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# Benefits

*Live Well and Thrive!*

THE  
RMR  
GROUP



# Benefits Overview Agenda

- **Open Enrollment – What you need to know!**
  - OE Basics
  - RMR Portal
  - What to Expect
  - Benefit Enhancements
- **Health Benefits Overview**
  - Medical
  - Health Savings Account (HSA)
  - Flexible Spending Accounts (FSA)
  - Dental
  - Vision
- **Wellness**
  - LiveWell Wellness Program
  - aHealthyMe Rewards Program
  - Wellbeing Resources
- **Financial**
  - Retirement Benefits
  - Life and Disability
  - Supplemental Benefits
- **Additional Benefits**
- **Accessing ADP**
- **Next Steps**

# Open Enrollment 2024-2025

WHAT YOU NEED TO KNOW

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# Open Enrollment is May 6<sup>th</sup> – May 24<sup>th</sup>

- Open enrollment will be an **active enrollment**, which means you are **required** to actively elect all benefits you would like to have in place on **July 1<sup>st</sup>, 2024**
- Log into ADP to complete your Open Enrollment at **[workforcenow.adp.com](https://workforcenow.adp.com)**
- Join one of our live webinars to hear more about the new benefit offerings:
  - Thursday, April 25<sup>th</sup> at 10am EST and 2pm EST
  - Thursday, May 2<sup>nd</sup> at 10am EST and 1pm EST

# RMR Benefits Portal

- Everything you need for Open Enrollment is available on the new Benefits Portal
  - 2024-2025 Benefits Guide
  - Benefits at A Glance
  - Rate Sheet
  - Plan summaries, costs, and comparisons
  - Recorded presentation

**[www.myrmrbenefits.com](http://www.myrmrbenefits.com)**

# What to Expect

Here are the benefit vendors that will be in place on July 1, 2024:

- **BCBS of MA** for Medical
- **Delta Dental of MA** for Dental
- **VSP** for Vision
- **SunLife** for Life / Disability and EAP
- **Optum** for Commuter Benefits
- **BRI** for Flexible Spending Accounts
- **Health Equity** for Health Savings Accounts
- **LiveWell** and **aHealthyMe** for Wellness
- **Health Advocate** for Member Advocacy
- **ARAG** for Legal Assistance
- **AllState** for ID Theft Protection
- **Nationwide** for Pet Insurance
- **Care.com** Membership for Caretaker Resources
- **Malloy Advisors** for Medicare Advice
- **Principal** for Retirement Plans
- **ADP** for payroll and benefits

# What to Expect

## Important Updates

- Our open enrollment will be done in **ADP Workforce Now** and elections made during this May open enrollment will be effective on **July 1, 2024 (Plan Year 7/1/2024 – 4/30/2025)**. New plan year begins May 1, 2025.
- Current enrollments in RMR Residential plans will **NOT** automatically rollover into the new plans, with **one exception**: existing **voluntary life** elections will be honored and carried over to SunLife.
- For those looking to **elect voluntary life insurance** or increase the amount you have in place, you will be able to elect **up to the ‘guarantee issue’** amounts with no questions asked during **this Open Enrollment only**.
- We will **honor deductible accumulation** on your medical plans from 1/1/24-6/30/24. This will be done behind the scenes in late July, early August 2024. You may not see this reflected on your BCBSMA account until September 2024, so if you anticipate having deductible credits carry over, please wait until they are reflected in your BCBSMA account before you pay any deductible charges after 7/1/24. Otherwise, you may need to request a reimbursement for any deductible overages you may pay after 7/1/24.
- For those enrolled in the RMR Residential **FSA** plan, we will continue under the BRI/Inspira plan through the end of 2024; there will be **no transition** on these accounts until 2025.
- For those enrolled in an HSA (Health Savings Account), you will be able to elect for 7/1/24 under **Health Equity**, who is the administrator for these accounts. Any **remaining funds** with BRI/Inspira will remain with BRI/Inspira, that you will continue to have access to and use on qualified expenses.

# Enhancements to Your Benefits

## Medical Plans

- New, National Provider Network
- Lower Deductibles, Copays and Co-insurance
- Increase in Employer HSA Contribution
- Medical and Pharmacy Benefits under one carrier

## Dental & Vision

- Overall lower employee paycheck contributions

## Employer Paid Life & Disability Insurance

- Enhanced Coverage

## New Benefits

- Personalized health plan navigation with Health Advocate
- Pet Insurance
- Care.com membership and caregiver resources
- Commuter Benefits
- Business Travel Accident and Assistance
- RMR Discount on Sonesta Hotels
- Wellness Programs
- Medicare Advisor Benefit



# Health

YOUR 2024 HEALTH BENEFITS

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# Medical – BCBS MA

Before we review your medical plan options, let's review some key terms:

<b>Premium</b>	The amount the insurance provider charges each month for the medical plan. The RMR Group pays a significant percentage of these costs.
<b>Deductible</b>	An amount you pay out-of-pocket each year before benefits begin to be paid under the plan. Deductibles reset on our plan year renewal date, which is May 1.
<b>Copay</b>	A fixed amount you pay for covered services, typically when you receive the service.
<b>Coinsurance</b>	The percent share of a claim you pay after the deductible has been met.
<b>Out-of-Pocket Maximum</b>	The maximum amount you and your family will pay out-of-pocket for medical expenses in a given plan year.

# Medical Benefits

BlueCross BlueShield MA | [bluecrossma.org](https://bluecrossma.org)



The RMR Group offers a choice of three medical plan options:

## PPO Premium Plan

## PPO Coinsurance Plan

## PPO Saver with HSA

*If you enroll in this option, you can open a health savings account (HSA)*



*If you are looking to find a provider in network, please visit <https://member.bluecrossma.com/fad> and select the “PPO or EPO” network from the drop down and search by location and/or specialty.*

# Medical – BCBS MA

## PPO Premium Plan

2024		
	In Network	Out of Network
<i>Deductible - Ind</i>	\$500	\$1,000
<i>Deductible - Fam</i>	\$1,000	\$2,000
<i>Rx Deductible - Ind</i>		\$100
<i>Rx Deductible - Fam</i>		\$200
<i>Out of Pocket Maximum - Ind</i>		\$5,000
<i>Out of Pocket Maximum - Fam</i>		\$10,000
<i>Preventive</i>	100% covered; no ded.	Ded., then 20%
<i>Office Visit</i>	\$40	Ded., then 20%
<i>Specialty Visit</i>	\$40	Ded., then 20%
<i>Diagnostic Testing</i>	Ded., then \$0	Ded., then 20%
<i>Advanced Imaging</i>	Ded., then \$0	Ded., then 20%
<i>Urgent Care</i>	\$40	Ded., then 20%
<i>ER Visit</i>		\$200
<i>Inpatient</i>	Ded., then \$500	Ded., then 20%
<i>Outpatient</i>	Ded., then \$250	Ded., then 20%
<b>Retail Rx</b>		
<i>Generic Rx</i>	\$15	Not covered
<i>Brand Rx</i>	\$30	Not covered
<i>Non-Preferred Rx</i>	\$50	Not covered
<b>Mail Rx</b>		
<i>Generic Rx</i>	\$30	Not covered
<i>Brand Rx</i>	\$60	Not covered
<i>Non-Preferred Rx</i>	\$100	Not covered

# Medical – BCBS MA

## PPO Coinsurance

2024		
	In Network	Out of Network
<i>Deductible - Ind</i>		\$1,000
<i>Deductible - Fam</i>		\$2,000
<i>Rx Deductible - Ind</i>		\$100
<i>Rx Deductible - Fam</i>		\$200
<i>Out of Pocket Maximum - Ind</i>		\$5,000
<i>Out of Pocket Maximum - Fam</i>		\$10,000
<i>Preventive</i>	100% covered. No ded.	Ded., then 20%
<i>Office Visit</i>	Ded., then 10%	Ded., then 30%
<i>Specialty Visit</i>	Ded., then 10%	Ded., then 30%
<i>Diagnostic Testing</i>	Ded., then 10%	Ded., then 30%
<i>Advanced Imaging</i>	Ded., then 10%	Ded., then 30%
<i>Urgent Care</i>	Ded., then 10%	Ded., then 30%
<i>ER Visit</i>		Ded., then 10%
<i>Inpatient</i>	Ded., then 10%	Ded., then 30%
<i>Outpatient</i>	Ded., then 10%	Ded., then 30%
<b>Retail Rx</b>		
<i>Generic Rx</i>	Ded., then \$15	Not covered
<i>Brand Rx</i>	Ded., then \$30	Not covered
<i>Non-Preferred Rx</i>	Ded., then \$50	Not covered
<b>Mail Rx</b>		
<i>Generic Rx</i>	\$30	Not covered
<i>Brand Rx</i>	\$60	Not covered
<i>Non-Preferred Rx</i>	\$100	Not covered

# Medical – BCBS MA

## PPO Saver (with HSA)

2024		
	In Network	Out of Network
<i>Deductible - Ind</i>		\$3,200
<i>Deductible - Fam</i>		\$6,400
<i>Rx Deductible - Ind</i>		None
<i>Rx Deductible - Fam</i>		None
<i>Out of Pocket Maximum - Ind</i>		\$5,000
<i>Out of Pocket Maximum - Fam</i>		\$10,000
<i>Preventive</i>	100% covered. No ded.	Ded., then 20%
<i>Office Visit</i>	Ded., then \$0	Ded., then 20%
<i>Specialty Visit</i>	Ded., then \$0	Ded., then 20%
<i>Diagnostic Testing</i>	Ded., then \$0	Ded., then 20%
<i>Advanced Imaging</i>	Ded., then \$0	Ded., then 20%
<i>Urgent Care</i>	Ded., then \$0	Ded., then 20%
<i>ER Visit</i>		Ded., then \$200
<i>Inpatient</i>	Ded., then \$0	Ded., then 20%
<i>Outpatient</i>	Ded., then \$0	Ded., then 20%
<b>Retail Rx</b>		
<i>Generic Rx</i>	Ded., then \$15	Ded., then \$30
<i>Brand Rx</i>	Ded., then \$30	Ded., then \$60
<i>Non-Preferred Rx</i>	Ded., then \$50	Ded., then \$100
<b>Mail Rx</b>		
<i>Generic Rx</i>	Ded., then \$30	Ded., then \$30
<i>Brand Rx</i>	Ded., then \$60	Ded., then \$60
<i>Non-Preferred Rx</i>	Ded., then \$100	Ded., then \$100

# Medical – Bi-Weekly Employee Rates

Saver (HSA) Plan	
Employee Only	\$43.38
Employee + Spouse	\$270.00
Employee + Child(ren)	\$219.23
Employee + Family	\$347.54

Coinsurance (90/70) Plan	
Employee Only	\$66.00
Employee + Spouse	\$304.62
Employee + Child(ren)	\$253.85
Employee + Family	\$415.38

Premium (100/80) Plan	
Employee Only	\$103.38
Employee + Spouse	\$373.85
Employee + Child(ren)	\$313.85
Employee + Family	\$509.08

# Medical – BCBS MA

## PillarRx Prescription Cost Assistance Program

### Enrollment

- Members taking an eligible, high-cost specialty medication will be contacted by Pillar Rx
- Pillar Rx will explain the program and help the member enroll

### Savings

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

### Support

- Pillar Rx will monitor member claims monthly and provide support as needed



# Medical – BCBS MA Resources

## The Blue Cross Blue Shield Website / Member App:

On the Blue Cross Blue Shield website, you can:

- **See coverage details** (copays, deductibles, out-of-pocket maximums, etc.)
- **Review your claims activity and history**
- **Print a temporary ID card or order a new ID card**
- **See frequently asked questions (FAQs)**
- **Access registered nurses who are available to provide immediate assistance and advice on medical treatment**

## The Blue Cross Blue Shield Microsite:

<https://planinfo.bluecrossma.com/customblue/2024/thermrgroupllc#>

GET THE MOST OUT OF YOUR PLAN



VIEW EKIT



VISIT MYBLUE



FIND A DOCTOR



MEDICATION  
LOOK UP



CONTACT US



SAVE WITH  
BLUE365®



GET THE  
MYBLUE APP



UNDERSTANDING  
YOUR PLAN AND  
BENEFITS

# Medical – BCBS MA Resources

## Preventive Mental Health

- This exam may be conducted as part of the annual preventive visit with a primary care provider (PCP), or as a standalone visit with a PCP or licensed mental health professional. Because the mental health wellness exam is considered preventive care, there is no out-of-pocket cost for members

## Telehealth

- Reach a doctor from the convenience of your smartphone, computer, or tablet via real-time video visits that is available 24/7/365
  - Typically less expensive than the ER or Urgent Care
  - Faster than making an appointment and driving to the doctor's office
- Telehealth doctors can diagnose and prescribe medications for common issues such as flu, fevers and reaction. They also support with behavioral health such as anxiety, depression, child behavior issues and more.

## Fitness AND Weight Loss Reimbursements

- Receive **up to \$150** reimbursement for your fitness fees, home gym equipment, AND for participation in selected weight loss programs.
- Reimbursement forms can be found at [www.bcbsma.com](http://www.bcbsma.com), and on the Benefits Portal.

## Health Discounts

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

# Health Savings Account (HSA) – Health Equity

Employees enrolled in the PPO Saver plan may contribute to an HSA

- Funds can be used to pay for qualified health care expenses, including copays, deductibles and other out-of-pocket costs
- You must have funds available in the HSA to use them for qualified expenses
- Participants who have an HSA account balance upon retirement can use those funds to pay for Medicare premiums

HSA Contribution	Employee Only	Employee + Spouse	Employee + Child or Children	Family
2024 IRS Contribution Limits	\$4,150	\$8,300	\$8,300	\$8,300
RMR Annual Contribution	\$500	\$750	\$1,000	\$1,000
<b>Employee Max Annual Contribution</b>	<b>\$3,650</b>	<b>\$7,550</b>	<b>\$7,300</b>	<b>\$7,300</b>

# Health Savings Account (HSA) – Health Equity

## Eligibility Rules

- Must be enrolled in the BCBS MA PPO Saver Plan
- Cannot be enrolled in Medicare while contributing to an HSA
- Cannot be enrolled in a spouse's non-qualified health plan
- You cannot have a medical FSA
- Cannot be claimed as a dependent on another's tax return

# Health Savings Account (HSA) – Health Equity

## Uses and Perks

- You can use your HSA on qualified medical, dental and vision expenses
- You can use your HSA funds on tax dependents
- This money is yours – it stays with you, even if you enroll in another plan, leave the company or retire
- Once you have reached \$2,000 in savings in your account, you can invest your money
- You can use your funds now on eligible expenses or you can save it for retirement

# HSA Transition

## Transition Items:

- Your existing HSA with BRI/Inspira will remain in place and as of 7/1/2024, you will no longer be contributing to that account.
- Effective 7/1/24, you will fund your HSA via Health Equity.
- You have the opportunity to rollover your old BRI funds into your Health Equity HSA once your account is set up. This can be done via the HSA Trustee Transfer form.
- You can make a new election for 7/1/24 but we advise you remain cautious of your contributions so far in the 2024 calendar year to ensure you do not contribute over the IRS maximums.

# Flexible Spending Account (FSA) – Updates

- There will be no changes for those enrolled in the BRI/Inspira Flexible Spending Accounts (FSA).
- We will continue with the current plan year with BRI/Inspira and your deductions will remain the same each pay period.
- We will send out additional communications later in 2024 about enrollment in the RMR plan in 2025.
- We will be amending the FSA plan rules, impacting the end of the year. We will no longer be offering a “rollover” for unused funds, but rather a “grace period” that will allow you to spend down any unused funds on new claims, through March 15, 2025. More information will be sent out later in the year on this.

# Dental – Delta Dental

## PPO Plus Premier Network

Below are your 2024 Dental Benefits

Benefits	Core Plan	Premium Plan
<i>Deductible - Ind</i>	\$50	\$25
<i>Deductible - Fam</i>	\$100	\$75
<i>Calendar Year Maximum</i>	\$1,000 per Member	\$2,000 per Member
<i>Type I Services (preventive/Diagnostic)</i>	Covered 100%	Covered 100%
<i>Type II Services (Minor Restorative)</i>	Covered 80%	Covered 100%
<i>Type III Services (Major Restorative)</i>	Covered 50%	Covered 60%
<i>Orthodontia (Children under 19)</i>	Not covered	Covered 50% with a <b>\$2,000</b> Lifetime Max
2024-2025 Bi-Weekly Employee Rates (Per Paycheck)		
<i>Employee Only</i>	\$4.16	\$5.83
<i>Employee + Spouse</i>	\$8.27	\$12.74
<i>Employee + Child(ren)</i>	\$6.49	\$10.26
<i>Employee + Family</i>	\$11.03	\$17.37



# Dental – Delta Dental

## Rollover Max

- You may be able to rollover part of your unused dental benefits into the next plan year
- Rollover max is easy and automatic:
  - You must receive one cleaning or oral exam in the calendar year
  - Your claims cannot exceed the maximum amounts:

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

# Dental – Delta Dental of MA

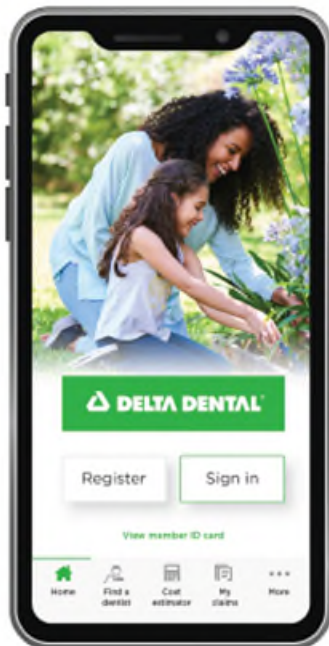
## About Delta Dental



SCAN TO DOWNLOAD  
DELTA DENTAL MOBILE APP

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- Once you are a member, register for your secure online account to access information that explains which procedures are covered, what your plan will help pay for, copayment and deductible amounts, and any waiting periods. **Register for your account**
- Then, download the member app on your smartphone



Sign into either the website or app for a full range of services and resources, like:

- View and share a virtual member ID card
- Find a dentist in-network
- Estimate care costs
- Save your preferred dentists and services
- Review claims
- Track your rollover max

# Vision – VSP

Below are your 2024 Vision Benefits through VSP

<b>Benefit</b>	<b>Cost</b>	<b>Frequency</b>
<i>Eye Exam</i>	\$10 copay	Every plan year
<i>Lenses (Single, bifocal, trifocal)</i>	\$25 copay	Every plan year
<i>Frame Allowance</i>	Up to \$150 allowance with 20% savings on amount over allowance	Every plan year
<i>Contact Lens Exam</i>	Up to \$60	Every plan year
<i>Contact Allowance</i>	Up to \$130 allowance	Every plan year
<i>Laser Vision Correction</i>	Average 15% off the regular price or 5% off the promotional price	
<b>2024-2025 Bi-Weekly Employee Rates (Per Paycheck)</b>		
<i>Employee Only</i>		\$1.80
<i>Employee + Spouse</i>		\$2.61
<i>Employee + Child(ren)</i>		\$2.87
<i>Employee + Family</i>		\$4.69

# Vision – VSP

## About VSP

- Create a vsp.com Account for instant access to your personal benefit information. Check out your coverage, find an eye doctor, see past visits, manage your account, and more.
- To create a vsp.com account, you must be the primary VSP subscriber that is eligible for benefits. Once the account is created, you have access to coverage details for you and your dependents. If your covered dependents wish to access their benefit information online, you will need to provide them with your username and password.
- Download the VSP Vision Care App from the App store or the Google Play Store, too!

# Wellness

YOUR 2024 WELLNESS BENEFITS

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# Wellness – LiveWell

- All employees may participate in our wellness program **LiveWell** even if not enrolled in a BCBS MA medical plan
- How to participate:
  - Sign up at [www.livewellrmr.com](http://www.livewellrmr.com)
  - Download the WeSpire app
  - Participate in bi-monthly competitions, campaigns, and webinars to improve your health and wellbeing!

# AHealthyMe Rewards - BCBS

This program is for those enrolled in one of our medical plans

## HERE'S HOW IT WORKS



- 1. GET STARTED**  
 Sign up at [ahealthymerewards.com](https://ahealthymerewards.com), and get a Max Buzz™ Activity Tracker at no cost. Then, download the Virgin Pulse® app and connect your activity tracker to your profile.

- 2. EARN POINTS**  
 Log your steps, complete wellness journeys, and track other healthy habits to earn points daily.

- 3. GET REWARDED**  
 As you earn points, you get rewarded. The best part? You can use them right away!



SHOP THE  
VIRGIN PULSE  
STORE



GET GIFT  
CARDS



DONATE TO  
CHARITY



PUT IT IN  
THE BANK

# Wellbeing Resources

## Learn to Live Program - BCBS

- Personalized online experience to assess and explore your feelings, thoughts, emotions and mind
- Access the 7 minute assessment by signing into MyBlue
- Click on “Online Mental Health Tool” (under My Plan and Claims)
- No cost to members
- Confidential, self-guided, easy to use

## Personalized Care with Behavioral Health Case Management

- Programs designed to support the care you receive from your doctor available at no cost
- BCBSMA Case managers work together with your doctor to ensure you get the care you need
- Eligible for behavioral health case management program? Call **1-888-883-8970**, Mon-Thu 8:30am to 8pm and Fri 8:30am to 4:30 pm ET



# Financial Protection

YOUR 2024 FINANCIAL BENEFITS

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# Retirement - Principal

## Traditional 401(k)

- Investments are **pre-tax**
- No taxes are paid until you retire and withdrawals begin at 59½
- Required distributions at age 73
- Best fit if you will be in a lower tax bracket at retirement, and have minimal current savings or personal assets

## Roth 401(k)

- Investments are **post-tax**
- To make withdrawals, account must be at least 5 years old and participant must be 59½ or disabled
- Avoid age 73 minimum distributions
- Best fit if you will be in a similar or higher tax bracket at retirement

# Retirement - Principal

## Contributions

- You are able to change your contribution at any time
- Up to 100% of your annual earnings
- Annual Maximum of \$23,000 in 2024
- Catch-up over the age of 50 of \$7,500 in 2024

## Employer Match

- The RMR Group's employer match is 100% of employee contributions up to 3% of pay and an additional 50% of the next 2% of pay with immediate vesting of RMR contributions

## Other Features

- You can join the plan or change your contributions at any point in time at [www.principal.com](http://www.principal.com)
- Loans
- Hardship withdrawals
- Investment options (including Traditional and Roth options)

# Retirement - Principal

## Next Steps

- 401k plans will merge effective July 1, 2024
- Educational sessions will be conducted on June 27<sup>th</sup>
- Participant balances will transfer from Vanguard to Principal
- Contribution % will be uploaded into ADP/Principal
- Plan participants will determine investment options using the Principal online portal
- Eligibility notice emails from Principal – Mid June

# Employer Paid: Life and AD&D, Short-Term & Long-Term Disability - SunLife

## Life and AD&D

- Life Benefit: 1x Basic Annual Earnings
- Maximum Benefit: \$500,000

## Short-Term Disability

- Weekly benefit: 66.67% of weekly salary, up to \$2,500 maximum
- Benefits begin after 2 weeks of continued disability and last for up to 11 weeks

## Long-Term Disability

- Monthly benefit: 66.67% of monthly salary up to \$10,000 maximum
- Benefits begin after 90 days of disability, and continue as long as you remain disabled up to your Social Security Normal Retirement Age

# Employee Paid: Voluntary Life and Voluntary AD&D\* – SunLife

**\*Please note that voluntary life and voluntary AD&D are separate policies and must be separately elected – electing voluntary life does not mean you have elected voluntary AD&D. You may elect different amounts for voluntary life and voluntary AD&D benefits.**

## **Employee Voluntary Life, Voluntary AD&D**

- Purchase up to \$1,000,000, or 5x your annual salary, whichever is less. Up to \$320,000 is guaranteed

## **Spouse Voluntary Life, Voluntary AD&D**

- Purchase up to 100% of the employee-elected coverage amount to a maximum of \$250,000. Up to \$30,000 is guaranteed

## **Child Voluntary Life, Voluntary AD&D**

- Life insurance available for flat \$5,000 or \$10,000 – cannot exceed 50% of employee coverage amount

# Tax Choice LTD – SunLife

The RMR Group provides employees with two choices for their LTD coverage:

1. Elect to have The RMR Group pay the full premium (biweekly cost) for your LTD coverage.
  - The benefit will be taxed if it is paid out.
  - You will receive 66.67% of your monthly earnings up to \$10,000, minus the taxes owed.
2. Pay for the LTD premium yourself and receive non-taxable benefits.
  - If you become disabled and receive long term disability benefit payments, they will not be subject to income tax.

The table below is an example of what the LTD benefit would look like for someone who makes \$80,000 and chooses the Employee Paid Tax-Choice LTD instead of the Employer Paid Group LTD.

	Employer Paid LTD Benefit	Employee Paid Tax Choice Benefit
Salary	\$80,000	\$80,000
LTD Benefit (66.67% of salary)	\$4,445	\$4,445
Tax taken from Benefit (if received)	\$1,156	\$0
<b>Total Benefit Received</b>	<b>\$3,289</b>	<b>\$4,445</b>

# Voluntary Hospital Indemnity – SunLife

Hospital Indemnity pays a lump-sum cash benefit for the first night you're admitted to the hospital, and a daily cash benefit for up to 15 consecutive days after

	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
<b>2024-2025 Bi-Weekly Contributions (Per Paycheck)</b>			
Employee		\$10.86	
Employee + Spouse		\$18.28	
Employee + Child(ren)		\$15.50	
Family		\$27.48	



# Voluntary Accident and Critical Illness

## – SunLife

**Accident** insurance pays you a tax-free lump sum for unexpected injuries off the job

- Can be used for medical bills, lost wages, groceries, rent, or anything you need financial assistance with

2024-2025 Bi-Weekly Contributions (Per Paycheck)	
Employee	\$3.75
Employee + Spouse	\$5.96
Employee + Child(ren)	\$6.20
Family	\$8.41

**Critical Illness** insurance pays a tax-free lump-sum benefit if you or a covered family member are diagnosed with a covered illness

- Covers a range of illnesses including heart attack, stroke, major organ failure, cancer, and more
- Employee: \$10k or \$20k benefit
- Spouse: \$5k or \$10k benefit, must be 50% of employee
- Child: \$5k or \$10k benefit, must be 50% of employee
  - Rates are based on age and can be found in your benefits guide

# Additional Benefits

EMPLOYER AND EMPLOYEE PAID

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# Other Benefits – RMR Paid

Plan	Overview of Coverage
<b>Health Advocate</b>	<ul style="list-style-type: none"> <li>This benefit helps employees and family members navigate the health care system and maximize health care benefits. Health Advocate will help with issues involving medical, hospital, vision, dental, pharmacy and other health care needs.</li> </ul>
<b>Employee Assistance Program</b>	<ul style="list-style-type: none"> <li>The ComPsych employee assistance program (EAP) provides free and confidential access to a range of professional services for child or elder care issues, legal and financial concerns, family or marriage problems, grief, stress, and depression.</li> </ul>
<b>Travel Assistance</b>	<ul style="list-style-type: none"> <li>On-Call Worldwide Travel Assistance Services are available as part of our relationship with Sun Life Financial. The program gives you and your dependents 24-hour, toll-free access to emergency assistance when you travel 100 miles or more from home and includes emergency medical assistance, medical repatriation and arrangements for a visit in the event that you are hospitalized.</li> </ul>
<b>Medicare Advice</b>	<ul style="list-style-type: none"> <li>Malloy Advisors is here to help you and your loved one solve the Medicare puzzle.</li> <li>No obligation to enroll in Medicare! Licensed agents are available at 800.933.8129 or malloymedicare.com.</li> </ul>
<b>Business Travel Accident (BTA)</b>	<ul style="list-style-type: none"> <li>Provides Life and AD&amp;D coverage for employees who are traveling for business.</li> <li>Includes non-business related travel or activities undertaken while traveling on business up to 250 miles away for up to 5 days.</li> </ul>

# Other Benefits – RMR Paid

Plan	Overview of Coverage
<b>Tuition Assistance</b>	<ul style="list-style-type: none"> <li>RMR offers tuition reimbursement up to \$20,000 a year to eligible employees.</li> </ul>
<b>Employee Referral Program</b>	<ul style="list-style-type: none"> <li>RMR provides a referral bonus for each referral that is hired by RMR.</li> </ul>
<b>Matching Gift Program</b>	<ul style="list-style-type: none"> <li>RMR matches up to \$1,000 a year in charitable donations or volunteer work.</li> </ul>
<b>Care.com</b>	<ul style="list-style-type: none"> <li>RMR provides membership to Care.com, which is a resource that connect families with child/senior care, special needs care, tutoring, etc.</li> </ul>
<b>RMR Discount on Sonesta Hotel Rate</b>	<ul style="list-style-type: none"> <li>Visit the Discounts Directory on SharePoint for more information.</li> </ul>
<b>Spartan Discount</b>	<ul style="list-style-type: none"> <li>Receive a 20% discount for Spartan events using code RMR20.</li> </ul>
<b>Working Advantage</b>	<ul style="list-style-type: none"> <li>Exclusive savings on movie tickets, theme parks, hotels, Broadway and Vegas shows, shopping partners &amp; more.</li> </ul>

# Other Benefits – Employee Paid

Plan	Vendor	Overview of Coverage
<b>Identity Theft and Credit Protection</b>	<ul style="list-style-type: none"> <li>AllState</li> </ul>	<ul style="list-style-type: none"> <li>Includes services to help you correct any issues if your Identity is stolen or credit is compromised.</li> </ul>
<b>Legal Plan</b>	<ul style="list-style-type: none"> <li>ARAG</li> </ul>	<ul style="list-style-type: none"> <li>Gives employees who enroll access to over 18,000 attorneys for legal or financial needs.</li> </ul>
<b>Pet Insurance</b>	<ul style="list-style-type: none"> <li>Nationwide</li> </ul>	<ul style="list-style-type: none"> <li>Our partnership through Nationwide provides a 10% discount for employees and allows coverage for pets for accidents and illness.</li> <li>Can be elected or dropped at any time during the plan year</li> </ul>
<b>Commuter Benefits</b>	<ul style="list-style-type: none"> <li>Optum Financial</li> </ul>	<ul style="list-style-type: none"> <li>Commuter accounts allow you to set aside money to pay for mass transit travel expenses (fare cards, vouchers and share rides) as part of your daily commute to and from work, on a pre-tax basis.</li> <li>Can be elected or dropped at any time during the plan year</li> </ul>

# Benefits Enrollment

WORKFORCE NOW - ADP

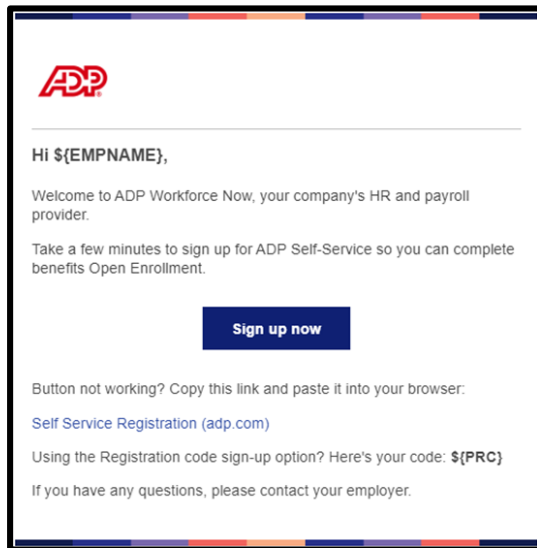
20

**24**

# ADP Workforce Now Overview

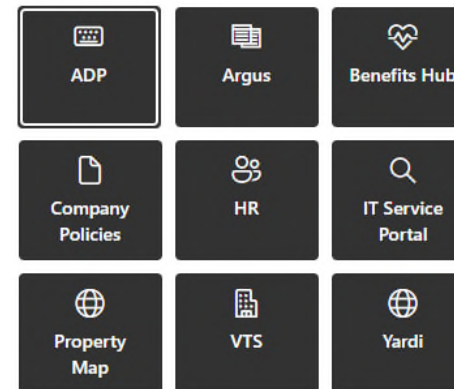
- Two paths to access ADP Workforce Now

## Option 1 – Direct



## Option 2 – Single Sign-On

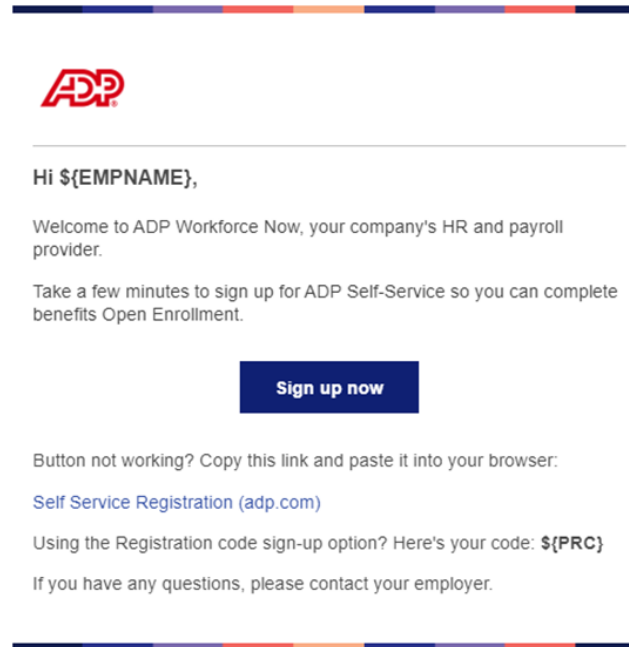
### QUICK LINKS



- Direct allows you to access ADP anywhere with a unique user-name and password
- SSO provides access to ADP on the company network using a link on RMR connect

# ADP Direct Registration

- On May 3<sup>rd</sup> you will receive an ADP registration email



- Use your Registration code included in the email to create your username and password.



# ADP Overview

- On May 6<sup>th</sup> log in to Workforce Now to access the Benefits Enrollment Self-Service website – <https://workforcenow.adp.com>

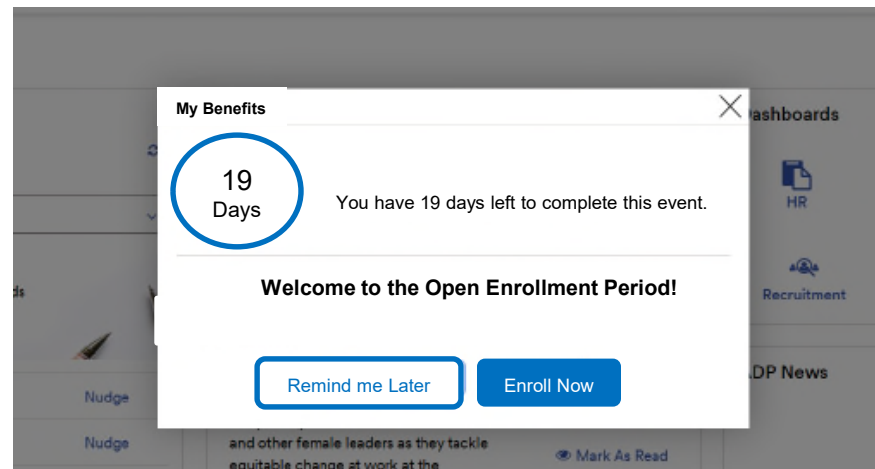


The screenshot shows the ADP login interface. At the top right, there is a language selector set to "English (US)". The main heading is "Welcome to ADP®". Below this is a "User ID" label followed by a text input field. Underneath the input field is a checkbox labeled "Remember User ID" with an information icon. A "Next" button is centered below the checkbox. At the bottom of the form, there is a link for "Forgot your user ID?" and a link for "New user? Create account" with a plus icon.

- Enter you User ID and password, and then click Next

# ADP Overview

- Upon logging-in you will be presented with an Open Enrollment message. You can click Enroll Now or Remind Me Later.
- Selecting Enroll Now will bring you to the Myself – Benefits – Enrollments screen where you can click Start Enrollment.



# ADP Overview

- Myself – Benefits – Enrollments screen - Start Enrollment.

The screenshot displays the ADP user interface. At the top, there is a navigation bar with the following items: Home, Resources (with a dropdown arrow), Myself (with a dropdown arrow and a blue underline), My Team (with a dropdown arrow), and People (with a dropdown arrow). Below the navigation bar, the main heading is "Enrollments". The primary content area features a card titled "Open Enrollment". To the right of this title is a yellow badge with a warning icon and the text "Not started". Below the title, there is a blue bell icon followed by the text "11 days left to complete this event". A paragraph of text states: "You can make changes to your enrollment from May 6, 2024 to May 24, 2024 at 11:59p.m. ET." At the bottom of the card is a prominent blue button labeled "Start enrollment".

# ADP Overview

- You will be taken to the Welcome Note. Please review all information on this page, as there are often important details regarding your Open Enrollment options.

## Open Enrollment

Welcome

Manage Dependents

Select Benefits

Upload Documents

Review and Submit

Welcome to the Open Enrollment period. This enrollment period gives you the opportunity to make election changes for certain benefits.

During this enrollment period you can:

- Make changes to plan contributions, such as health savings account (HSA) or retirement plans
- Add or change the level of your insurance coverage
- Add or update Beneficiary assignment

Please review your options and costs carefully. Once the enrollment period has ended your choices will be final until the next enrollment period or until you have a qualifying life event. Contact your Human Resources department if you have questions.

Back

Next

# Next Steps

IMPORTANT ENROLLMENT REMINDERS AND ACTIONS

20

**24**

# What Happens Next

- Open enrollment is May 6<sup>th</sup> – May 24<sup>th</sup>
- On May 6<sup>th</sup>, log into ADP Workforce Now to elect your benefits
- Review and update your personal information
- Review and update your beneficiaries for life insurance policies
- **Print and carefully review your enrollment confirmation statement!**
- All elections must be in ADP by 11:59 PM EST on Friday, May 24<sup>th</sup>
  - No changes will be allowed after May 24<sup>th</sup> unless you have a qualifying life event (i.e., marriage, birth of a child, loss of coverage)
  - Changes to your HSA can be made at any time during the year by logging into ADP

# Questions?

If you have any questions on your benefits, or the ADP Workforce Now enrollment process, please contact:

- Laila Salman: 404-902-6391 or [laila.salman@rmrgroup.com](mailto:laila.salman@rmrgroup.com)
- Justin Buckner: 617-584-7952 or [jbuckner@rmrgroup.com](mailto:jbuckner@rmrgroup.com)

For help choosing a plan that is right for you, contact **Health Advocate – 24/7 Benefits Support at 866-695-8622**



THE  
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GROUP



Thank you!

Open Enrollment Ends May 24<sup>th</sup>