

2022 BENEFITS SUMMARY

Your at-a-glance guide to your
Blue Cross Blue Shield of
Massachusetts benefits.

Learn more at
bluecrossma.org/associate





THE BENEFITS OF A HEALTHY CAREER

We're committed to helping you be the healthiest you can be, and empowering you to achieve your best. That's why we offer the programs, benefits, and resources you need to support a healthy lifestyle, in and out of the office.

HEALTH CARE

Our high-quality and affordable health care benefits provide you and your family peace of mind. To learn more about the benefits below, please visit bluecrossma.org/associate. To enroll, go to the Benefits section of Workday.

Benefit	Key Features	Eligibility
Medical	Choose between two medical plan options: <ol style="list-style-type: none">1. PPO Blue Care Elect Saver—CHOICE with a Blue Cross-funded HSA2. HMO Network Blue® NE Deductible with a Blue Cross-funded HRA	You can enroll yourself, your spouse/domestic partner, and your children up to age 26.
Dental	The Dental Blue® plan covers preventive care, basic care (e.g., fillings, root canals), major care (e.g., crowns, dentures, implants), and orthodontia. Plus, you have access to nearly 90% of the practicing dentists in Massachusetts, as well as over 350,000 dental locations nationwide.	You can enroll yourself, your spouse/domestic partner, and your children up to age 26.
Vision	Blue 20/20, powered by EyeMed Vision Care®, covers routine eye examinations and lenses at 100%. And you can choose from thousands of locations in the Blue 20/20 network, including Lens-Crafters®, Pearle Vision®, and Target Optical®.	You can enroll yourself, your spouse/domestic partner, and your children up to age 26.

FINANCIAL ACCOUNTS

These tax-advantaged accounts help you pay for health care and dependent care expenses. Some of the accounts are paired with our health plans and are funded by Blue Cross to help cover your out-of-pocket expenses. To learn more about financial accounts, please visit bluecrossma.org/associate. To enroll, go to the Benefits section of Workday.

Benefit	Key Features	Eligibility
Health Savings Account (HSA)	<p>A Health Savings Account is a triple-tax-advantaged savings account where your contributions, interest earnings, and eligible withdrawals are all tax-free. You can use the money in this account to pay for eligible medical, dental, and vision expenses now and/or in the future.</p> <p>Blue Cross Contributions: If you enroll in the Blue Care Elect Saver CHOICE plan, an HSA will be opened automatically for you and funded with an annual Blue Cross contribution, prorated based on your hire date:</p> <ul style="list-style-type: none"> • Associates earning < \$70,000*: \$1,125 for individual or \$2,250 for individual + 1 or family • Associates earning \$70,000* or more: \$750 for individual or \$1,500 for individual + 1 or family <p>Your Contributions: If you enroll in the Blue Care Elect Saver-CHOICE plan, you have the option to contribute your own funds to an HSA, up to the IRS annual maximum limit (\$3,650 for individual coverage, \$7,300 for any level of family coverage, including Blue Cross contributions).</p>	<p>You must be enrolled in the Blue Care Elect Saver-CHOICE plan to contribute to this account.</p> <p>You can use this account for you, your spouse, and your tax dependents (including your children up to age 19, or age 24 if a full-time student), whether or not they're enrolled in the plan.</p>
Health Reimbursement Arrangement (HRA)	<p>Blue Cross allocates funds to this account: \$400 for individual coverage, \$800 for individual + 1 coverage, and \$1,000 for family coverage. These funds help you pay for medical and prescription drug expenses. You cannot make personal contributions to this account.</p>	<p>If you're enrolled in the Network Blue® NE Deductible plan, you can use this account for you and your dependents enrolled in the plan.</p>
Health Care Flexible Spending Account (FSA)	<p>You can contribute up to \$2,850 in pre-tax money to pay for eligible medical, prescription drug, dental, and vision expenses.</p>	<p>If you're enrolled in the Network Blue NE Deductible plan, or if you waive medical coverage, you can use this account for you, your spouse, and your children up to age 26, even if they're not enrolled in the plan. This isn't available if you're in the Blue Care Elect Saver-CHOICE plan.</p>
Limited Purpose Flexible Spending Account (LPFSA)	<p>You can contribute up to \$2,850 in pre-tax money to pay for eligible dental and vision expenses.</p>	<p>If you're enrolled in the Blue Care Elect Saver-CHOICE plan, you can use this account for you, your spouse, and your children up to age 26, even if they're not enrolled in the plan.</p>
Dependent Care Flexible Spending Account (DCFSA)	<p>You can contribute up to \$5,000 per household (or \$2,500 if you are married and filing taxes separately) in pre-tax money to pay for day care or elder care expenses while you and your spouse work, look for work, or go to school.</p>	<p>All associates are eligible regardless of medical plan elections. You can use this account to pay expenses for your children through age 12 or eligible adult dependents.</p>

*Annualized base pay.

INCOME PROTECTION

Blue Cross helps you prepare for the unexpected with benefits that offer financial protection for you and your family. For more information on the benefits listed below and directions on how to enroll, please visit the Benefits section of Workday.

Benefit	Key Features	Eligibility
Long-Term Disability (LTD) Insurance	If you work at least 30 hours per week, you automatically get company-paid basic LTD coverage equal to 60% of your monthly salary* (\$12,500 monthly maximum benefit). You can purchase additional LTD coverage equal to 66 2/3% of your monthly salary* (\$12,500 monthly maximum benefit).	Full-time associates are eligible after 90 days of employment.
Short-Term Disability (STD) Insurance	If you work at least 30 hours per week, you automatically get company-paid STD coverage. This coverage provides a percentage of your salary (depending on your length of service) for up to 25 weeks.	Full-time associates are eligible after 90 days of employment.
Parental Leave	If you work at least 30 hours per week and are a primary caregiver of a new child, Blue Cross will provide up to four continuous weeks of paid parental leave so you can spend time bonding with your new child.	Full-time associates are eligible after 90 days of employment.
Life and Accident Insurance	If you work at least 15 hours per week, you automatically get company-paid basic Life and Accident Insurance equal to your annual salary.* If you work at least 30 hours per week, you can purchase additional life insurance equal to two times your annual salary.* You also have the option to enroll in Group Universal Life Insurance for yourself, spouse, and dependent children.	Associates are eligible for coverage immediately.
Cancer Care Elite & Critical Illness Care Insurance	You may purchase additional coverage for out-of-pocket expenses such as daily living expenses, copayments, deductibles, and other unplanned expenses, as well as a cash benefit for diagnostic services, treatment, and care (in a facility or at your own home).	All associates and their family members, ages 18 to 65, are eligible.

*Salary = Benefits base rate, your annual base salary plus annual targeted sales bonus (where applicable).

RETIREMENT

Blue Cross helps you plan for your future with the resources you need to grow your nest egg.

Benefit	Key Features	Eligibility
401(k) Plan	Contribute up to 75% of your pay (up to IRS limits) to your 401(k) account on a pre-tax, Roth, and/or post-tax basis. As long as you contribute, Blue Cross matches your contributions up to 4% of your pay. In addition to the company match, Blue Cross provides you with a Core Contribution of 4% of your base pay. You receive this Core Contribution regardless of whether you contribute to the 401(k). You'll be automatically enrolled (with an option to opt out) and can choose from a variety of investment options. To learn more, visit 401k.com .	All associates, are eligible after one month of employment. Associates vest in their Blue Cross contributions over the course of three years.

COMPENSATION

Attracting and retaining high-quality talent is crucial to our continued business success. Our compensation programs, at all levels, are designed to allow us to maintain an appropriate competitive position, to drive key business objectives, and to reward performance at the individual and company level.

Benefit	Key Features	Eligibility
Short-Term Incentive Plan (STIP)	We provide annual at risk incentive opportunities to all associates (with the exception of Sales Incentive Plan-eligible associates) through the Short-Term Incentive Plan. The STIP provides an incentive opportunity up to a percentage of your base salary upon satisfactory attainment of personal and company goals and Board approval.	All associates are eligible (with the exception of Sales Incentive Plan-eligible associates).
Sales Incentive Plan	Sales associates, depending on their role, are eligible for short-term incentives through the Sales Incentive Plan. This plan is designed to motivate the sales force and encourage high performance. There are several important components to the Sales Incentive Plan, and the Sales associate's specific level and job title determine the number of components for which they are eligible.	Associates in Sales Incentive Plan-eligible roles.
Long-Term Incentive Plan (LTIP)	The Long-Term Incentive Plan (for select senior leaders) bases awards on company performance, and provides a key element in the recruitment and retention of talented executives. The LTIP provides an incentive opportunity targeted at a percentage of base salary, and satisfactory attainment of company goals upon Board approval.	Selected senior leaders.
Reward Blue — Reward & Recognition	Reward Blue is our reward and recognition program that provides associates the opportunity to be recognized or praised by their leader and/or peers. Recognitions can be monetary or non-monetary in value with redemption options ranging from Amazon shopping, Visa prepaid cards, gift cards, tickets, hotels, and more.	All associates are eligible.



QUESTIONS?

Contact AskHR@bcbsma.com,
or call ext. 6-HRHR (1-617-246-4747),
available during business days from
8:00 a.m. to 4:00 p.m. ET.

WORK/LIFE BALANCE

We know how important it is for our associates to manage both work and family responsibilities, and that's why we offer a variety of benefits to help you keep your life balanced.

Benefit	Key Features	Eligibility
Wellness Rewards Program	Our wellness incentive program allows you to earn rewards for completing healthy actions and helps you achieve your personalized wellness goals. To learn more, visit join.virginpulse.com/wellness .	Associates working 15 or more hours per week are eligible immediately.
Time Away	Take time to recharge, so you can be your best at work and at home. Each year, you can take off work for vacation time (3 weeks*), holidays (11 days), personal days (2 days*), and wellness days (8 days). Plus, as part of our commitment to our communities, full-time associates get up to 2 days to participate in approved volunteer activities.	All associates are eligible; part-time associates receive pro-rated time-off benefits and are eligible for up to 8 paid hours volunteer time.
GuidanceResources Employee Assistance Program (EAP)	Confidential consultation on personal issues, and resources for work/life needs, including financial and legal information, and more. To learn more, visit guidanceresources.com . Username: BCBSMA Password: Guidance	All associates and their family members are eligible immediately.
Adoption Assistance and Referral Program	Get reimbursed up to \$3,000 per child (\$5,000 annual maximum) for certain expenses associated with qualifying adoptions. To learn more, visit the Total Rewards page under the Human Resources tab of Blueweb.	Associates regularly scheduled to work at least 15 hours per week are eligible after three months of employment
Aspire Educational Assistance	Let Blue Cross help you develop and maximize your potential through continuing education support for classes or degree programs related to your career. To learn more, visit aspire.edassist.com , or call 1-866-610-6744. (Username: BCBSMA, Password: Benefits4You).	Associates regularly scheduled to work 15 hours or more per week are eligible immediately; your reimbursement amount depends on whether you're a full-time or part-time associate.
Blue Cross Student Loan Repayment Program	Financial well-being is a critical component of your overall health and wellness, and through this benefit offering, you'll get support and financial assistance to help alleviate the stress of student loan debt. To learn more, visit aspire.edassist.com , or call 1-866-610-6744. (Username: BCBSMA, Password: Benefits4You).	Associates regularly scheduled to work 30 or more hours per week are eligible after completing 3 months of service.
Dependent Care Programs	Through the Bright Horizons Family Solutions Program, you have access to an array of family support services, including use of urgent or planned back-up care for your child in your home or in a center, in-home care for your adult/elderly loved ones, an online database of caregivers and pet care services, elder care resources, discounts, and more. The Bright Horizons Special Needs Program provides personalized information to help parents obtain educational support for children with special needs or who are experiencing challenges at school or at home, accessed via a free interactive online platform. To learn more, visit clients.brighthorizons.com/bcbsma .	All associates are eligible immediately.
Learn to Live	Your online mental health tool is confidential, self-guided and available 24/7 at no cost to you. Sign up at learntolive.com/partners and enter code: bcbsma .	Associates working 15 or more hours per week, and their family members over the age of 13 are eligible immediately.

*Pro-rated for the first year based on hire date; annual vacation time increases upon reaching length of service milestones. Depending on hire date, you may not receive any personal days until your first full year of employment.

ADDITIONAL BENEFITS

Benefit	Key Features	Eligibility
Qualified Commuter Benefit	Get discounts on transportation like MBTA, parking, and bicycle passes through our qualified commuter benefit program. To learn more, visit login.commuterbenefits.com .	All resident and mobile associates are eligible within 4-6 weeks of their hire date, depending on the day of the month they are hired.
Discount and Voluntary Benefits	Purchase coverage like long-term care insurance, legal insurance, and pet insurance through YouDecide, a self-service website where you can buy products and services at special group discounts and pay through payroll deductions. To learn more, visit youdecide.com/bcbsma .	All associates are eligible immediately.
Auto and Home Insurance	Get discounted auto and homeowners insurance through the Liberty Mutual Group Savings Plus program, which comes with features like payroll deduction, and 24-hour claim service. To learn more, visit libertymutual.com/bcbsma .	All associates are eligible immediately.
Financial Finesse	Get unbiased, no-cost, financial advice to help you manage debt, plan for a life event, grow your investments, and retire comfortably. Visit ffhub.com/thrive or call 1-883-224-5233.	Associates working 15 or more hours per week, and their family members, are eligible immediately.
Livongo	Livongo for Diabetes is a no-cost, innovative program that helps eligible members take control of their health. To learn more, visit join.livongo.com .	All associates are eligible immediately.



OVER \$1,000 TO MAXIMIZE YOUR HEALTH!

If you enroll in a Blue Cross medical plan for 2022, you're eligible to be reimbursed up to \$300 a year for qualified alternative medicine, such as meditation, and massage therapy. You're also eligible to be reimbursed \$300 for certain weight-loss programs, and \$150 for gym memberships and fitness classes.

Regardless of whether you're enrolled in a medical plan, associates who work 15 or more hours per week and have completed 90 days of service are eligible to be reimbursed up to \$300 as part of the Fitness Plus benefit.

For more details, visit bluecrossma.org/associate.

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MASSACHUSETTS

This summary of benefits is intended to provide a brief, general overview of the benefits available to eligible Blue Cross Blue Shield of Massachusetts associates. In the event of any discrepancy between this summary and the actual plan document or policy, the plan document or policy will govern. Blue Cross Blue Shield of Massachusetts reserves the right to amend, modify or terminate its benefits and programs at any time to the extent permitted by law. Blue Cross Blue Shield of Massachusetts recognizes diversity as a competitive advantage and sees it as an asset in our changing business environment. Blue Cross Blue Shield of Massachusetts is an affirmative action, equal opportunity employer. For more information, please visit us at bluecrossma.com/careers.

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