

Wayside Benefits Guide FY25

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Annual Enrollment: May 20th - May 31st
Benefits and Rates Effective July 1st, 2024

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 May 31, 2024 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, 2024. Life event changes are effective as of date of life event.)

Coverage will automatically roll-over 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
Deductible: Employee Only/All other tiers	\$2,000 /\$4,000
Out of pocket maximum: Employee Only/all other tiers	\$5,450/\$10,900
Preventative visits	\$0
Physician office visit	\$35
Specialist office visit	\$35
Urgent care visit	\$35
Diagnostic lab & x-ray	After deductible: 20% coinsurance
High-tech imaging	After deductible: 20% coinsurance
Inpatient hospital care	After deductible: 20% coinsurance
Outpatient day surgery	After deductible: \$250 copay
Emergency room services	\$250 (waived if admitted)
Retail prescription drugs 30 days	\$15/\$30/\$60/\$120
Mail order prescriptions 90 days	\$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



Employee premiums listed on page 7.

Dental insurance is provided by Dental Blue Freedom.

In-network and Out-of-network	
Annual deductible: Employee Only/All Other Tiers	\$50/\$150
Preventative care	\$0
Maximum plan will pay annually toward expenses	\$2,000
Basic services	After deductible: 20% coinsurance
Major services	After deductible: 20% coinsurance
Basic services	50% After deductible
Orthodontic benefits	\$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
Copay (per person)	Examination - \$10 copay Materials - \$25 copay	
Frequency limits	Exams - 12 months Lenses - 12 months Contacts - 12 months Frames - 24 months	N/A
Exams	\$10 Copay	Plan will pay up to \$50 maximum annually
Single vision lenses	\$25 copay	Plan will pay up to \$42 maximum annually
Bifocal lenses	\$25 copay	After deductible: 20% coinsurance
Trifocal lenses	\$25 copay	Plan will pay up to \$130 maximum annually
Frames	up to \$130 then 20% discount	Plan will pay up to \$74 maximum annually
Contact lenses (conventional)	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
Employee	\$ 42.40	\$ 32.40
Employee + Child(ren)	\$ 116.60	\$ 106.60
Employee + Spouse	\$ 127.20	\$ 117.20
Employee + Family	\$ 254.40	\$ 244.40

Dental and Vision		
Enrollment type	Dental	Vision
Employee	\$ 20.46	\$ 3.41
Employee + Child(ren)	\$ 43.62	\$ 5.82
Employee + Spouse	\$ 43.62	\$ 5.82
Employee + Family	\$ 61.02	\$ 9.04

Your Deductible Costs



Wayside will reimburse employees 50% their deductible-related expenses.

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	\$ 1,000	\$ 2,000	\$ 1,000
Single +1 or Family	\$ 2,000	\$ 4,000	\$ 2,000

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 \$3,200 this year on a pretax basis to pay expenses you know you're going to have, with a maximum rollover benefit of \$3,200 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)	\$ 3,200	\$ 640
DCFSA (Dependent Care)	\$ 5,000	No Rollover

The Important "Use It or Lose It" Rule

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

Wellness
incentive upon
completion!

\$200
for you!

*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 **ahealthymerewards.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. Get help with:

- Retirement Accounts
- Budgeting
- Investing
- Debt Management
- And Much more

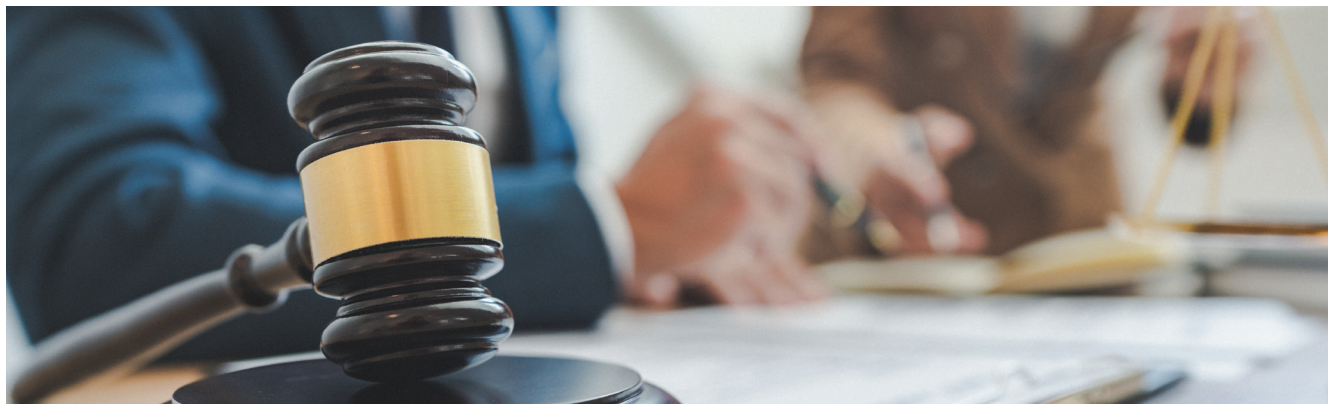


Contact: **Kenji Noguchi**
at **(303) 771-2700** or **knoguchi@ff4life.com**



Have questions?

Scan the QR code to schedule
a one-on-one meeting.



MetLife Legal Plan Benefit



Wide range of coverage for a diverse workforce

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

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Financial Education Workshops • Identity Management Services 	<ul style="list-style-type: none"> • Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy 	<ul style="list-style-type: none"> • Promissory Notes • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Mortgages • Property Tax Assessments • Refinancing & Home Equity Loan • Sale or Purchase of Home 	<ul style="list-style-type: none"> • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies 	<ul style="list-style-type: none"> • Living Wills • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship • Demand Letters • Divorce (20 hours) • Garnishment Defense 	<ul style="list-style-type: none"> • Guardianship • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters 	<ul style="list-style-type: none"> • Personal Property Issues • Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-Care	<ul style="list-style-type: none"> • Consultation & Document Review for Issues Related to Your Parents • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	<ul style="list-style-type: none"> • Defense of Traffic Tickets • Driving Privileges Restoration 	<ul style="list-style-type: none"> • Habeas Corpus • License Suspension Due to DUI 	<ul style="list-style-type: none"> • Repossession

AllOne Health

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



Mental Health

Short-Term Counseling and In-the-Moment Support for:

- Retirement Accounts
- Anxiety
- Depression
- Trauma
- Resilience
- Self-Care
- Emotional Wellness



Physical Health

- Medical Advocacy
- Counseling & Resources for Substance Abuse
- Coaching for Mindfulness, Motivation & Goal Setting



Financial Wellness

Consultation for:

- Financial Planning
- Budgeting
- Debt Management
- Student Loans
- Wills & Trusts
- Retirement

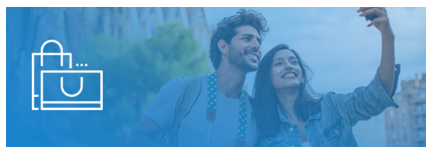
Legal Consultation with a Professional Attorney for Personal Legal Matters



Family Care

Referrals for:

- Retirement Accounts
- Anxiety
- Depression
- Trauma
- Resilience
- Self-Care
- Emotional Wellness

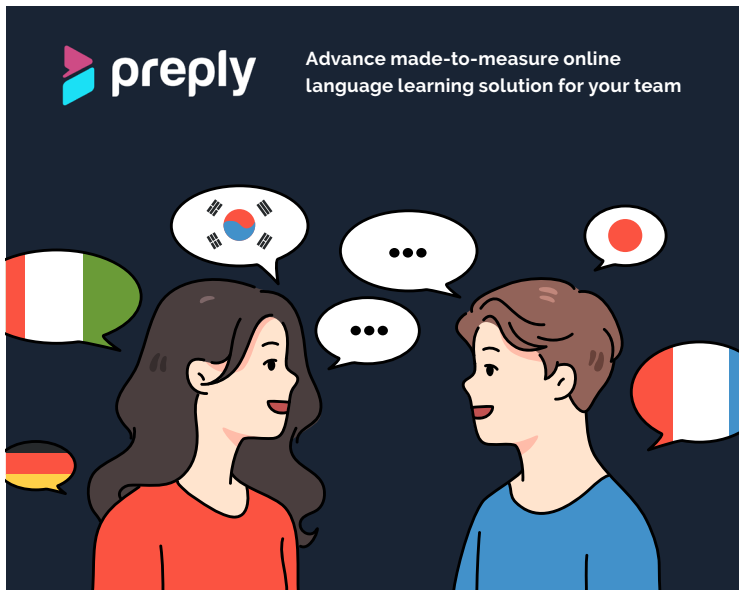


Lifestyle Support

Personal Assistant Referrals for:

- Travel Planning
- Home Services
- Entertainment
- Sports & Activities
- Education
- Community Resources
- Volunteering

Preply Language Learning Program



Preply Advance made-to-measure online language learning solution for your team

Preply offers 1-on-1 online lessons with expert tutors, plus an interactive platform with self-study materials.

Every week, 100,000 learners improve their language skills on Preply.

Learn a new language through Preply!

How it works?

You must complete your probationary period to qualify for this benefit. Once you've completed your probationary period, then follow the next few steps so we can get you set up on Preply:

- 1. Contact the Department of People and Culture to start your application**
2. Your PD and VP will approve your application to learn a new language.
3. Once it is approved, we will forward your information to our team at Preply and they will onboard you to their system.
4. Every fiscal year, employees are approved for \$1,000 worth of online lessons!



Scan to fill out the form and get started!

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 on the first of the month after 30 days 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 Accident	Starting at \$3.28/pay period	\$ 100,000
Paid Family Medical Leave (PFML)	Most employees eligible upon hire	80% of weekly pay* (up to \$1,149.90 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.

*Weekly pay amounts are based on a calculation using your average weekly wage and the state's average weekly wage. Pay amount may not be exactly 80%.

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. On the first of the month after 30 days 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 30 days 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 \$1,149.90 / 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>

Retirement Accounts



All employees are auto-enrolled at 5% of their gross pay, as of hire date.

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 (\$23,000 for 2024) Catch up \$7,000 for 2023	
	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	1/1/2025
Martin Luther King Day	1/20/2025
Patriots' Day	4/21/2025
Memorial Day	5/26/2025
Juneteenth	6/19/2025
July 4th	7/4/2024
Labor Day	9/2/2024
Thanksgiving	11/28/2024
Christmas Day	12/25/2024

+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)
2-5 years	Up to 4 weeks (160 hours max)
5-10 years	4-5 weeks (200 hours at 10 years)



Sick time
Up to 40 hours per plan year

Start with up to 40 hours of sick time upon hire (Pro-rated based on hire date). Unused sick time rolls over each plan year, to a maximum of 200 hours.

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** (\$1000 per fiscal year, paid monthly), training and licensing expenses in any combination.
Pro-rated for part time.

**Loan Repayment Program serviced by Vault.

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

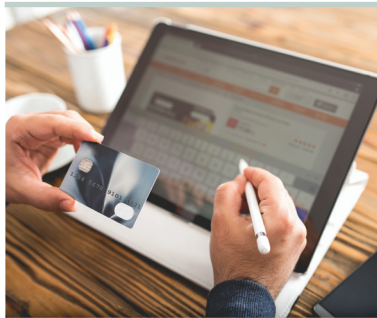
All Wayside employees have access to the online learning system, Relias Providers' eAcademy. In addition to mandatory annual trainings, employees will also have access to free online courses for their own professional development.

Wayside Discounts



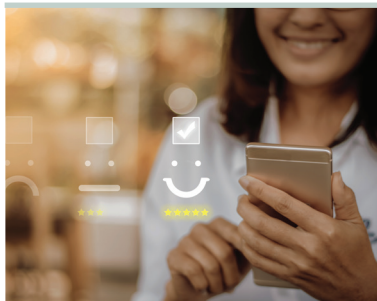
DCU - Banking the DCU Way

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



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.



Pet Insurance

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	303-771-2700	fitrusts.com
Pet Insurance		NATIONWIDE	877-738-7874	nationwide.com
Worker's Compensation		LIBERTY MUTUAL	800-362-0000	https://business.libertymutualgroup.com/business-insurance/coverages/workers-compensation
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.

Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of our respective insurance companies or our broker. The availability of any particular provider cannot be guaranteed, and provider Network composition is subject to change. While this material is believed to be accurate as of the print date, it is subject to change. Notice of change shall be provided in accordance with applicable state and federal law.

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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

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Framingham, MA 01701

(508) 879-9800
waysideyouth.org

