



Dear DAVIS Employee,

The Davis Companies is committed to keeping you healthy and covered! We are proud to offer two health insurance benefit plans for 2022. We are offering an MVP Bronze plan from Health Plans, Inc. (HPI), a benefit administrator of Harvard Pilgrim/United and a Minimum Essential Coverage Plus (MEC) plan from PHCS/Multiplan.

We are offering individual and family level coverage for both plans. Eligibility for enrollment in these programs is determined based on working full-time hours on a regular basis. Full-time employees are eligible at 90th day of employment.

To enroll in coverage during Open Enrollment, go to <https://employdrive.myisolved.com/cloudservice/login>

The cost for the HPI MVP Bronze plan will be:

Individual (single) plan for 2022 will cost 9.61% of your weekly wages, but not to exceed \$116.39 per week. This amount will be deducted from your paycheck on a weekly pre-tax basis.

For example, on an individual plan, if in a given week you work 40 hours and make \$11 per hour, for a weekly total gross pay of \$440 the cost of HPI insurance to you would be:

$\$440.00 \times 9.61\% = \42.29 per week

****Your rate will vary weekly depending on the amount you make each week.****

MVP Bronze Family Coverage is also available for an additional election of \$320.07 per week. If you elect MVP Bronze coverage for yourself and elect to add family coverage your weekly deduction will not exceed \$436.46 per week.

Deductible Amount	Maximum Out of Pocket Cost (In-Network)
Individual \$3,000	\$6,350
Family \$6,000	\$12,700

The HPI MVP Bronze program is comparable to a bronze level plan available through the national Health Insurance Marketplace.

The cost for the Minimum Essential Coverage Plus (MEC) plan will be:

Individual (single) Plan: \$63.18 per week

Family Plan: \$173.76 per week

Your insurance premium for the MEC plan will be deducted from your paycheck on a weekly pre-tax basis.

Deductible Amount	Maximum Out of Pocket Cost (In-Network)
Individual \$0	\$3,000
Family \$0	\$12,700

Please Note that the MEC Plus plan has several exclusions which are not covered by the plan including hospital inpatient services and mental/behavioral health services. For Massachusetts employees only – the MEC plan does not meet the state’s criteria for minimal essential coverage for individuals under Massachusetts law.



If you have any further questions please email benefits@daviscos.com , or call Claire Gibree at 508-305-6145 and the benefits team will assist you.

The DAVIS Companies



Real Relationships. Powerful Partnerships. Exceptional Opportunities.
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2022 DAVIS Contractor Benefits Summary

Health Insurance for DAVIS Employees

The DAVIS Companies is committed to keeping you healthy and covered! DAVIS is proud to offer two health insurance plans. These plans are available to our employees and their dependents and also comply with the standard requirements of the Affordable Care Act. We are offering an MVP Bronze plan from Health Plans, Inc. (HPI), a benefit administrator of Harvard Pilgrim/United and a Minimum Essential Coverage Plus (MEC) plan from PHCS/Multiplan.

Full-time employees are eligible to enroll in this program after 60 days of service with DAVIS. You have until your 90th day of employment to enroll or waive your election of this benefit, and coverage begins on your 91st day of employment.

You will not receive any further communications about these insurance options, so if you are interested in enrolling after 60 days on assignment, please email benefits@daviscos.com or call 508-305-6025 to speak to DAVIS Human Resources to enroll.

Should you choose to enroll in either plan, weekly contributions will be deducted from your paycheck on a pre-tax basis.

*****Please note: If you do not enroll in health insurance by your 90th day of employment, you will not be able to enroll in health insurance until the annual open enrollment period, which typically occurs in November or December for a January 1 effective coverage date.*****

Coverage for the Bronze MVP plan includes (in-network):

- 100% of preventive care
- Annual physicals
- Immunizations
- Routine gynecological screenings, including mammograms
- Routine colonoscopies
- Age appropriate routine screenings/tests
- Fitness club membership reimbursements
- Access to thousands of doctors in the HPI network and more!

Coverage for the Minimum Essential Coverage Plus (MEC) includes (in-network):

- 100% of preventive care
- Annual physicals
- Immunizations
- Routine gynecological screenings, including mammograms
- Routine colonoscopies
- Age appropriate routine screenings/tests
- Prescription coverage

***Please note that the MEC Plus Plan does not cover certain procedures including but not limited to: inpatient or chronic disease hospital care, emergency ambulance, outpatient surgery, well newborn care during enrolled mother's maternity admission, and inpatient mental hospital/substance abuse facility care. **For Massachusetts employees only – the MEC plan does not meet the state's criteria for minimal essential coverage for individuals under Massachusetts law.**

Additional information about the plans:

Eligibility to Enroll: Enrollment begins on 60th day of employment for coverage effective on 91st day of employment.

You will receive an email from The Davis Companies at your 60th day of employment reminding you of your upcoming open enrollment window.

To enroll or decline health insurance coverage please email benefits@daviscos.com and we will work to get you set up in the enrollment system.

Plan Choice 1: MVP Bronze Plan

Health Plans, Inc. (HPI) Benefits

www.healthplansinc.com

Phone: 800-532-7575

Bronze Plan – Single or Family

Deductible (in-network)

Individual/Single: \$3,000

Family: \$6,000

Annual Out of Pocket Max

Individual/Single: \$6,350

Family: \$12,700

Cost:

Individual/Single: Your weekly gross wages x 9.61%

For example: If you make \$25/hour, and work 40 hours per week, your gross pay would be \$1000. $\$1000 \times 0.0961 = \96.10 per week for health insurance.

****Your rate will vary weekly depending on the amount you make each week.****

There is a cap on the weekly rate for a single plan at \$116.39 per week.

Family Plan Weekly Cost: your individual rate +\$320.07/week

(From above example $\$98.30 + \$320.07 = \$418.37/\text{week}$)

This amount will never exceed \$436.46.

Your Personal Member ID is located on your Insurance Card.

Plan Choice 2: Minimum Essential Coverage Plus (MEC) (PHCS/Multiplan)

Deductible (in-network): \$0 for both individual and family plan

Annual Out of Pocket Max

Single/Individual: \$3,000

Family: \$12,700

Cost:

Single/Individual: \$63.18 per week

Family: \$173.76 per week

**For other health insurance plans in your home state *not* affiliated with DAVIS, please visit:
www.healthcare.gov**

Prescriptions

Southern Scripts

Group Number: Reference your Member ID Card

Cardholder ID Format: Reference your Member ID Card

Bin Number: 015433

PCN: SSN (Southern Scripts Network, not SSN#)

PBM: Southern Scripts

Southernscripts.net

Phone: 1-800-710-9341

support@southernscripts.net

401k Plan with Company Match

[Voya Financial](#)

Phone: 800-584-6001

Plan Name: The Davis Companies 401k Plan

Plan #: 815172

Eligibility to Enroll:

- Must be 21 years old and have worked at least 30 days at Davis.
- Must enroll prior to the enrollment deadline listed below. Enrollments submitted after the open enrollment deadlines will not be active until the next open enrollment period.
 - For example, to enroll for 401k deductions active January 1st, you must enroll prior to January 1st. If you enroll on or after the 1st, your deductions will not be active until the following open enrollment date.

Open Enrollment Deadline Dates: January 1, April 1, July 1, October 1

401k Davis Match:

After one (1) year of service, if you work at least 1000 hours in your first twelve (12) months at Davis, or if you work at least 1000 hours in subsequent calendar years, Davis matches 25% up to 4% of your salary contribution.

401k Match Vesting Schedule:

Less than 1 year of service at Davis - 0%

1 year but less than 2 – 25%

2 years but less than 3 – 50%

3 years but less than 4 – 75%

4 years or more – 100%

Direct Deposit / iSolved (to view your paystubs)

<https://employdrive.myisolved.com>

You will receive an email that contains your username, an activation link, and set up instructions.

Please activate your account by using the link provided in that email.

1. Click on the link provided in the welcome email. The User Name and Client Code will be pre-filled.
2. Add your Authorization Pin number (the last 4 digits of your SSN).
3. Create a password.
4. Select Challenge question/answer.

Holiday Pay Policy

After working a total of 1800 regular hours (45 weeks full time), you are eligible to be paid for time off on four (4) of the approved list of holidays. Holidays are paid as eight (8) hour days, regardless of normal work schedule. For every additional 400 regular hours worked, employee is eligible for one (1) additional eight (8) hour paid holiday. There can be no gap in service of more than 4 consecutive weeks.

Approved Holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas.

If an employee wants to take Holiday Pay, you must contact your DAVIS recruiter one week before the holiday and request the time off. Recruiters will process the holiday time separately from your timecard, so paid holiday time should not be included on your normal weekly timesheet.

Sick Leave

The DAVIS Companies follows state mandated sick leave laws.

***All Benefits and Rate information is subject to change at any time, with or without notice, subject to state and federal laws.
