

# Charles River Community Health, Inc. 2026-2027 Benefit Summary



The following information is offered as a summary only. If there is a discrepancy between this information and the plan document, the plan document will govern. Employees will be eligible for medical, dental, vision and voluntary benefits on date of hire. Life, STD and LTD benefits are 30 days from hire date. Benefits are effective 7/1/26 – 6/30/27.

**General Inquiries Please Reach Out to CIP Group: 617-354-0866; ext 2**

#### **IMPORTANT INSURANCE PREMIUM NOTICE:**

By electing to enroll in benefits, you understand that if your company has contributions to any of the group medical, dental, vision, FSA, and DCA benefits, coverage will be taken on a pre-tax basis. You also understand that you are making a binding election concerning your benefits and authorizing payroll deductions. In the event that Charles River Community Health, Inc. is unable to deduct these amounts, it is your obligation to pay these amounts to Charles River Community Health, Inc. in the form of a check by the first of the month following missed deductions. You understand that an outstanding balance may lead to termination of insurance back to the last payment date.



# Paid Time Off Policy (PTO) as of July 1, 2026

CHRC's paid time off (PTO) offerings are divided into three categories: vacation, sick and holiday. All full-time employees have access to the same number of sick time accrual and holidays, but vacation time varies depending on job category and length of tenure at CRCH. The vacation accrual rates are as follows:

Job Category	Description	0-4 years at CRCH		5-9 years at CRCH		10-14 years at CRCH		15+ years at CRCH	
		Per hour accrual	Annual (Full-time staff)	Per hour accrual	Annual (Full-time staff)	Per hour accrual	Annual (Full-time staff)	Per hour accrual	Annual (Full-time staff)
Non-exempt	All non-exempt staff	0.04610	96 hours, or 12 8-hour days	0.06540	136 hours, or 17 8-hour days	0.08460	176 hours, or 22 8-hour days	0.10380	216 hours, or 27 8-hour days
Exempt	All exempt staff other than those in the Leaders and Providers category	0.06540	136 hours, or 17 8-hour days	0.08460	176 hours, or 22 8-hour days	0.10380	216 hours, or 27 8-hour days	0.11150	232 hours, or 29 8-hour days
Leaders and Providers	Directors and above; medical, dental, and BH providers	0.08460	176 hours, or 22 8-hour days	0.10380	216 hours, or 27 8-hour days	0.11150	232 hours, or 29 8-hour days	0.11150	232 hours, or 29 8-hour days

**Regardless of job category or tenure, employees will accrue sick time at a rate of .031 sick hours per hour worked, vacation or sick time used, or holiday time paid. This is the equivalent of 64 hours per year for full-time employees.**

Please note that clinical providers (Medical, Dental, Behavioral Health, Pharmacy) with five (5) or more years of prior clinical practice in the United States will, upon hire, begin at an accrual rate crediting each year of prior clinical experience at one-half (.5) year (e.g., if a Dentist has worked as a Dentist for 12 years in the United States prior to hire, they would start at an accrual rate of .10380, as if they had been a CRCH employee for six years).

**Please refer to the Employee Handbook for more details.**



# Health Insurance: Complete HMO 1500



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers the Complete HMO 1500, Complete HMO 3000 and Complete PPO Plus 1500 (Out-of-state employees ONLY) all plans with Care Complement medical insurance from Mass General Brigham Health. Health Reimbursement Arrangement (HRA) for eligible employees and dependents. This fund offsets some of the costs of your medical plan. HRA HealthEquity receives claims data from Mass General Brigham Health Plan in order to process claims before you are billed. Please review the SBC (Summary of Benefit & Coverage) for further plan details/prescription coverage information.

Coverage	Complete HMO 1500	
Deductible	\$1,500 - <b>After HRA:</b> \$750 per member	\$3,000 - <b>After HRA:</b> \$1500 per family (ES, EC, Family)
Out of Pocket Maximum	\$5,000 per member	\$10,000 per family (ES,EC, Family)
Preventive Office Visits	\$0	
PCP & Specialist Visits	PCP \$25 (first three pediatric PCP visits and pediatric outpatient MH/SU visits \$0) / Specialist \$40	
X-Rays	\$40 after deductible is paid	
Labs	\$40 after deductible is paid	
MRI'S CT Scans, PET	Covered in full after deductible is paid	
Emergency Room	\$250 copay	
Outpatient Surgery	Covered in full after deductible is paid	
Inpatient Hospitalization	Covered in full after deductible is paid	
Mental Health	\$25 (outpatient)	
Prescription (Retail 30-day)	T=Tier / T1: \$5/T2: \$15/T3: \$30/T4: \$50/T5: 35% up to \$1000 psm/T6: 35% up to \$1000 psm	
Level of Coverage	Employee Working +26 Hours and Earning Less than \$25.01 Cost Per Pay Period	Employee Working +26 Hours and Earning More than \$25.01 Cost Per Pay Period
Employee	\$46.23	\$92.45
Employee + 1	\$223.05	\$312.28
Employee & Family	\$344.40	\$482.16
HRA Funding	Employer Pays the last of the Deductible	
Employee	\$750	
Employee + 1	\$1,500	
Employee & Family	\$1,500	





# Health Insurance: Complete HMO 3000



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers the Complete HMO 1500, Complete HMO 3000 and Complete PPO Plus 1500 (Out-of-state employees ONLY) all plans with Care Complement medical insurance from Mass General Brigham Health. Health Reimbursement Arrangement (HRA) for eligible employees and dependents. This fund offsets some of the costs of your medical plan. HealthEquity receives claims data from Mass General Brigham Health Plan in order to process claims before you are billed. Please review the SBC (Summary of Benefit & Coverage) for further plan details/prescription coverage information.

Coverage	Complete HMO 3000	
Deductible (After HRA)	\$3,000 - After HRA: \$1,500 per member	\$6,000 - After HRA: \$3,000 per family (ES, EC, Family)
Out of Pocket Maximum	\$7,000 per member	\$14,000 per family (ES, EC, Family)
Preventive Office Visits	\$0	
PCP & Specialist Visits	PCP \$30 (first three pediatric PCP visits and pediatric outpatient MH/SU visits \$0) Specialist \$45	
X-Rays	\$45 after deductible is paid	
Labs	\$45 after deductible is paid	
MRI'S CT Scans, PET	\$200 after deductible is paid	
Emergency Room	\$300 copay after deductible is paid	
Outpatient Surgery	\$500 copay after deductible is paid	
Inpatient Hospitalization	\$1,000 copay after deductible is paid	
Mental Health	\$30 (outpatient)	
Prescription (retail 30-day)	T=Tier / T1: \$5/T2: \$15/T3: \$30/T4: \$50/T5: 35% up to \$1000 psm/T6: 35% up to \$1000 psm	

Level of Coverage	Employee Working +26 Hours and Earning Less than \$25.01 Cost Per Pay Period	Employee Working +26 Hours and Earning More than \$25.01 Cost Per Pay Period
Employee	\$41.18*	\$82.36*
Employee + 1	\$198.71*	\$278.20*
Employee & Family	\$306.81*	\$429.54*

**\*Part-Time employees should reach out to the benefit's team or check Employee Navigator for payroll deductions**

HRA Funding	Employer Pays Last of Deductible
Employee	\$1,500
Employee + 1	\$3,000
Employee & Family	\$3,000





# Health Insurance: PPO Plus 1500



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers the Complete HMO 1500, Complete HMO 3000 and Complete PPO Plus 1500 (Out-of-state employees ONLY) all plans with Care Complement medical insurance from Mass General Brigham Health. Health Reimbursement Arrangement (HRA) for eligible employees and dependents. This fund offsets some of the costs of your medical plan. HealthEquity receives claims data from Mass General Brigham Health Plan in order to process claims before you are billed. Please review the SBC (Summary of Benefit & Coverage) for further plan details/prescription coverage information. For out-of-network benefit coverages, please refer to the carriers SBC.

Coverage	Complete PPO Plus 1500 In-Network (Out-of-State Employees ONLY)*See SBC for out-of-network	
Deductible (After HRA)	\$1,500 - After HRA: \$750 per member	\$3,000 - After HRA: \$1500 per family (ES, EC, Family)
Out of Pocket Maximum	\$5,000 per member	\$10,000 per family (ES, EC, Family)
Preventive Office Visits	\$0	
PCP & Specialist Visits	PCP \$25 (first three pediatric PCP visits and pediatric outpatient MH/SU visits \$0) / Specialist \$40	
X-Rays	\$40 after deductible is paid	
Labs	\$40 after deductible is paid	
MRI'S CT Scans, PET	Covered in full after deductible is paid	
Emergency Room	\$250 copay	
Outpatient Surgery	Covered in full after deductible is paid	
Inpatient Hospitalization	Covered in full after deductible is paid	
Mental Health	\$25 (outpatient)	
Prescription (Retail 30-day)	T=Tier / T1: \$5/T2: \$15/T3: \$30/T4: \$50/T5: 35% up to \$1000 psm/T6: 35% up to \$1000 psm	
Level of Coverage	Employee Working +26 Hours and Earning Less than \$25.01 Cost Per Pay Period	Employee Working +26 Hours and Earning More than \$25.01 Cost Per Pay Period
Employee	\$46.23	\$92.45
Employee + 1	\$223.05	\$312.28
Employee & Family	\$344.40	\$482.16
HRA Funding	Employer Pays Last of Deductible	
Employee	\$750	
Employee + 1	\$1,500	
Employee & Family	\$1,500	



MGB Member Services: 866-414-5533



<https://massgeneralbrighamhealthplan.org/meet-us/contact-us>



# Health Reimbursement Accounts

## HealthEquity®

7/1/2026-6/30/2027

Charles River Community Health, Inc. offers a Health Reimbursement Account through HealthEquity. The company reimburses the last \$750/\$1,500 of the deductible for anyone enrolled in the Complete HMO & PPO \$1,500 medical plans & \$1,500/\$3,000 of the deductible for anyone enrolled in the Complete HMO \$3,000 medical plan. Reimbursements will be automatically sent to you.

Complete HMO \$1,500	
COVERAGE LEVEL	REIMBURSEMENT
Employee Only	Company reimburses the last \$750 of deductible
Employee + One	Company reimburses the last \$1,500 of deductible
Family	Company reimburses the last \$1,500 of deductible

Complete HMO \$3,000	
COVERAGE LEVEL	REIMBURSEMENT
Employee Only	Company reimburses the last \$1,500 of deductible
Employee + One	Company reimburses the last \$3,000 of deductible
Family	Company reimburses the last \$3,000 of deductible

Complete PPO \$1,500	
COVERAGE LEVEL	REIMBURSEMENT
Employee Only	Company reimburses the last \$750 of deductible
Employee + One	Company reimburses the last \$1,500 of deductible
Family	Company reimburses the last \$1,500 of deductible

### ONLINE MEMBER PORTAL

The online member portal is a powerful tool that gives you access to all account management features. Using the HealthEquity member portal, you can check your balance, review transactions, view insurance claims, invest in mutual funds, pay providers and submit for reimbursement.

To access your account, visit <https://my.healthequity.com>

Need help logging in? Visit our [login help page](#)



Health Equity Member Services: 1-866-346-5800



<https://healthequity.com/>

<https://answers.healthequity.com/>



# Flexible Spending Accounts



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers Health and Dependent Care FSAs from Comprehensive Benefit Services, Inc. Flexible Spending Accounts can be used to put money aside per-tax to cover health or dependent care expenses. Funds for Health FSA's are available day one of your plan year, and Dependent Care FSA's are available as they accrue from your payroll deductions.

Product	Annual Maximum
2026 FSA	\$3,400.00 - Rollover \$680
2026 DCA	\$7,500.00*

\*Maximum is per household

## What can I use my Health FSA for?

- Deductible Expenses & Copays
- Dental & Orthodontia
- Suncare
- Optical Needs: Frames, Lenses
- Durable Medical Equipment: Crutches, Wheelchairs, Splints

## What can I use my DCFSA for?

- Daycare
- After School Program
- Camps
- Adult Day Programming





# Transit



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers a Transit Reimbursement Account. The 2026 plan year maximum is \$340 per month/\$4,080 annually.

A Transit Reimbursement Account is provision under the Internal Revenue Code Section 132 that enable employers to allow their employees to have a certain amount for commuter expenses deducted from their paycheck on a pretax basis and deposited into a Parking Reimbursement Account. These expenses would be deducted before the Federal tax, FICA tax, and the State tax. See the plan summary for complete benefit information.

Eligible expenses include:

- Charlie Cards
- Subways
- Buses
- Ferries
- Commuter Rails
- Vanpools

(INELIGIBLE: tolls, gas or other driving-related expenses such as repairs)





# Dental Insurance



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers the Dental Blue Program 2 insurance plan from Blue Cross Blue Shield of MA. Please review the SBC (Summary of Benefit & Coverage) for further plan details. This benefit is available for employees who work 26+ hours per week.

Service	Coverage	Member Responsibility
Preventive Services <ul style="list-style-type: none"> <li>Oral Exams</li> <li>X-Rays*</li> <li>Routine Cleanings</li> </ul>	100%	0%
Basic Services <ul style="list-style-type: none"> <li>Fillings</li> <li>Endodontic Cleanings</li> <li>Oral Surgery</li> </ul>	80%	20% after \$50 individual deductible & \$150 for a family deductible
Major Services <ul style="list-style-type: none"> <li>Crowns / Bridges</li> <li>Dentures</li> </ul>	60%	40% after \$50 individual deductible & \$150 for a family deductible

Calendar Year Maximum: \$1,500

Level of Coverage	Employee Cost Per Pay Period Payroll Deduction
Employee	\$4.77
Employee + 1	\$9.21
Employee & Family	\$14.22

## Maximum Rollover

Your Plans Annual Max Benefit:	If your total yearly claims don't exceed this threshold amount:	Then you can roll over this amount to use next year, and beyond:	Your accumulated Rollover amount can't exceed this amount:
\$1,500.00	\$700.00	\$500.00	\$1,250.00



BCBSMA Member Services: 1-800-262-2583



<https://www.bluecrossma.org/myblue/>



# Vision Insurance



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers the Exam-Plus Standard Vision Plan Access Network insurance plans from Blue Cross Blue Shield 20/20 through the EyeMed Vision Care network. Please review the SBC (Summary of Benefit & Coverage) for further plan details. This benefit is available for employees who work 26+ hours per week. Please see summary of coverage for complete details.

Service	In Network	Out of Network
Frequency • Exam/Lenses for frames or one order of contact lenses • Frames	Once every 12 months  Once every 24 months	
Comprehensive Eye Exam	\$10 copay	Up to \$50
Contact lens fit and follow-up • Standard • Premium	Up to \$55 10% off retail price	n/a n/a
Contact Lenses • Conventional  • Disposable • Medically Necessary	\$130 allowance, then additional 15% off balance \$130 allowance Paid in full	Up to \$104  Up to \$104 Up to \$210
Standard plastic lenses • Single vision • Bifocal/Trifocal • Lenticular • Standard progressive lens • Premium progressive lens	\$25 copay \$25/\$25 copay \$25 copay \$90 copay \$90 copay, then 80% of charges less \$120 allowance	Up to \$42 Up to \$78/\$130 Up to \$130 Up to \$140 Up to \$196
Frames	\$130 allowance, then additional 20% off balance	Up to \$74
Level of Coverage	Employee Cost Per Pay Period Payroll Deduction	
Employee	\$3.61	
Employee & Spouse Employee & Child(ren)	\$6.14 \$6.32	
Employee & Family	\$9.93	



EyeMed Member Services: 1-866-939-3633



<https://eyemed.com/en-us/member><sup>10</sup>



# Group Life Insurance



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers a Group Life Insurance plan from Principal Financial Group. Life Insurance is meant to protect your loved ones financially if the unthinkable happens. Employer provided Life insurance always includes a Guaranteed Issue amount, ensuring a level of protection, which means no health questions, and you can't be declined for this coverage. AD&D Coverage is included as a matching benefit to your Group Term Life Insurance and can offer benefits in the event of an accident. Please review the SBC (Summary of Benefit & Coverage) for further plan details. Waiting period for this benefit is 30 days from hire date.

Coverage	
Benefit Amount	1x base salary up to \$150,000
Age Reduction	Benefits Reduce by 50% at age 70
Accidental Death & Dismemberment	Your benefit is equal to your group term life benefit amount if loss is due to accident or injury. If loss is due to exposure to the elements or disappearance, your loss may be covered.
<b>This benefit is provided by your employer at NO COST TO YOU</b>	



Principal Member Services: 800-843-1371



<https://www.principal.com/life-insurance-claim-form>  
<https://www.principal.com>



# Group Short Term Disability Insurance



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers a Short-Term Disability plan from Principal Financial Group. Short-Term Disability is put in place by Charles River Community Health, Inc. to help protect one of your most valuable assets – the ability to earn an income. If you are temporarily disabled and can't work for a short time you can rely on Short-Term Disability Insurance to replace a portion of your earnings.

Coverage	
Benefit Amount	60% up to \$1,500.00 / week
Benefit Elimination Periods	Accident: 8 <sup>th</sup> Day Illness: 8 <sup>th</sup> Day
Benefit Duration	Benefits are paid for up to 12 weeks
<b>This benefit is provided by your employer at NO COST TO YOU</b>	

## When Do I Begin Receiving Benefits?

Your Elimination Period must be fulfilled before you start receiving Benefits. You will have completed your elimination period on the end of the 8<sup>th</sup> day if you are disabled due to injury / accident, and the end of the 8<sup>th</sup> day for sickness or pregnancy / birth. Benefits will extend as long as 12 weeks if your disability qualifies.



Principal Member Services: 800-843-1371



<https://www.principal.com>



# Group Long Term Disability



7/1/2026-6/30/2027

Charles River Community Health, Inc. offers a Long-Term Disability plan from Principal Financial Group. Long-Term Disability is put in place by Charles River Community Health, Inc. to help protect one of your most valuable assets – the ability to earn an income. If you are temporarily disabled and can't work for a long time you can rely on Long-Term Disability Insurance to replace a portion of your earnings.

Coverage	
Benefit Amount	50% up to \$6,000.00 / month
Benefit Elimination Periods	90 Days
Benefit Duration	Varies based upon your age when you become disabled
Own Occupation Period	2 Years
Pre-Existing Condition	3/12

**This benefit is provided by your employer at NO COST TO YOU**

## When Do I Begin Receiving Benefits?

Your Elimination Period must be fulfilled before you start receiving Benefits. You will have completed your elimination period after 90 days. If you recover and return to work during your elimination period and become disabled again, you may not need to satisfy a new elimination period. If you qualify, the elimination period will pick up at the point in which it was left off.

## What Is a Pre-Existing Condition?

The pre-existing condition clause applies if you have been seen by a doctor or prescribed medication for the injury or sickness in the last 3 months, and if your disability happens within the first 12 consecutive months of your coverage.



Principal Member Services: 800-843-1371



<https://www.principal.com>

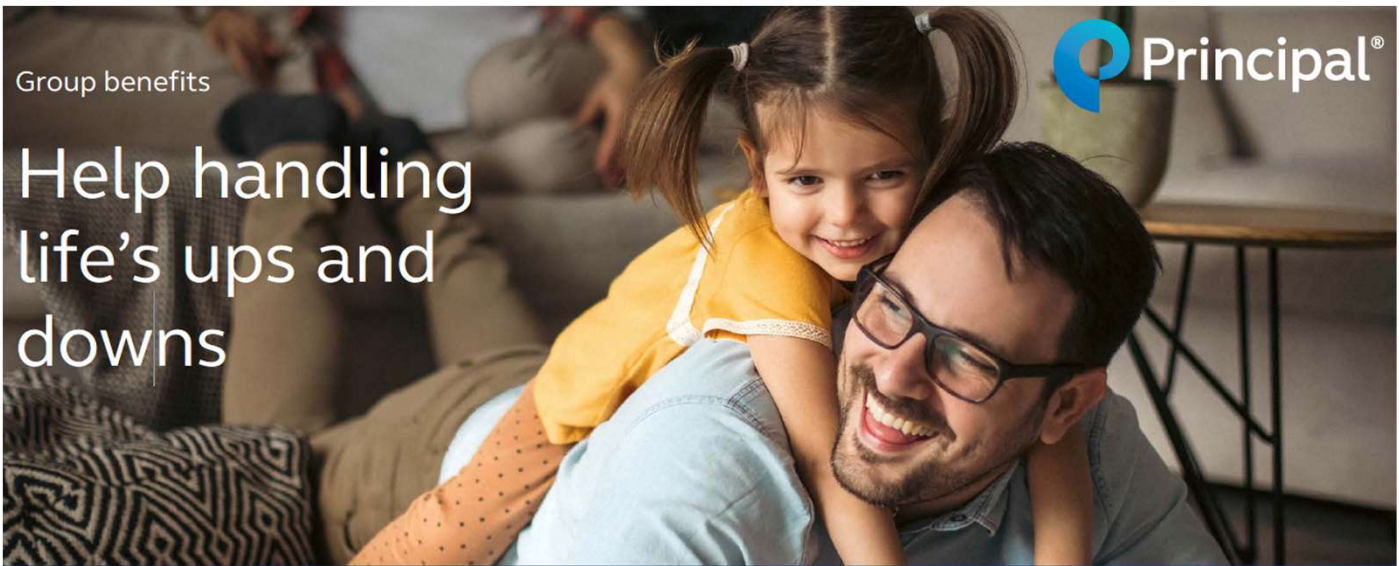


# Employee Assistance Program



7/1/2026-6/30/2027

Charles River Community Health offers Employee Assistance Services, via ComPsych. When you call, you will speak directly to an EAP professional to receive immediate support and guidance. The information gathered is confidential, and the EAP professional does not communicate with your employer about your conversation. This coverage includes access to 24/7 telephone assistance and up to 3 face to face visits.



Group benefits

## Help handling life's ups and downs

**Life can be unpredictable.** And it's not always easy. So it's a big deal to know there's help available when you need it. That's what the employee assistance program (EAP), provided by ComPsych®, is all about.

With an EAP, you and your family have access to **free, confidential** resources to help handle life's everyday—and not so everyday—challenges. You'll have **24/7 access** to support through phone consultations, a mobile app, online resources, and self-screening tools. You can connect with licensed professionals for counseling, coaching, and more—in person, by text, live chat, video, or phone.

You might use your EAP to help: manage stress, handle relationship issues, balance work and life, work through grief, cope with anxiety, and more. Plus, your EAP gives you access to discounts on major brands and everyday needs.

## Services for you and your family

### In-person or virtual counseling

One valuable way to work through personal or work issues is by talking with a professional. Individuals can call 24/7 to speak with a licensed professional or use GuidanceConnect® to schedule a time that works for them. Users are then matched with a local provider. Three counseling sessions per person, per issue, per year are included.

### Work life services

You and your loved ones can receive support from licensed professionals with FamilySource®, FinancialConnect®, and LegalConnect® services.

- FamilySource provides employees and their families with an initial assessment and consultation, followed by customized, timely referrals for child and elder care, adoption, education, pet care, and other personal needs.
- FinancialConnect connects individuals with financial experts, including certified public accounts (CPAs), certified financial planners (CFPs), and experienced financial professionals, who can address a wide range of issues.

- LegalConnect connects users with attorneys for non-employment legal issues, plus tools for simple wills, legal forms, and resources on topics like estate planning, complaints, housing, and identity theft.

### Coaching

Mental health, work-life challenges, and physical issues are often intertwined. Certified coaches understand this vital connection between mind, body, and lifestyle—they offer coaching services that address mental health, physical health, and overall well-being through one holistic solution. Coaches work one-on-one with participants to reduce personal roadblocks before they evolve into long-term, bigger challenges.

**24/7 live assistance**

➤ Visit [guidanceresources.com](https://guidanceresources.com) and when you create an account, enter *PrincipalCore* as the program name.

↓ Download the **GuidanceNow<sup>SM</sup>** app

☎ **Call 844-869-2365** | **TTY 711**



# Transamerica Voluntary Benefits



Charles River Community Health, Inc. offers a variety of voluntary benefits from Transamerica. These benefits are 100% employee paid and costs vary. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

## EXAMPLE OF BENEFITS OFFERED FROM TRANSAMERICA

**Life Insurance:** Helps provide a financial benefit to beneficiaries to cover various expenses after a policyholder's death.

**Accident Insurance:** Helps offset the direct and indirect expenses such as deductibles, co-payments and other costs not covered by traditional health plans. Spouse and dependent coverage is available.

**Cancer Insurance:** Provides benefits to help pay out-of-pocket expenses not covered by major medical plans to help with the diagnosis and treatment of Cancer. Benefits are paid directly to the employee. Spouse and dependent coverage is available.

**This benefit is 100% employee paid**





# Colonial Voluntary Benefits



Charles River Community Health, Inc. offers a variety of voluntary benefits from Colonial Life. This benefit is 100% employee paid, and costs vary. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

## EXAMPLE OF BENEFITS OFFERED FROM COLONIAL

**Disability Income Insurance:** Helps protect a portion of your income if you are unable to work due to a covered accident or a covered sickness.

**This benefit is 100% employee paid**



Colonial Life/Gianni Richio,  
Acct. Mgr.: 617-529-5822



<https://gianni.richio@coloniallifesales.com>



## Charles River Community Health, Inc. 403(b) Plan

- Eligibility - employees may enroll immediately (no age or service requirements)
- Employee contribution. You may contribute up to the 2026 IRS limit:
  - \$24,500 for those up to age 50
  - \$32,500 for those 50-59 & 64+
  - \$35,750 for those 60-63
- Employer contribution: The 403b plan may include a discretionary company contribution for employees at the end of the fiscal year, September 30<sup>th</sup>.
- Automatic Enrollment: To help employees begin saving for retirement immediately, the plan includes an Automatic Enrollment feature. This means if you do not make an affirmative election to enroll or opt out of the 403b plan, you will be automatically enrolled in the plan and start making contributions to your account at a rate of 1% from your pay. The automatic enrollment feature only applies to employees whose hire date is on or after July 1, 2026.
- Enrollment: You can enroll in the plan or opt out of Auto Enrollment by using the online enrollment option available at [empowermyretirement.com](https://empowermyretirement.com).
- For more information about the plan including how to enroll, please visit the CRCHC 403(b) information site: <https://enrollment.com/v/charles-river-community-health-plan>



Charles River Community Health, Inc. offers Legal Assistance via MetLaw. Quality legal assistance can be expensive, and it can be hard to know where to turn when you need an attorney you can trust. For a monthly fee, MetLaw allows you to have a team of top attorneys ready to help you take care of life's planned and unplanned legal events. Get help with things like buying or selling a home, dealing with identity theft, or caring for aging parents.

### How does it work?

Attorneys are available in person, by phone, or via email alongside online tools to review or plan your next move. You can either access legal advice through the network of vetted attorneys or choose your own attorney and seek reimbursement for some of the cost. Best of all, you have unlimited access to attorneys for legal matters covered under your selected plans.

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Management &amp; Theft</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> <li>Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> <li>Credit Monitoring</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Home Equity Loans</li> <li>Mortgages / Refinancing</li> <li>Property Tax Adjustment</li> </ul>	<ul style="list-style-type: none"> <li>Sale or Purchase of a Home</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxy</li> <li>Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney               <ul style="list-style-type: none"> <li>Healthcare</li> <li>Financial</li> <li>Childcare</li> <li>Immigration</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> <li>Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>Adoption</li> <li>Conservatorship</li> <li>Divorce - 20 hours</li> <li>Guardianship</li> </ul>	<ul style="list-style-type: none"> <li>Juvenile Court Defense</li> <li>Name Change</li> <li>Prenuptial Agreements</li> </ul>	<ul style="list-style-type: none"> <li>School Hearings</li> <li>Domestic Violence Protection</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>Disputes over Consumer Goods</li> </ul>	<ul style="list-style-type: none"> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
<b>Elder Care Issues</b>	<ul style="list-style-type: none"> <li>Consultation &amp; Document Review for Deeds or Leases</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid</li> <li>Medicare</li> <li>Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney</li> <li>RX Plans</li> <li>Wills</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets</li> </ul>	<ul style="list-style-type: none"> <li>License suspension due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>Repossession</li> </ul>
<b>E-Services</b>	<ul style="list-style-type: none"> <li>Attorney Locator</li> <li>Financial Planning</li> </ul>	<ul style="list-style-type: none"> <li>Insurance Resources</li> </ul>	<ul style="list-style-type: none"> <li>Self Help Legal Docs</li> </ul>

**This is offered as a voluntary Product by your employer. The per pay period payroll deduction cost is \$10.38. Please see the plan outline for further details.**





# Discount Programs

Charles River Community Health, Inc. offers a variety of discount programs for you to use. Here is a list of programs and how to reach out to each.

DISCOUNT PROGRAM	DESCRIPTION	HOW TO ENROLL OR FIND MORE INFORMATION
BlueBikes	<ul style="list-style-type: none"> <li>Regular \$129 membership cost \$49</li> </ul>	<a href="https://member.bluebikes.com/group/crchc">https://member.bluebikes.com/group/crchc</a>
Bike Helmet Reimbursement	<ul style="list-style-type: none"> <li>MGB members are eligible for reimbursement of purchase of one new helmet up to \$15 per member per calendar year</li> </ul>	See form in Employee Navigator
CommonWealth Cell Discounts	<ul style="list-style-type: none"> <li>Employees are eligible for discounts with AT&amp;T and Verizon.</li> </ul>	AT&T: 25% employee discount <a href="http://www.att.com/wireless/vizient2">http://www.att.com/wireless/vizient2</a>
Pet Insurance with Fetch (discount program)	<ul style="list-style-type: none"> <li>Save up to 10% on pet health insurance</li> </ul>	<a href="https://www.fetchpet.com/partners/employee-benefits?utm_source=CRCH&amp;utm_medium=employeebenefits&amp;utm_campaign=CRCH_portal&amp;c=CRCHMA10&amp;p=crc">https://www.fetchpet.com/partners/employee-benefits?utm_source=CRCH&amp;utm_medium=employeebenefits&amp;utm_campaign=CRCH_portal&amp;c=CRCHMA10&amp;p=crc</a>
BJ's Wholesale Club: Membership costs you \$25	<ul style="list-style-type: none"> <li>Regular \$60 membership costs \$25</li> </ul>	Go to: <a href="https://www.bjs.com/membership/discounts/medical/">https://www.bjs.com/membership/discounts/medical/</a>
Tickets at Work	<ul style="list-style-type: none"> <li>Offers employees 20-60% off of movies, hotels, shows, concerts, sporting events, etc.</li> </ul>	<a href="https://ticketsatwork.com/tickets/account.php?sub=enroll">https://ticketsatwork.com/tickets/account.php?sub=enroll</a> Complete the information to become a member and use Company Code: CHARLESRIVERCHC
T-Mobile	<ul style="list-style-type: none"> <li>Exclusive savings up to 33% off of four lines with autopay for you and your family. Not available in store.</li> </ul>	<a href="https://www.t-mobile.com/amplified">https://www.t-mobile.com/amplified</a> or call 855-570-9947 and use promo code: 35314TMOFAV T-Mobile Rep, Joanne Pritts – <a href="mailto:joanne.pritts@t-mobile.com">joanne.pritts@t-mobile.com</a>
Café 43	<ul style="list-style-type: none"> <li>Offers breakfast and lunch selections as well as Starbucks barista bar, smoothing bar and grab and go options.</li> </ul>	Use the entrance at the end of Foundry Ave, or the Seyon Street entrance to 43 Foundry and they are located on the group floor



# Discount Programs

DISCOUNT PROGRAM	DESCRIPTION	HOW TO ENROLL OR FIND MORE INFORMATION
Fitness Center	<ul style="list-style-type: none"><li>Exercise room including free weights, cardio &amp; weight training machines with lockers.</li></ul>	<p>How to Enroll: Print out fitness waiver and release of liability in the K drive here: K:\FOR ALL STAFF\Facility Forms. Sign and submit the waiver to Facilities <a href="mailto:facilities@charlesriverhealth.org">facilities@charlesriverhealth.org</a></p> <p><u>Where to find it:</u> Use the entrance at the end of Foundry Ave, or the Seyon St. entrance to 43 Foundry. Proceed through turnstile and head down central staircase.</p>
Bicycle Storage Room	<ul style="list-style-type: none"><li>Available to employees who bike to work providing indoor space in secure area to store your bike while working.</li></ul>	<p>How to Enroll: Print out the Bicycle Room Waiver of Release and Liability in the K drive here: K:\FOR ALL STAFF\Facility Forms Sign and submit the waiver to Facilities <a href="mailto:facilities@charlesriverhealth.org">facilities@charlesriverhealth.org</a></p> <p><u>Where to find it:</u> Use the entrance at the end of Foundry Ave, or the Seyon St. entrance to 43 Foundry The bicycle storage is located on the ground floor</p>
Entertainment Space	<ul style="list-style-type: none"><li>Entertainment room can be used on lunch break includes pool table, TV and golf simulator.</li></ul>	<p>How to Enroll: This room is only accessible if you have a fob with access to the Fitness Center/Bicycle Storage Room, which needs to be set up through Facilities</p> <p><u>Where to find it:</u> Use the entrance at the end of Foundry Ave, or the Seyon St. entrance to 43 Foundry Proceed through the turnstile and head down the central staircase</p>



# Discount Programs

DISCOUNT PROGRAM	DESCRIPTION	HOW TO ENROLL OR FIND MORE INFORMATION
HRSA National Health Service Corps <b>Federal Loan Repayment</b>	<ul style="list-style-type: none"><li>Providers are eligible to apply for Federal Loan Repayment.</li></ul>	Charles River Community Health is a HRSA National Health Service Corps site. This means that our providers are eligible to apply for federal loan repayment. It is not a guarantee that you'll be awarded repayment from HRSA, but you should have the requirements that make you eligible to apply when you work at CRCH. You can find out more information about the program here: <a href="https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html">https://nhsc.hrsa.gov/loan-repayment/nhsc-loan-repayment-program.html</a>
US Department of Education <b>Federal Loan Forgiveness</b>	<ul style="list-style-type: none"><li>Whether or not you are accepted for repayment, your work at CRCH would automatically work toward federal loan forgiveness, which is managed through the US Department of Education, assuming you have eligible loan types.</li></ul>	You can find more information about that here: <a href="https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service">https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service</a>
Mass General Brigham Value Added Benefits (must be a member of MGB for three months or longer)	<ul style="list-style-type: none"><li>Fitness reimbursement. Receive up to \$150 for individual or \$350 family coverage.</li><li>Weight Loss Reimbursement. Get up to six months free with Jenny Craig, Weight Watchers or NOOM. Does not cover food nutritional supplements or enrollment/registration fee.</li><li>Care Complement Benefit. See list of medications and therapies that are included for \$0 copay.</li></ul>	<a href="https://massgeneralbrigham.org">https://massgeneralbrigham.org</a>



# Financial Assistance Programs

DISCOUNT PROGRAM	DESCRIPTION	HOW TO ENROLL OR FIND MORE INFORMATION
Emergency Assistance Fund	This program offers up to \$400 every 6 months for employees making <\$100,000 per year who face a surprise expense that impacts their physical or mental readiness to work. Example: major car repair	Send an email to: <a href="mailto:seniorleadership@charlesriverhealth.org">seniorleadership@charlesriverhealth.org</a>
Education Support Program	This program will reimburse 50% of your certificate or education expenses up to \$1,000. Employees must provide proof of payment and a passing result in order to claim the reimbursement. This is open to employees who do not have a CEU allowance.	Send an email to: <a href="mailto:seniorleadership@charlesriverhealth.org">seniorleadership@charlesriverhealth.org</a>
Employee Loan Program	This program provides employees the ability to apply for a loan from CRCH, capped at \$2,000, at the minimum federal interest rate (currently about 3.6%). The loan will be repaid through regular payroll deductions over one year; if you leave CRCH during the repayment period, you will owe the balance. This is open to all part-time and full-time employees; employees who have received a disciplinary action within the last six months will undergo a six-month waiting period before they are eligible to apply.	Send an email to: <a href="mailto:seniorleadership@charlesriverhealth.org">seniorleadership@charlesriverhealth.org</a>
United Way Financial Wellness at Work Program	Financial Wellness at Work is a free service helping you make smart decisions with your money and take better control of your finances. Through confidential coaching, financial literacy workshops, and access to resources, your coordinator helps you: <ul style="list-style-type: none"> <li>• Manage unanticipated financial emergencies</li> <li>• Save for a home or vacation</li> <li>• Improve financial stability and long-term financial independence</li> <li>• Improve your credit rating</li> </ul>	Contact the Financial Wellness Coordinator, Dora Lima: <a href="mailto:dlima@unitedwayofgnb.org">dlima@unitedwayofgnb.org</a>