

VALUING YOUR HEALTH

F.W. Webb's health program features quality health care coverage and accessible services at competitive rates. New hires working at least 30 hours per week are eligible on their 30th (calendar) day of employment.

- **Medical:**
CIGNA Open Access with CareLink

Premium incentives are offered to non-smoking employees and employees who have had a preventive exam/physical within the last two years.
- **Dental:**
Delta Dental PPO+ Premier Network
- **Vision**
EyeMed Insight Network
- **Flexible Spending Accounts:**
Benefit Resource, Inc.

INCOME PROTECTION

To ensure financial stability for you and your family, F.W. Webb provides company paid life insurance and disability benefits. New hires working at least 30 hours per week are eligible on their 30th (calendar) day of employment.

- **Life Insurance:**
Basic Life, Accidental Death and Dismemberment (AD&D) and Optional Life through Sun Life.
- **Disability:**
Short Term Disability is provided by F.W. Webb and Long Term Disability through Sun Life.

ADDITIONAL BENEFITS

- 401(k) program is administered by John Hancock
- Employee Assistance Program provided by KGA - 800-648-9557
- Tuition Reimbursement Program
- Commuter Plan

FOR MORE INFORMATION ABOUT:

- Medical**
CIGNA
800-853-2713
www.mycigna.com
- Dental**
Delta Dental Plan of Massachusetts
800-872-0500
www.deltamass.com
- Vision**
EyeMed
866-939-3633
www.eyemedvisioncare.com
- Life and AD&D**
Sun Life
800-247-6875
www.mysunlifebenefits.com
- Long Term Disability**
Sun Life
800-247-6875
www.mysunlifebenefits.com
- 401(k)**
John Hancock
800-294-3575
www.myplan.johnhancock.com/login
- Commuter Plan**
Benefit Resource, Inc.
800-473-9595
www.BenefitResource.com
- FSA**
Benefit Resource, Inc.
800-473-9595
www.BenefitResource.com
- Employee Assistance Program (EAP)**
KGA
800-648-9557
www.kgreer.com
- Tuition Reimbursement Program**
F.W. Webb Company
781-272-6600

For further information, please contact your human resources representative:

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Benefits Summary

Effective October 1, 2020





As an employer, we want our employees to enjoy a broad and competitive benefits program while keeping the costs down for you and the company. The following is a brief summary of F.W. Webb Company’s benefits program. These company sponsored plans are available to employees until their employment ends. This enrollment guide summarizes the benefit options.

MEDICAL

The CIGNA Open Access plan is available for you and your eligible family members (spouse and children).

Calendar Year Deductible:

In-Network:	\$400/individual \$800/family
Out-of-Network:	\$5,000/individual \$10,000/family

Co-Insurance:

In-Network:	10%
Out-of-Network:	50%

Annual Out-of-Pocket Maximum:

\$1,500/individual; \$3,500/family – Medical Deductible and Co-Insurance*

\$1000/individual; \$2000/family – Prescriptions

**In -Network only. There is no out-of-pocket maximum on Out-of-Network services.*

Preventive Care (In Network):

Preventive exams are covered by the plan at 100%, with no deductible. This includes screenings such as mammograms and colonoscopies.

MaxorPLUS Prescription Drug Benefit (In Network):

\$15 / \$30 / \$50 Retail (30-day supply)
\$30 / \$60/ \$100 Mail Order (90-day supply)

Weekly Pre-tax Deductions

	Non Smoker Preventive Exam*	Non Smoker No Exam	Smoker Pre-ventive Exam*	Smoker No Exam
Single	\$20.00	\$25.00	\$40.00	\$45.00
Family	\$45.00	\$50.00	\$90.00	\$95.00

**Required for both employee and spouse.*

International Prescription Program

Available for certain brand name prescriptions through CanaRx at \$0 co-pay.

VISION

The EyeMed Insight Network includes a list of providers that offer supplemental coverage for lenses, frames as well as hearing aids.

Weekly Pre-tax Deductions

Single:	\$1.54
Single + 1	\$2.91
Family:	\$4.28

Co-Pays (In Network):

Vision Exam:	\$10 (every 12 months)
Lenses:	\$25 (every 12 months)
Frames:	\$130 allowance (every 24 months) 20% of balance
Contacts:	\$130 allowance (every 12 months) 20% of balance

DENTAL

The Delta Dental PPO Plus Premier network is extensive, and their dentists generally accept lower fees; contracted dentists will not balance bill.

Calendar Year Deductible (waived for preventive):

\$50 per individual

Calendar Year Maximum:

\$1500 per individual

Rollover Maximum:

\$500 per year if claims within the year do not exceed \$700

\$1,250 – maximum cumulative rollover

Note: One cleaning/oral exam per year is required to qualify for rollover benefits.

In and Out of Network Coverage:

100% for Preventive services

Weekly Pre-tax Deductions

Single:	\$1.00
Family:	\$2.00

LIFE AND AD&D INSURANCE

As an employee working at least 30 hours per week, you will receive a company paid Basic Life and Accidental Death and Dismemberment benefit. Each is equal to 2 times your annual salary, up to \$500,000. Coverage is reduced to 65% at age 65 and to 50% at age 70.

You also have the option to elect Optional Life Insurance for yourself and your family. See Human Resources for details.

FLEXIBLE SPENDING ACCOUNTS

Optional enrollment in an FSA provides an opportunity for you to use pre-tax dollars to pay for eligible health and dependent care expenses. The Health Care and Dependent Care FSA contribution maximums are set by the IRS annually.

ADDITIONAL BENEFITS

Disability Insurance

Our Short Term Disability plan is for employees working at least 30 hours per week. As an hourly employee, this benefit would pay you 60% of base wages. The maximum duration of this benefit is 25 paid weeks following a 7 calendar day waiting period. As a salaried employee, this benefit would pay 60% of base wages. The maximum duration of this benefit is 23 weeks paid following a 3 week waiting period during which you are paid in full. Employees in RI, NY and NJ are covered under state disability laws governed by the laws of those states.

For employees who have been disabled for more than 6 months, F.W. Webb offers Long Term Disability through Sun Life. In order to qualify for LTD, you need to be out of work for 180 days due to a non-work related injury or illness before benefits become payable. If benefits are approved, you will receive a monthly benefit of 60% of your monthly pay up to \$5,000. Benefits may be paid up to your Social Security normal retirement age.

401(k)

New hires will be eligible to participate in the 401(k) program 15 days after date of hire. You may defer annually up to IRS maximums (including catch up if you are at least 50 years old). F.W. Webb will match \$0.50 on every dollar you contribute up to 4% after one year of employment.

Profit Sharing

Upon meeting service eligibility requirements, which includes one (1) full calendar year of service and 1000 hours worked, you will be eligible for profit sharing.

Employee Assistance Program (EAP)

The EAP offers confidential, short-term counseling, resources, consultation and referrals for your work/ life balance issues. The program is offered to all employees and their household members.

Tuition Reimbursement Program

For full-time and part-time employees (30 or more hours per week), taking classes that are industry or work related. There is a 50% reimbursement (tuition only) to a maximum of \$5,000 per calendar year. An employee is eligible to receive reimbursement after 90 days of employment.

Wellness Program

F.W. Webb is dedicated to providing healthy initiatives for all to ensure that our employees are healthy, happy and productive.



Commuter Plan

F.W. Webb offers a commuter benefit for those who take public transportation to and/or from work. The commuter benefit plan is a tax-free account for your workplace commute, including mass transit and parking.

