



BENEFITS AT-A- GLANCE

2022 PLAN YEAR



Benefits At-A-Glance

	Plan/Benefits	Your Coverage Choices
Medical	<ul style="list-style-type: none"> Tufts EPO Value (HMO) Tufts HDHP (HMO) 	You May Elect: <ul style="list-style-type: none"> Individual coverage Family coverage
Dental	<ul style="list-style-type: none"> Delta High Plan Delta Low Plan 	You May Elect: <ul style="list-style-type: none"> Individual coverage Family coverage
Vision	VSP Signature Plan	You May Elect: <ul style="list-style-type: none"> Individual coverage Family coverage
Life Insurance	<ul style="list-style-type: none"> Basic coverage of 1.5x annual earnings to a maximum of \$200,000 Contributory coverage (for yourself) up to 5x annual salary to a maximum of \$500,000 Spouse and child coverage 	The Village automatically provides Basic life coverage; if you are eligible, you can decide whether to buy additional coverage for yourself or your dependents
Disability	<ul style="list-style-type: none"> Long Term & Short Term coverage if full-time 	The Village automatically provides coverage if you are eligible
403(b) Retirement Plan	<ul style="list-style-type: none"> Eligible upon date of hire to enroll 	After one year of employment, eligible employees who contribute a minimum of 2% may receive a match to their contributions of up to 7.5% from the Village
Flexible Spending Accounts	<ul style="list-style-type: none"> Health Care FSA Dependent Care FSA Limited Purpose FSA (if you participate in the HDHP plan only) 	You decide how much to contribute: <ul style="list-style-type: none"> Up to \$2,750 for the Health Care or Limited Purpose FSA Up to \$5,000 (or \$2,500 if married but filing taxes separately) for the Dependent Care FSA
Health Savings Account	You can enroll only if you are enrolled on the Tufts HMO HDHP	<ul style="list-style-type: none"> The maximum amount an individual can contribute is \$3,650 The maximum amount a family can contribute is \$7,300 There is an additional \$1,000 “catch-up” contribution for employees over 55 Lasell Village will contribute \$750 to individual plans and \$1,500 to family plans at the beginning of the plan year
Additional Benefits	<ul style="list-style-type: none"> Employee Assistance Program Identity Theft Protection Travel Assistance Tuition Reimbursement 	

ELIGIBILITY

You are eligible to enroll in Lasell Village's benefits program if you are a regular employee of Lasell Village working at least 1,000 hours per year.

You may enroll dependents in the medical, dental, vision, and voluntary life plans. Eligible dependents include:

- Spouse
- Dependent children & step children who have not attained age 26
- Dependent children of any age if they became physically or mentally incapable of self-support before age 19 and remain incapacitated and enrolled in the plan

MAKING CHANGES DURING THE YEAR

Once a year, during open enrollment, you may make changes to your benefits to be effective the following January 1. Under IRS rules, your health and insurance benefit elections will remain in effect until the next plan year unless you have a qualifying change in status.

Qualifying changes in status include:

- Marriage, divorce, legal separation or annulment
- Birth or adoption of a child (or placement of a child for adoption)
- Death of a dependent
- Ineligibility of a dependent (for example, your child turns 26)
- A change in you or your partner's employment, if it results in a loss or gain in eligibility for coverage

If you have a qualifying change in status during the year, you must notify HR within 30 days of the status change to request a change to your benefit elections. Otherwise, you will have to wait until the next calendar year

MEDICAL

You have a choice of two medical plans through Tufts Health plan: an HMO and a high deductible HMO. You may elect individual or family coverage. Your premium is taken on a pre-tax basis.

The high deductible HMO includes a Health Savings Account that you can use to pay for eligible health care expenses. Any contributions you make to the HSA are made on a pre-tax basis.

Acupuncture and Chiropractor annual visit maximum has increased to 30 visits. Please see your benefits summaries for more detail.

DENTAL

You have a choice of two dental plans offered through Delta Dental: the high plan and the low plan. You may enroll in individual or family coverage. You pay the full cost of this coverage. Your contributions are taken out of your paycheck on a pre-tax basis.

VISION

You may elect vision coverage through VSP. You have a choice of individual or family coverage. You pay the full cost of this coverage. Your contributions are taken out of your paycheck on a pre-tax basis

FLEXIBLE SPENDING ACCOUNTS (FSAs)

A flexible spending account allows employees to set aside pretax income to pay for health, dental, vision and dependent care expenses that are expected to occur during the year. The maximum amount you can fund your FSA account is \$2,750 for health, dental, and vision and \$5,000 for dependent care (or \$2,500 if married and filing separately).

If you are enrolled in the HSA you cannot enroll in the Health Care FSA, but you can enroll in the Limited Purpose FSA. A Limited Purpose FSA only allows for qualified vision and dental expenses.

Enrollment in the FSA is **not** dependent on whether you are enrolled in Lasell Village's medical or dental plan.

HEALTH SAVINGS ACCOUNT (HSA)

Anyone that enrolls in the Qualified High Deductible HSA plan is eligible to open an HSA. You must not be covered under any other plan that is not an HSA qualified plan, including a Health FSA (enrollment in a limited purpose FSA is permitted). If married, your spouse must not be covered under a Health FSA.

If employees enroll in the Qualified High Deductible HSA plan and open a Health Savings Account, Lasell Village will contribute \$750 towards your HSA individual plan and \$1,500 towards your HSA family plan at the beginning of the plan year. Employer HSA contributions will be prorated based on date of enrollment for anyone enrolled after January 1st.

LIFE INSURANCE

Lasell Village provides each eligible employee, a Life and Accidental Death & Dismemberment (AD&D) Insurance benefit equal to 1.5X times your annual earnings to a maximum of \$200,000 at no cost to you through Reliance Standard.

You may elect additional voluntary coverage:

- **Employee:** up to 5X your annual base salary up to \$500,000 in \$1,000 increments. You can qualify for coverage up to \$200,000 without any medical questions if you apply when initially eligible
- **Spouse:** available up to 100% of employee coverage to \$500,000 in increments of \$1,000. Your spouse can qualify for coverage up to \$30,000 without any medical questions if coverage is applied for when initially eligible
- **Child:** children from 6 months to 26 years old (if still a student) can qualify for coverage up to \$10,000 in \$1,000 increments

DISABILITY

The Village automatically provides salary continuation through an STD and LTD Plan for eligible employees who meet the definition of disability.

Short Term Disability (STD) insurance is a **benefit paid by the Village**. There is a 45 day elimination period for an illness and a 14 day elimination period for maternity. All accrued sick time must be used (employees can choose to use vacation time prior to requesting STD). Following the elimination period, individuals who are found to be disabled receive 60% of pay to a maximum benefit period of 6 months.

Long Term Disability (LTD) is a benefit plan through Reliance Standard. Following a 180 day elimination period, individuals who are found to be disabled generally receive 60% of pay to a maximum of \$10,000 per month to a maximum benefit period to age 65.

RETIREMENT PLAN

Eligible employees are able to participate in Lasell Village's tax-deferred 403(b) Retirement Plan through TIAA-CREF. Employees of the Village become eligible to participate on a voluntary basis as of their date of hire. Participating, eligible employees who complete one year of employment and contribute a minimum of 2% may receive a match to their contributions of up to 7.5% from the Village.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program is provided through New Directions, as well as one-on-one telephonic and online coaching, budget, financial, and legal consultations. Talk with a specialist 24 hours a day / 7 days a week at 1-800-624-5544.

IDENTITY THEFT PROTECTION (Through Reliance Standard)

To protect you and your family from this devastating loss, RSLI and Lasell Village have provided you with a full service ID Recovery Program that will perform the recovery process for you should you or a member of your family fall victim to identity theft. You also have access to real-time card monitoring through WalletArmor. If you suspect your personal information has been compromised, call toll free: 1.855.246.7347

TRAVEL ASSISTANCE (Through Reliance Standard)

Reliance Standard has partnered with On Call International to provide around-the-clock access to On Call International's 24-hour, toll-free travel assistance services. Whether you need help with an illness or injury, lost passport, missing luggage or even a prescription refill, you can rest assured you (and your covered dependents) have access to a personal travel emergency companion anytime you're more than 100 miles away from home. To get in touch with On Call International while in the U.S. please call 800-456-3893. Worldwide, please call 603-328-1966.

TUITION WAIVER

Employees may be eligible to receive a tuition waiver for Lasell University courses beginning the semester following their date of hire. Qualifying dependents of employees may be eligible after the employee has completed one year of service.

TUITION REIMBURSEMENT

Employees may receive Tuition Reimbursement for pre-approved work-related classes at an outside institution for up to \$1,000 per year.