

# 2019 BENEFITS SUMMARY



At HMFP/APHMFP, we're committed to helping you plan well and live well. That's why we offer an array of competitive benefits that are designed to help you live your best life. From medical plans and retirement programs to child care and family resources, you'll have the services and support you need to take care of yourself—and your family.

## LIVE HEALTHY

### Choose from two medical plans

The HMFP/APHMFP Choice Network offers two medical plans, both administered by Harvard Pilgrim Health Care (HPHC).

- 1. myAdvantage CDHP:** This Consumer-Driven Health Plan (CDHP) features lower premiums with higher out-of-pocket costs and deductibles. With this plan, you designate a primary care physician (PCP) who coordinates your care. The CDHP is offered in conjunction with an HSA.
- 2. myClassic POS Plan:** With this plan, you designate a PCP who coordinates your care. While you have the flexibility to use out-of-network providers, out-of-network care is generally more expensive than in-network care.

### Get to know your dental coverage

Dental coverage is provided through the Delta Dental PPO Plus Premier program, which combines Delta Dental's Premier and PPO networks (and includes 96% of dentists in Massachusetts). You'll save when you receive dental care from a participating Premier dentist, but you'll obtain the greatest value when you receive dental care from a participating PPO dentist.

### Take advantage of vision coverage

In addition to the vision benefits offered under our medical plans, we offer a comprehensive vision care plan from EyeMed. The plan covers vision exams, eyewear, and contact lenses as well as discounts on services such as laser surgery.

### Understand how your prescription drug plan works

HMFP and APHMFP partner with CVS Caremark for prescription drug coverage. This partnership makes it easy for you to order prescription refills, check drug costs and coverage, and find ways to save on your medications. Employees and their dependents who are enrolled in one of our medical plans can also have their prescriptions filled through the BIDMC pharmacy in-person or through the mail with a \$0 co-pay. The myAdvantage CDHP deductible still applies.

## LIVE SECURELY

### Maximize your spending accounts

Set aside pre-tax dollars to pay for qualified medical and dental expenses, as well as eligible day care expenses.

- HSA: For those who are enrolled in the myAdvantage CDHP, are not enrolled in Medicare, and have not participated in a Health Care FSA in the current calendar year
- FlexChoice Limited Purpose FSA: For those enrolled in the myAdvantage CDHP, used for dental and vision costs only
- FlexChoice FSA Health Care: For benefits-eligible employees who are not contributing to the HSA
- FlexChoice FSA Dependent Care: For all benefits-eligible employees

## Protect your loved ones with insurance programs

Because life insurance needs vary, our program is designed to offers individuals an affordable way to provide financial protection for your loved ones.

HMFP/APHMFP provides the following benefits:

- \$50,000 Group Term Life Insurance (reduced if age 65 or older)
- Basic Group or Variable Group Universal Life (GUL / VGUL) Insurance 2x base salary, up to \$700,000 without EOI
- Waive option if over age 65
- Group Business Travel Insurance up to \$500,000
- \$1 million Personal Excess Liability Insurance program

Supplemental options available for purchase include the following:

- 1-4x base salary GUL or VGUL Insurance up to a combined total of \$2 million (EOI required for amounts greater than \$700,000)
- \$10,000 Dependent Term Life Insurance for children under age 19 or full-time students up to age 25
- Spousal Life GUL coverage of \$25,000 to \$200,000 (EOI required for amounts greater than \$25,000)
- Personal Excess Liability Insurance coverage up to \$50 million is available

## Replace income with disability coverage

It's important to plan for your family's financial security in case the unexpected happens. To that end, you'll be enrolled in a group short and long term disability program that is paid by HMFP/APHMFP. You have the option to purchase additional supplemental coverage if you need it.

## Save for your future

HMFP/APHMFP offers a competitive retirement program that helps you pursue financial wellness. All employees are eligible to contribute to the 401(k) Savings & Investment Plan, and benefits-eligible employees will receive contributions to the 403(b) Retirement Plan. Both plans are subject to IRS limits and feature a variety of investment options from Fidelity and TIAA.

## LIVE WELL

### Take advantage of helpful discounts and resources

- HPHC member discounts
- Child and family resources
- Transportation savings
- Additional life insurance benefits

## Questions?

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Online: [hmfphysicians.org/employee-area/](http://hmfphysicians.org/employee-area/)

- Username: HMFP-APHMFP
- Password: Welcome!



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