

Employee Benefits Guide



Shields
HEALTH



2024

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Shields offers an employer sponsored 401(k) retirement plan through Fidelity, with a match to help you reach your retirement goals. Employees can enroll in the plan if they're 21 years of age and worked 1 hour within the initial 30 days of employment. Employees will be auto-enrolled in the traditional 401(k), at a contribution rate of 4%, the month following 30 days of employment.

Below is a brief description of the plan.

Contribution Amount: For 2024, you can contribute between 1%-75%, up to \$23,000 of your pay on a pre-tax and/or Roth deferral.

Employer Match: Shields provides a bi-weekly match, processed with payroll. Shields matches 25% of current pay period contributions, not to exceed 4% of salary annually.

Catch-Up Contributions: Allowed if you are at least age 50 or will attain age 50 before the end of the calendar year. The contribution allowed is \$7,500. Catch-up contributions for those eligible will automatically be taken once annual IRS maximums are reached, unless you change your deferral elections with Fidelity.

Automatic Deferral: If you don't enroll or defer in the plan when eligible, you will be automatically enrolled at 4%. You can opt out at any time.

Automatic Escalation: July 1st of every year your contribution will automatically increase by the schedule below:

Plan Year	Automatic Deferral Percentage
1 st	4%
2 nd	5%
3 rd	6%
4 th	7%
5 th	8%
6 th	9%
7 th	10%
8 th	11%

Investments: The plan offers many investments to choose from. Please consult the enrollment booklet or contact Human Resources for more information.

Vesting Schedule: The employer match follows the vesting schedule below:

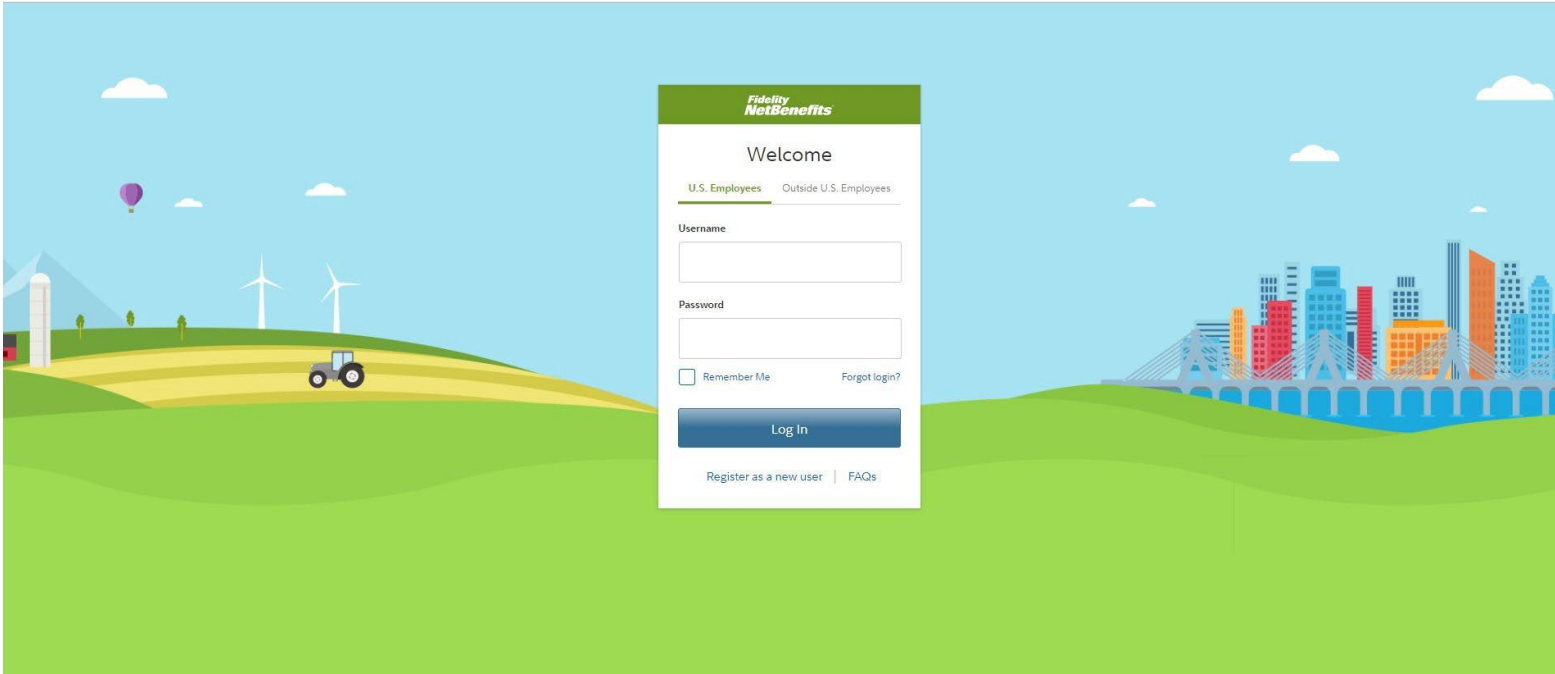
Period of Service	Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Retirement Plan



Please take time to register on NetBenefits.com. With NetBenefits.com, you will have access to account balances, investments, educational resources and more.

If you have previously registered on Fidelity.com, NetBenefits or eWorkplace, you do not need to register again. Use your existing username and password to access your new account. If you have not yet registered, go to NetBenefits.com and click Register as a new user. Follow the instructions to set your unique username and password. If you need help setting up your account, call 1-800-603-4015.



For mobile access, download the NetBenefits app by clicking the links below.



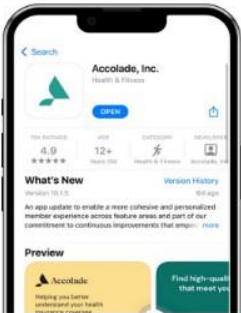
Or you can scan this QR code on your mobile device to download the app.

Shields has partnered with Accolade for all your medical questions, big and small. Accolade is a health navigation service that's taking on the management of our health care claims and will be your first point-of-contact for general health care questions.

When you call Accolade, you will be connected with a dedicated Accolade Health Assistant who will take the time to get to know you and understand your needs, while partnering with a team of doctors, nurses, and benefit specialists to help support you and guide you to the right care. This benefit is available to all Shields employees who enroll in the medical plan. This service is provided by Shields at no cost to you. Information shared with Accolade is kept confidential and Shields will not have access to employees' personal health information.

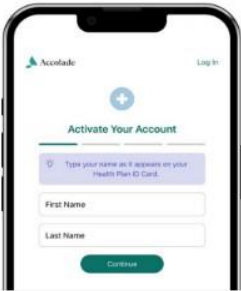
Activate Your Account

Here's how to get started.



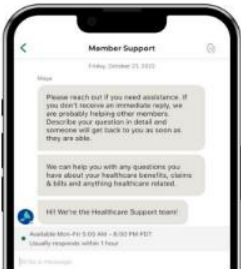
Step One:

Visit member.accolade.com or download the Accolade mobile app on the App Store or Google Play.



Step Two:

Enter required information such as your name, birth date and ZIP code. Verify your account, then create your username and password.



Step Three:

Log in or open the app to see your employee benefits in one place — including your health plan information! Start messaging your health and benefits questions to your Health Assistant or nurse.

Helpful Tips!

- 1. Share this information with your family members so they can create their own account.
- 2. Set up a PIN or Face ID for faster login.
- 3. Take a picture of your member ID cards and store them in the app.
- 4. Turn on notifications so you don't miss a message.

The medical plans are administered by Health Partners Inc. (HPI), using the Harvard Pilgrim and United Health Care networks. Prescription drug coverage is provided by OptumRx. Employees working 24 or more hours per week are eligible.

Three medical plans are offered - \$1500 EPO Plan, \$2000 HSA Plan and \$2500 HSA Plan.

\$1500 EPO Plan - This plan is a more traditional plan. The in-network deductible is \$1500 for single coverage and \$3000 for all other tiers but the deductible does not apply to all services. This plan offers in-network coverage only.

\$2000 and \$2500 HSA Plans – These plans are Health Savings Account (HSA) eligible high deductible health plans. All medical services (with the exception of preventive care) and pharmaceutical coverage are subject to the deductible. Participants in this plan are eligible to participate in an HSA. An HSA allows participants to put money aside to pay for current and future qualified health care expenses using pre-tax dollars.

You can utilize the decision-support tool at: <https://start.myalex.com/shields/> to aid in your plan selection.

Plan Name	\$1500 EPO	\$2000 HSA	\$2500 HSA
In-Network			
Annual Deductible	\$1,500 / \$3,000	\$2,000 / \$4,000	\$2,500 / \$5,000
Coinsurance (member pays)	10%	10%	0%
Out-of-Pocket Maximum	\$6,000 / \$12,000	\$6,000 / \$12,000	\$7,500 / \$15,000
PCP Office Visit	\$25 copay	0% after deductible	0% after deductible
Specialist Office Visit	\$40 copay	0% after deductible	0% after deductible
Urgent Care	\$40 copay	0% after deductible	0% after deductible
Emergency Room	\$150 copay	10% after deductible	0% after deductible
Hospital Inpatient	10% after deductible	10% after deductible	0% after deductible
Outpatient Surgery	10% after deductible	10% after deductible	0% after deductible
Out-of-Network			
Annual Deductible	N/A	\$4,000 / \$8,000	\$5,000 / \$10,000
Coinsurance (member pays)	N/A	30%	20%
Out-of-Pocket Maximum	N/A	\$12,000 / \$24,000	\$15,000 / \$30,000
Prescription Drug			
	Deductible Does Not Apply	Deductible Applies	Deductible Applies
Retail 30-day (Tier 1/ Tier 2/ Tier 3)	\$10/ \$25/ \$45	\$10/ \$25 \$45	\$10/ \$25/ \$45
Mail Order/ Retail 90-day* (Tier 1/ Tier 2/ Tier 3)	\$20/ \$50/ \$90	\$20/ \$50/ \$90	\$20/ \$50/ \$90
Specialty (30-day supply)	30% coinsurance	30% coinsurance	30% coinsurance

Tier 1 = Generic / Tier 2 = Preferred Brand / Tier 3 = Non-Preferred Brand

* 90-day supplies of maintenance drugs only are available at retail

Medical Insurance

To help you pick the best plan for you and your family (if applicable) review the chart below to better understand the differences between the plans offered to you.

	\$2500 HSA	\$2000 HSA	\$1500 EPO
In-network preventive visits	Covered 100%	Covered 100%	Covered 100%
Payroll contributions	Lowest	Lower	Highest
Can I go outside of the network to receive care?	Yes. This plan is a PPO plan with both in and out-of-network coverage, however, you will pay significantly more if you seek care from an out-of-network provider.	Yes. This plan is a PPO plan with both in and out-of-network coverage, however, you will pay significantly more if you seek care from an out-of-network provider.	No. The network is the same network for the EPO plan as it is for the PPO plans BUT you must seek care from participating providers. If you seek care from an out-of-network provider, services will not be covered or eligible for reimbursement.
To which services does the deductible apply?	All services, except preventive services, are subject the deductible.	All services, except preventive services, are subject the deductible.	The deductible does not apply to preventive services and other services such as PCP visits, specialist visits, urgent care visits and prescription drugs. It does apply to other services such as outpatient surgery, inpatient hospital stays and lab work. *
Does member coinsurance apply to services?	After you satisfy the in-network deductible, all services are covered at 100%. After you satisfy the out-of-network deductible, 20% member coinsurance applies.	After you satisfy the in-network deductible, some services will be covered at 100%, such as PCP, specialist and urgent care visits. For other services such as emergency room visits, lab work and inpatient hospital stays, 10% member coinsurance will apply. After you satisfy the out-of-network deductible, 30% member coinsurance applies. *	Coinsurance applies to some services such as inpatient hospital stays, outpatient surgery and lab work. It does not apply to services such as PCP visits, specialist visits, urgent care visits or emergency room visits. Copayments instead of coinsurance will apply to these services. *
Option might be appealing if you are:	Willing to pay less out of your paycheck but a bit more when seeking care.	Willing to pay less out of your paycheck but a bit more when seeking care.	Willing to pay more out of your paycheck but typically less when seeking care.

* This is not a complete list. Please refer to the benefit summaries for additional details.

Medical Insurance Contributions

30-40 hours per week

	\$1,500 EPO	\$2,000 HSA	\$2,500 HSA
Annual Calendar Year Deductible*			
Individual	\$1,500	\$2,000	\$2,500
Family	\$3,000	\$4,000	\$5,000
Annual Out-of-Pocket Maximum*			
Individual	\$6,000	\$6,000	\$7,500
Family	\$12,000	\$12,000	\$15,000
Bi-Weekly Employee Contributions			
Employee	\$110.03	\$67.35	\$55.11
Employee + Spouse	\$288.59	\$198.97	\$173.57
Employee + Child(ren)	\$261.38	\$182.43	\$158.01
Family	\$378.22	\$248.06	\$210.09
Annual Employer HSA Contribution (40 hours per week / 30-39 hours per week)			
Employee	-	\$500/ \$250	\$625/ \$312.50
Employee + Spouse	-	\$1,000/ \$500	\$1,250/ \$625
Employee + Child(ren)	-	\$1,000/ \$500	\$1,250/ \$625
Family	-	\$1,000/ \$500	\$1,250/ \$625

* Amounts reflect in-network deductible and out-of-pocket maximums.

Note: HSA contributions are ¼ of deductible for 40 hour per week employees and 1/8 deductible for 24-39 hours per week employees.

24-29 hours per week

	\$1,500 EPO	\$2,000 HSA	\$2,500 HSA
Annual Calendar Year Deductible*			
Individual	\$1,500	\$2,000	\$2,500
Family	\$3,000	\$4,000	\$5,000
Annual Out-of-Pocket Maximum*			
Individual	\$6,000	\$6,000	\$7,500
Family	\$12,000	\$12,000	\$15,000
Bi-Weekly Employee Contributions			
Employee	\$193.39	\$153.32	\$145.65
Employee + Spouse	\$406.12	\$321.97	\$305.87
Employee + Child(ren)	\$357.78	\$283.64	\$269.46
Family	\$589.84	\$467.63	\$444.24
Annual Employer HSA Contribution (24-29 hours per week)			
Employee	-	\$250	\$312.50
Employee + Spouse	-	\$500	\$625
Employee + Child(ren)	-	\$500	\$625
Family	-	\$500	\$625

* Amounts reflect in-network deductible and out-of-pocket maximums.

Note: HSA contributions are ¼ of deductible for 40 hour per week employees and 1/8 deductible for 24-39 hours per week employees.

COMPLETE CARE THAT ADDRESSES ALL OF YOU for common, chronic conditions



Goodpath whole-person care is complete treatment that addresses physical and mental health in a coordinated way that leads to **better outcomes than addressing symptoms alone.**

Free for all regularly scheduled Shields Health employees.

No appointments. No waiting. 100% confidential.



Resolved work burnout

Reduced back pain from severe to mild

IT WORKS
90%
FEEL BETTER
across all conditions

EXAMPLE:

Personalized care for a member with lower back pain for 2 years

Addressing symptoms and contributing factors with targeted and coordinated treatments



EVERY MEMBER GETS:

- > Expertise from robust medical team spanning 20+ disciplines that create a personalized plan
- > Dedicated health expert to support every step
- > Customized digital exercises
- > Monthly shipment of personal treatments, over-the-counter medicines, and supplements



GET STARTED WITH A SHORT HEALTH ASSESSMENT

goodpath.com/shields

Goodpath will be available to all regularly scheduled employees starting January 2024.

Scripta Rx Program



The Right Meds at The Best Price™

You could save hundreds or even thousands of dollars each year on your prescriptions.

Scripta finds prescription medicines that are the same or clinically equivalent to the ones you're already taking, but they cost less on your insurance plan.

If you have an opportunity to save, you'll receive a **Personalized Savings Report** that lists your current meds & lower-priced options to discuss with your doctor.

Scripta is here to provide you, your doctor and your pharmacist with the tools and information you need to be a better prescription shopper—so you get what's best for your health *and* your wallet. Your doctor knows best.



YOU'RE ALREADY ENROLLED!

This FREE member benefit is part of your health plan. There's no cost to participate.

Saving with Scripta is Easy as 1-2-3:

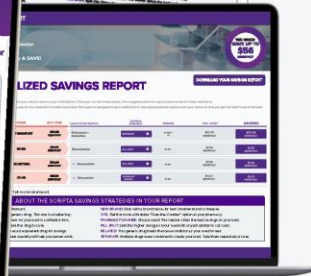
1. Discuss your report with your doctor
2. Ask to switch your prescription
3. Fill at your preferred pharmacy & SAVE!

Access Your Savings Reports

Reports may come via mail or view your latest Rx savings anytime, 24/7, in the Scripta app or online member portal.

Savings reports will be available soon.

Look for the Scripta Purple Dot!



Visit the Scripta Member Portal: members.scriptainsights.com

Download the FREE Scripta app today



Your Scripta savings reports are completely confidential—your employer does not have access to your reports or prescription information. Scripta is also HIPAA compliant, so you can trust that your personal health data will remain private and protected. Always talk to your doctor before switching any medications.

scriptainsights.com | Questions? Contact Member Support: (866) 572-7478

Health Savings Account



A Health Savings Account (HSA) offered by Fidelity allows members to put money aside to pay for current and future qualified health care expenses using pre-tax dollars. An HSA allows dollars to “roll over” annually. **Your HSA provides a triple tax advantage - contributions are tax deductible, balances grow tax free and all withdrawals for qualified expenses are tax free. Shields will also contribute to your HSA.**

Eligibility Requirements

- Must be enrolled in a high deductible health plan (\$2000 HSA or \$2500 HSA Plan)
- Must not be enrolled in Medicare
- Must not be covered by other medical insurance(s)
- Must not have received VA medical benefits at any time in the past three months
- Spouse not contributing to/participating in a general-purpose FSA through his/her employer

Maximum tax-deductible contribution to an HSA for 2024

- \$4,150 for an individual medical insurance plan
- \$8,300 for employee + spouse, employee + child(ren) and family medical insurance plan
- Catch up provision for anyone over the age of 55 is \$1,000

*Please note that maximum contributions for HSAs are based on employee and employer contributions.

Eligible HSA expenses include:

Medical, dental, vision insurance deductibles,
co-insurance and co-payments

Orthodontia expenses

Acupuncture

Eye exams, eyeglasses, contact lenses
and necessary supplies

Hearing exams and hearing aids

Chiropractic treatment

Shields Contributes To Your HSA

Eligible employees will receive a quarterly employer contribution into their HSA.

Employees must be actively at work on the date of funding
in order to receive the employer contribution.

2024 Contribution Amounts

Full time employees (40 hours per week): 1/4 of total elected deductible, annually

Part time employees (24-39 hours per week): 1/8 of total elected deductible, annually

Debit Card

An HSA debit card will be provided to all participants. HSA cards can be used at the doctor’s office, the pharmacy, the dentist’s office, to pay for eyeglasses, etc.



Shields offers healthcare and dependent care Flexible Spending Accounts (FSAs), administered by HRC Total Solutions. With Flexible Spending Accounts, participants can pay for eligible healthcare and dependent care expenses with pretax dollars. **The FSA benefit is available to employees working 24 hours or more per week.**

If you are enrolled in the Health Savings Account (HSA) you are NOT eligible to participate in the healthcare FSA but you ARE eligible to participate in the dependent care FSA.

Please note that FSA elections must be made each year and run from January 1 to December 31. The last day participants can incur expenses is December 31st. Participants have until March 31st of the next year to submit claims for reimbursement from the prior year. FSAs have a “use it or lose it” rule - if you do not use your FSA funds by the end of the plan year, you will lose them.

Healthcare FSA

The healthcare Flexible Spending Account can be used to pay for eligible medical, dental and vision expenses. For 2024, you may elect to defer from \$100 to \$3,200 of your salary into a healthcare FSA.

HRC Total Solutions provides a Visa iCard that you can use to pay for eligible expenses. If you prefer, you can submit a claim on-line or mail in a claim directly to HRC Total Solutions. Log into HRC Total Solutions for election amounts, plan activity and account balances.

Eligible healthcare FSA expenses include:

Medical, dental, vision insurance deductibles, co-insurance and co-payments	Eye exams, eyeglasses, contact lenses and necessary supplies
Orthodontia expenses	Hearing exams and hearing aids
Acupuncture	Chiropractic treatment

Dependent Care FSA

Dependent care FSAs can be used to cover the cost of caring for eligible dependents while you work. You may elect to defer from \$100 to \$5,000 of your salary into a dependent care FSA. Keep in mind that this is a per household limit. If you are a highly compensated employee (HCE), defined by the IRS as an employee with annual compensation greater than \$130,000, your election will be capped at \$2,500 and may be reduced during the year, if necessary, to ensure that the plan passes required discrimination testing.

Eligible dependent care expenses include:

Before and after school programs	Elder care
Preschool	Licensed day care facilities
Babysitters, nannies or au pairs	Day camp expenses if not educational in nature

The IRS prohibits changes to healthcare and dependent care FSA elections during the plan year unless you experience a qualifying event such as marriage, birth or a child, divorce, etc.

Good dental health is important to your overall well-being. Shields offers two comprehensive dental plans through Blue Cross Blue Shield of Massachusetts. Employees working 24 or more hours per week are eligible for dental coverage. NEW! As of January 1, 2024, for members under age 13, benefits are covered in full (except for orthodontic services) up to the calendar year benefit maximum and are not subject to the deductible.

Blue Cross Blue Shield		
	High Option	Low Option
Calendar Year Deductible		
Individual	\$50	\$25
Family	\$150	\$75
Calendar Year Maximum		
	\$1,000	\$750
Diagnostic	100% coverage	100% coverage
Preventative Services	100% coverage	100% coverage
Restorative	80% coverage after deductible	75% coverage after deductible
Oral Surgery	80% coverage after deductible	75% coverage after deductible
Periodontics:	80% coverage after deductible	75% coverage after deductible
Endodontics	80% coverage after deductible	75% coverage after deductible
Prosthetic Maintenance	80% coverage after deductible	75% coverage after deductible
Emergency Dental Care	80% coverage after deductible	75% coverage after deductible
Prosthodontics	50% coverage after deductible	Not covered
Major Restorative	50% coverage after deductible	
Orthodontics (up to age 19)	50% coverage; no deductible \$1,000 separate LIFETIME maximum	
Usual & Customary Charges	90 th Percentile	90 th Percentile
Bi-Weekly Contributions		
	Full-Time	Full-Time
Employee	\$14.25	\$9.02
Employee + Spouse	\$28.52	\$18.04
Employee + Child(ren)	\$32.09	\$20.29
Family	\$46.34	\$29.30
Bi-Weekly Contributions		
	Part-Time	Part-Time
Employee	\$16.86	\$10.09
Employee + Spouse	\$33.75	\$20.21
Employee + Child(ren)	\$37.97	\$22.73
Family	\$54.83	\$32.84

You can visit the BCBS website at www.bcbsma.com to search for a dentist and much more.

The EyeMed voluntary vision plan is offered to employees working 24 or more hours a week. The plan helps you pay for a wide range of vision-related services and products as shown below.



40% OFF

additional complete pair of prescription eyeglasses

20% OFF

non-covered items, including non-prescription sunglasses

Find an eye doctor (Insight Network)

- 866.804.0982
- eyemed.com
- EyeMed Members App
- For LASIK, call 1.800.988.4221

Heads Up

You may have additional benefits. Log into eyemed.com/member to see all plans included with your benefits.

SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	\$20 copay	Up to \$57
Retinal Imaging	Up to \$39	Not covered
CONTACT LENS FIT AND FOLLOW-UP		
Fit and Follow-up - Standard	Up to \$40; contact lens fit and two follow-up visits	Not covered
Fit and Follow-up - Premium	10% off retail price	Not covered
FRAME		
Frame	\$0 copay; 20% off balance over \$130 allowance	Up to \$104
STANDARD PLASTIC LENSES		
Single Vision	\$20 copay	Up to \$47
Bifocal	\$20 copay	Up to \$79
Trifocal	\$20 copay	Up to \$130
Lenticular	\$20 copay	Up to \$130
Progressive - Standard	\$70 copay	Up to \$140
Progressive - Premium Tier 1 - 3	\$90 - 115 copay	Up to \$196
Progressive - Premium Tier 4	\$70 copay; 20% off retail price less \$120 allowance	Up to \$196
LENS OPTIONS		
Anti Reflective Coating - Standard	\$45	Not covered
Anti Reflective Coating - Premium Tier 1 - 2	\$57 - 68	Not covered
Anti Reflective Coating - Premium Tier 3	20% off retail price	Not covered
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$40	Not covered
Scratch Coating - Standard Plastic	\$15	Not covered
Tint - Solid and Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES		
Contacts - Conventional	\$0 copay; 15% off balance over \$130 allowance	Up to \$130
Contacts - Disposable	\$0 copay; 100% of balance over \$130 allowance	Up to \$130
Contacts - Medically Necessary	\$0 copay; paid in full	Up to \$300
OTHER		
Hearing Care from Amplifon Network	Up to 64% off hearing aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
FREQUENCY	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS
Exam	Once every 12 months from the date of service	Once every 12 months from the date of service
Frame	Once every 12 months from the date of service	Once every 12 months from the date of service
Lenses	Once every 12 months from the date of service	Once every 12 months from the date of service
Contact Lenses	Once every 12 months from the date of service	Once every 12 months from the date of service

(Plan allows member to receive either contacts and frame, or frames and lens services)



Create a member account at eyemed.com

Everything is right there in one spot. Check claims and benefits, see special offers and find an eye doctor – search for one with the hours, location and brands you want. For maximum mobility, try the EyeMed Members App (Google Play or App Store).

Bi-Weekly Contributions

Employee	\$2.83
Employee + One	\$5.39
Family	\$7.91

Shields has partnered with Doctor's Choice to assist employees nearing retirement age with decisions around Medicare. The benefit is available to all Shields employees.

Are you or a loved one approaching Medicare?

Navigating Medicare can be confusing. Doctor's Choice helps individuals approaching Medicare either due to age or disability navigate the complexities of the Medicare system.

Founded by a Brown University-trained Physician as a way to make transitions to Medicare easy, Doctor's Choice is the premier service advocate for Medicare, delivering best-in-class service to seniors before, during and after their transition to Medicare.

Offering coverage across the country from the most reputable companies, we provide concierge-level service and healthcare advocacy to our members for life.

How we can help

- Provide Medicare Education
- Individual Guidance
- Enrollment Support

3-Steps to ensure a smooth transition to Medicare



Learn

On demand and virtual live workshops geared towards giving you a solid understanding of your major Medicare decisions



Plan

Confidential and personalized planning through our team of advocates and our Medicare Checkup software to give you the confidence that you're making the right decisions



Enroll

Assistance through the entire enrollment process to ensure that you're preventing penalties and getting proper coverage

We recommend contacting us 3 months before you would like your Medicare coverage to start (*you're always welcome to contact us sooner!*)

Please feel free to reach out to schedule a no-cost and confidential consultation.

Phone: **800-656-0894**

Email: help@doctorschoiceusa.com

Site: shields.medicarecheckup.com

Have student debt? Shields will help you pay it off!

Shields is proud to offer eligible employees the Fidelity Student Debt Program, to help you pay off your loan(s) faster and save money. Employees will be able to apply a maximum of forty (40) hours of accrued and unused PTO to be applied to active student loan debt. **Enrollment information will be sent to employees via email annually.**

Why are we doing this?

Because you asked and we listened. We know that student debt is a very real obstacle to everything from making ends meet to reaching your retirement goals. We worked with Fidelity to find a way to help you pay off your loan(s) faster so that you can focus on more important things.

With a student loan program, an average borrower can save years and thousands of dollars paying back student loans.

Here's how:



How it works:

- 1 **Make your election**
- 2 **Enroll your loan(s)**
- 3 **Prioritize your loan(s)**
- 4 **Get the payment(s)**

Take advantage of Student Debt Program Resources

In addition to receiving the payment(s), you'll have access to the entire Fidelity Student Debt Program, which includes the Student Debt Tool. The Student Debt Tool is a one-stop shop for:

- Seeing all your student loans in one place
- Understanding your payments, interest costs, and age at payoff
- Learning about the different repayment options that may be available to you

Whether you're looking to lower your monthly payment with a federal income-driven repayment plan, by refinancing to lower your interest rate, or by making extra payments, the tool can help you understand your current loan picture, weigh your options, and find a better path forward.



Basic Life / Accidental Death & Dismemberment

Shields offers Basic Life and AD&D insurance through New York Life. This benefit is offered at no cost to eligible employees working 32 or more hours per week.

Basic Life and AD&D	
Eligibility	All full-time active employees regularly working at least 32 hours per week
Schedule of Benefits	1 times your annual salary, to a maximum of \$50,000
Age Reduction Schedule	Reduces by 35% at age 70
Guarantee Issue	\$50,000
Waiver of Premium	Included
Conversion Privilege	Included
Portability	Included
Accelerated Benefit	Included
Contributions	100% Employer Paid

Voluntary Life and Accidental Death and Dismemberment (AD&D)

Shields offers the option to purchase additional Life and AD&D insurance for you and your dependents. This coverage is in addition to the company paid Basic Life and AD&D insurance. The cost of this coverage is employee paid. Coverage amounts over the guarantee issue will require approval from the carrier through Evidence of Insurability.

Voluntary Life and AD&D			
Eligibility	All active employees regularly working at least 32 hours per week		
Employee Benefit	1-7x Annual Earnings in increments of \$10,000 to a maximum of \$500,000		
Spouse Benefit	\$5,000 increments up to lesser of 100% of the employee life amount or \$100,000		
Dependent Children	Birth to age 6 months: \$1,000		
	6 months to age 19/ 26 (full-time student): \$1,000 increments up to \$10,000		
Guarantee Issue	Employee - \$200,000		
	Spouse - \$30,000		
	Dependent - \$10,000		
Age Reduction	Employee: Reduces by 35% at age 70; Spouse: coverage terminates at age 70		
Monthly Rates per \$1,000			
Age	Employee	Spouse	Dependent
< 30	\$0.070	\$0.070	\$0.04
30 - 34	\$0.090	\$0.090	-
35 - 39	\$0.110	\$0.100	-
40 - 44	\$0.160	\$0.140	-
45 - 49	\$0.240	\$0.220	-
50 - 54	\$0.390	\$0.370	-
55 - 59	\$0.600	\$0.580	-
60 - 64	\$0.790	\$0.770	-
65 - 69	\$1.280	\$1.280	-
70 - 74	\$2.230	-	-
75+	\$2.230	-	-

Note: AD&D coverage available for employees and spouses only.



Shields provides Short-term Disability and Long-term Disability coverage at no cost to you. Enrollment is automatic for all eligible full-time active employees working at least 32 hours per week.

Short-term Disability (STD)

Short-term Disability insurance provides you with income continuation in the event you become disabled due to an illness, pregnancy or non-work-related accident. Benefits will begin after 7 days of disability.

****Employees working in Massachusetts are eligible for MA Paid Family Medical Leave (MAPFML). Massachusetts employees will file a claim with the State of Massachusetts, rather than New York Life. Please see the MA Paid Family Medical Leave Act policy in the Employee Handbook on the InfoHub for more information.***

Short Term Disability	
Eligibility	All full-time active employees regularly working at least 32 hours per week
Schedule of Weekly Benefits	60%
Maximum Weekly Benefit	\$500
Benefits Begin	
Accident	8th
Sickness	8th
Maximum Benefit Duration	12 weeks
Contributions	100% Employer Paid

- Benefits received may be taxable
- Radiologists are not eligible for Short-term Disability

Long-term Disability (LTD)

Long-term Disability insurance provides you with income continuation in the event you become totally disabled. For employees working outside of Massachusetts, benefits begin after a 90-day elimination period. For Massachusetts employees, benefits begin after a 140-day elimination period.

Long Term Disability	
Eligibility	All full-time active employees regularly working at least 32 hours per week
Schedule of Monthly Benefits	60%
Maximum Monthly Benefit	\$10,000
Elimination Period	90 days (non-MA employees) / 140 days (MA employees)
Benefit Duration	Benefits are paid for 24 months if you are disabled from your own occupation or to age 65 if deemed totally disabled
Contributions	100% Employer Paid

- Benefits received may be taxable
- New York Life LTD provides the following:
 - No limitation on attempted trial workdays
 - 24 month return to work incentive
 - Unlimited workplace accommodation dollars and a free ADA helpline
 - Unlimited rehabilitation dollars to employees participating in the New York Life rehabilitation program

Employee Assistance & Wellness Support.

Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, New York Life Group Benefit Solutions is there for you with our Employee Assistance & Wellness Support program¹. It can help you and your family find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For PeopleSM.



Our suite of value-add resources includes:

› Employee Assistance Program¹

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Employee Assistance Program provides a maximum of three in-person or virtual sessions, per issue, per year.

› GuidanceResources^{®1}

When you need information quickly to help handle life's challenges, you can visit guidanceresources.com for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions.

› Well-being Coaching¹

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

› FamilySource^{®1}

Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care.

Contact Info:

Employee Assistance and Wellness Support 24/7



Phone: (800) 344-9752



Website: guidanceresources.com
Web ID: NYLGBS

MBTA Pass Form

If you use the MBTA for work transportation, you can save with a monthly discount through Shields.

Shields Health MBTA Pass policy:

- This must be used as your primary transportation to and from work.
- You must be an active Shields’ employee, regularly scheduled for 20+ hours per week.
- The cost of the pass is deducted for the month PRIOR to the pass month.
- A Charlie Card (Subway/Bus Pass) is replenished every month as long as you are eligible.
- Employees may not submit for parking reimbursement if enrolled in the T Pass Program.
- Employees not using the MBTA benefit may submit for on-site parking expenses, with a maximum reimbursement of \$14.00 per shift/ day worked.

Find enrollment form at: <https://shieldsinfohub.com/voluntary-benefits/>

Select	Pass Type	Original Cost	Your Cost
	LOCAL BUS	\$55.00	\$30.00
	SUBWAY + BUS (LINK)	\$90.00	\$49.00
	ZONE 1A	\$90.00	\$75.00
	INNER EXPRESS BUS	\$136.00	\$70.30
	OUTER EXPRESS BUS	\$168.00	\$100.50
	ZONE 1	\$214.00	\$139.00
	ZONE 2	\$232.00	\$156.00
	ZONE 3	\$261.00	\$184.00
	ZONE 4	\$281.00	\$201.50
	ZONE 5	\$311.00	\$226.00
	ZONE 6	\$340.00	\$253.00
	ZONE 7	\$360.00	\$271.00
	ZONE 8	\$388.00	\$296.00
	ZONE 9	\$406.00	\$314.00
	ZONE 10	\$426.00	\$338.00
	BOAT	\$329.00	\$245.00

Contact Human Resources
Humanresources@shields.com
Ph.# 617-376-7470
Fax 617-376-7471



ENROLLMENT INFORMATION:

Speak with a benefits counselor to review your options, ask questions or to enroll.

Steps to enroll


Follow the steps below to get ready to meet with a benefits counselor.

1 Review the benefits information


2 Gather dependents' names, birth dates, and SSNs

3  Scan the QR Code or [CLICK HERE](#) to schedule a virtual appointment to speak with a benefit representative.

 DISABILITY INSURANCE

 ACCIDENT INSURANCE

 CRITICAL ILLNESS INSURANCE


 WHOLE LIFE INSURANCE

Complimentary benefits provided by Colonial Life when you attend a benefit enrollment session:

 WELLCARD

 LAW ASSURE

 K.O.F.E. (KNOWLEDGE OF FINANCIAL EDUCATION) MEMBERSHIP

 COLLEGE TUITION BENEFIT

 SCAN THE QR CODE TO THE LEFT OR [CLICK HERE](#) FOR MORE DETAILS ON THESE IMPORTANT BENEFITS

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

My Pet Protection® is available exclusively through your employer.

Enroll online today—it's quick and convenient. www.petinsurance.com/shields or 877-738-7874

- Accidents, including poisonings and allergic reactions
- Injuries, including cuts, sprains and broken bones
- Common illnesses, including ear infections, vomiting and diarrhea
- Serious/chronic illnesses, including cancer and diabetes
- Hereditary and congenital conditions
- Surgeries and hospitalization
- X-rays, MRIs and CT scans
- Prescription medications and therapeutic diets

The plan has a \$250 annual deductible and a \$7,500 maximum annual benefit. Pre-existing conditions are not covered. Any illness or injury that your pet had prior to the start of your policy will be considered a pre-existing condition

Preventive care coverage is available for checkups, shots and more through My Pet Protection with Wellness®.

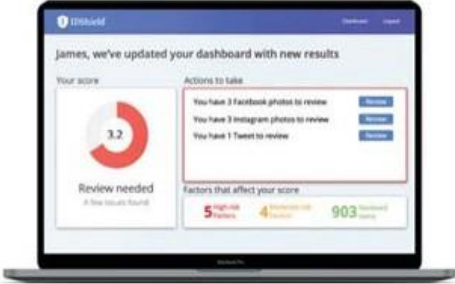
 The logo for 'vet helpline' features the word 'vet' in a bold, orange, sans-serif font, followed by 'helpline' in a blue, cursive-style font.

Free service available to all pet insurance members. Unlimited, 24/7 access to a veterinary professional (\$150 value). Only from Nationwide.





IDShield Plan Benefits Include:



360° Degree Protection

IDShield monitors your identity, credit, financial accounts, social media accounts, and provides online privacy reputation management services.



Real-Time Alerts

If a threat is detected to your identity or credit you will receive an alert. You can view your alerts on the IDShield mobile app, member portal and receive them by email.



Full-Service Restoration and Unlimited Consultation

If your identity is stolen IDShield provides you direct access to a dedicated Licensed Private Investigator, who will restore your identity to its pre-theft status, guaranteed. You can also talk to an identity theft specialist about any identity theft or online privacy concern. In the event of an emergency, IDShield provides 24/7 emergency assistance.



Financial Protection

Financial account monitoring and a \$1 Million Identity Fraud Protection Plan for unauthorized electronic fund transfers and identity theft related expenses.



Mobile App

The IDShield mobile app makes it easy for you to protect your identity and privacy and track your credit score with IDShield's monthly credit score tracker.

When I spoke with my investigator, she was very caring and understanding about my situation and helped me tremendously. I feel like a huge weight has been lifted off my shoulders."

K.C. - IDShield Member

NEW! IDShield helps **protect your online privacy and reputation** with an **online reputation score tracker**.

AFFORDABLE IDENTITY AND PRIVACY PROTECTION

INDIVIDUAL

\$4.13

Per Pay Period

FAMILY

\$7.82

Per Pay Period

FOR MORE INFORMATION, VISIT

benefits.legalshield.com/shields

Paid Time Off (PTO)

Shields Health recognizes that a healthy work/life balance is important to your well-being. That is why you are provided with Paid Time-Off (PTO) for personal, leisure, and wellness time management. You may use your PTO for purposes such as vacations, sick time, and personal days.

Employees eligible under the PTO policy will also be eligible for the Student Loan Debt Assistance Program. See the Benefits Section of the InfoHub or contact Human Resources for more information.

PTO Accrual		
Service Years/Scheduled Weekly Hours	Weekly Accrual Hours	Annual Hour
0 to 2 years/ scheduled FT 40 hours	2.92	152
0 to 2 years/scheduled PT 32-39 hours	2.35	122
0 to 2 years/scheduled PT 24-31 hours	1.77	92
0 to 2 years/scheduled PT 20-23 hours	1.47	76
2+ to 5 years/ scheduled FT 40 hours	3.70	192
2+ to 5 years/scheduled PT 32-39 hours	2.97	154
2+ to 5 years/scheduled PT 24-31 hours	2.23	116
2+ to 5 years/scheduled PT 20-23 hours	1.85	96
5+ years/scheduled FT 40 hours	4.47	232
5+ years/ scheduled PT 32-39 hours	3.58	186
5+ years/scheduled PT24-31 hours	2.70	140
5+ years/ scheduled PT 20-23 hours	2.23	116

*For those working under 20 hours per week, please see the Employee Handbook for the Shields Sick Time Policy.

Holiday Policy

Holiday Policy

Employees regularly scheduled to work at least 20 hours per week will receive holiday pay for the eight days listed below. The amount of time paid for the holiday is pro-rated for any employee who is regularly scheduled to work 20 hours or more but less than 40 hours per week. The following describes the hours paid for eligible employees:

Regular Schedule Per Week	Paid Holiday
40 hours	8 hours
32 – 39 hours	6.5 hours
24 – 31 hours	5 hours
20 – 23 hours	4 hours

- New Year's Day - January 1
- Washington's Birthday - 3rd Monday in February
- Memorial Day - Last Monday in May
- Independence Day - July 4
- Labor Day - 1st Monday in September
- Thanksgiving - 4th Thursday of November
- Christmas Day - December 25
- Float Holiday

The Company will generally be closed on New Year's, Thanksgiving, and Christmas days. However, some locations may be open due to the needs of the partnering hospital. SHC will open centers on the other holidays based on patient referrals. If referrals are low, the decision to close any/all centers will be made at least 72 hours in advance.

Information about any holiday listed above that falls on a Saturday or Sunday will be communicated in the first quarter of each calendar year.

Hourly employees who work on a designated Company holiday will be paid time and one-half for any hours worked and eligible holiday pay. Hourly employees who work after 4pm on Christmas Eve and New Years Eve will be paid time and one-half for all hours worked.

Shields Cares, an employee-driven and managed fundraising group, stands as a testament to our commitment to kindness, character, and excellence—core values that define us at Shields. Our mission is clear: to nurture a financial safety net, ready to support our colleagues facing unexpected medical expenses.

By setting up payroll contributions, you not only help your colleagues but also enjoy the added benefit of tax deductibility. Join us in making a difference through Shields Cares. Add a bi-weekly contribution today in ADP. Contributions as little as \$1 can help someone in need.

Shields Gives Back Days

Shields Give Back Days provides an opportunity to take a day off and be paid while volunteering for a cause which you are passionate about. There are 50 grants available for this year. Apply today for a grant to give back!

APPLICATION FOR GIVE BACK GRANT

Please return completed application to the [Shields Cares Committee](#) for consideration. A decision will be made within one week.

Name:	
Job title:	
Location:	
Scheduled hours per week:	
Where will you volunteer?	
Why is this important to you?	
Is there a specific event or date that you need to volunteer? If yes, explain why.	

Shields InfoHub

Required Notices

For required notices, please visit the InfoHub – Pay and Benefits – Employee Benefits – Required Notices.

Employee Handbook

Shields Health adheres to all federal and state leave of absence policies. For specific information, please refer to our Employee Handbook which can be located on the InfoHub – Policies and Procedures – Employee Handbook.

Employee Perks / Additional Benefits

Shields offers additional perks and benefits. Below is a listing. For additional information, please visit the InfoHub – Pay and Benefits – Employee Benefits – Employee Perks.

Employee of the Year Awards
Shields' Rewards Program
Bank at Work Programs – banking from exclusive banking benefits & services
Employee Perks – vendor discounts & more!
Free Parking at all Centers
Tuition Assistance



Shields' Rewards

Shields' Rewards:

WOWs, You Make the Difference, Anniversaries, Employee of the Month. Huge Reward Network, Custom Shields' Swag. One Platform.



There's no one way to recognize someone. In life we celebrate birthdays, anniversaries, achievements, milestones, competitions, and much more. Recognition in the workplace plays a similar role—and the Awardco platform makes it easy to create, manage, and customize multiple recognition programs in one place. What's more, Awardco provides companies with millions of reward options, fulfilled by Amazon Business, allowing employees to choose something that matters to them.

But that's only part of the network. Employees can also choose from hotels, tickets, and experiences all over the world. The best part? Zero markups and free shipping options, so your recognition budget is spent on what it should be: recognizing good people.



amazon business



EVENTS



GIFT CARDS



priceline

Shields +



**SERVICE
ANNIVERSARY
PROGRAM**

Loyalty and hard work are cornerstones for recognition in any company.



**COMPANY
STORE**



**WOW
PROGRAM**

Send a quick shout-out or word of encouragement to a fellow team member!



Shields
HEALTH



This Employee Benefits Guide describes the benefit plans and policies available to you as an employee of Shields Health. Details of these plans and policies, including insurance contracts, are contained in the official plan and policy documents. This Employee Benefits Guide is meant to cover only the major points of each plan or policy; it does not contain all of the details that are included in your Summary Plan Description (as required by ERISA). If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this Employee Benefits Guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern. Please note that the benefits described in this Employee Benefits Guide may be changed at any time and do not represent a contractual obligation on the part of Shields Health.