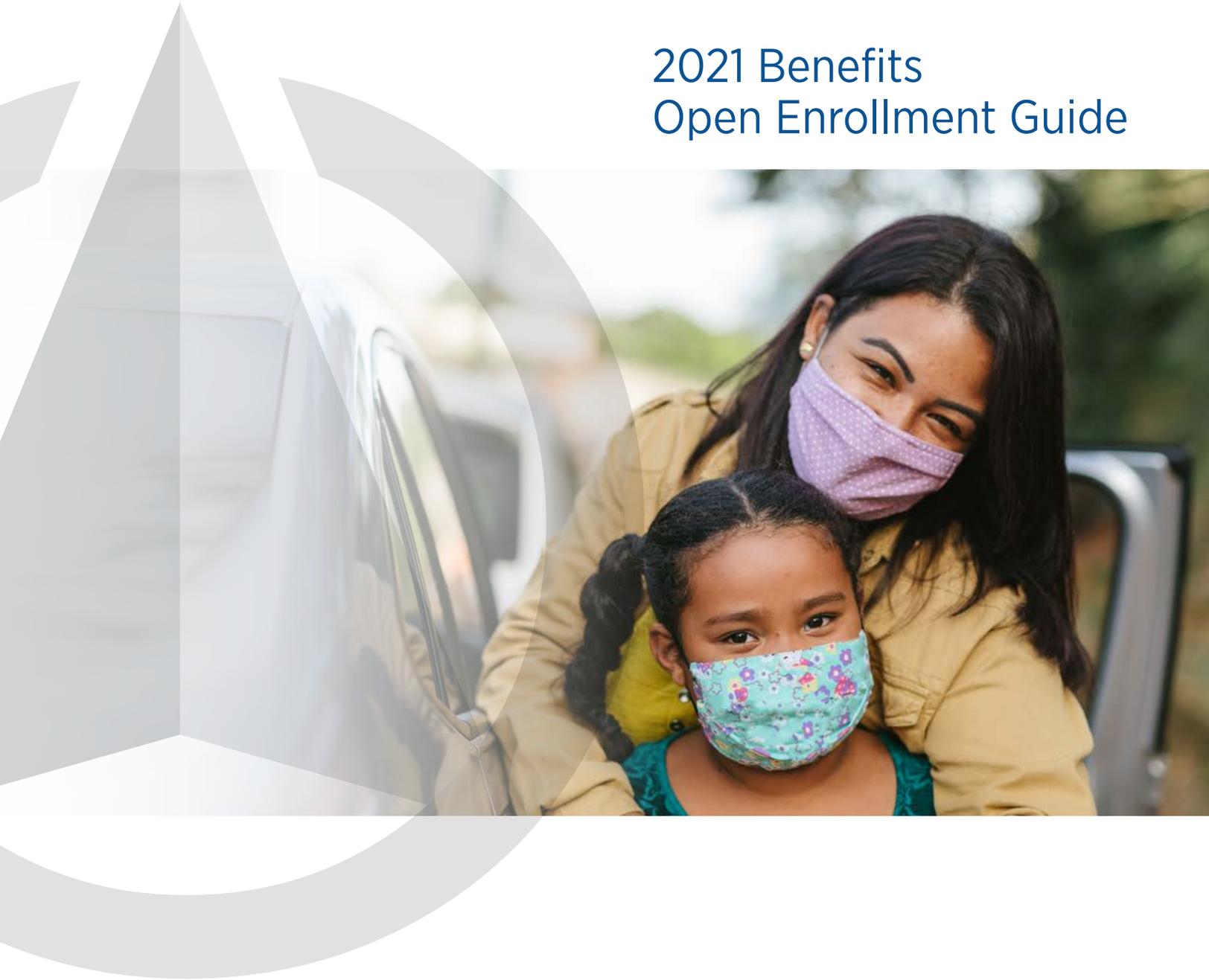


2021 Benefits Open Enrollment Guide



42 North Dental is committed to providing you and your eligible dependents with high quality, affordable benefit options to support your health and well-being.

Every year, 42 North Dental evaluates its benefit plans in an effort to ensure we are providing our employees competitive benefits while still utilizing resources in the most cost effective way possible. Please use this guide to familiarize yourself with the available plans and make needed adjustments to ensure you have the appropriate coverage to meet your family's goals.

Open Enrollment for 2021 begins on February 1, 2021 and closes on February 12, 2021. Open Enrollment is your annual opportunity to enroll in or make changes to your medical and voluntary coverages.

If you are NOT making changes to your current benefits during this Open Enrollment, NO ACTION IS REQUIRED UNLESS you wish to contribute towards the Flexible Spending Account. Your 2020 Flexible Spending Account contribution amounts will not rollover to the 2021 plan year. If you wish to enroll in the Flexible Spending Account for 2021, you must elect your contribution amounts.

Any benefit changes you make during Open Enrollment will become effective March 1, 2021.

Who is Eligible?

If you are a full-time employee working 30 or more hours per week, you are eligible to enroll in 42 North Dental's Insurance Plans described in this brochure.

Benefits Effective March 1, 2021

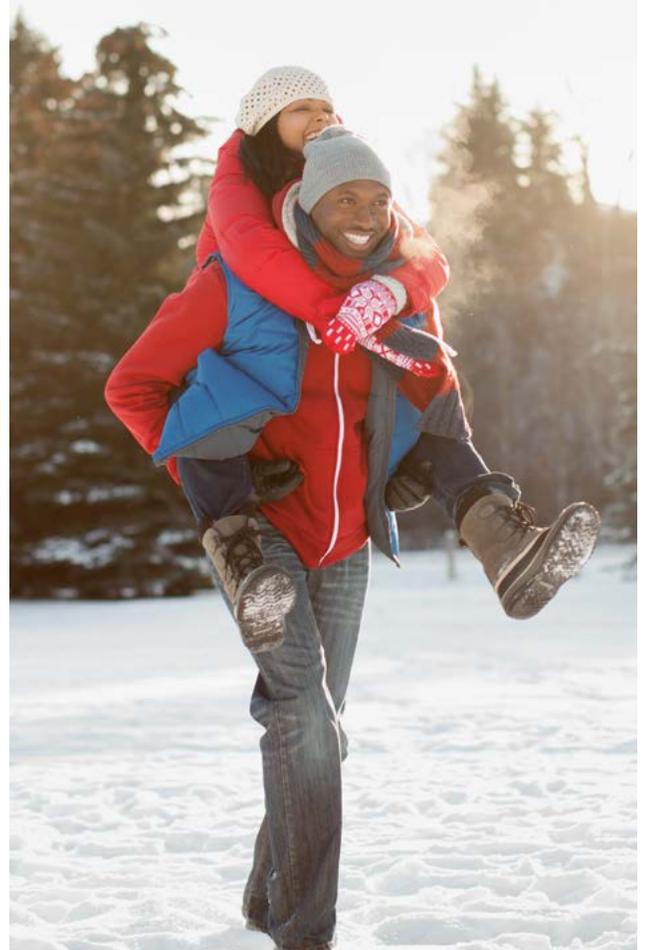
For our upcoming plan year beginning March 1, 2021, there will be no changes to our plans. We will continue to offer our Medical plans through Blue Cross Blue Shield of Massachusetts. You will have the option to select a Medical plan that is best for you and your family.

42 North Dental's Voluntary Benefit Plans with Lincoln Financial Group are not changing and there are no increases to the current costs.

WHAT'S INSIDE

How to Enroll	3
Medical and Prescription Drug Benefits	4-5
Health Savings Account	6
Flexible Spending Accounts	7
Voluntary Benefits	8-10
Real Estate Benefits Program	10
Student Loan Benefits	11
Employee Assistance Program	12

View Required Notices at:
<https://workforcenow.adp.com/>





HOW TO ENROLL

Medical, Health Savings Account, and Flexible Spending Account Coverage Enrollment Process

For employees making active changes to Medical coverage

(i.e., switching from PPO to the HDHP with HSA, single vs. family, adding or terminating eligible dependents):

- Submit completed Blue Cross Blue Shield Enrollment Form and Payroll Authorization Deduction Form to: Nafisha Khalifa at Nafisha.Khalifa@42NorthDental.com

You may update your address or marital status using this link, if necessary.

For employees NOT making Medical changes OR waiving Medical:

- **NO ACTION IS REQUIRED**

Voluntary Benefits Enrollment Process

If you are already enrolled in voluntary coverage through Lincoln Financial and do not wish to make changes, **NO ACTION IS REQUIRED.**

If you wish to newly enroll or make changes, you must do so using this link:

<https://www.benefitsconnect.net/42northdental>

For Online Enrollment Technical Assistance, please email newenglandcustsvc@gisbenefits.net, or call (508) 925-4836. GIS Benefits is available Monday through Friday from 8:30 am to 5:00 pm EST.

Please remember to review your beneficiary designations and enter them into the Benefits Connect system.

Contacts for Questions

Lincoln Financial Group (for voluntary benefits)
email: mylincolnboston@lfg.com

Human Resources (for additional assistance)
Nafisha Khalifa at Nafisha.Khalifa@42NorthDental.com

LEARN ABOUT YOUR BENEFIT PLAN OPTIONS

In addition to the attached benefit summaries, click on the links below to quickly educate yourself on the Plans, cost sharing, and more. The video presentations are just a few minutes long but contain important information.

Medical:

https://planinfo.bluecrossma.com/ek-it/2021-42northdental-en_US.pdf

Life/AD&D:

<http://www.brainshark.com/lfg/vu?pi=zGhzua2T-KzjZlZ0>

Short Term Disability:

<http://www.brainshark.com/lfg/vu?pi=zFxz8f1Bi-zjZlZ0>

Long Term Disability:

<http://www.brainshark.com/lfg/vu?pi=zFizhA10azjZlZ0>

Critical Illness:

<http://www.brainshark.com/lfg/vu?pi=zGsz-F9lTszjZlZ0>

Accident:

<http://www.brainshark.com/lfg/vu?pi=zI4zbpV-jhzjZlZ0>



MEDICAL AND PRESCRIPTION DRUG BENEFITS

42 North Dental offers you the choice of three Medical Plan designs: **HMO Blue New England \$1,500 Deductible, Preferred Blue PPO \$2,000 Deductible** and the new **Preferred Blue PPO Saver with a Health Savings Account.**

For additional details about your Blue Cross Blue Shield Plan, call 1-800-358-2227, or go to: <https://myblue.bluecrossma.com/>.

Hospital Choice Cost Sharing

Our HMO \$1,500 and PPO \$2,000 deductible plans offer you savings through a hospital tiered network feature called Hospital Choice Cost Sharing (HCCS). If you are enrolled in one of these two 42 North Dental Medical Plans, you are empowered to control your out-of-pocket costs through your hospital choice. For most network hospitals, you will pay the lowest cost sharing level. If you receive certain covered services from a Higher Cost Share Hospital, you will be responsible for the higher cost share level.

Finding out whether your hospitals have a lower or higher cost share is easy!

Visit the HCCS website at: bluecrossma.com/hospitalchoice.

Helpful Resources and Programs through Blue Cross Blue Shield

Maternity Care

Full range of maternity programs and benefits designed to assist you through starting and growing your family.

A Healthy Me

Online wellness workshops and interactive tools to learn about your health and how to make it better.

Fitness Reimbursement Benefit

Get money back each year for participating in a qualified fitness program.

Nurse Hotline

Have a question about your health? Blue Care Line provides you with access 24/7 to speak with professionally trained registered nurses.

Weight Loss Benefit

Get money back each year for participating in a qualified weight loss program.

Well Connection

Getting sick isn't convenient. Well Connection provides you access to see licensed doctors and providers for minor medical and behavioral health care using live video visits on your mobile device.

ACCESS YOUR ONLINE ACCOUNT

<https://myblue.bluecrossma.com/>

Manage your Account

- Request ID Card
- Change Address
- Change PCP
- Link to [Express Scripts](#)

View Claims

- Review Plan Benefits
- Review Claims
- Review Deductible Tracker

Get Cost Estimates

- Compare costs of hundreds of Medical tests and procedures Nationwide in "Find A Doctor"

For access to detailed information about these programs and your medical coverage, visit:

https://planinfo.bluecrossma.com/ek-it/2021-42northdental-en_US.pdf



MEDICAL AND PRESCRIPTION DRUG BENEFITS (CONT'D)

Medical Plan Comparison

Benefit	BCBSMA PPO Saver HDHP	BCBSMA HMO	BCBSMA PPO
	In-Network	HMO Blue NE Network (MA, NH, ME, VT, CT, RI)	National BCBS PPO Network
Medical Plan			
Deductible	\$2,900 Individual / \$5,800 Family	Individual \$1,500 / Family \$3,000	Individual \$2,000 / Family \$4,000
Out-of-Pocket Maximum	\$6,450 Individual / \$12,900 Family	Individual \$4,000 / Family \$8,000	
Prescription Drug Plan			
Deductible	Subject to Medical Plan Deductible	Individual \$250 / Family \$500	Individual \$250 / Family \$500
Out-of-Pocket Maximum	Individual \$6,450 / Family \$12,900 (No separate prescription deductible or Out-of-Pocket Maximum)	Individual \$1,000 / Family \$2,000	Individual \$1,000 / Family \$2,000
In-Network Medical Services			
Preventive Care Office Visits, OB/GYN, Mental Health Office Visit	100% Covered	100% Covered	100% Covered
PCP, OB/GYN, Mental Health Office Visit	Deductible Only	\$25 Copay, No Deductible	\$40 Copay, No Deductible
Specialists Office Visit	Deductible Only	\$40 Copay, No Deductible	\$40 Copay, No Deductible
Emergency Room Visit	Deductible then \$150 Copay	\$500 Copay, No Deductible	\$500 Copay, No Deductible
Urgent Care Visit	Deductible Only	\$40 Copay, No Deductible	\$40 Copay, No Deductible
Diagnostic Labs	Deductible Only	\$0 after deductible OR, \$35 after deductible at Higher Cost Share Hospitals	\$0 after deductible OR, \$35 after deductible at Higher Cost Share Hospitals
Diagnostic X-ray	Deductible Only	\$0 after deductible OR, \$100 after deductible at Higher Cost Share Hospitals	\$0 after deductible OR, \$100 after deductible at Higher Cost Share Hospitals
MRI, PET, CT Scan, Nuclear Cardiac Imaging	Deductible Only	\$0 after deductible OR, \$450 after deductible at Higher Cost Share Hospitals	\$0 after deductible OR, \$450 after deductible at Higher Cost Share Hospitals
Inpatient Hospitalization	Deductible Only	\$0 after deductible OR, \$1,000 at Higher Cost Share Hospitals	\$0 after deductible OR, \$1,000 at Higher Cost Share Hospitals
Outpatient Surgery	Deductible Only	\$0 after deductible OR, \$1,000 at Higher Cost Share Hospitals	\$0 after deductible OR, \$1,000 at Higher Cost Share Hospitals
PRESCRIPTION DRUGS			
Retail Pharmacy (30-day supply)			
Generic	\$10 Copay after Deductible	\$15 Copay after Deductible	\$15 Copay after Deductible
Preferred Brand	\$25 Copay after Deductible	\$35 Copay after Deductible	\$35 Copay after Deductible
Non-Preferred Brand	\$45 Copay after Deductible	\$60 Copay after Deductible	\$60 Copay after Deductible
Specialty Drugs		Applicable Cost Share (generic, preferred, non-preferred)	Applicable Cost Share (generic, preferred, non-preferred)
Mail Order Pharmacy (90-day supply)			
Generic	\$20 Copay after Deductible	\$30 Copay after Deductible	\$30 Copay after Deductible
Preferred Brand	\$50 Copay after Deductible	\$70 Copay after Deductible	\$70 Copay after Deductible
Non-Preferred Brand	\$135 Copay after Deductible	\$120 Copay after Deductible	\$120 Copay after Deductible



NEW!

HEALTH SAVINGS ACCOUNT

What is a Health Savings Account (HSA)?

Why choose an HSA?

Save now:

- Lower monthly insurance premiums
- HSA contributions are tax-free
- Qualified medical expenses are tax-free

Save for the future:

- HSA funds roll over year after year
- You keep the money even if you change jobs or insurance plans
- Tax-free interest earned
- Simple investment options

Two parts: health plan + savings account

Health Plan

- HSA-qualified plan through insurance
- Preventive services covered at 100%
- Office visits, prescriptions, deductible, copays and coinsurance ALL count toward your deductible and out-of-pocket maximum

HSA Savings Account

- HSA through HealthEquity
- Tax-free savings for qualified medical expenses
- Works together with the HSA-qualified plan
- Pay for eligible expenses using your Health Equity debit card

Maximize your HSA contributions in 2021

- Single-coverage: \$3,600
- Family-coverage: \$7,200
- Catch-up contribution, age 55+: \$1,000
- Minimum contribution: \$200

How to add funds to your HSA

- Pre-tax contributions through payroll
- Change your payroll deductions any time
- Make post-tax contributions online or by check
- You can make contributions until the tax deadline for the previous tax year

Who is eligible to add funds to an HSA?

To contribute to an HSA, the IRS requires that:

- You are covered **ONLY** by an HSA-qualified health plan
- Other health coverage may disqualify you (including Medicare, Tricare, or a traditional health plan)
- You do **not** have access to a full purpose FSA (even through a spouse)
- You **aren't** claimed as a dependent on anyone's tax return



HealthEquity[®]



NEW!

FLEXIBLE SPENDING ACCOUNTS (FSAs)

What is a Flexible Spending Account (FSA)?

Why FSAs?

- A simple way to save
- Significant tax savings
- Convenient payroll contributions
- Easy to use payment options
- Pay for qualified medical expenses or for qualified dependent care

Healthcare FSA

- Pre-tax payroll contributions
- Can be used to pay for qualified medical expenses
- Entire fund amount available at the beginning of the plan year
- IRS maximum contributions per plan year: \$2,750
- Minimum contribution per plan year: \$200

Dependent care FSA

- Pre-tax payroll contributions
- Can be used to pay for qualified dependent care expenses including day care, preschool, elderly care, or other dependent care (see IRS Publication 503)
- Funds are available for reimbursement as deposits come into your account
- To qualify, both parents either must be working, looking for work, or attending school full-time
- IRS maximum contributions per plan year: \$5,000

Get started today!

1. Sign up

- Each plan year during open enrollment
- Choose election amount for the year (typically cannot change)

2. Contribute

- Pre-tax through payroll
- Amount withheld from each paycheck is typically equal.

3. Use your funds

- Pay with your HealthEquity® Visa® Reimbursement Account Card
- Submit for reimbursement through the HealthEquity online tool
- Remember to save ALL receipts

Use it or lose it

- Most FSA funds do not roll over from year-to-year
- Your plan allows up to \$500 to rollover next year
- You must use all FSA dollars that do not rollover within the plan year or forfeit them
- Check with plan administrator for specific dates for reimbursements/documentation

Mobile app

- On-the-go access for all account types
- Take a photo of documentation with phone and link to claims and payments
- Manage debit card transactions
- View claims status
- Manage claims



VOLUNTARY BENEFITS

42 North Dental offers employees access to Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance, Short Term Disability, Long Term Disability, Critical Illness, and Accident Coverage through Lincoln Financial Group (LFG).

Life and AD&D Insurance

42 North Dental provides you access to affordable and convenient Voluntary Life and AD&D insurance for you and your eligible dependents through payroll deduction.

Benefits At-A-Glance

	Coverage	Guaranteed Issue (Proof of Good Health Not Required)
Employee	Up to 5 times your annual salary in increments of \$10,000 to a maximum of \$500,000	\$200,000
Spouse	50% of employee amount in increments of \$5,000 to a maximum of \$250,000	\$30,000
Dependent Children	Age 1 day to 6 months: Flat \$250 Age 6 months to age 26: Flat \$10,000	Individual \$250 / Family \$500

Disability

42 North Dental provides you access to affordable and convenient Short-Term Disability and Long-Term Disability for you through payroll deduction.

Short-Term Disability (STD)

Get a weekly cash benefit during your recovery from an injury, illness, surgery, or childbirth.

- **Weekly Benefit** – Available in \$50 increments to a maximum of \$1,000 per week up to 60% of your weekly earnings.
- **Elimination Period** – Benefits begin on the 15th day for an accident or illness.
- **Maximum Benefit Duration** – Up to 11 weeks.

Long-Term Disability (LTD)

Get a monthly cash benefit during your recovery from a long-term injury or illness.

- **Monthly Benefit** – Available in \$100 increments to a maximum of \$10,000 per month up to 60% of your monthly earnings.
- **Elimination Period** – Benefits begin on the 91st day of disability (seamless transition from STD to LTD).
- **Maximum Benefit Duration** – The later of Age 65 or Social Security Normal Retirement Age.
- **Pre-Existing Condition Exclusion** – You may **not** be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date of coverage under this policy until you have been covered for 12 months.



VOLUNTARY BENEFITS (CONT'D)

42 North Dental also offers you access to Critical Illness and Accident Insurance through Lincoln Financial Group.

Critical Illness Insurance

Critical Illness insurance coverage provides a cash benefit to the policyholder when an insured person has a covered illness or event which is diagnosed or occurs while you are covered. This valuable coverage can help you to cover costs associated with:

- Health insurance deductibles and copays
- Child care
- Living Expenses

Accident Insurance

Accident insurance coverage provides a cash benefit when an insured is injured due to a covered Accident. Benefits can be issued if your injury results in the following examples:

- Emergency room visits
- Ambulance transportation
- Hospital admission and confinement
- Surgery
- Fractures and dislocations





REAL ESTATE BENEFITS PROGRAM

The Compliments of Commonwealth Real Estate Benefits Program offers employees of 42 North Dental access to an exceptional real estate benefits package at no cost!

Compliments of Commonwealth Real Estate Benefits Program

At Berkshire Hathaway Home Services Commonwealth, they value relationships over transactions. 42 North Dental employees interested in buying or selling a home or condominium will be treated to a full range of services. Employees who enroll in the Real Estate Benefits program will be matched with an experienced real estate professional, receive incentives for financing, get advice and savings on moving and storage. Plus, when you affiliate with Compliments of Commonwealth, you will also receive a cash back bonus following the closing!

Employee Benefits

- Matched with a professional and successful marketplace expert
- Marketing consultation and market assessment
- Cash Back Rebate post-closing (20% of the service fee collected by the affiliated sales associate) not available outside the Compliments of Commonwealth program
- Unlimited use of the program

For more information, visit: <https://www.complimentsofcommonwealth.com/partners/42-north-dental/>.



**All 42 North Dental employees
are eligible for this benefit!**



STUDENT LOAN BENEFIT

Student loan benefits that work for you!

42 North Dental has partnered with CommonBond to help you manage your student loans. Use the evaluation tool and/or call Customer Service to see what options are available to help pay down your debt, reach your financial goals, and/or how to save for future education costs.

Manage Your Student Loan Debt

The personalized tool takes into account your specific situation and goals to help you take action to manage your student debt.

Save for Future Education Costs

Learn about a 529 Savings Plan, what it can be used for, and how to start saving now.

Share with Friends and Family

Share the tool with friends and loved ones so they can tackle the challenges of student debt.

Get Started Now!

cbpartner.co/42-north-dental.





EMPLOYEE ASSISTANCE PROGRAM

We're excited to offer an Employee Assistance Program – EmployeeConnect!

This benefit is available to employees and household members through 42 North Dental's partnership with Lincoln Financial Group (LFG).

LFG outsources EmployeeConnect services to **ComPsych**, the world's largest provider of Employee Assistance Programs.

No enrollment needed! No cost ever to use the Program!
Confidential for you and your family!

Online Resources

EmployeeConnect offers a wide range of information and resources that you can easily access on your own by visiting the website: <https://www.guidanceresources.com>. Once logged in, User Name is: LFGsupport; Password is: LFGsupport1.

- Here you'll find links to an abundance of topics, including wellness, relationships, work/life balance, stress management, education, financial legal, lifestyle, fitness, home and auto, entertainment discounts and product savings, articles and tutorials, on-demand videos, and interactive tools.

Guidance Consultants

- Through EmployeeConnect, not only can you independently utilize the online resources, but you can also obtain confidential help and support by emailing or speaking with a Guidance Consultant and/or Licensed Counselor. Whatever your "life" needs are, you'll receive help, support, and/or referrals. No question is too big or small!



Additional information and required notices for all of your benefits can be found at <https://workforcenow.adp.com>.

This Open Enrollment Brochure provides a summary of the Health and Welfare benefit plans offered to 42 North Dental eligible employees. If there are discrepancies between the information included in this brochure and the applicable plan documents and insurance contracts, the plan documents and insurance contracts will govern in all cases.