



Avidia Bank

Benefit Highlights

Bi-Monthly Pricing

Medical Insurance

The bank offers two options for medical insurance through Blue Cross Blue Shield, the HMO Blue NE Deductible or the Blue Care Elect Saver Plan. In conjunction with the HMO Blue NE Deductible Plan, after the first half of the deductible is met, the bank funds an HRA to cover the second half of deductible expenses, \$625 for an individual plan or \$1,250 for a family plan. In conjunction with the Blue Care Elect Saver Plan, the bank contributes \$875 for an individual plan or \$1,750 for a family plan to a Health Savings Account (HSA). Bi-weekly cost is below (deducted pre-tax).

Eligible for coverage first day of employment; Minimum 20 hour schedule per week*

HMO Blue NE
Group #4050630

Blue Care Elect Saver PPO-HSA *Eligible*
Group #2348311

30+ Hours

Family: \$175.45
EE+Child/Children: \$149.15
Individual: \$65.75

30+ Hours

Family: \$160.28
EE+Child/Children: \$136.24
Individual: \$60.07

25 to 29.75 hours

Family: \$292.41
EE+Child/Children: \$248.58
Individual: \$109.58

25 to 29.75 hours

Family: \$267.13
EE+Child/Children: \$227.07
Individual: \$100.11

20 to 24.75 hours

Family: \$350.89
EE+Child/Children: \$298.29
Individual: \$131.20

20 to 24.75 hours

Family: \$320.55
EE+Child/Children: \$272.49
Individual: \$120.13

Dental Insurance

Coverage provided through Dental Blue and the Massachusetts Bankers. Deducted pre-tax.

Eligible for coverage first day of employment; Minimum 20 hour schedule per week*

BCBS-Dental Blue
Group #2346317

Family: \$30.64
Individual: \$9.91

Vision Care

Coverage provided through VSP and the Massachusetts Bankers Association.

Eligible for coverage first of the month following date of hire; Minimum 20 hour schedule per week*

VSP-Standard Plan
Group #0198

VSP w/ Easy Options Buy Up Plan

Family: \$8.31
Individual: \$3.87

Family: \$14.11
Individual: \$6.57

Paid Family and Medical Leave (by state) and STD

Administered by Reliance Standard. Please see the employee handbook for details.

Life Insurance, Accidental Death & Dismemberment, Long Term Disability

Administered by Reliance Standard. Eligible for coverage after 30 days of employment.

Minimum 30 hour per week schedule for LTD; Minimum 20 hour per week schedule for Life Insurance and AD&D.*



Voluntary Benefits

The bank provides the opportunity to enroll in supplemental life, accident, hospital indemnity, and accidental death and dismemberment policies. Premiums are employee paid through payroll deduction.

Eligible for coverage first of the month following date of hire; Minimum 20 hour schedule per week*

401(k)

Employees may contribute up to \$19,500; up to \$26,000 if age 50 or over during the 2021 calendar year. Participants may elect to have contributions deducted pre-tax for a traditional 401(k) or may select a Roth option to deduct contributions post-tax.

Employees are eligible to participate after 30 days of service if age 18 or older. Avidia Bank matches \$ for \$ up to 5% and the plan offers many choices for asset allocation.

Medical and Dependent Care Flexible Spending Accounts (FSA)

Employees may contribute, within IRS limits, to medical and/or dependent care flexible spending accounts administered by Health Equity. Some restrictions apply.

Time Off

The bank provides paid time off (PTO) and paid holidays. Eligibility for these benefits is based on "regular" employment schedule and length of service. Amounts may be pro-rated for the year in which an employee is hired.

Tuition Reimbursement and Training Opportunities

After 12 consecutive months of employment, with the approval of their manager and HR, Avidia employees are eligible for tuition reimbursement. Reimbursement amounts are based on "regular" employment schedule and length of service. In house training opportunities are also offered.

EAP

The EAP is available to support employees with counseling, work-life consultation, and crisis intervention.

Wellness

The bank offers a wellness program to help employees focus on and improve all areas of their health and well-being. The program is points based and there are a variety of opportunities to participate throughout the year. As employees earn points for participation, they receive rewards, such as gift cards and fitness trackers. The first step in participation is to log onto:

<https://bluecrossma.ahealthyme.com>. Opportunities to earn points exist on the site as well as through outside activities.

Wellness Reimbursements

Fitness Reimbursement up to \$300/year.

Weight Loss Reimbursement up to \$400/year.

Mind & Body Reimbursement up to \$350/year.

Dinner Daily

In an effort to make an improvement in the daily lives of employees, the bank provides each employee with access to a customized meal planning service. This service is 100% bank funded and is tailored based on individual dietary restrictions and preferences, nutrition, and cost savings at your grocery store of choice.

Tutor.com

Avidia employees and their families have free access to on-demand, 24/7 online tutoring in over 60 subject areas (K-12 and undergraduate) through Tutor.com. Subjects range from basic math to calculus, basic science to physics, as well as history, civics, economics, foreign languages, English, and more.

Discounts

Access to Tickets at Work, Worcester Art Museum, Old Sturbridge Village, Hanover Theatre, Regal Cinemas, Canobie Lake Park, Verizon Wireless, Hotelogical, BJ's Wholesale Club, and Crunch Fitness.

**All benefits are subject to change at any time. Benefit eligibility is based on 'regular' employment schedule and length of service. Some benefits may be pro-rated, based on hire date, during the first year of employment.*