








THE BENEFITS OF MAKING A DIFFERENCE

This is a brief description of Company benefits for eligible employees, which begin the first of the month following 30 days of employment. For additional information, please contact Human Resources.

BENEFIT	DESCRIPTION	EMPLOYER CONTRIBUTION
Medical Insurance (inc. discount vision plan) 	Blue Shield HMO (Tufts/MA; Oxford/NY) Blue Shield PPO	90% Employee Only 75% Employee Only 70% Dependents
Dental Insurance 	Blue Shield HMO Blue Shield PPO	75% Employee Only Buy-up Option
Section 125 Flexible Spending Account	Health Care Reimbursement Account Dependent Care Reimbursement Account Commuter Benefits (Parking/Transit)	N/A
Life Insurance	A flat \$25,000 life insurance policy	100%
Life / AD&D Insurance	Life: 1x Annual Earnings up to a maximum of \$100,000 AD&D: An additional benefit is payable for Accidental Death & Dismemberment	100%
Disability Insurance	60% of monthly pre-disability earnings (reduced by deductible income) up to a monthly maximum of \$10,000 180-day wait period	100%
401k Plan 	May contribute 1% to 100% of gross salary on a pre-tax basis up to the annual IRS maximum Employee contributions and earnings are 100% vested	Employee-paid
401k Match	401k Match (discretionary) • \$0.50 per \$1.00 up to 8% of salary 4-year vesting schedule	4% Maximum Contribution
Vacation / Sick Policy	Employees will accrue 10 Vacation Days (annual maximum will increase in 2nd and 3rd Tiers) and receive 7 Sick Days. Vacation begins to accrue on the first day of employment. Vacation and Sick Days are available for use on the 61st day of employment	100%
Holidays 	7 holidays	100%
Discount Tickets 	Discounts for movie tickets, theme parks, ski tickets, theatre, online shopping, travel, special family events, and much more!	100%



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Employee Assistance Program (EAP)	Confidential service available 24/7 that provides assessment, counseling, and resources to help employees resolve personal issues; also provides referrals for a variety of issues, including child/elder care	100%
Travel Assistance	Provides pre-travel assistance as well as information, referral, transportation, and evacuation services for medical care and other emergencies that may arise during travel	100%
Public Transportation	Up to \$150 reimbursement per month	Partial
Voluntary Legal Insurance	Group rates on legal insurance, inc. phone consultations, document review, Will and Living Will preparation, etc.	Employee-paid
Voluntary ID Theft Insurance	 Group rates on Identity Theft Insurance, inc. credit monitoring and identity restoration	Employee-paid
Voluntary Pet Insurance	 Group rates on pet health insurance, inc. medical problems and conditions related to accidents and illnesses	Employee-paid
Educational Assistance Program	Reimbursement of up to \$4,000 annually upon completion of the course and receipt of grades. Includes tuition, fees, books, or supplies.	\$4,000 annually
FamilyCord Discount	Employee Total Cost: \$725* Employee Discount: \$1,840 *Exc. Cord Tissue	\$1,840
Family Today / Family Tomorrow Assistance Program	Donor Sperm: Up to Six Free Vials of Donor Sperm and Free Donor Products Fertility Preservation: Free Sperm and Egg Storage for Employees Adoption / IVF Assistance-Adoption or IVF Assistance: Up to \$10,000 per year / \$20,000 lifetime maximum	Partial
Bonus	 Discretionary annual bonus based on company and individual employee performance	100%