

Equity Partner Benefit Participation Guide

Rev. 10/23

Benefit	Ability to participate	Note
Medical – PPO Plan	Yes	Paid at 100%; no employer contribution
Medical – Health Care Savings Plan	Yes	Paid at 100%; no employer contribution
Health Savings Account (HSA)	Yes	Contributions into the account must be done post-tax
Flexible Spending Account (FSA)	No	As this is a Cafeteria 125 plan, equity partners are not eligible to contribute pre-tax.
Dental	Yes	Paid at 100%; no employer contribution
Vision	Yes	Paid at 100%; no employer contribution
Family Building	Yes	Paid at 100%; no reimbursement available
Accident	Yes	Paid at 100%; no employer contribution
Critical Illness	Yes	Paid at 100%; no employer contribution
Long-Term Disability	Yes	Paid at 100%; no employer contribution
Pet Insurance	Yes	Paid at 100%; no employer contribution; direct billed to you
Lyra (Mental Health Support)	Yes	All employees are eligible
Bright Horizons (Backup Care)	Yes	All employees are eligible
Calm (Meditation)	Yes	All employees are eligible
AirMed (Air Ambulance)	Yes	All employees are eligible
Homethrive (Aging Loved One)	Yes	All employees are eligible
Enrich Financial Wellness	Yes	All employees are eligible
Wellbeats Wellness	Yes	All employees are eligible
Dependent Care FSA	No	As this is a Cafeteria 125 plan, equity partners are not eligible to contribute pre-tax.
Commuter FSA	Yes	As this is a fringe benefit, Equity Partners are eligible to contribute on a pre-tax basis
Retirement	Yes	
Life Insurance / AD&D	Yes	Equity Partners life insurance plan is with MassMutual