



Employee Benefits Guide

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Get Ready to Make Your Elections!

Annual Open Enrollment" is your opportunity to review your benefits, make enrollment elections, drop coverage, or add/delete dependent(s) from your coverage. With this in mind, please take time to review your current benefit needs and determine what coverage you will elect during this year's Annual Open Enrollment.

Your new benefit selections will be effective on June 25th for Medical and July 1st for Dental and Vision. After July 1st, 2023, you can only make changes to your benefits if you have a qualified life event (such as: marriage, birth, dependent loss of eligibility, etc.).



Medical Plan Options



MASSACHUSETTS

*Hospital Choice Cost Sharing (HCCS)

Your cost share will be higher at the hospitals listed below. Blue Cross Blue Shield of MA will let you know if this list changes.

Baystate Medical Center,
Boston Children's Hospital,
Brigham and Women's Hospital,
Cape Cod Hospital,
Dana-Farber Cancer Institute,
Fairview Hospital,
Massachusetts General Hospital, UMass Memorial & University Campus Medical Center

All other network hospitals will carry the lower cost share, including network hospitals outside of Massachusetts.

Note: Some of the general hospitals listed above may have facilities in more than one location. At certain locations, the lowest cost sharing level may apply.

You can select from one of the following medical plan options:

- HMO Blue New England \$2,000 with HCCS***

When you enroll in HMO Blue New England, you must choose a primary care provider. Be sure to choose a PCP who can accept you and your family members and who participates in the network of providers in New England. For children, you may choose a participating network pediatrician as the PCP.

For a list of participating PCPs or OB/GYN physicians, visit the Blue Cross Blue Shield of Massachusetts website at www.bluecrossma.org; consult the Provider Directory; or call the Physician Selection Service at 1-800-821-1388.

- HMO Blue NE Saver \$3,000 (HSA Compatible)**

When you enroll in HMO Blue New England, you must choose a primary care provider. Blue Cross has an extensive network throughout New England! Visit www.bluecrossma.org to find a provider near you. This plan also qualifies as an "HSA" compatible plan. Members can open and contribute tax-free dollars to an established HSA account.

Find a Doctor: member.bluecrossma.com/fad

2023-2024 WEEKLY MEDICAL PLAN DEDUCTIONS

Plan	Individual	Individual & Spouse	Individual & Child(ren)	Individual & Family
HMO Blue NE \$2000 Deductible w/HCCS	\$105.60	\$211.21	\$195.37	\$300.98
HMO Blue NE Saver \$3000	\$87.29	\$174.59	\$161.49	\$248.79

Plan Name	HMO Blue NE \$2,000 Deductible with HCCS	HMO Blue NE Saver \$3,000
Annual Deductible	\$2,000 Individual / \$4,000 Family	\$3,000 Individual / \$6,000 Family
Annual Out of Pocket Maximum Medical / Rx	\$8,750 Individual / \$17,500 Family Medical Medical & Rx Combined	\$6,700 Individual / \$13,400 Family Medical & Rx Combined
Preventive Services Visits: Sickness & Injury Visits: Specialist Visits:	Covered in Full \$25 per visit \$50 per visit	Covered in Full \$35 per visit after Deductible \$60 per visit after Deductible
Inpatient Hospital Care	\$0 per visit after Deductible; \$1,000 per admission after Deductible with HCCS	\$350 per visit after Deductible
Outpatient Hospital Care	\$0 per visit after Deductible; \$1,000 per admission after Deductible with HCCS	\$250 per visit after Deductible
Emergency Room	\$350 per visit	\$350 per visit after Deductible
Labs, X-ray & Diagnostics	\$35 per visit after Deductible; Labs—\$70 after Deductible with HCCS; X-ray—\$135 after Deductible with HCCS	Non-Hospital— \$0 per visit after Deductible; Hospital— \$35 per visit after Deductible
Imaging (CAT, PET scans & MRIs)	\$100 per visit after Deductible; \$550 per visit after Deductible with HCCS	Non-Hospital— \$0 per visit after Deductible; Hospital— \$250 per visit after Deductible
Retail — 30-Day Rx Supply	\$10/\$45/\$150/\$225/ 50% with \$350 max/50% with \$500 max	After Deductible: \$10/\$45/\$150/\$225/ 50% with \$350 max/50% with \$500 max
Mail Order — 90-Day Rx Supply	\$20/\$90/\$300/\$675	After Deductible: \$20/\$90/\$300/\$675

Health Savings Account (HSA)

If you enroll in a qualified *High Deductible Medical Plan*, you may also be eligible to establish a Health Savings Account, which is a tax-advantaged account that can be used to pay for current or future qualified medical expenses with tax-free dollars. **HMO Blue NE Saver \$3,000 Plan is HSA qualified.**

You can use the funds in your HSA to reimburse yourself for qualified medical expenses, including the deductible, coinsurance amounts, and co-pays. Unused funds carryover from year to year.

General HSA Eligibility Criteria

You are eligible to establish an HSA if you satisfy the following requirements:

- You are enrolled in a HSA qualified high-deductible health plan
- You are not covered by any other health plan that is not a high-deductible health plan
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on another person's federal tax return

The IRS annual HSA contribution limits for 2023 are:

- \$3,850 for employees enrolled in individual coverage.
- \$7,750 for employees enrolled in individual + 1 or family.

HSA Catch-up Contribution:

- If you're age 55 or older, you can make catch-up contributions of up to **\$1,000** to your HSA.



BCBS - Discounts & Savings

Blue365 is an online destination that offers members exclusive health and wellness deals to keep them healthy and happy, every day of the year. Program includes weekly deals via email, local and national savings on premium brands, great discounts from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating options and much more. Learn more now about **Blue365 Savings & Discounts**— go to www.blue365deals.com.

Tips to Save Money!

Urgent Care Facilities: Learn Where The Free-Standing Urgent Care Centers Are Near You—Save time! Don't spend hours in Emergency Rooms! Pay less! Pay a specialist visit copay instead of an emergency room copay!

Independent Labs & Imaging Centers: High quality for a low cost!

Use the Prescription Mail Order for maintenance medications:

- Most 90-day mail order Rx cost less than at retail pharmacy
- Doctor may call in your 90-day Prescription
- Set up an online account at www.caremark.com
- Visit BCBSMA website to find a list of \$0 copay medications at www.bluecrossma.org



Blue Cross Blue Shield - MYBLUE Member App

- Instant access to your ID card
- Review recent claims history, doctor visits & prescriptions
- Email your ID card to your doctor
- Find a doctor or other medical providers
- Get directions to nearby care
- Direct dial important phone numbers like Member Services



Blue Cross Blue Shield — Well Connection

Doctors on call. On your device.

When you need convenient access to care, try Well Connection. A network of telehealth providers for medical and mental health needs,* with easy access via your computer or mobile device.

Well Connection is now part of MyBlue! Eligible members can now access the same convenient care offered by Well Connection, by signing into their MyBlue account. If your plan includes Well Connection, you'll see **Well Connection Video Visits** under **My Care** in the navigation after signing in. Many plans include Well Connection but some, like Medicare, don't. Not sure? Call Team Blue at [1-800-262-BLUE](tel:1-800-262-BLUE) (2583).





Blue Cross Blue Shield Dental Plan

Dental Blue offers an extensive network of dentists. Over 90 percent of dentists in Massachusetts and Rhode Island participate with Blue Cross Blue Shield of Massachusetts. Dental Blue members also have access to participating dentists nationwide. If you would like help choosing a dentist, or already have a dentist and want to know if she or he participates with your plan, you can call the dentist, look at the current dental provider directory, or call Member Service at the toll-free phone number shown on your Dental Blue ID card. You can also access the online dental provider directory at www.bluecrossma.org.

2023-2024 WEEKLY DENTAL DEDUCTIONS

Individual	Individual & Spouse	Individual & Child(ren)	Individual & Family
\$6.56	\$13.11	\$10.49	\$17.04

Benefits are subject to the deductible and coinsurance (if applicable), and benefit maximum amounts chosen by your group. Please refer to the chart to the right for the amounts. Many of the covered services have specific time limits or age limits associated with them.

This dental plan includes an **Accumulated Maximum Rollover Benefit**. This plan is eligible for Rollover Maximum: Rollover Max dollars do not apply to orthodontic services.

To qualify for Rollover Max, you must receive at least one cleaning or oral exam in the plan year. You must be enrolled for dental coverage before the 4th quarter of the calendar year and your paid claims must not exceed the maximum "threshold" amount.

Deductible: \$50 — individual / \$150 — family (dependents to age 26). Deductible waived for Diagnostic & Preventive categories.

Calendar Year Maximum: \$1,000 per person.

Category	Procedure / Qualifications	In Network
Diagnostic	Comprehensive Evaluation—Once every 60 months per dentist. Periodic Oral Exam—Once every 6 months. Full Mouth X- rays—Once every 3 calendar years. Bitewing X-rays—Once every 6 months. Single Tooth X-rays—As needed.	100%
Preventive	Teeth Cleaning—Once every 6 months. Fluoride Treatments—Once in 90 days for members under age 19. Space Maintainers—Required due to the premature loss of teeth. Sealants—once per tooth in three years per provider or location (sealants over restored tooth surfaces not covered).	100%
Restorative	Silver Fillings—Once every 12 months per surface per tooth. White Fillings—Once every 12 months per surface per tooth. Temporary Fillings—Once per tooth. Stainless Steel Crowns—Once per tooth (on primary teeth only). Root Canals—Once per tooth on permanent teeth. Periodontal Scaling and Root Planing—Once per quadrant in 24 months. Simple tooth extractions—Once per tooth. Surgical extractions—Once per tooth.	80%
Major Restorative	Crowns—Once per tooth in 84 months. Replacement of Crowns—Once in 84 months. Removable Complete or Partial Dentures—Once in 84 months. Single Tooth Dental Implants; when implant replaces permanent teeth through second molars—Once per tooth in 60 months.	60%
Orthodontics	Covered at 50% of Maximum Plan Allowance charges to age 19. \$1,000 separate LIFETIME Maximum.	

VSP Vision Plan

At VSP, we invest in the things you value most—the best care at the lowest out-of-pocket costs. Because we're the only national not-for-profit vision care company, you can trust that we'll always put your wellness first. When you see a VSP eye doctor, there are no claim forms to complete.



2023-2024 WEEKLY VISION DEDUCTIONS			
Individual	Employee & Spouse	Employee & Child(ren)	Family
\$1.37	\$2.19	\$2.23	\$3.60

Value and Savings.

- High Quality Vision Care. You'll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions.
- Choice of Providers. The decision is yours to make—choose a VSP doctor, a participating retail chain, or any out-of-network provider.
- Great Eyewear. It's easy to find the perfect frame at a price that fits your budget.

Using your VSP benefit is easy.

- Register at vsp.com Once your plan is effective, review your benefit information.
- Find an eye care provider who's right for you. To find a VSP provider, visit vsp.com or call 800.877.7195. At your appointment, tell them you have VSP. There's no ID card necessary. If you'd like a card as a reference, you can print one on vsp.com. That's it! We'll handle the rest—there are no claim forms to complete when you see a VSP provider.



Service	Coverage	In Network	Frequency
WellVision Exam	Focuses on your eyes and overall wellness	\$10 Copay	Every 12 Months
Frames	<ul style="list-style-type: none">• \$180 allowance for a wide selection of frames• \$200 allowance for featured frame brands• 20% savings on the amount over your allowance• \$100 Costco frame allowance	\$25 Copay	Every 12 Months
Lenses	<ul style="list-style-type: none">• Single Vision, Lined bifocal lenses, Lined trifocal lenses	Included in Prescription Glasses	Every 12 Months
	<ul style="list-style-type: none">• Standard progressive lenses• Premium progressive lenses• Custom progressive lenses• Average savings of 20-25% on other lens enhancements	\$55 \$95-\$105 \$150-\$175	
Contacts	<ul style="list-style-type: none">• \$150 allowance for contacts; copay does not apply• Contact lens exam (fitting and evaluation)	Up to \$60	Every 12 Months
Extra Savings	Glasses & Sunglasses: Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.		
	Retinal Screening: No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam		
	Laser Vision Correction: Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities		
Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.			
Your Coverage with Out-of-Network Providers <div>Exam—up to \$45</div> <div>Single Vision Lenses—up to \$30</div> <div>Lined Trifocal Lenses—up to \$65</div> <div>Frame—up to \$70</div> <div>Lined Bifocal Lenses—up to \$50</div> <div>Progressive Lenses—up to \$50</div> <div>Contacts—up to \$105</div>			



Company Provided Life Insurance

In order to provide a full range of protection for you and your family, the company provides Basic Life & Accidental Death & Dismemberment coverage.

Basic Life and AD&D Insurance

- Basic Life Benefit is a flat **\$10,000**.
- Accidental Death & Dismemberment (AD&D) provides benefits due to certain injuries or death from an accident. The AD&D Insurance pays certain percentages of the benefit amount based on the injury sustained.



REMEMBER TO UPDATE YOUR LIFE BENEFICIARY(IES)!

Every year at open enrollment, we encourage all employees to identify a beneficiary or beneficiaries for our company paid Life & Accidental Death & Dismemberment. We know that things change over the course of a year and we want to make sure you know who your current beneficiary is.

Company Provided Long Term Disability Insurance

The Disability insurance benefit offers security at a time you are unable to earn an income. It allows you to honor financial obligations even while hurt or disabled. Additionally, it provides financial comfort for your family when you are unable to work. A sudden change in your health as a result of illness, an auto accident, or an injury can seriously impact your financial responsibility. Disability insurance will protect you from being unprepared when a serious health issue interrupts your life.



Plan	Long Term Disability
Purpose	Provides income replacement benefits for you and your family in the event you are unable to work due to an accident or sickness for a period beyond 180 days.
Benefit Amount	Long Term Disability Insurance would pay you a benefit of 50% of your monthly earnings. The maximum benefit you could receive is \$3,000 per month.
Elimination Period	You must be disabled for at least 180 days before you can receive a Long Term Disability Insurance benefit payment.
Maximum Benefit Period	*For as long as you remain disabled, or until you reach your Social Security Normal Retirement Age (as stated in the 1983 revision of the United States Social Security Act.), whichever is sooner. If your disability occurs at age 60 or above, your payments may be reduced.



How to Enroll



Log into our Online Enrollment Portal – **Employee Navigator**

***First time users must register** and create a User Name & Password.

Company identifier: **sls-landscapes**

Website: www.employeenavigator.com

Step 1. On the Welcome page, click the “Start Benefits” button at the top of the page.



Step 2. Confirm your Personal & Dependent Information

Step 3. Elect or Waive your Benefits

Step 4. Complete your Elections by clicking the “Sign” button.

For online enrollment and/or & technical assistance, you may email support@bluehorizonbenefits.com to reach our enrollment support team at Blue Horizon Benefits.

Simple IRA

Important account information

Eligibility

In general, if you expect to earn at least \$5,000 in the current calendar year AND you've earned at least \$5,000 during any two prior calendar years, you're eligible to participate in your company's SIMPLE IRA plan. Your employer may have less restrictive requirements, which would be outlined in your plan's Summary Description.

Your contributions

You decide how much of your pay, up to IRS limits,* you want to contribute. Your contributions will be deducted directly from your paycheck. You can make:

- **Before-tax contributions.** Because you're contributing money from your paycheck before income taxes are deducted, you reduce your annual taxable income in the year the contributions are made. Before-tax contributions allow your savings to accumulate tax-deferred. In other words, you don't pay taxes on what you save or on your assets as they grow until you take the money out at retirement.
- **Additional catch-up contributions.** If you're 50 or older, you can contribute an additional amount* before taxes.

*See the *Disclosure Statement* in the back of this guide for current contribution limits.

Your employer's contributions

As described in your plan's Summary Description, your employer will make one of two types of contributions:

- **Matching.** Your employer may match any contributions you make, dollar for dollar, up to 3% of eligible compensation.
- **Nonelective.** Your employer may contribute up to 2% of your eligible compensation to your SIMPLE IRA account – regardless of whether you make any contributions. Review the *Notification to Eligible Employees* for the maximum compensation amount used to calculate contributions.

Vesting

The money that you and your employer contribute to the plan is vested immediately – in other words, it's yours to keep.

Your investment options

You're in control: You select the American Funds you believe are most appropriate for your financial needs and goals. When choosing your investments, it's a good idea to consult your financial professional.

Monitoring your account

You can monitor your investment results with:

- Your quarterly statement
- The American Funds 24-hour automated phone service at (800) 325-3590
- www.americanfunds.com

Making changes to your account

You'll receive a welcome package including your new account number. Once you receive it, we encourage you to visit www.americanfunds.com/getstarted to set up online account access.

This will enable you to:

- Sell and exchange shares online
- View current and past account balances as well as dividend and capital gain information
- Manage your account information
- Sign up for electronic delivery of tax forms, annual and semiannual reports, quarterly statements and prospectuses

Withdrawals

Any money you take out of your SIMPLE IRA is subject to ordinary income tax, and if you withdraw the money before you reach 59½, a 10% federal tax penalty may apply. If withdrawals are made during the first two years of participation in the plan and you're under 59½, a 25% tax penalty may apply.

Have questions?

To learn more about your SIMPLE IRA plan, please contact your employer or your plan's financial professional.

Connect with Capital Group

Existing and prospective investors

(800) 421-4225

Available 8:00 a.m. to 7:00 p.m. ET, Monday through Friday.



Carrier Contact Information

For more information about your benefit plans, visit www.employeenavigator.com. Detailed coverage information, please contact the plan carrier directly. Carrier contact information appears below.

Carrier Name / Plans Offered	Member Services / Website	Additional Information
Blue Cross Blue Shield of Massachusetts <ul style="list-style-type: none"> • Medical Plan Options • Dental Plan 	800-262-BLUE(2583) BlueCare Line (PCP Assistance): 888-247-BLUE(2583) www.bluecrossma.org App: MyBlueApp	<ul style="list-style-type: none"> • Check your benefits and claims • Check your prescriptions • Order an ID Card • Benefit questions and services • Member discounts and savings programs
CVS Caremark (90-Day Rx Supply Resource)	1-800-552-8159 www.caremark.com	<ul style="list-style-type: none"> • Order 90-Day Rx Supply • Benefit questions and services • Member discounts and savings programs
Vision Service Plans (VSP)	800-877-7195 www.vsp.com	<ul style="list-style-type: none"> • Find a VSP Vision Provider • Check your benefits and claims • Benefit questions and services
The Hartford	860-547-5000 www.thehartford.com	<ul style="list-style-type: none"> • Check your benefits and claims • Benefit questions and services

This guide is not a legal document and is intended only as an overview. All plans are subject to policy provisions and limitations. The information presented here is not meant to be a complete description of our benefit plans/programs. If there are any discrepancies between this guide and the official Plan Documents, the Plan Documents will prevail. You should carefully review the benefit plan information on our benefits website and the Summary Plan Descriptions before you enroll.

