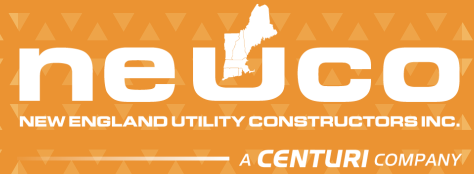


Your

# Employee Benefits



Benefit Plans Effective October 1, 2022–September 30, 2023



# Benefits built for you

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**At Neuco, we care about you. That’s why we offer benefits that support your physical, emotional, and financial health.**

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2022–2023 plan year (October 1, 2022, through September 30, 2023). Then, choose the options that are best for you and your family.

## Who is eligible

If you are scheduled to work at least 30 hours per week, you are eligible for benefits after 30 days of employment.

Many of the plans allow you to cover your eligible dependents, including:

- Your legal spouse.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.



Review your benefits selections carefully and be sure to keep your information up to date.

## Who pays

Some benefits are 100% paid by Neuco, while others require that you contribute.

| Benefit                              | You Pay | Neuco Pays |
|--------------------------------------|---------|------------|
| Medical Insurance                    | X       | X          |
| Dental Insurance                     |         | X          |
| Vision Insurance                     | X       |            |
| Health Savings Account               | X       | X          |
| Flexible Spending Accounts           | X       |            |
| Basic Life and AD&D Insurance        |         | X          |
| Supplemental Life and AD&D Insurance | X       |            |
| Short-Term Disability Insurance      |         | X          |
| Long-Term Disability Insurance       | X       |            |
| Accident Insurance                   | X       |            |
| Critical Illness Insurance           | X       |            |

## When to enroll

You can only sign up for benefits or change your benefits at the following times.

- Within 30 days of joining Neuco as a new employee: Visit [employeenavigator.com/benefits/account/login](https://employeenavigator.com/benefits/account/login).
- During the annual benefits enrollment period: Visit [employeenavigator.com/benefits/account/login](https://employeenavigator.com/benefits/account/login).
- Within 31 days of a qualifying life event: Contact Human Resources.

The choices you make at this time will remain in place through September 30, 2023, unless you experience a qualifying life event as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

# How to enroll

Visit [employeenavigator.com/benefits/account/login](https://employeenavigator.com/benefits/account/login).

If you are a first time user, select “Register as new user” and create an account.

1. Fill out the Account Setup form.
  - Your Company Identifier is: **NEU2022**.
2. You will be asked to choose a username and password. If you had previously set up an account, you may receive an error that your username is taken. If this happens, please select a new username and password.
3. Select Begin Enrollment or Make a Change from your main page to get started.
4. Review your personal information (click on Save & Continue at bottom of page to move forward).
5. Review and verify your address.
6. Review dependent information.
  - You can add a new dependent by clicking Add Dependent.
  - Date of birth, gender, and social security number are required.
7. Begin your benefits selection.
  - Select or decline all available coverages offered.
  - Identify dependents you wish to cover by selecting the green circle next to your dependent’s name.
  - If you decline coverage, you must provide a reason.
  - For some coverages (including flexible spending accounts) an annual amount or per pay period amount must be indicated.
8. After all elections have been made, please review and read the acknowledgement form. Confirm your elections by selecting “Click to Sign.”
  - Your enrollment is not complete until you finish this last step.

# Learn more about your benefits

Visit [employeeconnects.com/neuco](https://employeeconnects.com/neuco) to learn more about your benefits or to schedule an appointment with a licensed benefit counselor.

The benefits counselors can answer questions or assist with your enrollment.

# Changing your benefits

**Due to IRS regulations, once you have made your elections for the 2022–2023 plan year, you cannot change your benefits until the next annual open enrollment period.**

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

**Qualifying life events include, but are not limited to:**

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your spouse’s work status that affects his or her benefits.
- Change in your child’s eligibility for benefits.
- Qualified Medical Child Support Order.

**To request a benefits change, notify Human Resources within 31 days of the qualifying life event.** Change requests submitted after 31 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

# Medical insurance

## Neuco offers two medical plan options through Blue Cross Blue Shield.

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

| Summary of Covered Benefits                          | Blue Cross Blue Shield HMO with HRA<br>In Network Only | Blue Cross Blue Shield PPO with HSA  |                             |
|--|--|--------------------------------------|-----------------------------|
|  |  | In Network                           | Out of Network <sup>1</sup> |
| <b>Plan Year Deductible</b><br>Individual/Family     | \$3,000 <sup>1</sup> /\$6,000 <sup>1</sup>             | \$3,300/\$6,450                      | \$6,300/\$10,000            |
| <b>The Amount That Neuco Contributes to Your HSA</b> | N/A  | Individual: \$900<br>Family: \$1,800 |                             |
| <b>Out-of-Pocket Maximum</b><br>Individual/Family    | (Includes deductible, copays, and coinsurance)         |                                      |                             |
|  | \$5,450/\$10,900                                       | \$6,450/\$12,900                     | \$11,000/\$23,000           |
| <b>Preventive Care</b>                               | Plan pays 100%   | Plan pays 100%                       | 20% after ded.              |
| <b>Physician Services</b>                            |  |                                      |                             |
| Primary Care Physician                               | \$30 copay   | \$60 copay after ded.                | 20% after ded.              |
| Specialist   | \$40 copay   | \$60 copay after ded.                | 20% after ded.              |
| Telemedicine   | \$40 copay   | \$60 copay after ded.                | N/A                         |
| Urgent Care  | \$40 copay   | \$60 copay after ded.                | 20% after ded.              |
| <b>Lab/X-Ray</b>                                     |  |                                      |                             |
| Diagnostic Lab/X-Ray                                 | 0% after ded.  | 0% after ded.                        | 20% after ded.              |
| High-Tech Services (MRI, CT, PET)                    | 0% after ded.  | \$1,000 copay after ded.             | 20% after ded.              |
| <b>Hospital Services</b>                             |  |                                      |                             |
| Inpatient  | 0% after ded.; \$1,000 per admit                       | \$1,000 copay after ded.             | 20% after ded.              |
| Outpatient   | 0% after ded.  | \$1,000 copay after ded.             | 20% after ded.              |
| <b>Chiropractic Care</b>                             | \$40 copay   | \$60 copay after ded.                | 20% after ded.              |
| <b>Emergency Room</b>                                | \$150 copay  | \$750 copay after ded.               |                             |
| <b>Prescription Drugs</b>                            |  |                                      |                             |
| <b>Out-of-Pocket Maximum</b><br>Individual/Family    | \$1,000/\$2,000  | N/A                                  |                             |
| <b>Prescription Drugs</b>                            |  |                                      |                             |
| Tier 1   | \$15-\$30 copay  | \$15 copay after ded.                | \$30 copay after ded.       |
| Tier 2   | \$60 copay   | 50% after ded.                       | 50% after ded.              |
| Tier 3   | \$120 copay  | 50% after ded.                       | 50% after ded.              |
| Tier 4   | Applicable cost share                                  | Applicable cost share after ded.     | Not covered                 |
| Mail Order<br>(Up to a 90-day supply)                | Tier 1-2: 2x retail copay;<br>Tier 3: 3x retail copay  | \$30 copay/50%/50%                   | Not covered                 |

(1) New England Utility Constructors will reimburse 60% of the deductible for employees.

## Medical and dental costs

Listed below are the weekly costs for medical and dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

| Level of Coverage | HMO with HRA +<br>Dental Blue DHMO Dental Plan |                                | Blue Cross Blue Shield PPO with HSA +<br>Dental Blue DHMO Dental Plan |                                |
|-------------------|--|--------------------------------|---|--------------------------------|
|                   | With Wellness Participation                    | Without Wellness Participation | With Wellness Participation   | Without Wellness Participation |
| Employee Only     | \$19.95  | \$39.18                        | \$19.38   | \$38.61                        |
| Employee + Family | \$83.02  | \$102.25                       | \$79.18   | \$98.41                        |

## Health reimbursement account

The health reimbursement account (HRA) allows Blue Cross Blue Shield HMO participants to be reimbursed for 60% of medical costs that apply to their deductible. Anytime Blue Cross Blue Shield HMO members have to pay out of pocket for deductible costs such as inpatient and outpatient hospitalization and emergency room visit deductibles, they will be reimbursed up to \$1,800 (individual) and up to \$3,600 (family) for the plan year.

The HRA does not provide reimbursement for traditional services such as office visit copays, lab work, x-rays, urgent care visits, or chiropractic care. It is designed to only reimburse members for deductible costs.

## How to request reimbursement

In order to obtain reimbursement, you will need to submit your summary of health plan payment(s) and HRA reimbursement form to WEX by mail, fax, or email.

- **Fax:** 866-451-3245
- **Email:** [customerservice@wexhealth.com](mailto:customerservice@wexhealth.com)
- **Phone:** 866-451-3399

WEX will process your claim and send payment directly to you.

## Telemedicine

**You have access to telemedicine services through Well Connection.**

All employees enrolled in the Blue Cross Blue Shield medical plan have access to Well Connection. This program saves you time and money and provides you with information, advice, and treatment—all without facing lengthy wait times at your doctor's office or an urgent care center.

**Get 24/7 medical assistance for the following concerns:**

- Cold and flu
- Diarrhea
- Pinkeye
- Bronchitis
- Gout
- Hypertension
- Sinus and respiratory infections
- Strep throat
- Migraines
- Sore throat
- Urinary tract infections
- Pneumonia

**Get behavioral health assistance by appointment for the following concerns:**

- Depression and anxiety
- Trauma
- Couples therapy
- Sleep disorders
- Child behavior
- Stress
- Substance use disorder
- Bereavement
- Divorce

Connect with a licensed physician or schedule a behavioral health provider by visiting [member.bluecrossma.com/fad](http://member.bluecrossma.com/fad). Or download the Well Connection mobile app to access care on the go from your smartphone.

## See your doctor from home

If your local doctor is in the Blue Cross Blue Shield of Massachusetts network and offers covered services using live video visits through another service other than Well Connection, you'll still be covered by your plan.

To find a local doctor who offers live video visits, go to Find a Doctor & Estimate Costs at [bluecrossma.com/findadoctor](http://bluecrossma.com/findadoctor) and select Tech Savvy Office under Refine Your Results.

Note: Not all plans include coverage for live video visits. To find out if you're covered, or to see how much it costs, call Member Service at the number on the front of your ID card.

# Dental insurance

## Neuco offers a dental insurance plan through Blue Cross Blue Shield.

The dental plan provides in-network benefits only. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount. Locate a Blue Cross Blue Shield network provider at [bluecrossma.org](http://bluecrossma.org).

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

| Summary of Covered Benefits  | Blue Cross Blue Shield Dental Blue DHMO Dental Plan<br>In Network Only |
|--|--|
| <b>Plan Year Deductible</b><br>Individual/Family   | \$50/\$150   |
| <b>Plan Year Benefit Maximum</b>   | \$1,000  |
| <b>Preventive Care</b><br>(Oral exams, cleanings, x-rays)                                    | Plan pays 100%   |
| <b>Basic Services</b><br>(Periodontal services, endodontic services, oral surgery, fillings) | 20% after deductible   |
| <b>Major Services</b><br>(Bridges, crowns [inlays/onlays], dentures [full/partial])          | 50% after deductible   |
| <b>Orthodontia Services</b><br>(Up to age 19)  | No charge  |
| <b>Orthodontia Lifetime Maximum</b>  | \$1,000  |



Your dentist can tell a lot about your overall health during your dental visit, including whether or not you may be developing diabetes, heart disease, kidney disease, and even some forms of cancer.

# Vision insurance

## Neuco offers a vision insurance plan through Blue Cross Blue Shield.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a Blue Cross Blue Shield network provider at [blue2020ma.com](http://blue2020ma.com).

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

| Summary of Covered Benefits  | Blue Cross Blue Shield Vision Plan |                                     |
|--|------------------------------------|-------------------------------------|
|  | In Network                         | Out of Network                      |
| <b>Eye Exam</b><br>(Every 12 months)   | \$10 copay                         | Up to \$50 reimbursement            |
| <b>Standard Plastic Lenses</b><br>(Every 12 months)<br>Single/Bifocal/Trifocal | \$25 copay                         | Up to \$42/\$78/\$130 reimbursement |
| <b>Frames</b><br>(Every 24 months)   | \$130 allowance + 20% off balance  | Up to \$74 reimbursement            |
| <b>Contact Lenses</b><br>(Every 12 months in lieu of standard plastic lenses)  |                                    |                                     |
| Elective   | \$130 allowance + 15% off balance  | Up to \$104 reimbursement           |
| Medically Necessary  | Plan pays 100%                     | Up to \$210 reimbursement           |



Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

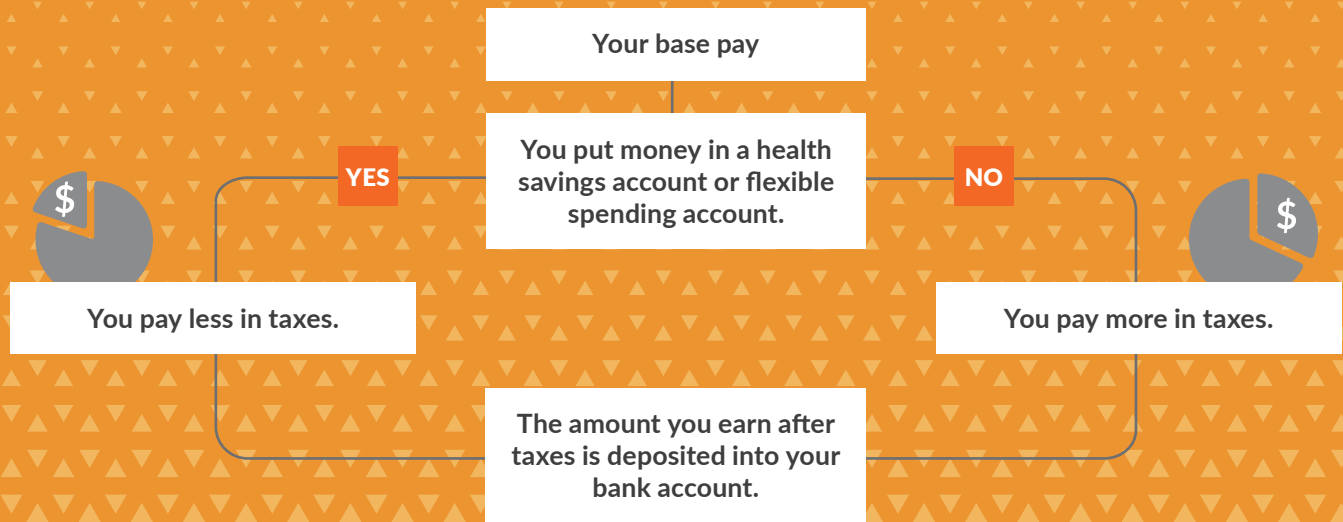
## Vision costs

Listed below are the weekly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

| Level of Coverage     | Blue Cross Blue Shield Vision Plan |
|-----------------------|------------------------------------|
| Employee Only         | \$2.20                             |
| Employee + Spouse     | \$3.74                             |
| Employee + Child(ren) | \$3.85                             |
| Employee + Family     | \$6.05                             |



# Budgeting for your care



When you put money into a health savings account or flexible spending account, you can save about 20%\* on your care. This is because you don't pay taxes on your contributions.

## Compare your options

|  | Health Savings Account<br>More Information on Page 10 | Health Care Flexible Spending Account<br>More Information on Page 11 | Dependent Care Flexible Spending Account<br>More Information on Page 11 |
|--|---|--|---|
| <b>Eligible plans</b>  | Blue Cross Blue PPO with HSA                          | Blue Cross Blue Shield HMO with HRA                                  | All plans   |
| <b>Eligible expenses</b>   | Medical, dental, and vision                           | Medical, dental, and vision  | Child and elder care  |
| <b>Neuco contribution available in full on October 1, 2022</b>                   | No  | N/A  | N/A   |
| <b>Your election is available in full on October 1, 2022</b>                     | No  | Yes  | No  |
| <b>You can change your election throughout the year</b>                          | Yes   | No   | No  |
| <b>You can take income tax deductions for expenses you pay with your account</b> | Yes   | No   | No  |
| <b>Funds roll over from one year to the next</b>                                 | Yes   | Up to \$500  | No  |

\*Percentage varies based on your tax bracket.

# Health savings account

If you enroll in the Blue Cross Blue Shield PPO with HSA, you may be eligible to open and fund a health savings account (HSA) through HealthEquity.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Find a complete list of eligible HSA expenses at [irs.gov/pub/irs-pdf/p502.pdf](https://irs.gov/pub/irs-pdf/p502.pdf).

## Neuco contribution

If you enroll in the Blue Cross Blue Shield PPO with HSA, Neuco will help you save by contributing to your account.

- **Employee-only:** \$900
- **Family:** \$1,800

## IRS HSA contribution maximums

Contributions to an HSA (including the Neuco contribution) cannot exceed the IRS allowed annual maximums.

### 2022 IRS HSA contribution maximums:

- **Individuals:** \$3,650
- **All other coverage levels:** \$7,300

### 2023 IRS HSA contribution maximums:

- **Individuals:** \$3,850
- **All other coverage levels:** \$7,750

If you are age 55+ by December 31, 2023, you may contribute an additional \$1,000.

## HSA eligibility

You are eligible to fund an HSA if:

- You are enrolled in the Blue Cross Blue Shield PPO with HSA.

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to [IRS Publication 969](#) for additional eligibility details. If you are over age 65, please contact Human Resources.

## Maximize your tax savings with an HSA



### Spend

Use your HSA dollars today to pay for eligible health care expenses such as: deductibles, copays, dental expenses, eye exams, and prescriptions.



### Save

Save your HSA funds for the future. An HSA allows you to save and roll over money year to year. The money in the account is always yours, even if you change health plans or even jobs.



### Invest

The money in your HSA can be invested and grows tax free—including interest and investment earnings. After you reach age 65, you can spend your HSA dollars penalty free on any expense.



## Flexible spending accounts

**Neuco offers two flexible spending account (FSA) options administered by WEX.**

Log into your account at [wexinc.com](https://wexinc.com) to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

### Health care FSA (not allowed if you fund an HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. **The health care FSA maximum contribution is \$2,000 for the 2022–2023 plan year.**

### Dependent care FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

**You may contribute up to \$5,000 to the dependent care FSA for the 2022 calendar year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2022 calendar year.**

SAVE  
**\$1,000**  
PER YEAR

**When you fund a dependent care FSA to the maximum amount (\$5,000), you will save \$1,000 per year.\* This is because you don't pay taxes on your FSA contributions.**

\*Amount varies based on your tax bracket.

# Life and AD&D insurance

Neuco provides basic life and AD&D insurance to all benefits-eligible employees **AT NO COST**. You have the option to purchase supplemental life and AD&D insurance.



Remember to select your beneficiary when enrolling in coverage.

## Basic life and AD&D insurance

Neuco automatically provides basic life and AD&D insurance through The Hartford to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. Benefits will reduce to 65% at age 65, to 50% at age 70, and to 35% at age 75 based on your original benefit amount.

- **Employee life benefit:** 1x previous year's annual W-2 earnings; up to a maximum of \$300,000
- **Employee AD&D benefit:** 1x previous year's annual W-2 earnings; up to a maximum of \$300,000

## Supplemental life and AD&D insurance

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, Neuco offers you the option to purchase supplemental coverage through The Hartford.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 65 and to 50% at age 70 based on your original benefit amount.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less—guarantee issue: \$50,000 or 3x annual salary, whichever is less
- **Spouse:** \$5,000 increments up to \$250,000 or 50% of the employee's election, whichever is less—guarantee issue: \$30,000
- **Dependent children:** \$10,000—guarantee issue: \$10,000

**ELECT  
COVERAGE  
NOW!**

If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by The Hartford.

# Disability insurance



Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

## Short-term disability insurance

Neuco automatically provides short-term disability (STD) insurance through The Hartford to all benefits-eligible employees **AT NO COST**. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of previous year's annual W-2 earnings; up to \$1,000 per week
- **Elimination period:** 7 days
- **Benefit duration:** Up to 13 weeks

## Long-term disability insurance

Neuco provides you the option to purchase long-term disability (LTD) insurance through The Hartford. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Benefit:** 60% of previous year's annual W-2 earnings; up to a maximum of \$5,000
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age



## Accident insurance

**Neuco provides you the option to purchase voluntary accident insurance through Guardian.**

Accident insurance helps protect against the financial burden that accident-related costs can create. This means that you will have added financial resources to help with expenses incurred due to an injury, to help with ongoing living expenses, or to help with any purpose you choose. Claims payments are made in flat amounts based on services incurred during an accident.

## Critical illness insurance

**Neuco provides you the option to purchase voluntary critical illness insurance through Guardian.**

Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.



## 401(k) retirement savings plan

**Neuco offers a 401(k) retirement savings plan, which is administered by The Standard.**

The 401(k) retirement plan is offered to all employees who work at least 1000 hours in the plan year after one year of employment on enrollment dates January 1, April 1, July 1, October 1. The pre-tax contributions for retirement savings percentages and maximum dollar amounts vary from year to year based on plan participation, age of participant, and/or IRS limits. The Company currently makes a contribution equal to 3% of your compensation to your retirement account once eligibility requirements are met. This contribution is 100% vested.

Employees may elect to contribute into the plan once they have completed three months of employment with the Company. There will be no matching contribution from the Company on these deferrals until the employee meets the plan eligibility requirements. Refer to plan document for further details.

In addition, Neuco may make a discretionary matching contribution equal to a percentage of your deferrals. Neuco also may make a discretionary profit sharing contribution to the Plan. Your share of any contribution is determined by certain conditions. Refer to plan document for further details.

# Employee assistance program



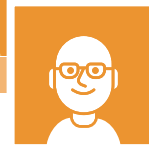
I'm in over my head.  
I wish I had someone  
to talk to.



I need help finding  
care for my mom.



Ugh, what else is  
going to go wrong?



The free EAP can  
support you. Call  
the EAP 24/7 at  
800-964-3577 or visit  
[guidanceresources.com](https://www.guidanceresources.com).

**Your employee assistance program (EAP) services are provided AT NO COST to you and your household through The Hartford.**

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **three free face-to-face visits** per person, per issue, per year with a licensed counselor.

**Assistance is available for the following issues:**

- Stress, anxiety, and depression
- Marriage/relationship concerns
- Substance abuse
- Child and elder care
- Financial counseling
- Legal services

Additionally, you have access to HealthChampion—a service that supports you through all aspects of your health care issues staffed by administrative and clinical experts.

Access your EAP by calling 800-964-3577 or visiting [guidanceresources.com](https://www.guidanceresources.com).

If you are a first time user, click on the Register tab and use the following steps to log in:

- **Organization web ID:** HLF902
- **Company name:** ABILI
- Select the Ability Assist program and create your own username and password.

No personal information is ever shared with Neuco.



## Contact information

If you have any questions regarding your benefits or the material contained in this guide, please contact Neuco Human Resources.

Shenty Berrios

617-394-6435

[sberrios@neuco-inc.com](mailto:sberrios@neuco-inc.com)

| Provider  | Contact Number | Website  |
|---|----------------|--|
| Medical—Blue Cross Blue Shield                    | 800-424-0794   | <a href="http://bluecrossma.org">bluecrossma.org</a>             |
| Dental—Blue Cross Blue Shield                     | 800-424-0794   | <a href="http://bluecrossma.org">bluecrossma.org</a>             |
| Vision—Blue Cross Blue Shield                     | 855-875-6948   | <a href="http://blue2020ma.com">blue2020ma.com</a>               |
| Health Savings Account—HealthEquity               | 877-694-3938   | <a href="http://myhealthequity.com">myhealthequity.com</a>       |
| Flexible Spending Accounts—WEX                    | 866-451-3399   | <a href="http://wexinc.com">wexinc.com</a>                       |
| Life and AD&D Insurance—The Hartford              | 860-547-5000   | <a href="http://thehartford.com">thehartford.com</a>             |
| Supplemental Life and AD&D Insurance—The Hartford | 860-547-5000   | <a href="http://thehartford.com">thehartford.com</a>             |
| Accident Insurance—Guardian                       | 888-482-7342   | <a href="http://guardianlife.com">guardianlife.com</a>           |
| Critical Illness Insurance—Guardian               | 888-482-7342   | <a href="http://guardianlife.com">guardianlife.com</a>           |
| 401(k) Retirement Savings Plan—The Standard       | 800-858-5420   | <a href="http://standard.com">standard.com</a>                   |
| Employee Assistance Program—The Hartford          | 800-964-3577   | <a href="http://guidanceresources.com">guidanceresources.com</a> |

This summary of benefits is not intended to be a complete description of the terms and Neuco insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Neuco maintains its benefit plans on an ongoing basis, Neuco reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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