

This program offers you the advantage of making contributions from your pay on a pre-tax basis. You may elect to designate a percentage of your own current earnings to be contributed to an investment vehicle.

All contributions are made on a pre-tax basis up to the maximum allowed by law. Withdrawals are limited to IRS acceptable circumstances and penalties for every withdrawal exist.

UCP will make a matching contribution on your benefit equal to 50% of the salary reduction amount you are contributing during the plan year that do not exceed 4% of your compensation received during the plan year.

Example:	
If an employees Gross pay = \$3076.92 and If the employee contributes \$300	If an employees Gross pay = \$3076.92 and If the employee contributes \$200
Employer Match = 50% of \$300, which is \$150.00	Employer Match = 50% of \$200, which is \$100
The max contribution from an employer is 4% of \$3076.92 = \$123.08	The max contribution from an employer is 4% of \$3076.92 = \$123.08
Employer contribution = \$123.08	Employer contribution = \$100

VOLUNTARY INSURANCE



This Insurance offers you your fully owned policy for these coverage :

- Individual Short Term Disability Insurance
- Group Short Term Disability Insurance
- Accident Insurance
- Cancer Insurance
- Supplement Life Insurance (Self, Spouse, Dependent Children)

CALL : (617)600-2455

PET INSURANCE



My Pet Protection and My Pet Protection with Wellness reimburse a straightforward 90% of your vet bill* instead of using a benefit schedule. A \$250 annual deductible and \$7,500 maximum annual benefit apply to both plans.

- The most comprehensive pet insurance coverage available as a voluntary benefit, exclusive to employees
- 90% back on vet bills*
- One price, regardless of pet's age
- Visit any vet, anywhere

VERIZON



Verizon offers exclusive employee discounts from Verizon Wireless. Take advantage of discounts on your monthly calling and data plan, phones and accessories.

Register online with a click of few buttons

SULLIVAN TYRES



Sullivan Tire & Auto Service has designed a program specifically for UCP employees and family members, offering full auto service care (Oil & Filter change, Tire Rotation, Comprehensive Vehicle Inspections, Engine Diagnostics, Alignment Service, State Inspections, Brakes, Exhaust, etc.). This benefit program provides **10%** discount on all parts and labor. A special account number 1469692 has been assigned to employee account.

EMAIL : adsouza@ucpboston.org



2018 OPEN ENROLLMENTS

Sign Up | Renew | Update

Deadline | December 15, 2017
FSA Deadline | December 01, 2017

MEDICAL INSURANCE

United Cerebral Palsy of Metro Boston is pleased to announce that we will be continuing our partnership with Harvard Pilgrim for our medical plan for the upcoming plan year, **effective January 1, 2018** through **December 31, 2018**. UCP pays 70% of the premium.

Due to the high increase we received in our premium cost, we were forced to make some changes to our plan offering.

- We have eliminated the **Best Buy HMO \$500 deductible full network plan** and the **Best Buy HMO \$1000 deductible Focus network plan**.
- We will continue to offer the **Best Buy HMO \$1000 deductible full network plan**.
- In addition, we have added an **HMO \$1500 deductible full network plan** and an **HMO \$1500 Focus network plan** to provide you with more affordable rates.

Biweekly Rates	HP Best Buy HMO 1000	HP Best Buy HMO 1500	Focus Network Best Buy HMO 1500
Employee	\$111.06	\$104.65	\$94.99
E + 1	\$222.11	\$209.31	\$189.98
E + Family	\$333.17	\$313.96	\$284.97

DENTAL INSURANCE

With this plan, you will have access to two of Delta Dental's extensive national networks – Delta Dental PPO and Delta Dental Premier. (3 out of 4 dentists nationwide participate in one or both of these networks). You will enjoy great benefits when you receive your dental care from a participating dentist who agreed to accept for a negotiated fees for their services. Your annual benefit is \$1,750 per person. Eligible dependents covered up to age 26. UCP pays 50% of the premium.

Open enrollment is in April 2018

	Delta Dental PPO plus Premier	
	Monthly	Bi-weekly
Employee	\$18.44	\$9.22
Family	\$56.38	\$28.19

VISION INSURANCE

This plan allows you to improve your health through a routine eye exam, while saving you money on your eye care purchases.

The plan is available through thousands of provider locations participating on the EyeMed SELECT network.

The premium is paid 100% by the employee, however you will benefit by the discounted UCP group rate.

	Monthly	Bi-weekly
Employee	\$6.36	\$3.18
E + Spouse	\$12.07	\$6.04
E + Child(ren)	\$12.71	\$6.36
E + Family	\$18.68	\$9.34

FSA

FSA is a special benefit account that allows participants to set aside pre-tax dollars to pay for certain medical/dental expenses as well as dependent care expenses.

In this plan, you will elect to have a specified amount of "pre-tax" money deducted from your paycheck each pay period. These funds are subtracted from your gross earnings before taxes and put into an FSA that you can then use to pay for eligible out-of-pocket expenses.

Ameriflex offers the MyAmeriflex Card

Use-IT-Or-Lose-IT rule : You are allotted to roll over a maximum of \$500. Anything over \$500 will be forfeited (applies to Medical Care Savings Account only)

Accounts	Annual Contribution Limit
Medical Care Savings Account	\$2,650
Dependent Care Savings Account	\$5,000

LIFE INSURANCE

UCP provides Basic Life and AD&D insurance at no cost to the employee in the amount of one times annual salary to a maximum of \$150,000 (depending on the class of employee).

It is covered under an accelerated life benefit.

The amount is reduced when you reach a certain age.

You have the privilege of converting this policy if your insurance terminates or decreases.

AUTO/HOME INSURANCE

You may purchase automobile insurance and /or home insurance through a payroll deduction.

Benefits :

- Special discounted rates on Auto, Home & Renters Insurance
- No down payments when payroll deduction option is selected
- No finance charges or service fees
- 24 hour claims service
- 24 hour emergency roadside service from local representatives

METRO CREDIT UNION

Metro Credit Union offers you :

- Free ATM use
- Free Checking Account
- Direct Deposit & Payroll Deduction
- Mortgages & Home Equity Loan
- IRA Accounts
- Savings Account
- Credit Cards
- Consumer Loans