



Benefits at a Glance

- Medical PPO Plan: \$10 office visit co-pay in network; 20% co-pay out of network; \$25 emergency room co-pay
- Dental..... \$1,500 maximum annual benefit coverage: 100% preventative services, 85% restorative services, 50% major services, and 50% child ortho up to a lifetime maximum of \$1,000
- Prescription Drugs..... \$10 co-pay for generic & \$15 co-pay for brand; 90-day supply mail order service also available
- Voluntary Vision Plan One annual eye exam plus choice between coverage for prescription glasses or contact lenses
- Flexible Benefit Plan..... Medical/Dependent Care Reimbursement Accounts: up to \$5,000 per account per year; Pre-tax Premium Payment Plan
- Life Insurance..... Basic Life: 2 times base annual salary; Supplemental Life: 2 times base annual salary; up to \$1,000,000 combined
- Accidental Death and Dismemberment Insurance..... Basic AD&D: 2 times base annual salary; Supplemental AD&D: 2 times base annual salary; up to \$1,000,000 combined
- Voluntary Dependent Life..... Spouse Life: \$25,000, \$50,000, \$75,000 or \$100,000; Child Life: \$2,000, \$5,000 or \$10,000
- Short Term Disability..... 100% base pay up to 12 weeks
- Long Term Disability..... 60% base monthly earnings up to \$15,000 per month (tax-free)
- Group Long Term Care Insurance...Financial protection for long term care services.
- Vacation..... 4 weeks paid vacation per year; 5 weeks paid vacation after 5 years of continuous employment; No carryover of vacation is allowed from one calendar year to the next
- Paid Holidays..... 12 scheduled holidays
- 401(k) Plan..... Contribute up to 60% of pay (pre-tax) up to IRS annual limit; Employer Match: 100% of first 3% contributed to plan and 50% of the next 3% contributed to plan with 100% immediate vesting
- Employee Stock Purchase Plan... Contribute up to 15% of gross pay on an after tax basis toward the purchase of company stock at a 15% discount
- Educational Assistance Program...75% reimbursement for qualified educational expenses up to \$5,000 per calendar year
- Commuter Benefits..... Choice between free on-site parking or a Transit pass (up to \$210 per month). Car and Van Pool program also available. (Cambridge headquarters only.)
- Employee Assistance Program... Free confidential employee assistance through Ceridian Worklife Balance Program
- Childcare & Eldercare Services... Provides in-home childcare and eldercare services on a temporary basis through Parents-in-a-Pinch
- Banking Discount Programs..... Workplace banking discount programs through Bank of America and Citizens Bank
- Mortgage Discount Program..... Discount mortgage program through National City Mortgage
- Home & Auto Insurance Program...Discount property insurance program through Liberty Mutual
- Discount Entertainment Program...Purchase movie passes, discount tickets to theatre, sporting events and more through Working Advantage.