

A photograph of two male scientists in white lab coats and safety glasses working in a laboratory. They are positioned in front of a biosafety cabinet. The image is overlaid with a semi-transparent purple and white gradient. The text "RELAY TX BENEFITS" is written in large, white, sans-serif capital letters across the middle of the image.

RELAY TX BENEFITS

2020 BENEFIT HIGHLIGHTS

MEDICAL COVERAGE

BLUE CROSS BLUE SHIELD

PREFERRED PPO MEDICAL PLAN

We are pleased to offer health insurance from Blue Cross Blue Shield of Massachusetts. Relay contributes 80% to the cost of this plan.

As a PPO plan, this provides you the ability to see specialists without a referral. The plan also provides both in-network and out-of-network coverage.

Plan Details for In-Network Providers

Deductible:

\$2000 individual / \$4000 family

Your annual deductible is reimbursed at 100% through a Health Reimbursement Arrangement (HRA.)

Copays:

\$15: Primary Care, Specialist Visit, Chiropractic

\$35: Acupuncture

\$150: Emergency Room

Covered in full after deductible is met: Diagnostic Test, Imaging, In-patient Hospital, Outpatient Day Surgery



WHAT YOU PAY: (per pay period)

Individual: \$61.16

Employee + Spouse: \$122.32

Employee + Children: \$113.15

Family: \$174.31

Deductible: A specified amount of money that the insured must pay before an insurance company will pay a claim. (But don't forget, Relay's plan reimburses this to you.)

Copay: A payment made by a beneficiary in addition to that made by an insurer.

DENTAL COVERAGE

BLUE CROSS BLUE SHIELD

We are pleased to offer dental coverage from Blue Cross Blue Shield of Massachusetts. Relay contributes 80% to the cost of this plan.

Plan Details for In-Network Providers

Preventative and diagnostic care covered at 100%

Restorative, Oral Surgery and Endodontics covered at 80%

Major restorative covered at 50%

Orthodontia for children and adults up to \$1000 lifetime max



WHAT YOU PAY: *(per pay period)*

Individual: \$6.55

Employee + Spouse: \$13.10

Employee + Children: \$10.48

Family: \$17.03

VISION COVERAGE

BLUE CROSS BLUE SHIELD

We are pleased to offer vision coverage from Blue Cross Blue Shield of Massachusetts. Relay contributes 80% to the cost of this plan.

Plan Details for In-Network Providers

Annual eye exam covered at 100% once every 12 months

Prescription Glasses

\$10 copay, then covered in full: Single Vision Lenses, Bifocal Lenses, Trifocal Lenses

\$75 copay, then covered in full: Standard Progressive Lenses

\$150 allowance towards frames

Contacts (*in lieu of glasses*)

\$55 copay for evaluation and fitting

\$150 allowance towards lenses

LASIK

15% off or 5% off promotional offer



WHAT YOU PAY: (*per pay period*)

Individual: \$2.30

Employee + Spouse: \$4.59

Employee + Children: \$4.36

Family: \$6.75

LIFE, AD&D AND DISABILITY INSURANCE

Protect your loved ones with our Life, Accidental Death & Disability, and Long & Short Term Disability Insurance Benefit. This is a 100% paid by Relay Tx and administered by MetLife.

Plan Details

Life and AD&D Insurance

Benefit amount is 2x annual earnings

Benefit maximum is \$600,000

**Guaranteed issue is \$400,000

Short-Term Disability Insurance

Elimination period of 7 days for illnesses

100% salary continuation paid for by Relay Tx for a maximum of 13 weeks

Long-Term Disability Insurance

60% of your pay for up to 6 months

Maximum monthly benefit of \$10,000



KEY POINT:

** If you will be applying for an amount above the Guarantee Issue amount, you must complete and submit a Statement of Health form with MetLife.

FLEXIBLE SPENDING ACCOUNTS

Optional pre-tax savings to help cover medical and dependent care costs.

There are two types of Flexible Spending Accounts:

Health Care Reimbursement (HRA)

This program lets you pay for certain IRS-approved medical care expenses with a prescription not covered by their insurance plan with pretax dollars

Annual Federal Limit: \$2,750

Rollover: 2.5 month grace period

Dependent Care (DCA)

This program lets you use pretax dollars toward qualified dependent care such as caring for children under the age 13 or caring for elders

Annual Federal Limit: \$5,000 (or \$2,500 if married & filing separately)

Rollover: No



KEY POINTS:

For the Healthcare Reimbursement
HRCTS sends you a VISA debit card pre-loaded with your full election amount to pay for qualified medical, dental, and vision expenses during the FSA Plan Year.

For the Dependent Care
HRCTS will provide you with a smart debit card which you can present at the day care facility you use if they accept credit cards as a form of payment. You also have the option to submit manual claims.

ADDITIONAL BENEFITS FROM BLUE CROSS

Get more out of your Blue Cross plan by taking advantage of these added benefits.

Healthy Actions

Get paid \$300 to be healthy by completing three simple steps

- Through the HR Portal sign up for Healthy Actions
- Take the Healthy Actions form to your Doctor
- Submit the completed form to Blue Cross by December 31st

Fitness Reimbursement

Submit 3 months of athletic membership fees to Blue Cross for reimbursement.

Download, complete and submit the form found on the HR Portal.

Telemedicine

Using a smartphone, tablet, or computer, you can access the care you need, when and where you need it.

- Visit bluecrossma.com/telehealth to learn more about this program.

Employee Assistance Program

This EAP provides professional and confidential services to help employees and family members address a variety of personal, family, life, and work-related issues. From the stress of everyday life to relationship issues or even work-related concerns, the EAP can help with any issue affecting overall health, well-being and life management.



TAKE NOTE:

Blue Cross has a mobile app where you can access a digital ID card, contact member services and review claims.

401K RETIREMENT SAVINGS

This plan is administered by Vanguard

Enrollment

- Auto enrolled at 6% into target based fund
- 3.5% company match
- Login to <https://my.vanguardplan.com> to opt out or change your election amount

Adviser

Doug Norberg with Aegis Retirement is available for investment and saving questions. Schedule time with Doug to:

- Discuss your retirement portfolio
- See if you are on track
- Get tips to help you reach your retirement goals
- dnorberg@aegisretire.com



TAKE NOTE:

You can change your elections at any time by logging into Vanguard

COMMUTING

Relay Tx wants to make your commute easier by covering the cost you pay to get to work each day. Choose one from the following reimbursable commuting options.

Parking at 1 Kendall Garage

Covered at 100% by Relay Tx. For access complete application and submit for entry via your Relay badge or EZ Pass Transponder

MBTA & Commuter Rails

Reimbursed at %100 by Relay Tx. After purchasing your pass submit through our reimbursement platform, Expensify.

Bikers

We dont forget about our bikers! Access to secured bike storage as well as \$200 annual allowance for bike tune ups.



TAKE NOTE:

Alexandria Shuttle

There is a free shuttle that runs from North Station to Tech Square. Ask Kathryn at the front desk for a sticker.

ADDITIONAL BENEFITS FROM RELAY TX

Communications

Relay offers a generous cell phone reimbursement policy. Employees may be reimbursed \$75 per month. This is done through our reimbursement platform, Expensify.

Cambridge Athletic Club:

We have partnered with the Cambridge Athletic Club to offer a reduced membership fee to their fitness centers. Login to the HR Portal and download the enrollment form if you wish to join. After the Relay subsidy, your fee is:

- 215 First \$29/month.
- Tech Square \$19/month
- Both \$39/month

Blue Bikes Corporate Membership

Relay offers a corporate membership discount at \$35 per year with Blue Bikes bike share program. Login to the HR Portal and access the enrollment instructions if you wish to join.

For Your Furry Family:

- Pets Best Pet Insurance: Coverage range from \$6 per month to over \$30 per month depending on the plan type, age, breed, and health of your pet.
- Wag! Use the site and code below for one free walk + 10% off all services.
 - <https://wagwalking.com/p/relay>
 - code: RELAY10

TIME OFF & VACATION

Time Off

Regular full-time employees are eligible to participate in our “Take it As You Need It” vacation program. Our “Take It as You Need It” philosophy allows employees to take time away from work, when you need it (with manager approval) and to take the amount you need.

Relay Tx Holiday Office Closures

In addition to our time off policy please find the 2020 Holiday Calendar below.

- New Years Day - January 1
- Martin Luther King Jr. Day - January 20
- Presidents' Day - February 17
- Patriots' Day - April 20
- Memorial Day - May 25
- Independence Day - July 3
- Labor Day - September 7
- Columbus Day - October 12
- Thanksgiving Day & day after - November 26 & 27
- Holiday Pause - December 24 - January 1, 2021



TAKE NOTE:

We love to see where our people go. Take the Relay Tx band along for your trip and share some scenery with those back home.

HR PORTAL ACCESS

Time to Elect or Waive

Find the email from Zywave or use the address below. This HR Portal will be your one stop shop for everything benefits related!

- **www.hrconnection.com**
 - Use your Relay address as your username and create a password to proceed with benefits enrollment
 - Make sure to bookmark the site so you have it handy to go back and reference your benefit details.