



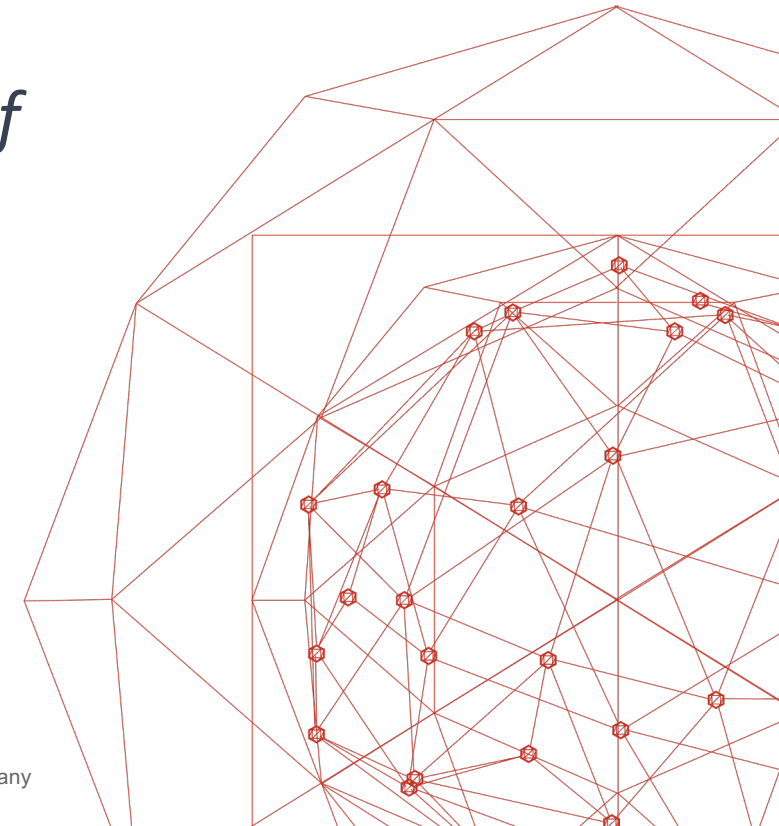
# Explore Cellarity Benefits!

2024

Cellarity 

*At Cellarity, we believe that fostering a workplace where exceptional scientists can thrive means recognizing the importance of health and wellness. Our commitment to providing outstanding benefits goes beyond mere perks – it's a testament to our dedication in attracting and retaining top talent. We understand that your brilliance is at its best when you feel supported, valued, and able to bring your authentic self to work every day.*

*As you consider a role at Cellarity, please review our comprehensive benefits details and also know that we take employee feedback and make enhancements to our offerings as a result.*



# Medical Coverage: BCBS

- BCBS has the largest provider network in the country and provides exceptional service to its members nationwide.
- Our-plan is a PPO, which allows you to see physicians both in and out of the BCBS network. You may incur higher deductible and out-of-pocket costs when you seek care outside of the network.
- Our plan does not require referrals, meaning that you can obtain care from any licensed medical provider.
- Cellarity pays 82.5% of the cost for medical, dental and vision coverage.

MEDICAL RATES	
Semi Monthly Rates	
Employee	\$56.75
Employee + Dependent(s)	\$148.86

	In-Network	Out-of-Network
<b>Deductible</b> (Individual / Family)	\$0	\$500 / \$1,000
<b>Out of Pocket Max</b> (Individual / Family)	<b>Medical Care:</b> \$5,450 / \$10,900 <b>Prescription Drugs:</b> \$1,000 / \$2,000	
<b>Preventive Care Visit</b>	\$0	20% after deductible
<b>Primary Care Office Visit</b>	\$20 per visit	20% after deductible
<b>Specialist Visit</b>	\$20 per visit	20% after deductible
<b>Urgent Care Visit</b>	\$20 per visit	20% after deductible

## Prescription Drug Coverage & Benefits

Enrollment in medical coverage through BCBS are eligible for prescription drug benefits, as prescription drugs are included with your medical plan.

### BCBS Medication Tools

Blue Cross Blue Shield offers a wide variety of tools to allow you to learn about your pharmacy program and research medications you and your family members need, including the Medication Lookup Tool, Affordable Care Act (ACA) Covered Medication List, and \$9 Generic Medication List.

### Mail Order Pharmacy Benefit

The BCBS mail order pharmacy allows for most maintenance medications to be automatically refilled and shipped every 90 days, at a lower cost than you normally pay at a retail pharmacy.

### PillarRx

PillarRx is a prescription drug cost share assistance program that uses drug manufacturer coupons to cover most or all of your out-of-pocket costs for certain eligible medications.

# Dental Insurance: Overview and New Perks

OVERVIEW DESCRIPTION	DEDUCTIBLE	COST SHARE	BENEFIT MAX
<b>Preventive Services:</b> (oral exams, x-rays and diagnostics, teeth cleanings, fluoride treatment)	No Deductible	Full Coverage	\$2,000 per Member
<b>Basic Restorative Services:</b> (fillings, space maintainers, oral surgery, periodontics, endodontics)	Individual: \$50 Family: \$150	80% Covered	
<b>Major Restorative Services:</b> (porcelain crowns, bridgework, full and partial dentures)	Individual: \$50 Family: \$150	50% covered	
<b>Orthodontics:</b> (orthodontic workup including x- rays, diagnostic casts, and treatment plan)	No Deductible	50% covered	\$2,000 Lifetime Benefit Maximum

## Enhanced Coverage for Dependents under Age 13

Our-dental plan includes 100% coverage for covered dependents under age 13 on all tiers of dental services except orthodontics, up to the regular calendar year maximum.

## In-Network Coverage

Over 90 percent of dentists in Massachusetts and Rhode Island participate with BCBS MA. You also have access to participating dentists nationwide.

## DENTAL RATES

DENTAL RATES	
	<i>Semi Monthly Rates</i>
Employee	\$3.82
Employee + Dependent(s)	\$11.09

# Vision Benefits: VSP

## VSP Insurance Plan Details

<b>Eye Exam</b>	<ul style="list-style-type: none"> <li>✓ \$10 co-pay (once every calendar year)</li> </ul>
<b>Lenses</b>	<ul style="list-style-type: none"> <li>✓ Single vision, lined bifocal, and lined trifocal lenses</li> <li>✓ Polycarbonate lenses for dependent children</li> </ul>
<b>Frames</b>	<ul style="list-style-type: none"> <li>✓ \$180 allowance for a wide selection of frames</li> <li>✓ \$200 allowance for featured frame brands</li> <li>✓ 20% savings on the amount over your allowance</li> <li>✓ \$100 Costco® frame allowance</li> </ul>
<b>Contacts</b> (instead of glasses)	<ul style="list-style-type: none"> <li>✓ \$180 allowance for contacts; copay does not apply</li> <li>✓ Contact lens exam (fitting and evaluation)</li> </ul>

## VISION RATES

	Semi Monthly Rates
<b>Employee</b>	\$ .86
<b>Employee + Dependent(s)</b>	\$1.84

### Retinal Screening

No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.

### Laser Vision Correction

Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

### LightCare Coverage

Your plan also offers LightCare, which allows members to use their frame allowance toward non-prescription blue light filtering glasses or sunglasses from the doctor's frame board or Eyeconic, exhausting both your lens and frame eligibility.

### TruHearing

Hearing loss treatment is more accessible than ever before, especially for VSP members and their families. TruHearing helps you get substantial savings on top-of-the-line prescription hearing aids and professional care.

- Save up to 60% off hearing aids from the top 6 manufacturers
- Includes a full hearing exam with diagnosis and consultative care
- The most advanced technology, tailored to your needs by a hearing care provider
- Includes a 60-day risk-free trial period and a three-year manufacturer warranty
- For people of any age with any level of hearing loss

# Leave Coverage (Short- & Long-Term Disability & Paid Family Leave)

## Disability Leave - Time off and Pay

	Duration of Disability Leave:	Take Home Pay
Short-Term Disability	1- 12 Weeks	100% of employee salary
Long-Term Disability Maximums	13 Weeks +	60% of employee salary up to \$15,000/mo

## Paid Family Leave - Time off and Pay

		Short Term Disability	Bonding Leave
Birthing Parent	Time Available:	6-8 Weeks	12 Weeks
	Pay:	Full Salary Leave	4 Weeks- 100% Salary
Non-Birthing Parent & Caregiver Leave	Time Available:	n/a	8 Weeks
	Pay:	n/a	8 Weeks – 100% Pay

**Cellarity** is partnered with **Prudential**, a centralized resource to assist with the leave of absence request process including short and long-term disability, MA Paid Family Leave, military leave, and other accommodation requests.



# Voluntary Benefits



## Supplemental Life Insurance

- Additional life insurance coverage.

### Voluntary Life Insurance Coverage

<b>Employee</b>	Increments of \$10,000 up to 5x your annual earnings or \$500,000. Guarantee Issue amount of \$150,000
<b>Spouse</b>	Increments of \$5,000 up to \$150,000. Guarantee Issue amount of \$30,000. Cannot exceed 50% of the employee elected amount
<b>Child</b>	Birth to age 26- Flat \$10,000



## Accident Insurance

- Helps pay out of pocket expenses if you or a family member encounter additional costs due to injury.

### Prudential Accident Plan Benefit Examples

Emergency Room Visit	\$200
Ambulance Ride	\$200
Hospital Admission	\$1,000
Follow Up Visits	\$50
Fractures & Dislocations	\$200+



## MetLife Legal Plan

Connect with in-network attorneys as many times as you want and for help with over 100 legal matters – without waiting periods, deductibles, copays, or claim forms.

# Additional Employee Perks

<p>Education Tuition Assistance</p>		<p>Monthly Commuter Subsidy</p>		<p>Employee Assistance Program</p>	
<p>Annual Winter Shut Down</p>		<p>Maternity/Parent Resources</p>		<p>Fitness Reimbursement</p>	
<p>Employee Shopping Perks/Discounts</p>		<p>Free Daily Lunch</p>		<p>Onsite Gym</p>	