

# Wayside Benefits Guide FY23

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**Annual Enrollment: May 23<sup>rd</sup> - June 3<sup>rd</sup>**  
*Benefits and rates effective July 1<sup>st</sup>, 2022*

FIND OUT MORE ON WES!



Wayside  
Employee  
Sharepoint

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# WHAT'S NEW THIS YEAR?



- **Visit the Department of People & Culture to have your questions answered in person or via Microsoft Teams.** The Department of People and Culture provides the opportunity for Wayside staff to ask questions about the products and benefits available to you.
- **New hire?** Check out WES or page 3 for employment eligibility. Check our website for a video to guide you through the next steps, whether you're enrolling during open enrollment or not.
- **Make sure you complete the benefits open enrollment module in Ceridian no later than June 3, 2022 at <https://dayforcehcm.com>.** Instructions on how to enroll are available on WES in forms under 'submit a Ceridian life event'. (Annual enrollment changes go into effect July 1, 2022. Life event changes are effective as of date of life event.)

*Coverage will automatically rollover if you do not complete an enrollment module.*

# Eligibility

- All employees working at least 20 hours per week are eligible to participate in the Wayside Youth & Family Support Network Employee Benefits Program.
- For most of our benefit plans your coverage will become effective on the **1st of the month following 30 days of employment**.
- You must be actively employed for your coverage to be effective on your eligibility date.
- You may also enroll your eligible dependents in the Wayside Youth & Family Support Network Benefit Plans. Your eligible dependents include your spouse, as well as your dependent child(ren). This includes biological, adoption, stepchildren through marriage, fostering or those for whom you have legal custody by court decree.
- When enrolling in medical, dental or vision coverage, you may enroll any dependent child up to the end of the month that dependent turns 26 years old.

You can sign up for benefits during the initial eligibility period, the annual open enrollment period and within 30 days of a qualified life event. All insurance benefits are enrolled in Ceridian. Enrollments will be available upon hire and during qualifying life events. Instructions on how to enroll can be found on WES or by contacting the Department of People & Culture.

## TERMS TO KNOW

**PPO (Preferred Provider Organization):** PPO plans provide more flexibility when picking a doctor or a hospital. They also feature a network of providers, but there are fewer restrictions on seeing out-of-network providers. In addition, your PPO insurance will pay if you see a out-of-network provider, although it may be at a lower rate.

**Copay:** A fixed dollar amount (e.g., \$20) that you pay for a covered health care service, such as a visit to your doctor or a specialist.

**Deductible:** A dollar amount you need to pay each year before your plan pays for covered health care services.

**Out-of-pocket maximum:** The maximum amount you will pay each year for certain covered services that apply toward the maximum, after which your plan will begin to pay in full for these covered services.

**Coinsurance:** Your share of the costs of a covered health care service, typically calculated as a percentage of the amount allowed for the service provided.

**Out-of-network provider:** A medical provider which has not contracted with your insurance company for reimbursement at a negotiated rate. Some health insurance plans, like HMOs, do not reimburse out-of-network providers at all, which means that you would be responsible for the full amount charged by your doctor.

# Medical



Medical insurance is provided by Blue Cross Blue Shield of Massachusetts.

	PPO hybrid plan
<b>Deductible:</b> Employee Only/All other tiers	\$1,500 /\$3,000
<b>Out of pocket maximum:</b> Employee Only/all other tiers	\$5,450/\$10,900
<b>Preventative visits</b>	\$0
<b>Physician office visit</b>	\$35
<b>Specialist office visit</b>	\$35
<b>Urgent care visit</b>	\$35
<b>Diagnostic lab &amp; x-ray</b>	After deductible: 20% coinsurance
<b>High-tech imaging</b>	After deductible: 20% coinsurance
<b>Inpatient hospital care</b>	After deductible: 20% coinsurance
<b>Outpatient day surgery</b>	After deductible: \$250 copay
<b>Emergency room services</b>	\$250 (waived if admitted)
<b>Retail prescription drugs 30 days</b>	\$15/\$30/\$60/\$120
<b>Mail order prescriptions 90 days</b>	\$30/\$60/\$120/\$360

## Important:

Employee premiums are listed on page 7. The HRA works to offset the medical deductible, and all employees who enroll in health insurance will receive this benefit automatically.

# Dental



Dental insurance is provided by Dental Blue Freedom.

	In-network and Out-of-network
<b>Annual deductible:</b> Employee Only/All Other Tiers	\$50/\$150
<b>Preventative care</b>	\$0
<b>Maximum plan will pay annually toward expenses</b>	\$2,000
<b>Basic services</b>	After deductible: 20% coinsurance
<b>Major services</b>	After deductible: 20% coinsurance
<b>Basic services</b>	50% After deductible
<b>Orthodontic benefits</b>	\$2,000 (adult ortho-included)

## Important:

Employee premiums are listed on page 7.

# Vision



Vision insurance is provided by Blue 2020.

	In-network	Out-of-network
<b>Copay (per person)</b>	Examination - \$10 copay Materials - \$25 copay	
<b>Frequency limits</b>	Exams - 12 months Lenses - 12 months Contacts - 12 months Frames - 24 months	N/A
<b>Exams</b>	\$10 Copay	Plan will pay up to \$50 maximum annually
<b>Single vision lenses</b>	\$25 copay	Plan will pay up to \$42 maximum annually
<b>Bifocal lenses</b>	\$25 copay	After deductible: 20% coinsurance
<b>Trifocal lenses</b>	\$25 copay	Plan will pay up to \$130 maximum annually
<b>Frames</b>	up to \$130 then 20% discount	Plan will pay up to \$74 maximum annually
<b>Contact lenses (conventional)</b>	up to \$130 then 15% discount	Plan will pay up to \$104 maximum annually

## Important:

Employee premiums are listed on page 7.

# Rates



For employees who opt out of the medical insurance option, Wayside provides a **\$50 per pay period CASH OPTION** to assist in the purchase of an alternative medical plan. This option must be selected in the enrollment module and proof of other insurance is required.\*

Medical Insurance Premiums		
Enrollment type	PPO hybrid	Discounted rate for Income \$25/hr or less
<b>Employee</b>	\$ 40.00	\$ 30.00
<b>Employee + Child(ren)</b>	\$ 110.00	\$ 100.00
<b>Employee + Spouse</b>	\$ 120.00	\$ 110.00
<b>Employee + Family</b>	\$ 240.00	\$ 230.00

Dental and Vision		
Enrollment type	Dental	Vision
<b>Employee</b>	\$ 21.73	\$ 3.96
<b>Employee + Child(ren)</b>	\$ 46.32	\$ 7.64
<b>Employee + Spouse</b>	\$ 46.32	\$ 7.64
<b>Employee + Family</b>	\$ 64.81	\$ 11.83

# Your Deductible Costs



## Deductible Reimbursements

To help share some of the financial burden that employees may receive subject to the deductible, Wayside has partnered with **HRC Total Solutions** as our third-party administrator who will process your claims for reimbursement through a health reimbursement account. All information is confidential. Wayside will reimburse employees 50% their deductible related expenses. Employees will have an online account with HRC Total Solutions where you can monitor claims and designate how funds will be distributed to you.

PPO hybrid	You (first)	Wayside (next)	You (last)
Single	\$ 750	\$ 1,500	\$ 750
Single +1 or Family	\$ 1,500	\$ 3,000	\$ 1,500

## Dependent Care Flexible Spending Account (DCFSA)



With the DCFSA, employees can set aside up to \$5,000 this year to pay for dependent care expenses they incur in order to work. If you're married filing separately, federal regulations limit the combined use of a DCFSA to \$2,500 this year. In order to qualify for a DCFSA, the IRS has established two regulations. The first is that an eligible dependent is any child under the age of 13, or an eligible dependent who is physically

or mentally incapable of caring for their own needs, such as a disabled parent. The second is that if you claim the dependent care credit on your tax return or collect compensation through your DCFSA, you must report the name, address, and taxpayer identification number of each dependent care provider. If you do not comply, you will either lose the credit or pay taxes on the income placed in your DCFSA.

When there is a change in the cost of a dependent care provider, a mid-year change in election is allowed as long as the cost change is imposed by a dependent care provider who is not a relative of the employee.

## Flexible Spending Account (FSA Health)

With the FSA Health, employees can set aside up to \$2,850 this year on a pretax basis to pay expenses you know you're going to have, with a maximum rollover benefit of \$2,850 this each year. Examples of eligible expenses for reimbursement from your FSA Health include:

- Deductibles and coinsurance amounts not covered by health, dental and vision plans
- Over-the-counter medications obtained with a doctor's prescription used to treat a medical problem (e.g.; aspirin)
- Copayments for birth control pills and other prescribed drugs
- Smoking cessation programs
- Immunizations
- Surgery to improve vision (LASIK)
- In Vitro fertilization
- Orthodontic care
- Psychological and psychiatric care
- Surgery to reverse sterilization
- Chiropractic expenses
- Eyeglasses and contact lenses
- Routine physicals and other preventive medical care services
- Hearing exams and hearing aids
- Prescription vitamins

Account type	Maximum	Rollover
FSA (Health)	\$ 2,850	\$ 550
DCFSA (Dependent Care)	\$ 5,000	No Rollover

### The Important "Use It or Lose It" Rule (currently in effect FY22 to FY23)

Because of the tax-advantaged way that both the FSA Health and Dependent Care FSA operate, the IRS has established strict guidelines for how these plans may be used. One of these guidelines is known as the "use it or lose it" rule. This rule states that if you contribute your pre-tax dollars to an FSA and then do not use all of the dollars you deposit, you will lose any remaining balance in the account at the end of the plan year. For this reason, it is essential that you plan ahead before deciding how much to contribute to your two FSA accounts and that you put in only those dollars you are confident you will use.

# Wayside Benefits



\*only for staff on the Wayside medical plan

## A Healthy Me

Get in gear! Need help staying in shape? Want to monitor your progress toward becoming the ultimate you through fitness? Look no further!

STEP 1 Earn 1,500 Points through AHealthyMe

STEP 2 Submit a screenshot of your point total to DPC



Register your account on [ahealthmerewards.com](https://ahealthmerewards.com).  
Download the Virgin Pulse app and start earning points!

## Financial Fitness for Life

**This benefit is free to you.**

Need help managing your finances? Financial Fitness for Life is here to help.

- Attend a group event at your location or online
- Complete the assessment
- Schedule an one-on-one meeting with a financial advisor
- Bring your spouse/partner



Contact: **Kyle Bingham**  
at **(855) 937-3578** or [kbingham@fitrusts.com](mailto:kbingham@fitrusts.com)

## Employee Assistance Program by AllOne Health

The Employee Assistance Program (EAP) is provided to all employees and members of their household for health and well-being. The program offers confidential, short-term counseling resources **with the first 5 sessions being free!** EAP can provide referrals for childcare, eldercare, financial planning, budgeting, and work/life balance.

**(800) 451-1834 / [myassistanceprogram.com](https://myassistanceprogram.com)**



# MetLife Legal Plan Benefit



## Wide range of coverage for a diverse workforce

Cost (covers spouse and dependents): \$9.81/pay period

LGBTQ	<ul style="list-style-type: none"> <li>• Creating estate planning documents to recognize same-sex partners</li> <li>• Adoption</li> <li>• Name and gender marker change</li> </ul>
Caregivers	<ul style="list-style-type: none"> <li>• Reviewing Medicare/Medicaid documents</li> <li>• Nursing home agreements</li> <li>• Reviewing parents' estate planning documents</li> </ul>
Veterans/Military	<ul style="list-style-type: none"> <li>• Updating or creating estate planning documents</li> <li>• Assistance with real estate or rental issues</li> <li>• Guardianship</li> </ul>
Immigration Assistance	<ul style="list-style-type: none"> <li>• Access to attorneys out of the country</li> <li>• Assistance with immigration issues</li> <li>• Translation services for Call Center and Attorneys</li> </ul>
Those just starting out	<ul style="list-style-type: none"> <li>• Assistance with rental issues and landlords</li> <li>• Reviewing leases</li> <li>• Student loan debt assistance</li> </ul>

# Life Insurance and Disability



## Basic, Life and Disability

Plan	Cost	Coverage
Basic Life	Free to the employee from Wayside after one year of employment	\$ 50,000
Basic AD&D	Free to the employee from Wayside after one year of employment	\$50,000
Short-Term Disability (STD)	Free to the employee from Wayside after one year of employment	60% of base pay tax free (11 weeks maximum)
Long-Term Disability (LTD)	Free to the employee from Wayside after one year of employment	60% of your monthly base pay tax-free (\$10,000/month maximum)
Supplementary benefits		
Supplemental Life	Starting at \$3.23/pay period	\$ 100,000
Supplemental AD&D	Starting at \$3.28/pay period	\$ 100,000
Critical Illness	Contact DPC for more details	Contact DPC for more details
Supplemental AD&D	Starting at \$3.28/pay period	\$ 100,000
Paid Family Medical Leave (PFML)	Most employees eligible upon hire	80% of weekly pay (up to \$850 a week) 12-26 weeks maximum

### ■ Naming Your Beneficiary

You may name anyone you wish as your beneficiary who will receive your Life and AD&D benefits in the event of your death.

## Basic Life and Accidental Death and Dismemberment Insurance (AD&D)

Basic Life Insurance is to secure your families' financial well-being in the event of your death. AD&D insurance pays for an accidental loss of limb or life. Following one year of employment and actively working at least 30 hours per week, employees are eligible for both coverages through The Standard, both equal to \$50,000 each at no cost to you.

## Disability Insurance

**Short-Term Disability (STD)** - The Wayside Youth and Family Support Network STD plan provides employees with disability income benefits for short-term disabilities resulting from injury or illness **at no cost to employees**. STD begins following 14 days of absence due to an illness, provided the employee contacts The Standard. The Standard will then pay 60% of your weekly base pay, tax-free, provided employees meet the eligibility requirements. Payments come directly from The Standard.

**Long-Term Disability (LTD)** - If you are disabled for 90 days or longer due to a non-occupational illness or injury, Wayside Youth & Family Support Network provides employees with LTD benefits at **no cost to the employee**. LTD begins following 90 days of disability, as long as you meet the requirements.

## Supplemental Insurance

The Supplemental insurances on the previous page are voluntary. They are an employee contribution-only benefit, meaning that Wayside Youth & Family does not provide or match any contributions toward this policy. Wayside only provides the opportunity to enroll under a group plan. New hires have a waiting period of the 1st of the month following 1 year of employment before enrollment.

## Paid Family Medical Leave (PFML)

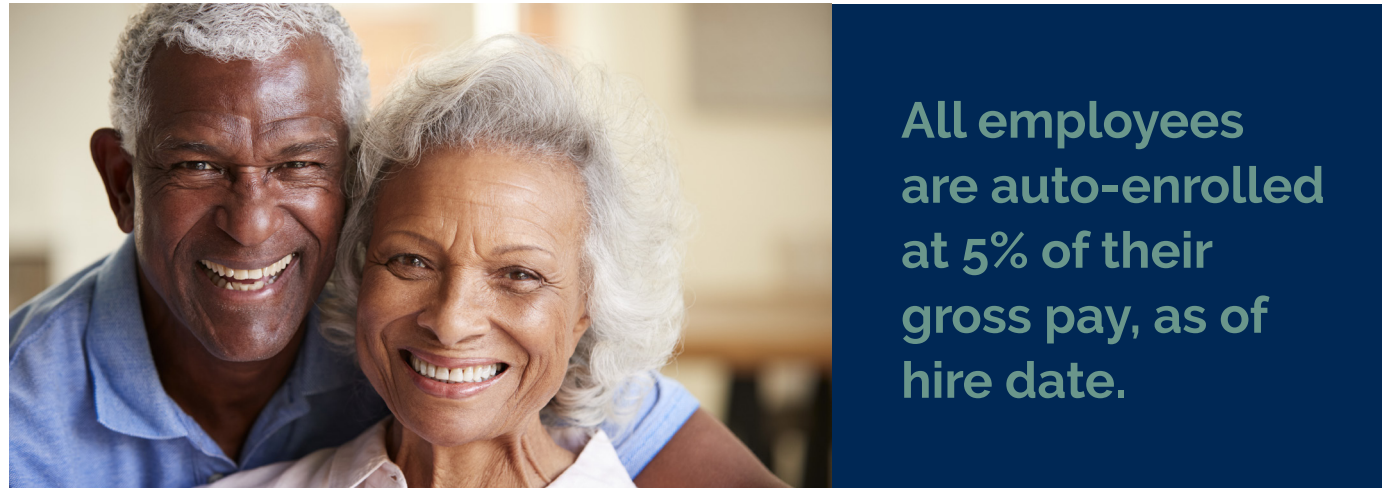
Paid Family Medical Leave (PFML) covers up to 80% of your earnings with a max of \$850/week after a 7 day waiting period for your own medical leave, care of others medical leave, parental bonding leave, and military care leave, provided the employee meets the eligibility requirements. Payments come directly from the State.

File MA PFML with the state:

By Phone: (833) 344-7365 or online at <https://paidleave.mass.gov/create-account>

Whether it's the birth of a child, or the need to take care of yourself or a family member, you can rest assured that you'll receive the financial protection and support you need during life's big moments.

# Retirement Accounts



Employees may opt out at any time by contacting Voya and the Department of People & Culture. In order to receive the company match, an employee's YTD hours must be at least 1,000 hours, and the employee must be employed on the last day of the plan year (12/31).

403(b) plan		
Employer contribution	Up to year 5: 25% match up to \$3,000 Year 5 to 10: 50% match up to \$3,000 Year 10+: 50% match up to \$6,000	
Employee contribution	Subject to IRS limitations (\$20,500 for 2022) Catch up \$6,500 for 2022	
	Hire Date Prior to 01/01/2019	Hire Date After to 01/01/2019
Vesting (employee contributions are immediately vested)	1 Year: 20% 2 Years: 40% 3 Years: 60% 4 Years: 80% 5 Years: 100%	1 Year: 0% 2 Years: 0% 3 Years: 100%

# Paid Time Off

Wayside provides all employees with paid sick time and paid holidays. You must work 20hrs+ to be eligible for vacation time and extended sick leave time. Vacation time and Wellness hours do not carry over into the next year. All time is accrued based on the Wayside accrual calendar from 09/01 to 08/31.



## 9 paid holidays per year!

New Years Day	1/1/2023
Martin Luther King Day	1/17/2023
Patriots' Day	4/17/2023
Memorial Day	5/29/2023
Juneteenth	6/19/2023
July 4th	7/4/2023
Labor Day	9/5/2022
Thanksgiving	11/24/2022
Christmas Day	12/25/2022

+3 Wellness Days (up to 24 hours)

\*Holidays taking place on a Saturday are observed the previous Friday. Holidays taking place on a Sunday are observed the following Monday.

Vacation	
0-3 months	No accrual
4-24 months	Up to 3 weeks (120 hours max)
2-10 years	Up to 4 weeks (160 hours max)
10+ years	Up to 5 weeks (200 hours max)



**Sick time**  
Up to 40 hours per plan year

Start with up to 40 hours extended sick hours upon hire. Any unused regular sick time rolls over into the extended sick time bank at the start of each plan year.



# Educational Assistance and Training

## Educational Assistance



Employees who have been employed by the agency for at least one year, have successfully completed their new employee introductory period, and working 20 or more hours per week are eligible for the Educational Assistance Program. The agency provides a combined \$2,000 per fiscal year allowance for tuition

reimbursement (\$1000/semester), loan repayment\*\* (\$500 two times per fiscal year; June and December), training and licensing expenses in any combination. Pro-rated for part time.

\*\*Loan Repayment Program contingent on Agency fiscal budget.

## Wayside Training Institute



Wayside offers regular continuing education training to support our staff in their work. The Wayside Training Institute, open to all employees, brings in experts on various topics related to working in strength-based ways with youth and their families. These monthly trainings are free for Wayside employees and interns and are also open to the general public

for a nominal attendance fee. Continuing Education Units provided when applicable.

Each year, the Training Institute has a series devoted to diversity, equity and inclusion with the goal of creating a shared understanding and improving communication within organizations, communities and with our co-workers and clients.

# RELIAS

All Wayside employees have access to the online learning system, Relias Providers' eAcademy. In addition to mandatory annual trainings, employees will also have access to free online courses for their own professional development.

## Wayside Virtual Door

**We know that there are times you would like to communicate your concerns in a confidential way.**

That's why we've created Wayside's Virtual Open Door, an electronic suggestion box where you can submit suggestions, kudos, or concerns. Go to the icon on your desktop to let us know what's on your mind. You may choose to remain anonymous. All posts go directly to the Vice President of People & Culture.

## Wayside Employee Sharepoint (WES)



■ Your portal to all things Wayside! WES is the new employee intranet! Here you will find articles, events, forms and more.

Access WES directly at the following site:

**[waysideyouth.sharepoint.com](https://waysideyouth.sharepoint.com)**

or through the WES icon on your desktop or through the SharePoint app.

## USI Insurance Services

**Need help shopping around the marketplace for health insurance or other benefits?**

USI will help you shop around the marketplace for health insurance in addition to explaining about any other health insurance questions you may have. USI's team of benefit consultants provide detailed analysis and deploy innovative solutions to reduce healthcare cost for employees without sacrificing quality of care.

USI's healthcare cost management solutions bring a holistic approach to client benefit programs:

- Focus on reducing unit cost and the frequency of care
- Alternative reimbursement strategies
- Reducing gaps/risks in care
- Alternative settings of care
- ROI analysis and modeling
- Constant innovation to reduce cost and improve quality

If this service interests you, please reach out to :



**Terri Healey**

**USI Insurance Services**

**12 Gill Street, Suite 5500, Woburn, MA 01801**

**781.939.2021 | [terri.healey@usi.com](mailto:terri.healey@usi.com)**

# Wayside Discounts



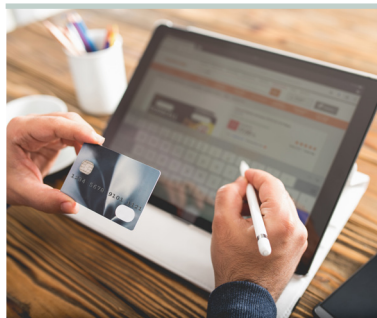
## DCU - Banking the DCU Way

- Receive direct deposit up to 1 day early
- Free Checking
- Free Credit report



## Employee Assistance Program:

The EAP is provided to all employees and members of their household for health and well-being. The program offers confidential, short-term counseling resources **with the first 5 sessions being free!!** EAP can provide referrals for childcare, eldercare, financial planning, budgeting, and work/life balance.



## Work Wins with Staples Advantage

The Staples Business Advantage® program gives you three ways to save on personal purchases such as coffee, snacks, technology, furniture, cleaning supplies and more. You can choose to shop online, in the store or receive personal advantage offers and discounts.



## Wayside Team Members 15% Discount on Verizon

Discount applies to most voice and data plans with a monthly account access fee of \$34.99 or higher (unlimited plans not eligible). Monthly line access fees are not eligible for discounts. Features \$24.99 or higher may be eligible for discounts. Does not apply to unlimited plans.



Wayside offers all employees working 20 hours or more the ability to purchase veterinary pet insurance from Nationwide through payroll deductions.

**Call (877) 738-7874 for a quote.**



# Provider Contact Information

Benefit Type	Policy Number	Carrier Name	Telephone	Website
Medical	PPO: 2359869	BCBS	1-800-358-2227	www.bluecrossma.com
Dental	2354009	BCBS	1-800-358-2227	www.bluecrossma.com
Vision	19220	BCBS	617-246-6942	www.blue2020ma.com
FSA/HRA/DCFSA/	11111	HRTCS	603-647-1147	www.hrcts.com
403b	055991	VOYA	855-663-8692	www.voya.com
Life Insurance/ Disability Insurance	170218	THE STANDARD	800-368-2859	www.standard.com
PFML		STATE OF MA	1-833-344-7365	paidleave.mass.gov
EAP		ALL ONE HEALTH	1-800-451-1834	allonehealth.com
Financial Fitness for Life		FINANCIAL FITNESS	855-937-3578	fitrusts.com
Pet Insurance		NATIONWIDE	877-738-7874	nationwide.com
Worker's Compensation		LIBERTY MUTUAL	800-362-0000	<a href="https://business.libertymutualgroup.com/business-insurance/coverages/workers-compensation">https://business.libertymutualgroup.com/business-insurance/coverages/workers-compensation</a>
Legal Services	5395719	METLIFE	800-821-6400	www.legalplans.com

**Disclaimer:**

The material in this benefits brochure is for informational purposes only and is neither an offer of coverage, medical advice or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Consult the Summary Plan Descriptions to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plans. In case of a conflict between your plan documents and this information, the plan documents will govern. The availability of a plan or program may vary by geographic service area.

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## Building Strength, Hope and Resiliency

Wayside is committed to an inclusive, diverse, vibrant workforce that reflects the communities we serve, celebrates the rich diversity of our children, youth, families and employees. We believe that by harnessing the power of our collective similarities and differences we can better serve our mission.



*Building Strength, Hope & Resiliency*

1 Frederick Abbott Way  
Framingham, MA 01701

(508) 879-9800  
[waysideyouth.org](http://waysideyouth.org)

