



2021 BENEFIT SUMMARY



MASSACHUSETTS

MEDICAL

All full-time employees are eligible to enroll on your date of hire

PREFERRED BLUE PPO \$2,000 In-Network*

Individual Deductible	\$2,000
Family Deductible	\$4,000
Individual Out-of-Pocket Limit	\$5,450
Family Out-of-Pocket Limit	\$10,900
PCP & Specialist Copay Visit	\$30
Emergency Room Visit	\$150 after deductible
Urgent Care Visit	\$30
Diagnostic Test & Imaging	\$0 after deductible
Outpatient Mental Health Visit	\$30

*Please review the Summary of Benefits & Coverage for out-of-network coverage costs



MASSACHUSETTS

FITNESS REIMBURSEMENT

Employees enrolled in the EDB medical plan are eligible for this benefit

EnterpriseDB employees who are enrolled in the BCBS medical plan has access to a fitness reimbursement benefit.

Receive up to \$150 annually in reimbursement for membership at a qualified full-service health club, or for a fitness studio with instructor-led group classes. Complete and submit the Fitness Reimbursement Request form by March 31 of the year following the incurred expenses.



MASSACHUSETTS

DENTAL

All full-time employees are eligible to enroll on your date of hire

Preventive Care	Covered 100%
Basic Care	Covered 100%
Major Care	Covered 60%
Calendar Year Max	\$1,750
Ortho	Covered 60% up to Lifetime Max of \$1,500



MASSACHUSETTS

VISION

All full-time employees are eligible to enroll on your date of hire

Exam	\$20 copay
Lenses	\$20 copay
Frames	Plan provides a \$130 allowance – plus a 20% discount for balances beyond your allowance
Contacts	Plan provides a \$130 allowance



LIFE & DISABILITY

All full-time employees are enrolled on their date of hire

Life & AD&D	Pays out 2x your annual earnings up to \$400,000
Short-Term Disability	Pays 60% of your weekly earnings up to \$1,500, for up to 13 weeks
Long-Term Disability	Pays 60% of your monthly earnings up to \$10,000



HealthEquity®

FSA & DCFSA

All full-time employees are eligible to enroll on date of hire

EnterpriseDB employees may contribute to a **Healthcare Flexible Spending Account (FSA)**. You may contribute up to \$2,750 annually. A Healthcare FSA can be used to pay for your out-of-pocket expenses related to medical care, dental care and vision.

EnterpriseDB employees may choose to contribute to a **Dependent Care Flexible Spending Account**. You may contribute up to \$5,000 annually per household to this account. Funds can be used for childcare and some elder care expenses.



Fidelity® INVESTMENTS

401(k)

All full-time employees are eligible to enroll on your date of hire

EnterpriseDB offers a 401(k) retirement plan through Fidelity, with the option to contribute Roth and pre-tax deferrals.

EnterpriseDB offers a match contribution of 50% of the first 6% of eligible compensation, which is subject to a maximum annual match contribution of \$3,000.

Reach out to plan administrator, Haley Adams, with any questions about the plan.



HealthEquity®

HRA

Employees enrolled in the EDB medical plan have an HRA

EnterpriseDB employees who are enrolled in the medical plan are automatically enrolled in a **Health Reimbursement Account (HRA)** with HealthEquity. **This account pays for the second half (50%)** of the deductible associated with the medical plan (\$1,000 individual/\$2,000 family).

Employees are required to pay the first half of their deductible out of pocket and then HRA funds may be used to cover eligible expenses for the second half of their deductible (50%).



EDB™

EMPLOYEE COSTS

Costs are deducted from your paycheck semi-monthly

MEDICAL	
Employee	\$88.10
Family	\$220.93
DENTAL	
Employee	\$8.04
Employee + Spouse	\$17.06
Employee + Child(ren)	\$18.42
Family	\$23.97
VISION	
Employee	\$0.74
Employee + Spouse	\$1.26
Employee + Child(ren)	\$1.30
Family	\$2.04

USABLE Life

EMPLOYEE PERKS

All employees have access to these benefits

All EnterpriseDB employees are enrolled in these additional perks through USABLE Life.

Employee Assistance Program – Get free, confidential, 24/7 support, resources, and referrals. Available to employees and their household members.

Bereavement Support – Get free, confidential and professional support for coping with loss.

