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# 2021 Benefit Highlights

# MEDICAL COVERAGE

## Blue Cross Blue Shield

### PERFERRED 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.

### PLAN DETAILS FOR IN-NETWORK PROVIDERS

#### Deductible

\$2,000 individual / \$4,000 family

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

#### Copays

\$15: Primary Care, Specialist Visit, Chiropractic

\$15: 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



*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.*

*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

### DENTAL PLAN

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

### PLAN DETAILS FOR IN-NETWORK PROVIDERS

#### Deductible

\$2,000 Calendar Year Maximum

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

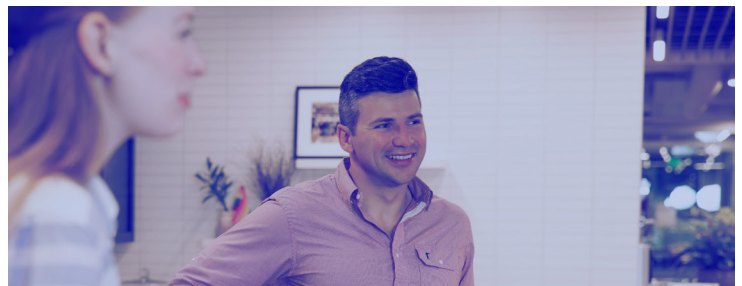
#### Per Pay Period

Individual: \$6.55

Employee + Spouse: \$13.10

Employee + Children: \$10.48

Family: \$17.03



# VISION COVERAGE

## Blue Cross Blue Shield

### VISION PLAN

We are pleased to offer vision insurance from Blue Cross Blue Shield of Massachusetts. Relay contributes 50% to the cost of this plan.

### PLAN DETAILS FOR IN-NETWORK PROVIDERS

#### Annual Exams:

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

#### You Pay:

15% off or 5% off promotional offer



# LIFE, AD&D AND DISABILITY INSURANCE

## Met Life

### LIFE, AD&D, AND DISABILITY

Protect your loved ones with our Life, Accidental Death & Dismemberment, and Long & Short Term Disability Insurance. This is 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 \$600,000

#### 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 a maximum monthly benefit of \$15,000



# FLEXIBLE SPENDING ACCOUNTS

## FLEXIBLE SPENDING

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

### THERE ARE TWO TYPES OF FLEXIBLE SPENDING ACCOUNTS

#### Health Care Flexible Spending Account (FSA)

This program lets you pay for certain IRS-approved medical care expenses with pretax dollars.

Annual Federal Limit: \$2,750

2.5-month grace period at the end of plan year

#### 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 qualified elders.

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

No grace period or rollover benefit

## KEY POINTS

### For the Healthcare FSA

HRCTS sends you a VSA 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 FSA

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

### Blue Cross Blue Shield

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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 up to \$150 of qualified athletic membership fees to Blue Cross for reimbursement. Download, complete and submit the form found on the BCBS Member 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](https://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

Administered by Vanguard

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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](mailto:dnorberg@aegisretire.com)

### TAKE NOTE:

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



## COMMUTING

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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 don't 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 Stephanie at the front desk for a sticker.



# ADDITIONAL BENEFITS FROM RELAY TX

## ADDITIONAL BENEFITS

### Caregiving

12 Weeks of 100% Paid Parental Leave for the birth, adoption, or placement of a child.

### 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 ranges from \$6 per month to over \$30 per month depending on the plan type, age, breed, and health of your pet.



## TIME OFF & VACATION

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### 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 2021 Holiday Calendar below.

- New Year's Day - January 1
- Martin Luther King Jr. Day - January 18
- Presidents' Day - February 15
- Patriots' Day - April 19
- Memorial Day - May 31
- Independence Day - July 5

- Labor Day - September 6
- Columbus Day - October 11
- Thanksgiving Day & day after - November 25 & 26
- Holiday Pause - December 24 - January 1, 2022

### 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.

