, ID theft, and more:** The range of EAP life-assistance services also may include childcare, elder care, responding to ID theft or other forms of fraud, or other general wellness programs.

**Workplace management skills:** Managers can seek more intensive training on reflective listening and motivational interviewing to improve conversations with employees and lead with empathy.

## Examples of How EAP Can Help:



Logan's mom moved in when she was no longer able to live alone. During the day, she required care while Logan was at work. With access to the EAP platform, Logan was able to research and compare senior centers in the area and found a place where her mom would enjoy friends, events and various activities.



Miguel and Molly brought their families together when they got married a year ago. Their children – Miguel's son and Molly's two daughters – were having trouble adjusting to the situation. Miguel's EAP referred them to counseling services which helped them adjust and begin to thrive as a family.



Zack and a former roommate were involved in a dispute over a small home business they'd run together. While they'd sold the business, they were still arguing over how to split the profits. With legal consultation provided through Zack's EAP, they've made progress on coming to a fair agreement.



Member Services: 1-800-316-2796



<https://mutualofomaha.com/eap>



# Transamerica Voluntary Benefits



Charles River Community Health, Inc. offers a variety of voluntary benefits from Transamerica. These benefits are 100% employee paid and costs vary. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

## EXAMPLE OF BENEFITS OFFERED FROM TRANSAMERICA

**Disability Income Insurance:** Helps protect a portion of your income if you are unable to work due to a covered accident or a covered sickness.

**Accident Insurance:** Helps offset the direct and indirect expenses such as deductibles, co-payments and other costs not covered by traditional health plans. Spouse and dependent coverage is available.

**Cancer Insurance:** Provides benefits to help pay out-of-pocket expenses not covered by major medical plans to help with the diagnosis and treatment of Cancer. Benefits are paid directly to the employee. Spouse and dependent coverage is available.

**This benefit is 100% employee paid**





# Colonial Voluntary Benefits



Charles River Community Health, Inc. offers a variety of voluntary benefits from Colonial Life. These benefits are 100% employee paid and costs vary. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

## EXAMPLE OF BENEFITS OFFERED FROM TRANSAMERICA

**Disability Income Insurance:** Helps protect a portion of your income if you are unable to work due to a covered accident or a covered sickness.

**Accident Insurance:** Helps offset the direct and indirect expenses such as deductibles, co-payments and other costs not covered by traditional health plans. Spouse and dependent coverage is available.

**Cancer Insurance:** Provides benefits to help pay out-of-pocket expenses not covered by major medical plans to help with the diagnosis and treatment of Cancer. Benefits are paid directly to the employee. Spouse and dependent coverage is available.

**This benefit is 100% employee paid**



Colonial Life/Gianni Richio,  
Acct. Mgr.: 617-529-5822



<https://gianni.richio@coloniallifesaes.com>





Charles River Community Health, Inc. offers Legal Assistance via MetLaw. Quality legal assistance can be expensive, and it can be hard to know where to turn when you need an attorney you can trust. For a monthly fee, MetLaw allows you to have a team of top attorneys ready to help you take care of life's planned and unplanned legal events. Get help with things like buying or selling a home, dealing with identity theft, or caring for aging parents.

### How does it work?

Attorneys are available in person, by phone, or via email alongside online tools to review or plan your next move. You can either access legal advice through the network of vetted attorneys or choose your own attorney and seek reimbursement for some of the cost. Best of all, you have unlimited access to attorneys for legal matters covered under your selected plans.

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Management &amp; Theft</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> <li>Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> <li>Credit Monitoring</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Home Equity Loans</li> <li>Mortgages / Refinancing</li> <li>Property Tax Adjustment</li> </ul>	<ul style="list-style-type: none"> <li>Sale or Purchase of a Home</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxy</li> <li>Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney               <ul style="list-style-type: none"> <li>Healthcare</li> <li>Financial</li> <li>Childcare</li> <li>Immigration</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> <li>Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>Adoption</li> <li>Conservatorship</li> <li>Divorce - 20 hours</li> <li>Guardianship</li> </ul>	<ul style="list-style-type: none"> <li>Juvenile Court Defense</li> <li>Name Change</li> <li>Prenuptial Agreements</li> </ul>	<ul style="list-style-type: none"> <li>School Hearings</li> <li>Domestic Violence Protection</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>Disputes over Consumer Goods</li> </ul>	<ul style="list-style-type: none"> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
<b>Elder Care Issues</b>	<ul style="list-style-type: none"> <li>Consultation &amp; Document Review for Deeds or Leases</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid</li> <li>Medicare</li> <li>Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney</li> <li>RX Plans</li> <li>Wills</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets</li> </ul>	<ul style="list-style-type: none"> <li>License suspension due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>Repossession</li> </ul>
<b>E-Services</b>	<ul style="list-style-type: none"> <li>Attorney Locator</li> <li>Financial Planning</li> </ul>	<ul style="list-style-type: none"> <li>Insurance Resources</li> </ul>	<ul style="list-style-type: none"> <li>Self Help Legal Docs</li> </ul>

**This is offered as a voluntary Product by your employer. The per pay period payroll deduction cost is \$10.38. Please see the plan outline for further details.**





# Discount Programs

Charles River Community Health, Inc. offers a variety of discount programs for you to use. Here is a list of programs and how to reach out to each.

DISCOUNT PROGRAM	DESCRIPTION	HOW TO ENROLL OR FIND MORE INFORMATION
403b	<ul style="list-style-type: none"> <li>Employee deferral. You may contribute up to the 2023 IRS limit of \$23,000 via dollar or % of payroll</li> <li>If age 50+ you are allowed and additional \$7,500 catch-up contribution</li> <li>Employer contribution: 403b plan includes a discretionary company contribution for employees at the end of the fiscal year, Sept. 30th, for those benefit eligible employees who worked over 1,000 hours.</li> </ul>	Enrollment/investment election: <a href="https://www.empowermyretirement.com">https://www.empowermyretirement.com</a>
BlueBikes	<ul style="list-style-type: none"> <li>Regular \$129 membership cost \$49</li> </ul>	<a href="https://member.bluebikes.com/group/crchc">https://member.bluebikes.com/group/crchc</a>
Bike Helmet Reimbursement	<ul style="list-style-type: none"> <li>MGB members are eligible for reimbursement of purchase of one new helmet up to \$15 per member per calendar year</li> </ul>	See form in Employee Navigator
Commonwealth Cell Discounts	<ul style="list-style-type: none"> <li>Employees are eligible for discounts with AT&amp;T and Verizon.</li> </ul>	AT&T: 25% employee discount <a href="http://www.att.com/wireless/vizient2">http://www.att.com/wireless/vizient2</a>
Pet Insurance with Fetch (discount program)	<ul style="list-style-type: none"> <li>Save up to 10% on pet health insurance</li> </ul>	<a href="https://www.fetchpet.com/partners/employee-benefits?utm_source=CRCH&amp;utm_medium=employeebenefits&amp;utm_campaign=CRCH_portal&amp;c=CRCHMA10&amp;p=crc">https://www.fetchpet.com/partners/employee-benefits?utm_source=CRCH&amp;utm_medium=employeebenefits&amp;utm_campaign=CRCH_portal&amp;c=CRCHMA10&amp;p=crc</a>
BJ's Wholesale Club: Membership costs you \$49	<ul style="list-style-type: none"> <li>Regular \$129 membership costs \$49</li> </ul>	Call, Bob Martin, Sales Rep at 339-227-7350 or email martin1@bjs.com
Tickets at Work	<ul style="list-style-type: none"> <li>Offers employees 20-60% off of movies, hotels, shows, concerts, sporting events, etc.</li> </ul>	<a href="https://ticketsatwork.com/tickets/account.php?sub=enroll">https://ticketsatwork.com/tickets/account.php?sub=enroll</a> Complete the information to become a member and use Company Code: CHARLESRIVERCHC
T-Mobile	<ul style="list-style-type: none"> <li>Exclusive savings up to 33% off of four lines with autopay for you and your family. Not available in store.</li> </ul>	<a href="https://www.t-mobile.com/amplified">https://www.t-mobile.com/amplified</a> or call 855-570-9947 and use promo code: 35314TMOFAV T-Mobile Rep, Joanne Pritts – joanne.pritts@t-mobile.com
Café 43	<ul style="list-style-type: none"> <li>Offers breakfast and lunch selections as well as Starbucks barista bar, smoothing bar and grab and go options.</li> </ul>	Use the entrance at the end of Foundry Ave, or the Seyon Street entrance to 43 Foundry and they are located on the group floor



# Discount Programs

DISCOUNT PROGRAM	DESCRIPTION	HOW TO ENROLL OR FIND MORE INFORMATION
Fitness Center	<ul style="list-style-type: none"><li>Exercise room including free weights, cardio &amp; weight training machines with lockers.</li></ul>	<p>How to Enroll: Print out fitness waiver and release of liability in the K drive here: K:\FOR ALL STAFF\Facility Forms. Sign and submit the waiver to Facilities <a href="mailto:facilities@charlesriverhealth.org">facilities@charlesriverhealth.org</a></p> <p><u>Where to find it:</u> Use the entrance at the end of Foundry Ave, or the Seyon St. entrance to 43 Foundry. Proceed through turnstile and head down central staircase.</p>
Bicycle Storage Room	<ul style="list-style-type: none"><li>Available to employees who bike to work providing indoor space in secure area to store your bike while working.</li></ul>	<p>How to Enroll: Print out the Bicycle Room Waiver of Release and Liability in the K drive here: K:\FOR ALL STAFF\Facility Forms Sign and submit the waiver to Facilities <a href="mailto:facilities@charlesriverhealth.org">facilities@charlesriverhealth.org</a></p> <p><u>Where to find it:</u> Use the entrance at the end of Foundry Ave, or the Seyon St. entrance to 43 Foundry The bicycle storage is located on the ground floor</p>
Entertainment Space	<ul style="list-style-type: none"><li>Entertainment room can be used on lunch break includes pool table, TV and golf simulator.</li></ul>	<p>How to Enroll: This room is only accessible if you have a fob with access to the Fitness Center/Bicycle Storage Room, which needs to be set up through Facilities</p> <p><u>Where to find it:</u> Use the entrance at the end of Foundry Ave, or the Seyon St. entrance to 43 Foundry Proceed through the turnstile and head down the central staircase</p>



# Discount Programs

DISCOUNT PROGRAM	DESCRIPTION	HOW TO ENROLL OR FIND MORE INFORMATION
HRSA National Health Service Corps <b>Federal Loan Repayment</b>	<ul style="list-style-type: none"><li>Providers are eligible to apply for Federal Loan Repayment.</li></ul>	Charles River Community Health is a HRSA National Health Service Corps site. This means that our providers are eligible to apply for federal loan repayment. It is not a guarantee that you'll be awarded repayment from HRSA, but you should have the requirements that make you eligible to apply when you work at CRCH. You can find out more information about the program here: <a href="https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html">https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html</a>
US Department of Education <b>Federal Loan Forgiveness</b>	<ul style="list-style-type: none"><li>Whether or not you are accepted for repayment, your work at CRCH would automatically work toward federal loan forgiveness, which is managed through the US Department of Education, assuming you have eligible loan types.</li></ul>	You can find more information about that here: <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service">https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service</a>
Mass General Brigham Value Added Benefits (must be a member of MGB for three months or longer)	<ul style="list-style-type: none"><li>Fitness reimbursement. Receive up to \$150 for individual or \$350 family coverage.</li><li>Weight Loss Reimbursement. Get up to six months free with Jenny Craig, Weight Watchers or NOOM. Does not cover food nutritional supplements or enrollment/registration fee.</li><li>Care Complement Benefit. See list of medications and therapies that are included for \$0 copay.</li></ul>	<a href="https://massgeneralbrigham.org">https://massgeneralbrigham.org</a>