

EMPLOYEE BENEFITS GUIDE

March 1, 2026 – February 28, 2027

FISHER COLLEGE
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Founded 1903

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WELCOME

At Fisher College, we value every employee. We appreciate your commitment to our success and are equally committed to providing you with competitive and affordable benefits to help you care for yourself and your family. We want to make sure you are getting the most out of your benefits—that is why we have put together this Benefits Guide.

Please read this guide carefully. It includes a summary of your plan options and helpful tips for getting the most value from your benefit plans. The guide has been designed to provide a high-level overview of the health & welfare programs available to you at Fisher College. For plan documents or more details, please contact Human Resources or our carriers listed on the carrier contact page.

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ELIGIBILITY

Benefits are available to new employees working 31+ hours per week and your dependents 1st of the month following date of hire.

Eligible Dependents are:

- Your legal spouse
- Your ex-spouse, per divorce decree*
- Your children under age 26, including stepchildren, foster children, legally adopted children, and children placed with you for adoption
- Your dependent children of any age who are physically or mentally unable to care for themselves

***Note:** The IRS allows pre-tax contributions for employees and their eligible dependents. If you are covering an ex-spouse on our plan, please contact Human Resources so we may provide you with more information on the taxability of the benefit. We will also require that you complete an Affidavit for our records.*

QUALIFYING EVENTS

Due to IRS regulations, once you have made your election for the 2026 - 2027 plan year, you cannot change your benefits until the next annual enrollment period unless you experience a qualifying life event.

A qualifying event includes:

- Marriage, legal separation, or divorce
- Birth or adoption of a child
- Change in employment status for you or your spouse
- Change in a dependent's benefits eligibility status
- Change in place of residence causing a loss of eligibility
- Change in the cost of dependent care (only for the dependent care FSA
- Loss of a dependent (death)

To change your benefits, notify Human Resources within 30 days of the qualifying life event. You will need to provide proof of the change, such as a marriage certificate, record of birth, or student verification information.

BENEFIT BASICS

KEY TERMS TO REMEMBER

You and your health insurance company are partners working together to pay for your health care. This is called "cost sharing". Copayments, deductibles and coinsurance are all elements of cost sharing, and are the most important words to know to fully understand how your health insurance works. Whenever you utilize a service covered by your health plan, you "share" the cost by paying a **copayment**, paying toward your **deductible**, or paying **coinsurance**.

COPAYMENT	A fixed amount that you pay for your health services when you get them. Copayments are due at the time of the service.
DEDUCTIBLE	The first part of what you pay for your health care before insurance starts to pay for some of your health care. Some plans have an "embedded" individual deductible, which means that one member of the family cannot exceed the individual deductible amount. On other plans, the deductible is "aggregated", and one member of the family *can* accumulate the full family deductible.
COINSURANCE	Your share of your health care costs after you've met your deductible. Coinsurance is calculated as a percentage of the allowed cost of the service.

These payments track toward your plan's **out-of-pocket maximum,** which is the most that you will pay in cost share during a plan year. Once you hit your out-of-pocket maximum, your cost sharing stops. The insurance carrier pays for all of your health care for the remainder of the plan year, with the exception of your monthly premiums.



The above illustration and/or description is intended as a brief overview of benefits only. Please refer to carrier plan documents for full details. In the case of discrepancy between the above information and the carrier plan documents, carrier plan documents prevail.

BENEFIT BASICS

Preventive CARE

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms & immunizations. Through the plan offered by Fisher College. all covered individuals and family members are eligible to receive Routine wellness services like these, at no cost; all copays, coinsurance and deductibles are waived for Preventive care.

WHICH Preventive CARE SERVICES ARE COVERED?

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliance insurance plans should cover at 100% for in-network providers. Below is a list of common services that are included in the plans offered this year:

Routine Physical Exam	Routine Bone Density Test
Well Baby and Child Care	Routine Breast Exam
Screening for Gestational Diabetes	Routine Colorectal Cancer Screening
Obesity Screening and Counseling	Routine Prostate Test
Routine Digital Rectal Exam	Routine Lab Procedures
Routine Pap Smear	Smoking Cessation
Health Education/Counseling Services	Health Counseling for HIV/AIDS
Testing for HPV and HIV	Screening and Counseling for Domestic Violence
Routine Colonoscopy	Routine Mammograms
Routine Gynecological Exam	Immunizations

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MEDICAL

BCBSMA Preferred Blue PPO $5,000 Deductible

PPO plans offer both in-network and out-of-network coverage, and do not require you to assign a Primary Care Physician (PCP) and you need not obtain referrals from your PCP to see a Specialist.

	Preferred Blue PPO $5,000	
	In-Network	Out-of-Network
Deductible		
Individual	$5,000	
Family	$10,000	
Type (Calendar/Plan Year)	Plan Year	
Out-of-Pocket Maximum		
Individual	$7,000	
Family	$14,000	
Visits		
Routine Physicals	No Cost	Deductible, then 20% coinsurance
Office Visits	Deductible, then $25 Copay	Deductible, then 20% coinsurance
Specialist Visits	Deductible, then $40 Copay	Deductible, then 20% coinsurance
Urgent Care	Deductible, then $40 Copay	Deductible, then 20% coinsurance
Diagnostic Services		
Diagnostic Labs	Deductible, then no cost	Deductible, then 20% coinsurance
Diagnostic X-Rays	Deductible, then no cost	Deductible, then 20% coinsurance
High-Tech Imaging (MRI, CT, PET)	Deductible, then no cost	Deductible, then 20% coinsurance
Hospital Services		
Emergency Room	Deductible, then no cost	
Day Surgery	Deductible, then no cost	Deductible, then 20% coinsurance
Inpatient Hospital	Deductible, then no cost	Deductible, then 20% coinsurance
Prescription Drugs	*Tiers 1 / 2 / 3*	
Rx Deductible	Not Applicable	
Rx Out-of-Pocket Maximum	$1,000 Individual / $2,000 Family	
Retail (30 days)	$15 / $30 / $50	$30 / $60 / $100
Mail Order (90 days)	$30 / $60 / $150	Not Covered

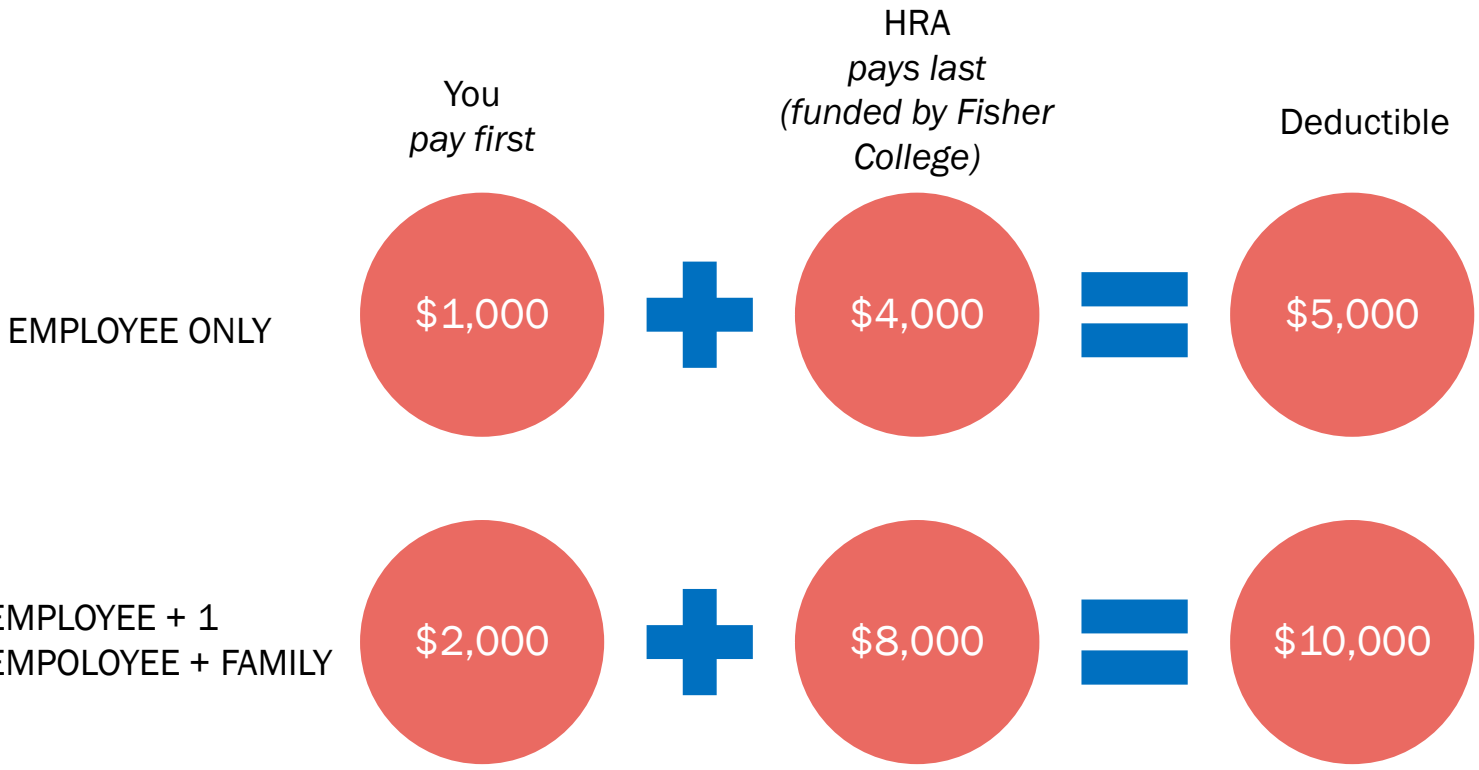
COST OF COVERAGE *(Pre-Tax)*	**Monthly**
Employee Only	$340.32
Employee + One	$655.90
Employee + Family	$1,015.47

NOTE: employee contributions are deducted the first and second payroll of the month

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HEALTH REIMBURSEMENT ARRANGEMENT

A Health Reimbursement Arrangement (HRA) is an employer-funded benefit which sets aside money to pay certain medical plan expenses that you may incur throughout the plan year. Fisher College funds the last 80% of the in-network deductible. The HRA pays directly to your provider



HOW IT WORKS

1) You receive medical services from a provider.
2) The provider submits the claim for your services to BCBSMA. BCBSMA adjudicates the claim and determines the final cost.
3) BCBSMA outlines the final cost and benefits via an Explanation of Benefits (EOB). The EOB is sent to you, the provider, and HealthEquity– the third-party administrator that manages your HRA.
4) HealthEquity sends applicable payment (reimbursement) amount for incurred Deductible expenses directly your provider.

HealthEquity®

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FLEXIBLE SPENDING ACCOUNTS

TAX-ADVANTAGED ACCOUNTS FOR HEALTHCARE ELIGIBLE EXPENSES

A **Healthcare FSA** is a tax-advantaged account which allows you to set aside pre-tax dollars that you can use to pay for *qualified* out-of-pocket medical, dental, vision, Rx expenses and some over the counter items for yourself, your spouse, and any dependent children under age 26. The amount you contribute into the FSA will not count as taxable income, so you will have immediate tax savings.

ELIGIBLE EXPENSES

For a full list of eligible expenses, review IRS Publication 502.

Acupressure Mat	Chiropractor	Co-pays	Fillings	Prenatal Vitamins
Acupuncture	Coinsurance	COVID-19 Tests	First Aid Supplies	Prescriptions
Allergy Testing	Cold & Flu Medicine	CPAP Machine	Lab Work	Root Canals
Antihistamines	Contact Lenses	Deductible	Lasik Surgery	Sunscreen (SPF 30+)
Anti-Inflammatories	Contact Solution	Diabetes Care Supplies	Orthodontia	Vision Care
Bandages	Contraceptives	Eyeglasses	Orthopedic Inserts	X-Rays

DETAILS

MAX ELECTION *2026*	$3,400
ACCESS TO FUNDS	You have immediate access to your Health Care FSA elected funds, even if it's the beginning of the year. Employees who enroll in the Health FSA will receive a HealthEquity debit card and have access to the member website to view your account overview. The debit card can be used at the point of purchase to access funds. You can also use the HealthEquity Mobile App to submit requests for reimbursement with receipts.
RUN-OUT PERIOD	You will have an additional 90 days after the plan year ends to submit claims that were incurred during the plan year.
"USE IT OR LOSE IT"	These funds are subject to a use-it-or-lose-it rule, which means that any funds that are unspent by the end of the plan year are forfeited. To help protect employees from losing any unspent money, Fisher participates in a Rollover Benefit which allows employees to carry over up to $680 of their unused funds into the 2027 plan year.

EXAMPLE: You anticipate needing to purchase new eyeglasses & prescription sunglasses during the plan year. The lenses and frames will cost about $500. To cover these expenses, you elect an FSA contribution of $500. This would equal a monthly pre-tax deduction of $41.67.

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FLEXIBLE SPENDING ACCOUNTS

TAX-ADVANTAGED ACCOUNTS FOR **DEPENDENT CARE ELIGIBLE EXPENSES**

A **Dependent Care Account** is an account where you can set aside pre-tax dollars to reimburse yourself for qualified dependent care expenses that you incur to allow yourself of your spouse to work, look for work, or attend school full-time during the time that the care is being provided.

You can use your Dependent Care FSA for expenses incurred for a child 13 years old or younger, or on an elderly tax dependent (such as your spouse or parents). Just like with a Healthcare FSA, the amount you contribute into the DCA will not count as taxable income, so you will have immediate tax savings.

ELIGIBLE EXPENSES

For a full list of eligible expenses, review IRS Publication 503.

Daycare	Preschool	Adult Daycare	Before/After School Programs	Day Camp

DETAILS

MAX ELECTION *2026*	$7,500 for single or married couples filing jointly $3,750 for married couples filing separate
ACCESS TO FUNDS	You have access to your elected funds as they are contributed into your account (via pre-tax payroll deductions).
RUN-OUT PERIOD	You will have an additional 90 days after the plan year ends to submit claims that were incurred during the plan year.
"USE IT OR LOSE IT"	DCA contributions are a use-it or lose-it benefit. Any remaining funds you do not use by the end of the run-out period will be forfeited. For this reason, make sure to budget your contributions. Think about your regular costs for eligible dependent care, etc. your election should meet your needs but not exceed them, so that you don't lose your hard-earned money!

EXAMPLE: You anticipate daycare tuition costs of $10,000 for the plan year. To cover some of these expenses & reduce your taxable income, you elect the maximum DCA contribution of $7,500. This would equal a monthly pre-tax deduction of $625.

HealthEquity

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DENTAL

The Fisher College dental insurance offered through Blue Cross Blue Shield of MA covers 100% of Preventive and diagnostic services. You will get the most out of your benefits by utilizing an In-Network (Participating) provider. Out-of-Network providers may balance bill. The following chart is a brief overview of member cost share amounts. Please keep in mind, the dental plan benefits run on a **Calendar Year** - this means your per member benefit maximum and deductible will reset annually on January 1st.

	Dental Blue Freedom	
Deductible	**In-Network**	**Out-of-Network**
Individual	$50	
Family	$150	
Calendar Year Maximum	$1,500	
Type I - Preventive Services		
Oral exams, X-rays, Cleanings, Space Maintainers, Sealants**	No Cost	
Type II - Basic Services		
Fillings, Extractions, Oral Surgery, Endodontics, Periodontics	Deductible, then 20% coinsurance	
Type III - Major Services		
Onlays, Prosthodontics, Crowns, Initial Installation & Maintenance	Deductible, then 50% coinsurance	

MAXIMUM ROLLOVER FEATURE

To qualify, you must...

- Receive at least one service during the benefit period
- Be enrolled in dental coverage for the entire plan year
- You don't exceed the claim payment threshold in the benefit period

Your Calendar Year Maximum is:	$1,500
If your total annual claims do not exceed this threshold amount:	$700
Then you can rollover this amount to be used in the next year & beyond:	$500
Your accumulated rollover maximum is:	$1,250

COST OF COVERAGE *(Pre-Tax)*	**Monthly**
Employee Only	$47.11
Employee + One	$100.38
Employee + Family	$140.45

NOTE: employee contributions are deducted the first and second payroll of the month

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VISION

The Fisher College vision insurance offered through Blue 20/20 (in partnership with the EyeMed Vision Care).

Vision Care Service	Blue 20/20	
	In-Network	Out-of-Network
Comprehensive Eye Exam	$10 Co-Pay	Up to $50
Contact Lens fit	Up to $40	n/a
Frames	$130 allowance, then additional 20% off the balance	Up to $74
Standard plastic lenses	$10 copay (single vision, bifocal, trifocal)	Up to $140
Contact lenses	$130 allowance, then additional 15% off the balance	Up to $104
Frequency • Exam • Lenses for frames or one order of contact lenses • Frames	Once every 12 months Once every 12 months Once every 24 months	

Choose from an extensive network of providers including top vision plan retailers AND independent providers including Optometrists, Ophthalmologists and Opticians. Most desired optical chains participate in-network:

LensCrafters lenscrafters.com | Optical targetoptical.com | Glasses.com glasses.com | contactsdirect contactsdirect.com | Ray-Ban ray-ban.com/insurance

Locate providers online at www.blue2020ma.com and select, "**Network**"

COST OF COVERAGE *(Pre-Tax)*	**Monthly**
Employee Only	$1.89
Employee + One	$3.22
Employee + Family	$5.00

NOTE: employee contributions are deducted the first and second payroll of the month

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BCBSMA RESOURCES

MYBLUE MEMBER PORTAL

By registering for access to the MyBlue member portal, you will be able to:

- Find in-network providers
- View your plan and coverage details
- Track and manage your claims
- Access your member ID card
- Submit fitness and weight-loss reimbursements
- And more!

To register for access, visit www.bluecrossma.org

MYBLUE APP

Downloading the MyBlue app gives you benefits information in the palm of your hand.

- Instant access to your ID card
- Initiate a Telehealth visit
- Review recent claims history, doctor visits, & prescriptions
- Email your ID card to your doctor
- Find a doctor or other medical providers
- Get directions to nearby care
- Direct dial important phone numbers like Member Services

MEMBER SAVINGS

Being a BCBSMA Member helps you save on various health and wellness items, too. Some examples are listed below. Visit www.blue365deals.com to learn more!

- Discounted eyewear & exams, powered by EyeMed
- Discounts on meal delivery & healthy foods and snacks
- Discounts on mindfulness, tobacco cessation, and other wellness programs
- Discounts on pet insurance and supplies

FITNESS & WEIGHT LOSS REIMBURSEMENT

The BCBSMA reimbursement process is quick, easy, and online.

You can be reimbursed up to $150 for:

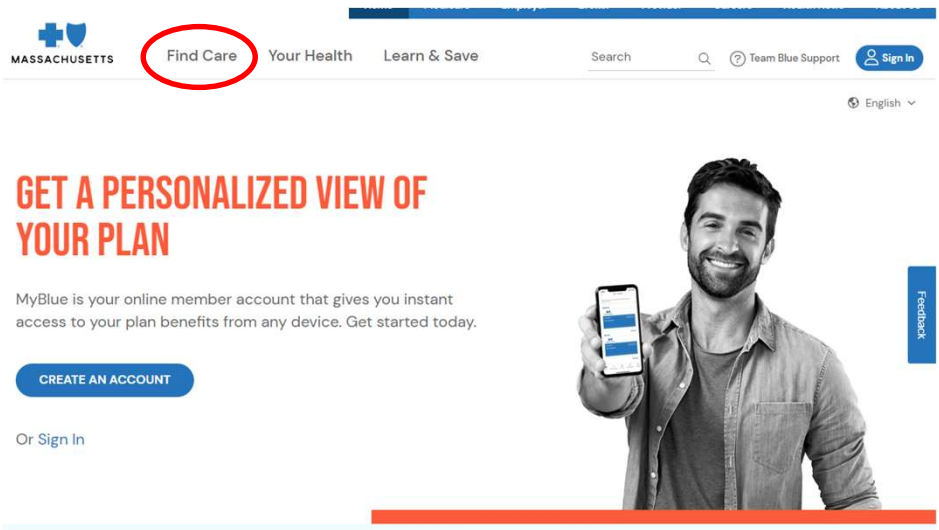
- Health club memberships
- Online fitness memberships, subscriptions, programs, or classes
- Fitness classes including spin, yoga, and kickboxing
- Cardiovascular and strength-training equipment for fitness that is purchased for use in the home, such as stationary bikes, weights, exercise bands, treadmills, fitness machines
- In-person or online weight-loss programs like WW (formerly known as Weight Watchers®)

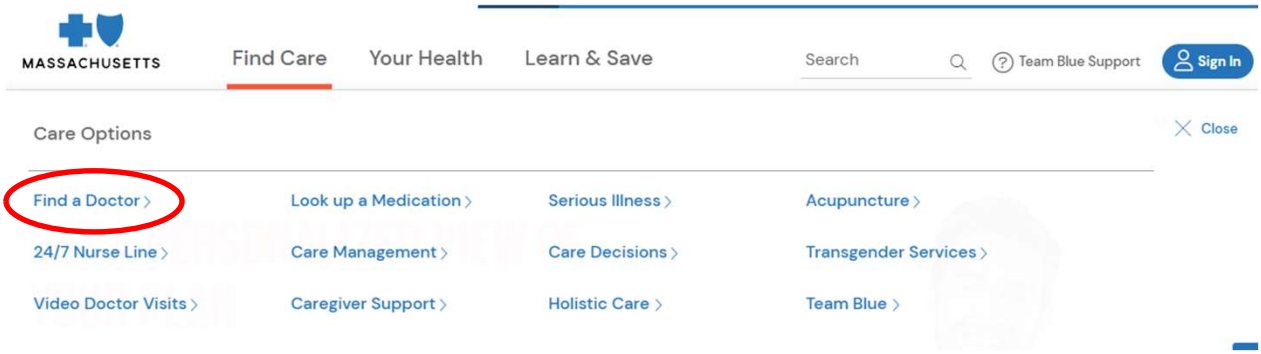


BCBSMA RESOURCES

Find a Doctor & Estimate Costs Tools

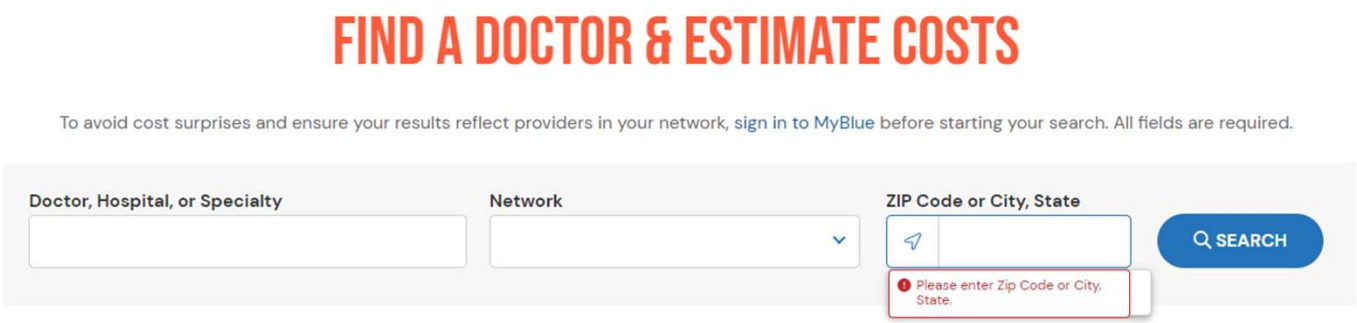
Visit www.bluecrossma.org and click on "**Find Care**".





Select your plan Network from the drop-down menu:

- HMO: Select **HMO Blue New England**
- Blue Care Elect: Select **PPO or EPO**



BCBSMA RESOURCES

MENTAL HEALTH SUPPORT

Mental health care is health care. BCBSMA is making mental health care more available, to more members, in more ways, than ever before. Nothing should stand between you and your mental wellness, whether that means emotional, psychological or social well-being. The BCBSMA Mental Health Resource Center is the place to explore your care options, review insightful information, and make helpful wellness choices.

KEEPING MENTAL HEALTH TOP OF MIND



EXPLORE YOUR OPTIONS

Learn about remote therapy visits*, wellness choices, and substance use support.



CHECK OUT CURRENT TOPICS

See articles and videos on coping with today's mental health challenges.



USE YOUR BENEFITS

Tap into all of your mental health care benefits with MyBlue.

GET PERSONALIZED CARE WITH BEHAVIORAL HEALTH CASE MANAGEMENT

Management programs for behavioral health conditions are designed to support the care you receive from your doctor, and are available at no additional cost. Our case managers work together with your doctor to ensure you get the care you need.

HOW TO ENROLL

If you're identified – by us or by a doctor – as someone who may benefit from one of these programs, we'll reach out to you by mail or by phone. To find out if you're eligible for the behavioral health case management program, call 1-888-883-8970



STRESS, ANXIETY & WORRY



SOCIAL ANXIETY



INSOMNIA



SUBSTANCE USE



DEPRESSION

LIFE & DISABILITY



Life Insurance & AD&D

Life Insurance and Accidental Death & Dismemberment (AD&D) insurance offer crucial financial support to you and your loved ones in the unfortunate event of death or serious injury.

- Coverage is 2x the employee's base salary up to $400,000
- Guarantee Issue (GI) Amount is $400,000
- Fisher pays the full premium of Basic Life and Accidental Death & Dismemberment (AD&D)
- Per IRS regulations, employees must pay imputed income on life insurance benefits in excess of $50,000

Supplemental Life/AD&D

- Employee Benefit: Increments of $10,000; up to 5 x salary to a $300,000 maximum (Guarantee Issue $100,000)
- Spouse Benefit: Increments of $10,000; up to $150,000, not to exceed 100% of the employee amount (Guarantee Issue $20,000)
- Child Benefit (14 days to age 26): Increments of $2,000 up to $10,000 maximum (Guarantee Issue $10,000)

*During Annual Enrollment Period, an employee who is insured for Supplemental Life may increase coverage by one incremental level without providing proof of good health up to the Guaranteed Issue limit.

*You may need to complete health questions if you elect coverage in excess of the guarantee issue amount, if you don't elect coverage when it's first available to you and you want to elect at a later date, or if you want to increase coverage.

Short-Term Disability

If you become disabled due to a non-work-related injury or illness and cannot work for more than 7 days, short-term disability income benefits will partially replace your lost income.

- Coverage is 60% of base salary up to a maximum benefit of $1,500 per week
- Benefit begins on the 1st day of accident or 8th day of illness
- Maximum of 13 weeks
- Fisher pays 100% of premium; employee pays income taxes on any benefit received

Long Term Disability

If you become disabled due to a non-work-related injury or illness and are unable to work for an extended period (90 days), long-term disability income benefits will provide a partial replacement of your lost income.

- Coverage is 60% of base salary up to a maximum of $6,000 per month
- Benefit begins after 13 weeks of disability
- Fisher pays 100% of premium; employee pays income taxes on any benefits received

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VOLUNTARY BENEFITS

Accident Insurance

Accidents can happen at any time. You could suffer an accidental injury while you are working around the house or walking into work. Or your child may get injured at basketball practice. When an accident happens, it can be costly. Even with major medical insurance, there may be out-of-pocket expenses that you'll have to pay.

Cancer/Specific Disease Insurance

The unfortunate reality is cancer touches almost everyone at some point in their lives, whether it's yourself or a loved one. Aflac Cancer Protection Assurance pays cash benefits directly to you, unless assigned, when you need them most. If you're ever diagnosed with a covered cancer, these benefits are more important than ever. Why? Because cancer treatment can be expensive.

Hospital Indemnity

An unplanned visit to the hospital can leave you with expenses not covered by your medical plan. Aflac pays you cash to help you with the expenses that health insurance doesn't cover so you can worry less about covering your everyday needs.

Critical Illness Insurance

Serious health events are often unexpected — and when they happen, everyday expenses may suddenly seem overwhelming. Aflac Critical Care Protection insurance helps provide financial protection should you experience a serious health event, such as a heart attack or stroke. You will receive a lump sum benefit upon diagnosis of a covered event with additional benefits to be paid for things such as a hospital confinement, ambulance, transportation, lodging, and therapy.

RETIRMENT PLAN – 403b

Who can participate?

Fisher College is pleased to offer eligible employees the opportunity to save for the future through the 403(b) Retirement Plan. With the exception of student workers, all employees may participate in this plan.

Plan Highlights:

- **Trusted Guidance:** Sentinel Pension Advisors serves as the plan's fiduciary advisor
- **Plan Custodian:** TIAA
- **Immediate Ownership:** You are 100% vested from the start of your participation
- **Employer Support:** Fisher College matches employee contributions up to 5%
- **Flexible Savings Options:** Both pre-tax and post-tax (Roth) contribution options are available

For more information on the Plan, you may contact Jeffrey Conrad, Director of Accounting, at 617- 236 -8831 or at jconrad@fisher.edu



VACATION, SICK TIME & RELIEF DAYS

Vacation Time

All full-time employees (excluding faculty) accrue vacation based on the following schedule:

- 1-5 years of service: 6.67 hours per month, up to 80 hours annually
- 6-10 years of service: 10 h ours per month, up to 120 hours annually
- 11 or more years of service: 13.33 hours per month, up to 160 hours annually

Vacation accrual period runs from July 1 to June 30. Employees hired after July 1 will accrue vacation on a pro-rated basis

Sick Time

Employees accrue sick time monthly from their date of hire through June 30

- Full-time employees: 6.67 hours per month, up to 80 hours annually
- Part-time employees: .044 hours per hours worked per year

Relief Days

All full-time employees (excluding faculty) are eligible for Relief Days

- A Relief Day is time off with pay in recognition of staff going “above and beyond” during the academic calendar year.
- At the solely discretion of the College President, Relief days may be designated during winter break and summer months.

HOLIDAY CALENDAR

Holidays

Full-Time employees are eligible for Holiday pay. Fisher College generally observes the following holidays each year, however they are subject to change annually

New Year's Day
Martin Luther Kind, Jr. Day
President's Day
Patriots Day
Memorial Day
Juneteenth
Independence Day
Labor Day
Columbus Day
Veteran's Day
Thanksgiving Day
Christmas Day

TUITION BENEFITS

Tuition Remission

All full-time employees, their spouses, and children are eligible after 6 months of service

- Tuition Free courses at Fisher College
- Employee only pays fees and textbook costs
- Adjunct faculty after teaching 4 credit bearing courses and 1 year of service

Tuition Reimbursement

All full-time employees are eligible after 6 months of employment

- Employee is reimbursed after successfully completing the course and showing proof of payment
- Tuition reimbursement from an approved institution of a maximum of $2,500 per academic year

Tuition Exchange Program (CIC and TEP)

All full-time employees, their spouses, and children are eligible to apply after a year of employment

- Tuition free courses at CIC or TEP participating college/university
- An award of tuition by a participating college or university is conditional based on whether the participating institution accepts an application made by a Fisher College employee
- If accepted by a participating institution, the Employee will still be responsible to for any college/university fees, as well as textbook costs

COMMUTER BENEFITS

COMMUTE SMARTER WITH FISHER COLLEGE COMMUTER BENEFITS

MBTA Monthly Passes

Fisher College offers a convenient **Pre-Tax Commuter Benefit Program** in partnership with the MBTA, designed to help you save money on your everyday commute. Employees can purchase monthly passes for buses, subway, commuter rail, or combination passes, all while enjoying meaningful tax savings.
Even better, when paired with the **FSA Commuter Program**, this benefit can help maximize your overall cost savings on public transportation.

How it works:

- Order your monthly MBTA pass through the Payroll Office
- Choose from bus, subway, commuter rail, or combination passes
- Fisher College covers 25% of the cost, employees pay 75%
- Your portion is deducted automatically from your paycheck on a pre-tax basis, up to IRS limits ($340/month)
- Passes are paid automatically via payroll—easy and hassle-free
- You can also pair this benefit with the FSA Commuter Program to cover eligible transit-related expenses—such as monthly parking at a train or commuter rail station

This way, employees can customize commute and stretch dollars even further—whether they ride, park, or do a little of both.

Discounted Monthly Parking at Motor Mart Garage

Fisher College offers discounted **monthly parking passes at the Motor Mart Garage**, helping make your commute easier and more affordable.

How it works:

- Fisher College covers approximately **60% of the monthly parking cost**
- Employees pay about **40% through payroll deduction**
- Enjoy reliable, centrally located parking at a significantly reduced rate

It's another way Fisher supports flexible commuting options—whether you drive, ride, or combine both for what works best for you.

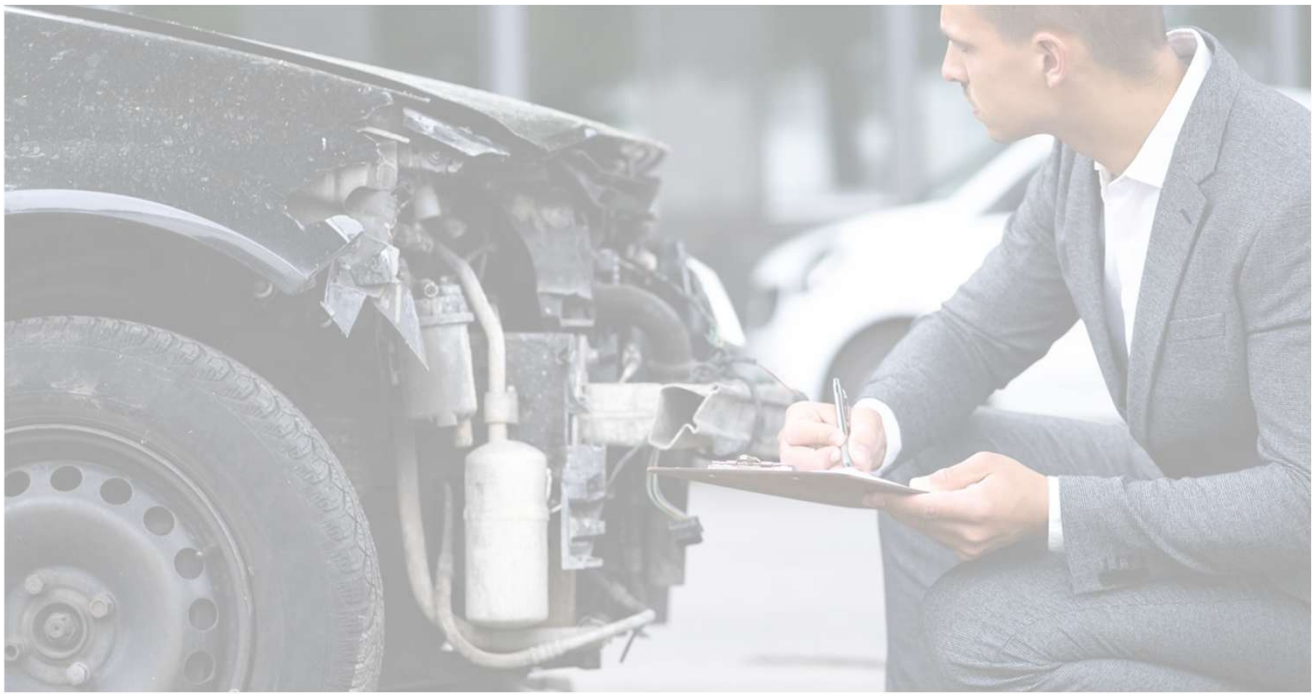
BLUEbikes

- BLUEbikes are a bike sharing system providing over 100 stations and 1,000+ bikes available in Boston, Brookline, Cambridge, and Somerville
- Fisher offers a corporate membership with a 50% discount on the annual rental fee to all full-time, benefit eligible employees
- Website: Register - Profile & Membership type | Bluebikes
- Code: yvHnadwu



AUTO & HOME

- Fisher has partnered with Liberty Mutual to offer discounts on automobile and home insurance
- Contact Liberty Mutual directly to understand what savings may be available to you
- Employee pays premiums directly to Liberty Mutual



CONTACT INFORMATION



PAYROLL & BENEFITS **(617) 236-8834** payrollbenefits@fisher.edu

BENEFIT	CARRIER	PHONE #	WEB
Medical	Blue Cross Blue Shield of MA	(800) 262-BLUE (2583)	www.bluecrossma.org
Dental	Blue Cross Blue Shield of MA	(800) 262-BLUE (2583)	www.bluecrossma.org
Vision	Blue Cross Blue Shield of MA	(800) 262-BLUE (2583)	www.blue2020ma.com
HRA & FSA	Health Equity	(866) 346-5800	www.healthequity.com
Life Insurance & AD&D	United Healthcare	866-801-4409	www.uhc.com
Short-Term Disability	United Healthcare	888-299-2070	www.uhc.com
Long Term Disability	United Healthcare	888-299-2070	www.uhc.com
Accident/Cancer/ Hospital Insurance	Aflac	800-992-3522	www.aflac.com



This Benefit Guide provides a brief description of plan benefits. For more information on plan benefits, exclusions, and limitations, please refer to the plan documents or contact the carrier/administrator directly. If any conflict arises between this Guide and any plan provisions, the terms of the actual plan document or other applicable documents will govern in all cases. Benefits are subject to modification at any time.

The information provided by Brown & Brown, Inc. and/or its affiliates ("Company") in this Guidebook is advisory. Separate plan documents explain each benefit in more detail, and the various benefits are controlled by the language of the plan documents. Benefits may be modified, added, or terminated at any time, at the Company's discretion, or by the insurance company. This information is provided for general information purposes only and should not be considered legal, tax, accounting or other professional advice or opinion on any specific facts or circumstances. Readers are urged to consult their legal counsel, tax or other professional advisor concerning any legal, tax or related questions that may arise. Any tax information contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding penalties imposed under the U.S. Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax-related matter. The Company assumes no liability whatsoever in connection with the use of such information or documents.