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# BENEFITS GUIDE

*Live Well and Thrive!*



# YOUR 2024-2025 BENEFITS OVERVIEW

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## Welcome to The RMR Group's Benefits Guide!

The RMR Group offers an extensive benefits package to ensure that your benefits align with your needs, from taking care of your health with wellness, medical, dental, and vision, to protecting your future with life and disability.

Please read this guide carefully. It has a summary of your plan options and includes helpful tips for getting the most value from your benefits plans. This guide is not your only resource, of course.

The information in this Benefits Guide describes only some of the key features of certain RMR Group benefit plans. If there is any conflict between this material and the official plan documents, the plan documents will govern.

The RMR Group has the right to amend or terminate the plans at any time, with or without notice. In addition, this Guide is not an employment contract, and employment is not guaranteed by your participation in any of the plans described in it.



# ELIGIBILITY

You are eligible to participate in The RMR Group's benefits program if you are a regular employee scheduled to work at least 21 hours per week.

Your eligible dependents include:

- Your legally married spouse or domestic partner\*; and
- Your children up to age 26, or disabled children of any age.

\*Due to tax requirements, please contact a member of the Benefits Team if you would like to add coverage for a domestic partner. Domestic partners can be added to coverage as a new hire or during Open Enrollment.

## Qualifying Life Events

We know that life changes can happen throughout the year. If you experience a qualifying life event (such as marriage, divorce, or the birth of a child), you can update your benefit elections **within 30 days** after the event, as long as the changes are consistent with the qualifying event. Most changes can be requested via your ADP Workforce Now account. Please contact the Benefits Team if you have questions.



# Health Advocate

## Electing your benefits

Choosing what benefits are right for you and your family can be confusing. For that reason, The RMR Group has partnered with Health Advocate to provide you with one-on-one benefits consultation. Health Advocate is available 24 hours a day, 365 days a year to help you make the best benefits decisions for you and your family.

You can visit the website at [members.healthadvocate.com](https://members.healthadvocate.com) or call at 866.695.8622.

## Assistance after enrollment

While choosing a plan is key, we understand that this is only the beginning. Throughout the year, you may also need assistance with how to best use your benefits to save the most money and get the best coverage.

We are pleased to offer employees access to Health Advocate **24/7/365** to assist with claims issues and help resolve benefits issues and questions. Health Advocate not only covers eligible employees, it also covers their spouses, dependent children, parents, and even parents-in-law.

Help is only a phone call away! Your Health Advocate benefit is offered by The RMR Group at no cost to you.

## Key Terms to Know

**Premium** – The amount the insurance carrier charges each month for the medical plan. The RMR Group pays a significant percentage of these costs.

**Deductible** – An amount you pay out of pocket each year before benefits begin to be paid under the plan. Deductibles are based on a plan year.

**Copay** – A fixed amount you pay for covered services, typically when you receive the service.

**Coinsurance** – The percent share of a claim you pay after the deductible has been met.

## Planning for Medicare?

The RMR Group understands that whether it be for yourself or a loved one, navigating Medicare can be confusing and time consuming. To help you and your loved ones better understand your Medicare options, Malloy Advisors is here to help.

Malloy Advisors is a national company that helps people to solve the Medicare puzzle. These advisors provide assistance at no cost, and there is no obligation to enroll in Medicare.

Licensed agents are available via phone or online at: [malloymedicare.com](https://malloymedicare.com)

# MEDICAL

Blue Cross Blue Shield of Massachusetts | [bluecrossma.org](https://bluecrossma.org)



## Prevention

A little prevention usually goes a long way – especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. By identifying problems early on, they can often be treated at a lower cost.



## Peace of Mind

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through The RMR Group.



## Choice

The RMR Group offers three medical plans through BCBS; Saver, Coinsurance and Premium. This allows you to choose a plan that suits your current circumstances.

## The RMR Group offers three medical plans through BCBS MA:

- **Saver (HSA)**
- **Coinsurance**
- **Premium**

Key highlights of the In-Network benefits for each plan can be found on the following page. For further details, please review the Summary of Benefits Coverage for each plan provided by The RMR Group. These can be found on the Benefits Portal at [myr mrbenefits.com](https://myr mrbenefits.com).

All medical deductibles continue to align with the plan year, May 1 through April 30.

Providers outside of the BCBSMA network will be subject to an Indemnity Plan fee schedule.

## Note about Out-of-Network Services

The plans will pay covered out-of-network charges up to what is considered a “reasonable and customary” (R&C) rate. This rate will be the lesser of the amount charged or 150% of Medicare allowed charges. If you are charged an amount that exceeds the R&C limit, you must pay the difference. Please contact Blue Cross Blue Shield if you have any questions.

## Medical and prescription drug plan summary

In-Network Benefits			
	Saver (HSA)	Coinsurance	Premium
Deductible			
Employee only	\$3,200	\$1,000	\$500
Family	\$6,400	\$2,000	\$1,000
Coinsurance	None	10%	None
Out-of-pocket maximum (includes deductible)			
Employee only	\$5,000	\$5,000	\$5,000
Family	\$10,000	\$10,000	\$10,000
Preventive care	No Charge	No Charge	No Charge
Office visit (PCP and specialist)	No Charge*	10% Coinsurance*	\$40 Copay
Emergency room	\$200 Copay*	10% Coinsurance*	\$200 Copay
Inpatient Hospital	No Charge*	10% Coinsurance*	\$500 Copay*
Day Surgery	No Charge*	10% Coinsurance*	\$250 Copay*
Imaging (CT/PET Scans, MRIs)	No Charge*	10% Coinsurance*	No Charge
Labs and X-Rays	No Charge*	10% Coinsurance*	No Charge
Prescription drugs			
Deductible (Individual / Family)	Combined with Medical	\$100 / \$200	\$100 / \$200
30-day Retail* (Generic, Preferred Brand, Non-Preferred Brand)	\$15 / \$30 / \$50	\$15 / \$30 / \$50	\$15 / \$30 / \$50
90-day Mail Order* (Generic, Preferred Brand, Non-Preferred Brand)	\$30 / \$60 / \$100	\$30 / \$60 / \$100	\$30 / \$60 / \$100

\*Deductible applies first to all services.

## PillarRx

### How the PillarRx Cost-Share Assistance Program Works

**Members Enroll:** If members are taking an eligible, high-cost specialty medication, they'll be contacted by PillarRx Consulting, an independent company that administers the program, to tell them about the program and help them enroll.

**Members Save on Eligible Prescriptions:** When members fill their prescription, a manufacturer's coupon will automatically be applied at checkout. The coupon reduces their out-of-pocket costs to anywhere between \$0 and \$35, depending on the medication. Members can look up the out-of-pocket cost for their medication by referring to the Cost-Share Assistance Program Medication List.

**Members Get Personalized, Ongoing Support:** PillarRx will monitor members' claims every month to make sure they're receiving the correct savings. They'll provide additional support as needed.

For full plan details, review the Summary of Benefits Coverage found at: [myrmbenefits.com](http://myrmbenefits.com)

# YOUR CARE OPTIONS

Blue Cross Blue Shield of Massachusetts | [bluecrossma.org](https://bluecrossma.org)

When an emergency strikes, you need medical care fast and should always go to the nearest emergency room. But what if you have a minor injury or symptoms you're not sure of – where should you go then? While the answer is not always clear, knowing your options for seeking treatment could save you time and money.



## Primary Care Provider (PCP)

Unless it's a true emergency, it's always best to call your doctor's office first, even after hours. Your PCP can help you access the best level of care for your situation.



## Urgent Care

Most illnesses or injuries can be treated at an urgent care facility if your PCP is unable to take an appointment immediately, or if you're more concerned about the nature of your condition.



## Emergency Room

Emergency care should be accessed when you need immediate treatment for serious illnesses and injuries.

## Virtual Visits – Telehealth and Nurseline

Why see a doctor online?

Affordable	Convenient	No waiting
Typically costs the same or less than a regular office visit.	Available at home or on the go, 7 days a week.	Be seen in minutes or schedule a time to suit you.

All BCBSMA medical plans come with access to Telehealth, offering you a convenient service with access to support for a wide range of health issues. Telehealth doctors can diagnose, treat, and prescribe medicine for common issues such as flu, fevers, sprains, strains, and reactions; but also support with Behavioral Health. Now, more than ever, it's important to look after our mental wellbeing, and Telehealth offer support for depression, anxiety, child behavior issues, coping with chronic health problems, smoking cessation, and more.

For times when you need fast care for minor concerns, Nurseline provides round-the-clock video visits with a certified nurse, at no cost to you. With Nurseline you have access to treatments and prescriptions for minor ailments such as colds, flu or allergies, as well as professional advice.

To register for Telehealth or Nurseline, download the apps, or visit [bluecrossma.com/telehealth](https://bluecrossma.com/telehealth) or call the Blue Line Care at 1-888-247-BLUE (2583). For a more detailed comparison on getting the right level of care, visit [myrmbenefits.com](https://myrmbenefits.com).



# HEALTH SAVINGS ACCOUNT (HSA)

Health Equity | [healthequity.com](https://healthequity.com)

## How an HSA Works

Enrolling in the Saver (HSA) Plan allows you to make contributions to a Health Savings Account (HSA) sponsored by Health Equity. This plan allows you to pay lower premiums in exchange for a higher deductible.

While this higher deductible may seem intimidating, the HSA allows you to save pre-tax dollars to help pay for any medical expenses that may occur. To help offset some of your out-of-pocket expenses, RMR makes a contribution every paycheck to your HSA, depending on your coverage tier.

Each year the IRS sets an annual limit for how much you can contribute, which includes both employer and employee contributions. The RMR Group's annual contribution for each coverage tier and the annual maximum you can contribute for 2024 are outlined below.

## HSA Contributions

	RMR Annual Contribution "RMR Puts In"	Employee Maximum Annual Contribution "You can put in up to"	IRS Contribution Limits "The most you can save annually"
Employee Only	\$500	\$3,650	\$4,150
Employee + Spouse	\$750	\$7,550	\$8,300
Employee + Children	\$1,000	\$7,300	\$8,300
Family	\$1,000	\$7,300	\$8,300

\*If you are 55 or older, you can make an additional "catch-up" contribution of up to \$1,000 per year






# HSA (CONTINUED)

Health Equity | [healthequity.com](https://healthequity.com)

## Enrolling in and Contributing to the HSA

There are a few rules to contribute to an HSA, in addition to enrolling in the Saver (HSA) plan. See eligibility limitations and account details noted below:

- You must be enrolled in the Saver (HSA) Plan to be eligible for a Health Savings Account. You cannot contribute to an HSA if:
  - You are enrolled in another medical plan, including Medicare or TRICARE,
  - You are claimed as a dependent on someone else's tax return; or
  - You participate in a Healthcare Flexible Spending Account.
- Your funds are available as soon as they are deposited.
- You have two options for using the money in your HSA:
  - Pay for out-of-pocket expenses immediately if you receive medical care; or
  - Leave the money in your account, which can be invested, grow tax-free and will carry over from year-to-year to help pay for future medical expenses or premiums for supplemental medical coverage, even as far down the road as retirement.

A photograph of two women sitting at a dark wooden table in a coffee shop. The woman on the left has dark curly hair and is wearing a bright red sweater. She is smiling and holding a white coffee cup. The woman on the right has long dark hair and is wearing a light blue button-down shirt. She is also smiling and looking towards the first woman. In the background, there is a bar area with shelves of bottles and a person in a red shirt. The lighting is warm and indoor.

For more information regarding your HSA or any of your benefits please visit: [myr mrbenefits.com](https://myr mrbenefits.com)

# FLEXIBLE SPENDING ACCOUNTS (FSA)

Optum Financial | [optum.com](https://www.optum.com)

A Flexible Spending Account (FSA) allows you to set money aside on a pre-tax basis to pay for eligible healthcare and dependent care expenses. FSA funds are “use it or lose it”, meaning any funds that are not used on expenses that are incurred between May 1, 2024 and July 15, 2025 and submitted by July 31, 2025 will be forfeited.

## Health Care

Maximum Annual Contribution

**\$3,200**

Qualified medical expenses, such as copays, deductibles, dental, vision, etc.

## Dependent Care

Maximum Annual Contribution

**\$5,000**

Qualified expenses for child (under age 13) and elder care while you are at work, such as day care, nursery school, etc.

## Can I Have Both an FSA and an HSA?

The HSA covers the same expenses as the Healthcare FSA, which is why if you enroll in the Saver (HSA) Plan **you cannot enroll in the Healthcare FSA at the same time**. However, a Dependent Care FSA is still allowed. Some things to keep in mind if you have a 2023-2024 FSA, and are enrolling in the HSA Plan for the first time in the 2024-2025 Plan Year:

- If you do not spend your 2023-2024 FSA funds by 4/30/2024, then the earliest you can begin contributing to the HSA would be 8/1/2024.
- You will not be able to re-enroll in the FSA.

## Irrevocable and Non-Refundable Benefit

Once you enroll in the FSA during Open Enrollment, you may not drop, add or change your election for the remainder of the plan year—May 1, 2024 to April 30, 2025—unless you have a qualified change in family status. Be sure to choose your election amount carefully, since unused funds will be forfeited if you do not use them by the deadline

# DENTAL

Delta Dental | [deltadentalma.com](http://deltadentalma.com)

Good oral care enhances overall physical health, appearance and mental wellbeing. Problems with teeth and gums are common and easily treated health problems. The In-Network covered services and benefits, including full coverage for white fillings, are shown below.

In-Network Benefits		
	Core Plan	Premium Plan
Deductible		
Employee only	\$50	\$25
Family	\$150	\$75
Calendar Year Maximum	\$1,000 per member	\$2,000 per member
Type I Services (Preventative/Diagnostic)	Covered 100%	Covered 100%
Type II Services (Minor Restorative)	Covered 80%	Covered 100%
Type III Services (Major Restorative)	Covered 50%	Covered 60%
Orthodontia (Covers children up to age 19)	Not Covered	Covered 50% with a \$2,000 lifetime maximum

## Rollover Maximum

Your Delta Dental plan allows you to roll over part of your unused spending to increase your benefits for the following year and beyond. To qualify for Rollover Max:

- You must receive at least one cleaning or one oral exam in the calendar year.
- Your maximum claims must not exceed the maximum amounts outlined below.
- Your unused portion of the annual maximum benefit dollars will roll over automatically for use in the next calendar year. Annual maximum dollars are used first, and the Rollover Max dollars are used after the annual maximum is met. You can track your rollover progress on your Delta portal throughout the year.

	Core Plan	Premium Plan
If your total yearly claims do not exceed this amount:	\$500	\$800
Then you can roll over this amount to use next calendar year and beyond:	\$350	\$600
Your accumulated rollover total is capped at this amount:	\$1,000	\$1,500



# VISION

Vision Service Provider (VSP) | [VSP.com](https://www.vsp.com)

Regular eye examinations can not only determine your need for corrective eyewear, but also may detect general health problems in their earliest stages. Protection for the eyes should be a priority for everyone.

In-Network Benefits		
	Cost	Frequency
Eye Exam	\$10 Copay	Every Plan Year
Lenses (Single, Bifocal, Trifocal)	\$25 Copay	Every Plan Year
Frame Allowance	Up to \$150 allowance with 20% savings on amount over your allowance	Every Plan Year
Contact Lens Exam	Up to \$60	Every Plan Year
Contact Allowance	Up to \$130 allowance	Every Plan Year
Laser Vision Correction	Average 15% off the regular price or 5% off the promotional price	

## No Need for an ID Card

VSP does not provide physical member ID Cards. To receive benefits from an eligible VSP provider, you will use the last four digits of your Social Security Number.

## Do I need the VSP plan?

The BCBS medical plans provide coverage for one eye exam every two years. This coverage may be sufficient if you or your family members do not wear eyeglasses or contacts.



# MENTAL HEALTH RESOURCES


For those in the Newton office, the City of Newton has a great website with mental health resources, accessible [here](#).

For those in the regional offices, the National Institute for Mental Health has a comprehensive list of nationwide resources [here](#).

If you ever require further advice on navigating mental healthcare services, Health Advocate is our 24/7/365 resource to provide you with one-on-one benefits consultation, especially when it comes to finding in-network care and understanding your claims and the resulting bills. Visit their website [here](#) or call 866-695-8622.

RMR’s LiveWell program provides bimonthly challenges featuring activities on mindfulness, exercise and social engagement with your coworkers – all key parts to maintaining a healthy mind. Access the platform [here](#).

RMR also provides a Care.com subscription to help you find childcare, eldercare, tutoring, housekeeping, pet care, and daycare to take one more stressor out of the equation. It is a great resource to help lighten your mental load. RMR-specific Care.com info can be found [here](#).

Mental Health Resources at RMR					
Service	Provider	Eligibility	Description	Where to find it	Additional Info
Employee Assistance Program (EAP)	ComPsych through SunLife	All RMR employees are eligible to register and use these services.	The EAP gives 24/7 access to free and confidential help with personal, family and work issues. There are features to help you search for elder care, childcare, attorneys, college/universities and counselors. The EAP also gives wellness, relationship, financial, legal, lifestyle and home and auto advice. This program includes 3 free consultations.	<a href="#">EAP Link</a> 877-595-5281  Under REGISTER, enter Organization Web ID: EAPBusiness Type in The R and choose The RMR Group from the drop-down menu.	<a href="#">EAP Flyer</a> QR Code to download app: 
Telehealth Consultation	BCBS MA*	All BCBS plans through RMR come with access to Telehealth, which can be used for common medical issues, including mental health issues.	Through Telehealth, you can be seen in minutes or schedule an appointment for treatment for depression, anxiety, child behavioral issues and much more.	<a href="#">Click Here for Telehealth Info</a> 800-358-2227	<a href="#">Sign up online</a> or download the <a href="#">MyBlue app</a> to have all your health insurance info in one place.
In-Network Mental Healthcare Provider	BCBS MA*	All BCBS members can sign up for MyBlue and use the Find a Doctor function to find in-network medical professionals.	When looking for a therapist or mental healthcare professional, a good starting point is often your primary care provider (PCP). However, you do not need a PCP referral to seek help with your mental health.  Valera Health Thriveworks Refresh Mental Health Headway Virtual Therapy and Psychiatry Learn to Live	<a href="#">Find a Doctor</a>  To find a doctor outside of Massachusetts, call: 1-800-810-BLUE (2583)  Sign into MyBlue and click Online Mental Health Tool under My Plan and Claims to find BCBS's program.	BCBS recommends that you make a list of 3–5 professionals to call and see whether they might be a good fit for you. Some additional useful links:  <a href="#">Advice from BCBS on Finding a Therapist That Works for You</a>  <a href="#">BCBS Mental Health Articles and Videos</a>

\*Most consultations subject to copay.

# WELLBEING RESOURCES

Blue Cross Blue Shield of Massachusetts | [bluecrossma.org](http://bluecrossma.org)

Those enrolled in a BCBS MA plan can take advantage of their range of wellbeing initiatives.

## Fitness and Weight Loss Reimbursements

Receive a reimbursement of up to \$150 for your gym fees AND an additional reimbursement for participation in selected weight loss programs, including Weight Watchers.

Reimbursement forms can be found at [bcbsma.com](http://bcbsma.com) and on the Benefits Portal.

Forms for fitness and weight loss reimbursements from the prior calendar year are due before March 31st.

## Health Discounts

Visit [blue365deals.com](http://blue365deals.com) for discounts on health gear, resorts, and even clothing.

For a full list of BCBS membership discounts visit [myrmbenefits.com](http://myrmbenefits.com)

# LIVEWELL WELLNESS PROGRAM

The RMR Group

## All employees have the opportunity to participate in our LiveWell wellness program

Participating in the LiveWell program can help you become more mindful of your health and wellbeing. Whether you are already actively engaging in a healthy lifestyle or looking for the motivation to become healthier, we want to provide you with a variety of wellness opportunities.

## Wellness Portal

Our LiveWell program gives employees the opportunity to improve their wellbeing and participate in social impact initiatives. The program is designed for everyone no matter how much time you have to commit. LiveWell offers bi-monthly competitions, campaigns, and webinars to improve your health, knowledge, and wellbeing. Plus you can win some great prizes.

Check out our wellness portal today at [livewellrmr.com](http://livewellrmr.com)

Register by downloading the WeSpire mobile app available in the iOs and Android app store. Look for WeSpire, use organization “RMR” and simply login from your mobile device. Follow the pop-up message to add the application to your homescreen.





# LIFE AND DISABILITY

SunLife | [Sunlife.com/us](https://Sunlife.com/us)



## Basic Life and AD&D Insurance

- Life Insurance protects your loved ones financially if something happens to you. The RMR Group provides Group Term Life and AD&D Insurance to benefits-eligible employees through SunLife.
- The employer-paid Life and AD&D Benefits are one times your annual earnings up to \$500,000.



## Short Term Disability (STD)

- STD Insurance provides partial income replacement if you are disabled for up to 90 days. The RMR Group provides this coverage for benefits-eligible employees through SunLife.
- After a two-week waiting period, the STD benefit pays 66.67% of pre-disability pay, up to a maximum of \$2,500 per week.



## Long Term Disability (LTD)

- LTD Insurance provides partial income replacement if you are disabled for more than 90 days. This coverage is provided by RMR for benefits-eligible employees through SunLife.
- The LTD benefit pays 66.67% of pre-disability pay up to a maximum of \$10,000 per month.



# LIFE AND DISABILITY (CONTINUED)

SunLife | [Sunlife.com/us](https://www.sunlife.com/us)



## Tax Choice Long-Term Disability

- The RMR Group allows employees to choose whether to pay the premium themselves or to have The RMR Group pay their LTD premium for them.
- When employees pay their own premium, any LTD benefit payout is non-taxable. To pay the LTD premium, and receive a non-taxable benefit, be sure to elect "LTD Tax Choice" in ADP Workforce.



## Optional Life and AD&D Insurance

- Employees may purchase Optional Life Insurance up to five times their salary to a maximum of \$1 million in \$10,000 increments through SunLife.
- Employees may also purchase Optional AD&D (accidental death and dismemberment) Insurance up to five times their salary to a maximum of \$1 million in \$10,000 increments. This benefit is not tied to the Optional Life and can be purchased independently.
- Employees who purchase coverage for themselves may also purchase coverage for their dependents.

You can review your Optional Life and AD&D rates and options via ADP. More information available at [myrmrbenefits.com](https://myrmrbenefits.com).





# 401(K) RETIREMENT SAVINGS PLANS

Financial Wellbeing | [Principal.com](https://www.principal.com)

The RMR Group 401(k) plan was established to give employees the ability to save and invest for retirement through Principal. You choose how much of your paycheck to put into your account each pay period, and you decide how your money is invested.

The limit for 2024 is \$23,000 with an additional \$7,500 catch-up amount allowed for participants over 50 years of age. The RMR Group offers both Traditional 401(k) and Roth 401(k) investment options.

## Contribution Options

### Traditional 401(k)

- Allows employees to invest pre-tax money among mutual funds.
- No taxes are paid until you retire and withdrawals begin at 59.5 years old.
- Required distributions at age 73 years old.

### Roth 401(k)

- Allows employees to invest money that has already been taxed among mutual funds.
- To make withdrawals, account must be at least five years old and participant must be 59.5 years of age.
- Avoid minimum distributions at 73 years old.

## 401(k) Employer Match

The RMR Group will match 100% of the employee contribution up to 3% of pay, and an additional 50% of the next 2% for each pay period in which a contribution is made.

Both the employee contributions and The RMR Group's matching contributions are vested immediately.





# ACCIDENT INSURANCE

SunLife | [Sunlife.com/us](http://Sunlife.com/us)

Accident Insurance pays you a tax-free lump sum for unexpected injuries off the job. This payout can be used for anything you choose: medical bills, lost wages, groceries, paying other bills, or anything else you need! With Accident Insurance, you will receive payment for both injuries and follow up appointments. More information is available at [myrmbenefits.com](http://myrmbenefits.com).

Coverage Options	Bi-Weekly Contributions
Employee Only	\$3.75
Employee + Spouse	\$5.96
Employee + Child(ren)	\$6.20
Family	\$8.41

# CRITICAL ILLNESS INSURANCE

SunLife | [Sunlife.com/us](http://Sunlife.com/us)

Critical Illness insurance provides financial protection by paying a tax-free lump-sum benefit if you are diagnosed with a covered critical illness, with no waiting period. What's more, at RMR we are able to offer you this benefit at a low group rate with no medical questions.

This plan covers a range of illnesses: heart attack, stroke, major organ failure, cancer, and more. Rates for each option can be found when you enroll online.

In-Network Benefits	\$10,000 Pay Out (Spouse @ \$5,000 / Child(ren) @ \$5,000)			\$20,000 Pay Out (Spouse @ \$10,000 / Child(ren) @ \$10,000)		
	Employee	Spouse	Children	Employee	Spouse	Children
Age						
<25	\$2.80	\$1.40		\$5.60	\$2.80	
25-29	\$3.50	\$1.75		\$7.00	\$3.50	
30-34	\$4.00	\$2.00		\$8.00	\$4.00	
35-39	\$5.40	\$2.70		\$10.80	\$5.40	
40-44	\$8.00	\$4.00		\$16.00	\$8.00	
45-49	\$13.00	\$6.50		\$26.00	\$13.00	
50-54	\$18.60	\$9.30	\$2.50	\$37.20	\$18.60	\$5.00
55-59	\$25.90	\$12.95		\$51.80	\$25.90	
60-64	\$36.70	\$18.35		\$73.40	\$36.70	
65-69	\$50.80	\$25.40		\$101.60	\$50.80	
70-74	\$67.90	\$33.95		\$135.80	\$67.90	
75+	\$89.30	\$44.65		\$178.60	\$89.30	

Rates displayed are per month.

# HOSPITAL INDEMNITY INSURANCE

SunLife | [Sunlife.com/us](https://Sunlife.com/us)

Hospital Indemnity insurance will help employees with out-of-pocket medical costs incurred with a hospital stay. There are no health questions required to enroll. This plan includes coverage for hospital confinements due to accidents, sickness, mental and nervous disorders, substance abuse, routine pregnancy, complications of pregnancy, and newborn complications.

	Hospital/ICU Admission	Daily Hospital Confinement	Daily ICU Confinement
Cash Benefit	\$1,500	\$400 per day	\$400 per day
Duration	First night	15 days	15 days

Coverage Options	Bi-Weekly Contributions
Employee Only	\$10.86
Employee + Spouse	\$18.28
Employee + Child(ren)	\$15.50
Family	\$27.48



# LEGAL AND IDENTITY THEFT

## Employee Paid

RMR offers many other employee-paid benefits that eligible employees have access to all year.

### Legal Assistance Plan

The Legal Assistance Plan provides coverage for a wide range of legal needs including consumer protection, debt-related matters, tax issues, adoption, divorce, wills, and estate planning. Users save an average of \$2,065 per legal matter.

ARAG offers two plans

Plan	Cost Per Pay Period
Ultimate Advisor Plan	\$9.58
Ultimate Advisor Plus™ Plan	\$10.73

RMR offers two legal plans through ARAG - both include custody support, financial planning education, tax services, and trusts; however Ultimate Advisor Plus™ also offers caregiving services and child custody support and visitation.

To discuss your options, go to [araglegal.com/myinfo](http://araglegal.com/myinfo) (access code: 18663rmr) or contact ARAG at 800.247.4184.

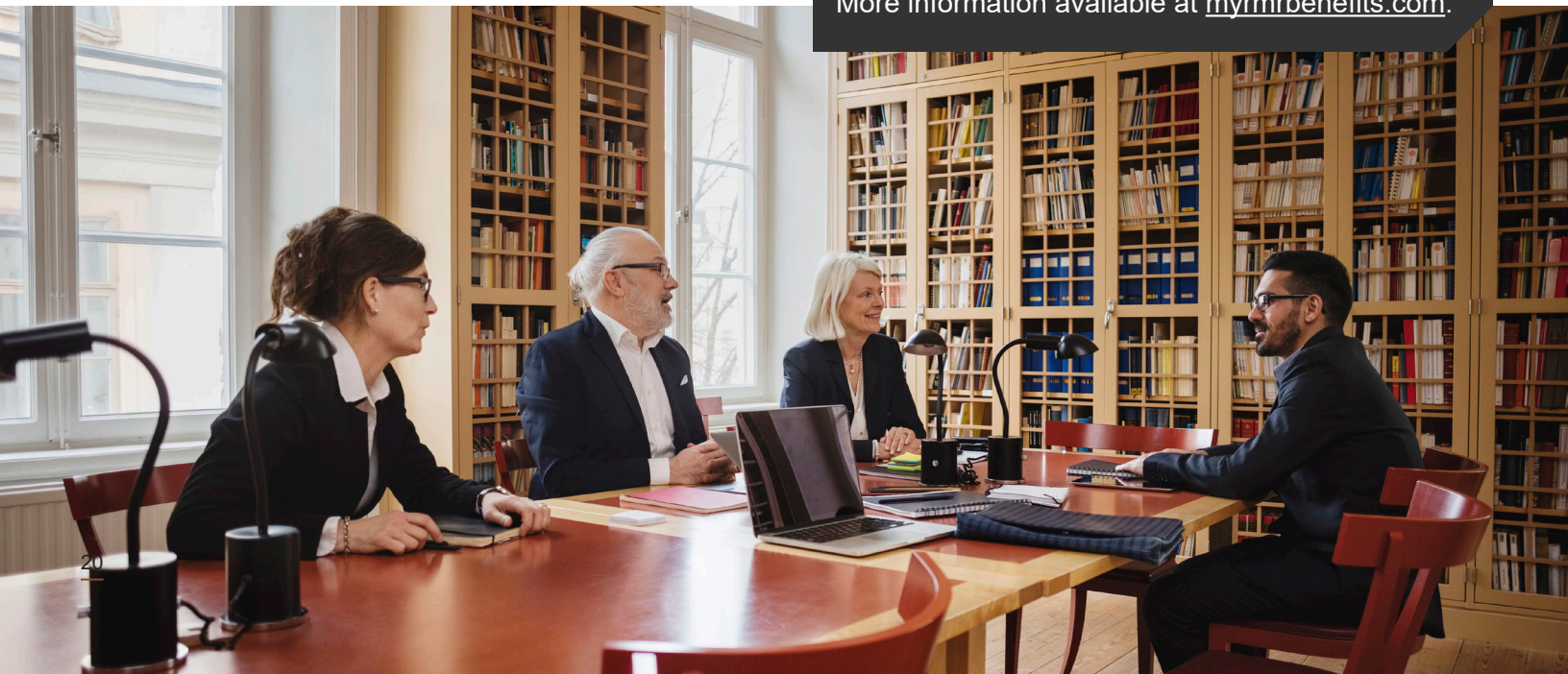
### Identity Theft Protection

Protect your family's privacy, identity, and finances with PrivacyArmor through InfoArmor – the most extensive identity protection plan available. When you enroll, InfoArmor will monitor, alert, restore and reimburse any consequences of identity theft.

Plan	Cost Per Pay Period
Employee only	\$4.59
Employee + 2 or more	\$8.28

This coverage includes a wide variety of monitoring support from identity and credit monitoring to social media monitoring, gives you digital exposure reports, and a \$1 million identity theft insurance policy to cover any out-of-pocket expenses, lost wages or legal fees. Go to [myinfoarmor.com](http://myinfoarmor.com) or call 800.789.2720 for more information.

More information available at [myrmrbenefits.com](http://myrmrbenefits.com).





# ADDITIONAL BENEFITS

## Employee Paid

RMR offers many other employee-paid benefits that eligible employees have access to all year.

### Matching Gift Program

The RMR Group will match your charitable monetary donations dollar-for-dollar, up to \$1,000 per employee per year. RMR will also match every 4-hours volunteered with a \$50 donation.

### Tuition Reimbursement

The RMR Group will reimburse tuition costs up to \$20,000 per year.

### Care.com

The RMR Group provides employees access to [Care.com](https://www.care.com), a resource that connects families with child care, senior care, special needs care, pet care, housekeeping, and tutors.

### Employee Referral Bonus

Employees who refer candidates who are hired by The RMR Group will receive a referral bonus. See HR for more details.

### Pet Insurance\*

My Pet Protection is a voluntary insurance plan RMR offers to give your pet superior protection, through 24/7 access to a veterinary professional. With this coverage, you get 50%-70% back on vet bills when you visit any vet anywhere after a \$250 deductible, covering a maximum of \$7,500 in expenses per year.

The plan covers accidents, injuries, chronic illness, hereditary conditions, surgeries, and so much more. You can enroll in this benefit at any time throughout the year. Go to [petinsurance.com/rmrgroup](https://petinsurance.com/rmrgroup) or call Nationwide at 877.738.7874.

\*You can enroll or drop these coverages at any time. You do not need to wait for open enrollment to change these elections.

### Global Medical and Travel Emergency Assistance

Global Medical and Travel Emergency Assistance coverage is provided to all benefits eligible employees through Assist America. This coverage connects you to qualified healthcare providers, hospitals, pharmacies and other services if you experience an emergency while traveling 100 miles away from home or outside the country for up to 90 days.

### RMR Discount on Sonesta Hotels

Visit the Discounts Directory on SharePoint for more information.

### Commuter Benefits\*

Commuter accounts allow you to set aside money to pay for travel expenses as part of your daily commute to and from work, on a pre-tax basis. Pick from the Commuter Transit Account to pay for public transit or the Commuter Parking Account to pay for parking.

This benefit renews monthly, so you can sign up at [secure.optumfinancial.com](https://secure.optumfinancial.com) every month, as you need it. More information is available on the benefit portal or at 877.292.4040.

# CONTACTS

Benefit	Carrier	Contact Information
<u>Medical</u>	Blue Cross Blue Shield of MA	Website: <a href="http://Bluecrossma.org">Bluecrossma.org</a> Phone: 800.358.2227
<u>HSA</u>	Health Equity	Website: <a href="http://Healthequity.com">Healthequity.com</a> Phone: 866.346.5800
<u>Dental</u>	Delta Dental	Website: <a href="http://deltadentalma.com">deltadentalma.com</a> Phone: 800.872.0500
<u>Vision</u>	VSP	Website: <a href="http://VSP.com">VSP.com</a> Phone: 800.877.7195
<u>Life Insurance</u>	Sun Life	Website: <a href="http://Sunlife.com/us/">Sunlife.com/us/</a> Phone: 800.247.6875
<u>FSA</u>	Optum Financial	Website: <a href="http://secure.optumfinancial.com/portal/CC">secure.optumfinancial.com/portal/CC</a> Phone: 877.292.4040
<u>401(k) Retirement</u>	Principal	Website: <a href="http://Principal.com">Principal.com</a> Phone: 800.547.7754
<u>Benefit Advisors</u>	Health Advocate	Website: <a href="http://Members.HealthAdvocate.com">Members.HealthAdvocate.com</a> Phone: 866.695.8622
<u>Medicare Advisors</u>	Malloy Advisors	Website: <a href="http://MalloyMedicare.com">MalloyMedicare.com</a> Phone: 800.933.8129
<u>Employee Assistance Program</u>	ComPsych with SunLife	Website: <a href="http://guidanceresources.com">guidanceresources.com</a> Phone: 877.595.5281 Organization Web ID: EAPBusiness Company Name: ABILI
<u>Pet Insurance</u>	Nationwide	Website: <a href="http://petinsurance.com/rmrgroup">petinsurance.com/rmrgroup</a> Phone: 877.738.7874
<u>Legal Assistance</u>	ARAG	Website: <a href="http://araglegal.com">araglegal.com</a> Phone: 800.247.4184
<u>Global Medical and Travel Emergency Assistance</u>	Assist America with SunLife	Within the US: 1-800-872-1414 Outside the US: 1-609-986-1234 Email: <a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a> Reference Number: 01-AA-SUL-100101
<u>Pre-Tax Commuter</u>	Optum Financial	Website: <a href="http://secure.optumfinancial.com/portal/CC">secure.optumfinancial.com/portal/CC</a> Phone: 877.292.4040
<u>Identity Theft and Protection</u>	PrivacyArmor by InfoArmor	Website: <a href="http://myinfoarmor.com">myinfoarmor.com</a> Phone: 800.789.2720
<u>Accident, Critical Illness, and Hospital Indemnity</u>	SunLife	Website: <a href="http://sunlife.com/us">sunlife.com/us</a> Phone: 800.247.6875







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