

2023 Benefits Overview

Welcome

When you join Curriculum Associates, you gain access to a range of benefits that are designed to help you and your loved ones live well.



Health

MEDICAL PLANS

through Blue Cross Blue Shield MA (BCBSMA)

- **HDHP** — The high-deductible health plan (HDHP) offers you the option to open a health savings account (HSA) and set aside pre-tax dollars to help pay for medical services and unexpected costs.
- **HMO (New England Only)** — Choose a primary care physician (PCP) from the participating network of providers to act as your single point of contact for all your health care needs. Out-of-network coverage outside of New England is not available, except in emergencies.
- **PPO** — Receive care from any provider you choose; however, you will generally pay less when you see a provider from the BCBSMA network.

All three plans provide comprehensive medical and prescription coverage, with preventive care covered at 100%.

2 DENTAL PLANS Base & Buy-Up PPO Plans

CA offers two dental plan options. The Buy-Up PPO Plan has a higher annual benefit maximum than the Base PPO Plan, plus orthodontia coverage for both adults and children. Get care from any dentist you choose; however, you will generally pay less when you see a dental provider in the BCBSMA PPO network.



VISION PLAN EyeMed Vision Plan

The vision plan covers one eye exam every 12 months and offers discounts on contacts, lenses and frames. Get care from any vision care provider; however, you will generally pay less when you see a provider in the EyeMed network.

Financial

FLEXIBLE SPENDING ACCOUNTS (FSAs)

- **Health Care FSA** — Set aside up to \$3,050 in pre-tax dollars to pay for qualified health care expenses (as defined by the IRS).
- **Dependent Care FSA** — Set aside up to \$5,000 (per family) or \$2,500 (if you are married but filing separate tax returns) to pay for qualified dependent care expenses (as defined by the IRS).
- **Transit/Commuter FSA** — Pay for qualified workplace mass transit and parking expenses with pre-tax dollars.

HEALTH SAVINGS ACCOUNT (HSA)

HDHP members can use funds in your HSA to pay for eligible health care costs now, or you can save them for the future. Curriculum Associates makes an annual employer contribution to your HSA to help you save.



401(k)

50% company match on the first 7% of your compensation contribution, with pre-tax and Roth options.

Matching funds are 100% vested immediately.

**SHORT-TERM
DISABILITY COVERAGE**
(Company-paid)

LONG-TERM DISABILITY
(Company-paid)

2x
base salary
up to \$500,000
**BASIC LIFE AND AD&D
COVERAGE**
(Company-paid)

Supplemental coverage options for yourself, your spouse and your children are also available at an additional cost.

Career & Workplace

- Access to LinkedIn Learning and trainer-led sessions
- Career development opportunities
- Wellness programs

**\$1,000 or
\$5,000**

employee referral bonus
(depending on position)



**SPOTLIGHT AND
CEO AWARDS**

Work-Life

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP provides emotional and well-being support for you and your family. This includes resources for childcare, legal guidance, financial issues and more. Plus, personalized one-on-one support and resources.

WELLNESS

- Health club reimbursement
- Weight Watchers membership reimbursement



- Tuition reimbursement program
- Bright Horizons backup care



PAID TIME OFF

- 10 HOLIDAYS
- 2 FLOATING HOLIDAYS
- WINTER BREAK CLOSING
- FLEXIBLE VACATION POLICY
(no accrual of time needed)

FLEXIBLE SICK TIME

for regular employees. Temporary employees will accrue sick time according to our paid sick leave plan.

10 WEEKS
OF PAID
PARENTAL
LEAVE

Perks

BUT WAIT—THERE'S MORE:

- Employee shuttle at select offices
- Crisis Fund for employees in need



Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Questions?

People@cainc.com

Curriculum Associates

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.



Curriculum Associates

2023 Employee Contributions

Please note: Employee contributions are pre-tax deductions.

Domestic partner coverage is also available and will have both a pre-tax and post-tax component. If you would like more information about adding a domestic partner to your coverage, reach out to people@cainc.com.

Medical Coverage

Coverage Tier	Bi-weekly Employee Contribution		
	Blue Cross Blue Shield MA HMO (New England employees)	Blue Cross Blue Shield MA PPO	Blue Cross Blue Shield MA HDHP
Employee Only	\$73.41	\$89.83	\$59.03
Employee + Spouse	\$152.74	\$188.58	\$136.71
Employee + Child(ren)	\$138.19	\$170.62	\$111.85
Family	\$211.44	\$258.54	\$186.42

Coverage Tier	UHA Medical/Dental/Vision (Hawaii Only)
Employee Only	\$71.48
Employee + 1	\$142.46
Family	\$213.44

Dental Coverage

Coverage Tier	Bi-weekly Employee Contribution	
	Low Plan	High Plan
Employee Only	\$3.55	\$5.24
Employee + Spouse	\$7.25	\$10.69
Employee + Child(ren)	\$7.82	\$11.53
Family	\$12.65	\$18.65

Vision Coverage

Coverage Tier	Bi-weekly Employee Contribution
Employee Only	\$2.83
Employee + Spouse	\$5.38
Employee + Child(ren)	\$5.67
Family	\$8.33