

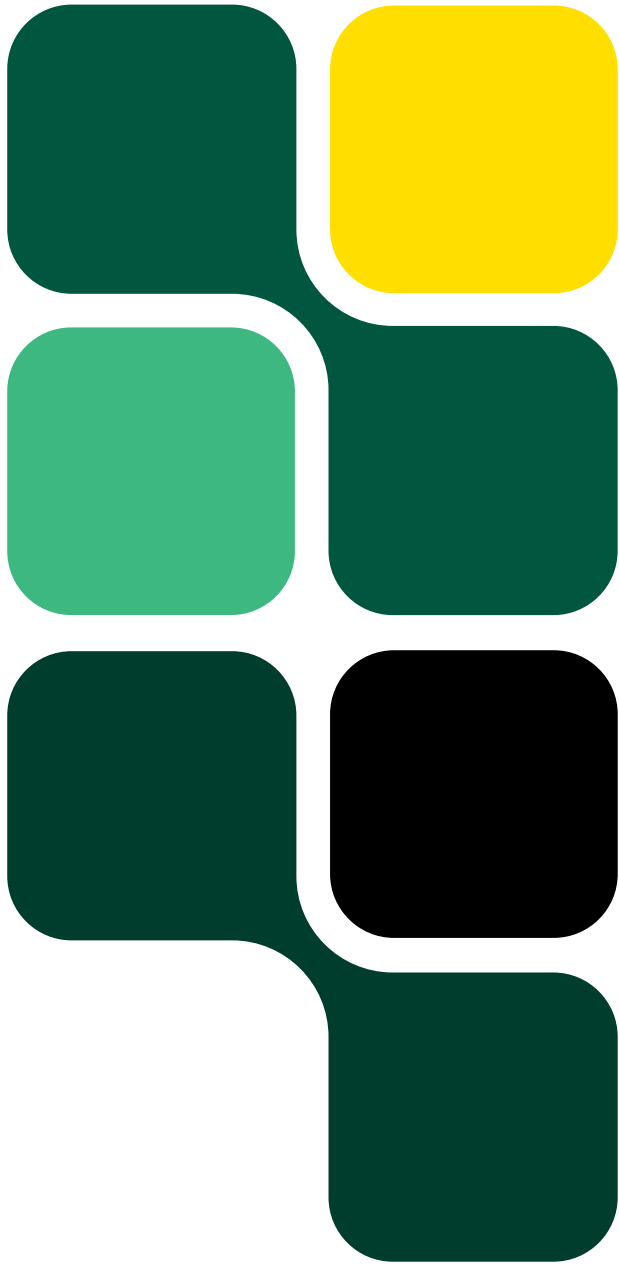


# EMPLOYEE **BENEFITS** 2025

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Director, Benefits

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Benefits Specialist

**FORRESTER**<sup>®</sup>



# Today's Agenda

Open Enrollment Basics

2025 Benefit Plan Highlights

Forrester's Healthcare Landscape

Health Benefits

Wealth & Financial Benefits

Wellbeing Benefits

Next Steps & Recap



# Open Enrollment Basics

- **Begins Monday, October 28<sup>th</sup> and ends on Tuesday, November 12<sup>th</sup>.**
- **Your one opportunity during the year to enroll in, change, or cancel your benefit plans.**
- **Enrollment will once again take place in Workday.**
- **Open enrollment is passive for 2025.**
  - Health benefits will automatically rollover into 2025.
  - Flexible Spending Accounts (FSA) must be re-elected.
  - Accident and Critical Illness plans must be re-elected.



# 2025 Benefit Plan Highlights

## ■ Health Benefits

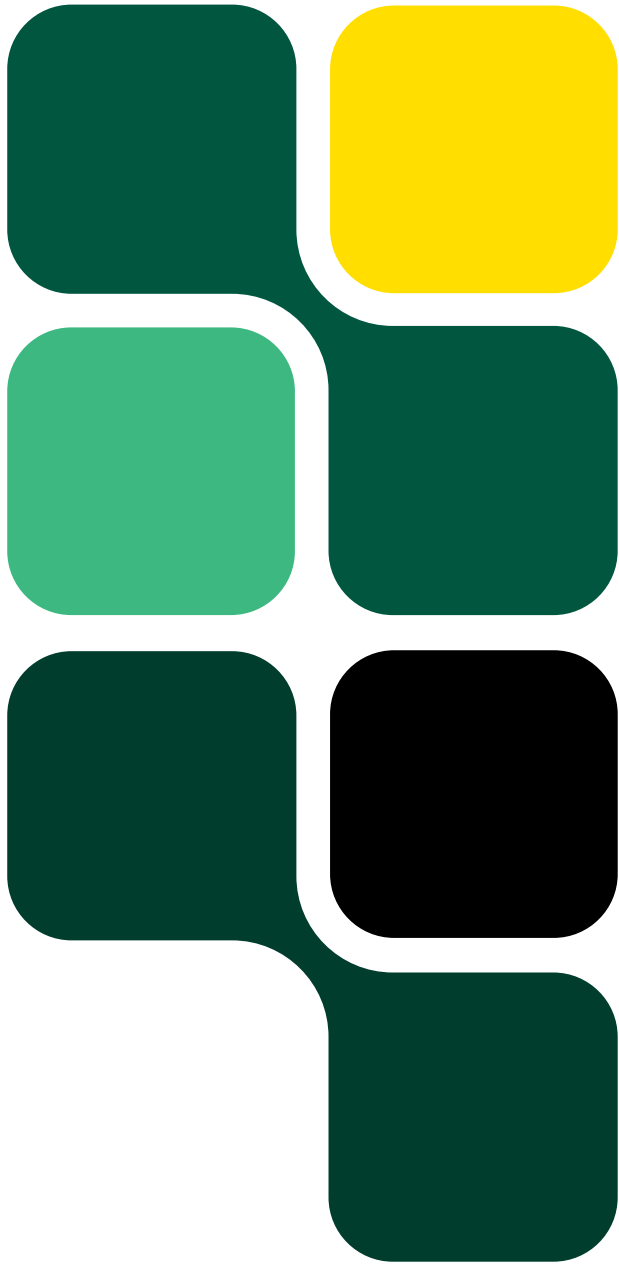
- Medical plan premiums remain flat for the third year in a row.
- Medical plans are being renamed to better describe how they work.
- No changes to medical plan design, except where required by law.
- Pharmacy cost-share assistance program added to Traditional PPO Plan.
- NEW maternity and newborn care program through Maven.
- Slight increases to dental plan premiums.

## ■ Wealth & Financial Benefits

- NEW student loan support program through Tuition.io.
- NEW accident and critical illness insurance policies administered by The Hartford.

## ■ Wellbeing Benefits

- NEW neurodivergence support benefit through Rethink Care.
- Continuing our partnership with Overalls, a life concierge service.
- NEW BCBS mobile app, with an enhanced focus on mental health.



# Forrester's Healthcare Landscape



# Forrester's Healthcare Landscape

- **Current annual medical and prescription drug spend is \$18mil, with Forrester absorbing approximately 82% of the total cost.**

## Rising Prescription Drug Costs

78% of prescription costs driven by specialty medications.

Two medications exceed \$250k in annual spend.

## The Right Setting for Care

15% of ER visits were for non-emergent conditions.

Average cost of an ER visit in Massachusetts is \$1,300.

## Preventive Care Adherence

Only 49% of members had an annual physical.

Only 62% of members had a colon cancer screening.

## Babies, Babies, Babies

85 employees in the US went on maternity or paternity leave.

C-section rate is more than double the national avg.

**DESPITE THE ABOVE, EMPLOYEE MEDICAL PREMIUMS WILL REMAIN FLAT IN 2025**



# Health Benefits

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Offering medical, dental, and vision benefits to meet your unique needs.



# Medical Insurance – Overview



- Will continue to offer two medical plans through Blue Cross Blue Shield.
- Third year in a row that employee medical plan premiums will remain flat.
- Blue Care Elect Plan has been renamed the Traditional PPO Plan.
- Blue Care Saver Plan has been renamed the Health Savings Account (HSA) PPO Plan.
- No plan design changes to the Traditional PPO Plan.
- Slight plan design changes to the HSA PPO Plan to comply with IRS regulations.
  - \$50 increase to Individual Deductible.
  - \$100 increase to Family Deductible.

	<b>Traditional PPO Plan</b> Formerly: Blue Care Elect Plan	<b>HSA PPO Plan</b> Formerly: Blue Care Saver Plan
<b>Deductible</b>		
Individual	\$500	\$1,650
Family	\$1,000	\$3,300
<b>Out-of-Pocket Maximum</b>		
Individual	\$3,000	\$3,000
Family	\$6,000	\$6,000
<b>Preventive Care</b>	\$0 (No Deductible)	
<b>Emergency Room</b>	\$150 After Deductible	
<b>Office Visits</b>	\$25 After Deductible	10% After Deductible
<b>Inpatient Services</b>	\$250 After Deductible	10% After Deductible
<b>Prescription Drugs</b>		
Generic	\$20	Deductible Applies
Preferred Brand	\$35	Deductible Applies
Non-Preferred Brand	\$55	Deductible Applies
<b>Monthly Premiums</b>		
Individual	\$201.31	\$113.55
Individual + 1	\$402.63	\$219.36
Family	\$644.21	\$363.29

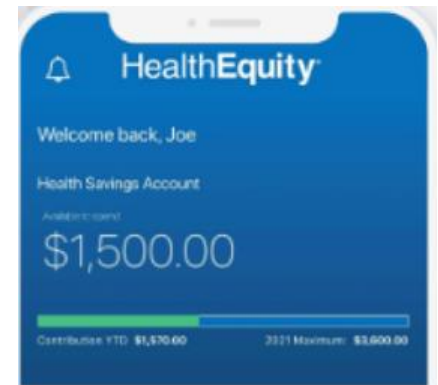
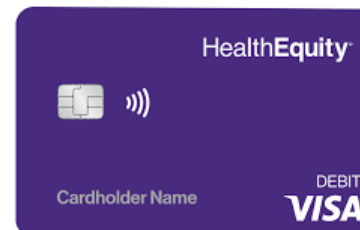




# Medical Insurance – Health Savings Account (HSA)

- Enrollees in the HSA PPO Plan are eligible for a Health Savings Account.
- Individual tax deferred savings account for health care expenses.
- Contributions are made through pre-tax deductions from your pay.
- Funds can be used to pay for eligible expenses, including medical, dental, vision, and prescription drug expenses.
- Unused funds rollover from year-to-year and never expire.
- Account is yours to take with you if you change medical plans or leave Forrester.
- Invest your funds for additional growth.

Level of Coverage	Forrester Contribution	Your Maximum Contribution
Individual	\$600	\$3,700
2-Person or Family	\$1,200	\$7,350
Employees 55 or Older in 2025 May Contribute an Additional \$1,000		
Forrester Contribution Is Made on a per Pay-Period-Basis		

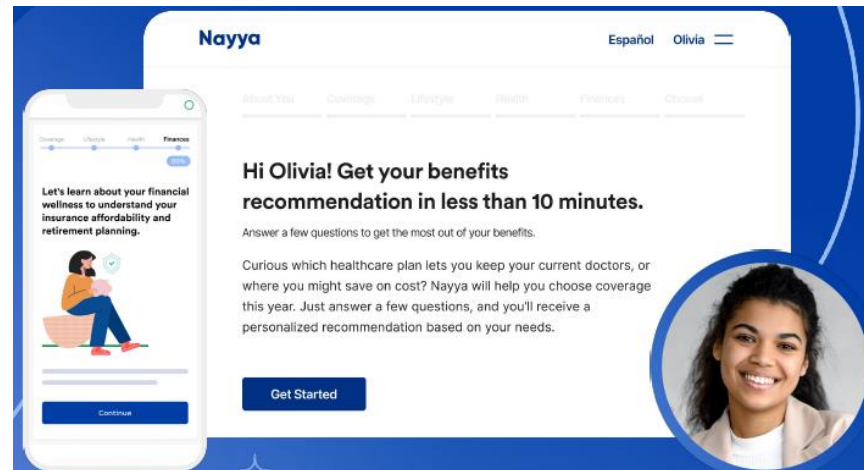




# Medical Insurance – Which Plan Is Right for Me?

- Each medical plan enrollment decision is unique, based on your medical needs, risk tolerance, financial situation, etc.
- Continuing our partnership with Nayya to help you make that decision.
- Complete a short, survey-like experience to receive a personalized enrollment recommendation.
- Can also assist with dental plan decision and make life and supplemental health insurance recommendations.
- Your survey responses are confidential and will not be shared with Forrester.

	Traditional PPO Plan Previous: Blue Care Elect Plan	HSA PPO Plan Previous: Blue Care Elect Plan
Type of Plan	PPO	PPO
Payroll Deductions	Higher	Lower
Deductible	Lower	Higher
Compatible With	Flexible Spending Account (FSA)	Health Savings Account (HSA)
Monthly Premiums		
Employee	\$201.31	\$113.55
Employee + One	\$402.63	\$219.36
Family	\$644.21	\$363.29





# Medical Insurance – Pillar Rx

- **Copay Assistance Program designed to save you money on expensive, specialty medications.**
- **Ensures that you are benefiting from rebates and discount programs that drug manufacturers are providing.**
- **Program is completely free. All you need to do is enroll. Nothing changes.**
- **How It Works.**
  - *Enroll in the program* – Pillar Rx will contact you if you are taking an eligible medication.
  - *Fill your prescription* – Manufacturers coupon will be automatically applied.
  - *Enjoy the savings* – Will reduce your out-of-pocket cost to anywhere between \$0 and \$35.
  - *Get personalized, ongoing support* – Claims monitoring to ensure you're receiving correct savings.



*Eligible Medications Subject to Change*



# Medical Insurance – Maven

- **Available to all medical plan enrollees and your partner at no cost.**
- **21-month maternity and newborn care program.**
- **Dedicated care concierge to help you identify the support and care that you need.**
- **24/7 virtual care when you need it most.**
  - 30+ types of specialists.
  - 60% of appointments held outside of normal business hours.
  - Available through the Maven mobile app or web.
- **Hundreds of resources at your fingertips such as blogs, webinars, guides and case studies.**

MAVEN




MASSACHUSETTS





Pregnancy	Postpartum	Pediatrics
OB-GYN	Lactation consultant	Pediatrician
Doula	Pediatrician	Mental health
Mental health provider	Career coach	Pediatric sleep coach
Physical therapist	Pediatric sleep coach	Parent coach

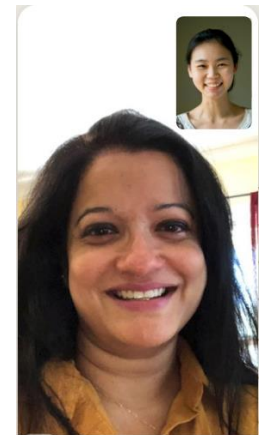
**Meet your dedicated Care Team.**

We're here to support you for anything you need. On Maven, you'll get healthcare the way it should be.



**Kaitlyn**  
Your Maven Care Advocate  
Your personal healthcare concierge

-  **Jackie Stone**  
OB/GYN
-  **Melissa Hochbaum Strauss**  
Nutritionist
-  **Cynthia Coffelt**  
Mental Health
-  **Suzanne Patrick**  
Lactation Consultant

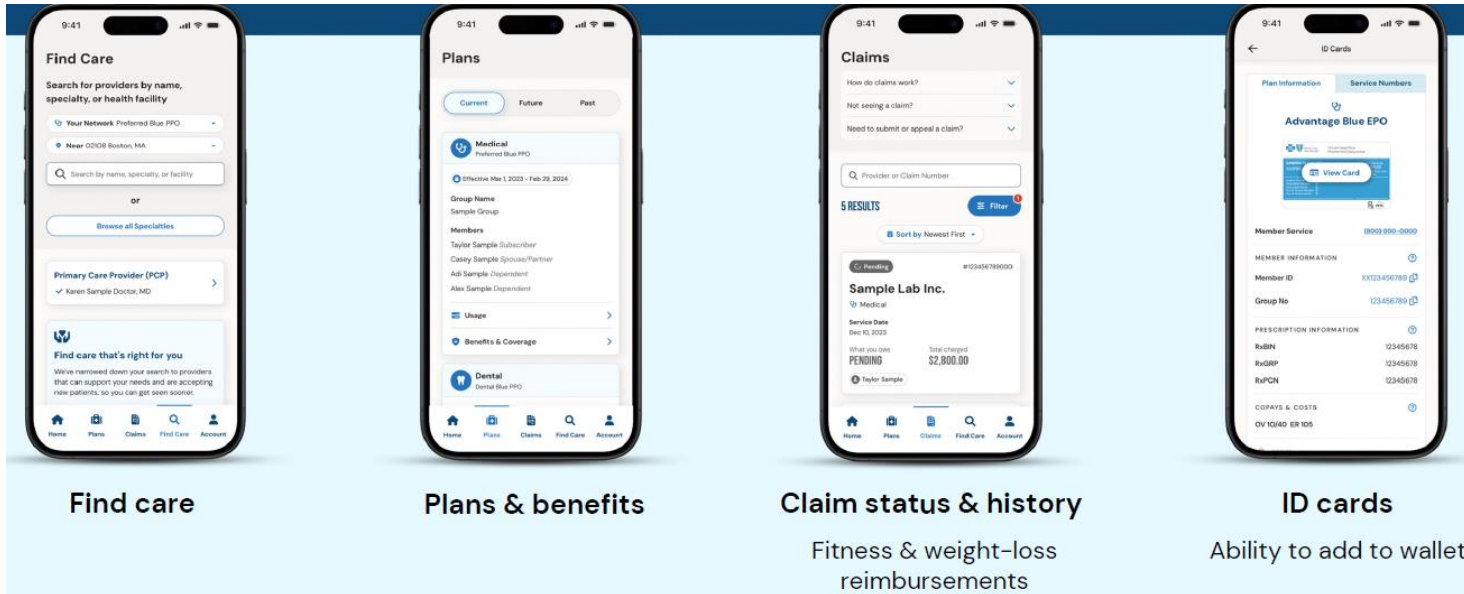




# Medical Insurance – MyBlue Mobile App



MASSACHUSETTS



**REAL DOCTORS. REAL EXPERIENCE. REALLY FAST.**



Get confidential care,  
remotely

Speak face-to-face with a doctor, in the  
privacy of your home.\*



Mental health visits  
that come to you

Talk to a licensed therapist—on your  
terms. It's convenient and confidential.



Highly experienced,  
highly rated

Qualified practitioners. Rated 4.8/5 stars  
and averaging 15 years of experience.\*\*



# Dental Insurance



- No plan design changes.
- Slight premium increases.
- Thinking about Invisalign or adult orthodontic care?

	Basic Plan		Buy-Up Plan	
	In-Network % of Negotiated Fee	Out-of-Network Reasonable & Customary Fee	In-Network % of Negotiated Fee	Out-of-Network Reasonable & Customary Fee
<b>Deductible</b>				
Individual	\$50	\$50	\$0	\$25
Family	\$150	\$150	\$0	\$75
<b>Annual Maximum</b>	\$1,500/person	\$1,500/person	\$1,500/person	\$1,500/person
<b>Type A: Preventive</b>	100%	100%	100%	100%
<b>Type B: Basic Restorative</b>	80%	80%	100%	100%
<b>Type C: Major Restorative</b>	50%	50%	60%	60%
<b>Type D: Orthodontia</b>	50% Child(ren) Only	50% Child(ren) Only	50% Adults & Child(ren)	50% Adults & Child(ren)
<b>Orthodontia Lifetime Maximum</b>	\$1,500/child	\$1,500/child	\$1,500/person	\$1,500/person
<b>Monthly Premiums</b>				
Individual		\$13.10		\$14.96
Individual +1		\$26.85		\$30.67
Family		\$49.75		\$56.82



# Vision Insurance



- No plan design changes.
- No premium increases.

	Co-Pay	Frequency
<b>Covered Services</b>		
Eye Exam	\$20	Every 12 Months
Lenses	\$20	Every 12 Months
Frames	\$200 Allowance	Every 24 Months
Contact Lenses	\$200 Allowance	Every 12 Months
<b>Monthly Premiums</b>		
Employee		\$9.98
Employee + 1		\$14.47
Family		\$25.94

Service	With VSP	Without VSP
Eye Exam	\$20	\$140
Frame	\$20	\$150
Single Vision Lenses	\$20	\$84
Transition Lenses	\$62	\$97
Anti-Reflective Coating	\$0	\$106
Annual Individual Premium	\$119.76	N/A
<b>Total</b>	<b>\$251.24</b>	<b>\$577.00</b>

To find an eye doctor:  
Visit [vsp.com/eye-doctor](https://vsp.com/eye-doctor)



# Wealth & Financial Benefits

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Income protection, and financial support benefits, to support you in the event of the unexpected.





# Student Loan Support – Tuition.io

tuition.io



## Loan Linking And Aggregation

Our proprietary process syncs key loan data across lenders, providing the continuous data stream needed for accurate tools, informed coaching, and flexible plan designs.



## Income Driven Repayment

A powerful tool for employees to see the impact of & how to participate in income-driven payments and possible loan forgiveness.



## Live Coaching

Agnostic, one-on-one, expert student loan coaches provide the best information for an employee's repayment goals, clearly identifying next steps with all necessary instruction.



## Loan Payoff Projection

Employees compare payment scenarios, visualizing the impact of extra payments in relation to minimum obligations and/or optional contributions.



## College Funding Prep

In addition to 529 resources, parents and college-bound dependents get the help they need to find a best fit college, determining ROI based on cost, future earnings, and graduation rate scenarios.



## Refinancing

Tools and guidance help employees assess the potential interest rate savings of refinancing with the costs in federal loan program flexibility & forgiveness. Tuition.io does not accept referral fees from lenders, making our experience truly objective.



## Maximize Impact: Family Invites

For no additional fee, employees can invite their family members to create their own Tuition.io accounts. Loan profiles remain private and distinct, while indebted or college-bound spouses and children get the help they need.



# Supplemental Health Insurance

- **The Hartford replaces Unum as plan administrator in 2025.**
- **Provide lump-sum cash benefits in case of the unexpected.**
- **You decide how to spend the benefit.**

	Accident Insurance	Critical Illness Insurance
<b>Who Can Be Covered?</b>	<ul style="list-style-type: none"> <li>• You</li> <li>• Your Spouse/Domestic Partner</li> <li>• Your Children</li> </ul>	<ul style="list-style-type: none"> <li>• You &amp; Your Children</li> <li>• Your Spouse/Domestic Partner</li> </ul>
<b>What Is Covered?</b>	Covered injuries and treatments including: <ul style="list-style-type: none"> <li>• Fractures and dislocations</li> <li>• Burns</li> <li>• Surgery</li> <li>• Emergency Transportation</li> </ul>	Covered illnesses including: <ul style="list-style-type: none"> <li>• Cancer</li> <li>• Heart attack and stroke</li> <li>• Neurological conditions</li> <li>• Genetic Conditions</li> </ul>
<b>Benefit Amount</b>	Varies based on type of injury or treatment.	\$10,000 - \$40,000, depending on your election.
<b>Monthly Premium</b>		Varies based on age and coverage election.
Individual	\$12.10	
Employee + Spouse	\$21.63	
Employee + Child(ren)	\$29.12	
Family	\$38.65	

- **Critical Illness coverage guaranteed up to \$40k during this open enrollment only.**
- **Both plans include a \$50 wellness benefit for completing an annual physical or other covered health screening.**



# Supplemental Medical Insurance



- **Nick is playing softball and collides hard with a teammate in the outfield. An ambulance is called because he is unable to put any weight on his leg.**



Covered Benefit	Benefit Paid
Ground Ambulance	\$1,000
Emergency Room Visit	\$200
X-Ray	\$150
CT Scan	\$400
Leg Fracture (Closed/Non-Surgical)	\$2,000
Crutches (Medical Appliance)	\$300
Follow-Up Appointments (2 Visits)	\$300
Physical Therapy (3 Visits)	\$400
Chiropractor (6 Visits)	\$450
Wellness Benefit for Annual Physical	\$50
<b>Total Benefit Paid</b>	<b>\$5,150</b>

*Illustrative Example Only*



# Flexible Spending Accounts

- Allow you to put aside pre-tax dollars to pay for eligible healthcare or dependent care expenses.

Account	Eligible Expenses	Annual Contributions Limits	Rollover Provisions	Enrollment Considerations
<b>Health Care FSA</b>	Most medical, dental and vision care expenses.	\$3,300 per year	<p>“Use-it-or-lose-it” rules governed by IRS regulations</p> <p>\$660 rollover year-to-year</p>	<b>CANNOT BE ENROLLED IN THE HSA PPO PLAN</b>
<b>Limited Purpose Health Care FSA</b>	Most dental and vision care expenses.	\$3,300 per year	<p>“Use-it-or-lose-it” rules governed by IRS regulations</p> <p>\$660 rollover year-to-year</p>	<b>ONLY AVAILABLE TO THOSE ENROLLED IN THE HSA PPO PLAN</b>
<b>Dependent Care FSA</b>	Dependent care expenses (such as day care, after school programs or elder care programs)	\$5,000 per year (\$2,500 if married and filing separate tax returns)	<p><b>2.5-month grace period &amp; 90-day runout period</b></p> <p>– employees can incur expense through 3/15/2025 and submit expenses through 3/31/2025</p>	<b>ALL EMPLOYEES ELIGIBLE</b>



# Life & Disability Benefits



Plan	Who Pays?	Benefit Amount
<b>Life Insurance Benefits</b>		
<b>Basic Life Insurance AD&amp;D Insurance</b>	100% Forrester Paid	2x Base Salary; Max of \$1m
<b>Additional Life Insurance</b>	100% Employee Paid	5x Base Salary; Max of \$500k
<b>Additional Spousal Life</b>		Up to \$500k
<b>Additional Child Life</b>		Up to \$10k; Up to Age 26
<b>Disability Benefits</b>		
<b>Short-Term Disability</b>	100% Forrester Paid	Weeks 1-9: 100% of Weekly Earnings Weeks 10-26: 60% of Weekly Earnings
<b>Long-Term Disability</b>	100% Forrester Paid	60% of Monthly Earnings; Max of \$12,500

- **Review and update your beneficiaries regularly.**
- **Both short-term disability (STD) and long-term disability (LTD) benefits are taxable.**
  - May choose to pay taxes now on LTD premium for a tax-free benefit at time of payment.



# Wellbeing Benefits

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Life happens.



# Neurodivergence Support – Rethink Care

- **Parental Success**

- Empowers working parents and caregivers with the tools to raise more confident and resilient children, especially those with learning and developmental disabilities.
- 1:1 consults with Board Certified Behavior Analysts.
- Specialized support for parents raising children with autism, ADHD, and other conditions.

- **Professional Resilience**

- Continue to foster a culture of inclusivity through career growth tools for neurotypical and neurodivergent employees.
- 1:1 consults available with masters and doctoral-level practitioners.

## Parental Success

Jessica has a child with autism. By meeting with her Board Certified Behavior Analyst and joining Parent Discussion Groups each month, she is learning techniques to practice self-care and help son develop motor and language skills.

## Professional Resilience

Marie feels overwhelmed by her responsibilities managing team members with unique needs. She's learning skills to build her emotional intelligence and manage career stress, along with working with a Workplace Neurodiversity Expert to create an inclusive culture for her team members.





# Life Concierge – Overalls

# Overalls

FROM TO-DOS TO TA-DAS



Health



Benefits



Family



Home



Pet



Finances

Find and Schedule  
Appointments

Doctors, therapists, dentists, electricians, plumbers, mechanics, veterinarians, dog walkers

Navigate  
Bureaucracy

Denied insurance claims, lost deliveries, customer service calls, lost baggage, travel reimbursement

Family &  
Caregiver  
Support

Scheduling childcare, eldercare support, arranging in-home care, filling prescriptions, patient advocacy

Planning and  
Logistics

Moving, travel, camps, vacations, arranging transportation, events

Expert Advice and  
Research

Insurance, personal finances, second opinions on pricing, tax rebates, product research

Sign up here!







# Employee Assistance Program (EAP)



<b>Emotional or Work-Life Counseling</b>	<p>Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExperts™ – highly trained master's-level clinicians – who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:</p> <ul style="list-style-type: none"><li>• Job pressures</li><li>• Relationship/marital conflicts</li><li>• Stress, anxiety and depression</li><li>• Work/school disagreements</li><li>• Substance abuse</li><li>• Child and elder care referral services</li></ul>
<b>Financial Information and Resources</b>	<p>Provides unlimited telephonic support for the complicated financial decisions you or your dependents may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include:</p> <ul style="list-style-type: none"><li>• Managing a budget</li><li>• Retirement</li><li>• Getting out of debt</li><li>• Tax questions</li><li>• Saving for college</li></ul>
<b>Legal Support and Resources</b>	<p>Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:</p> <ul style="list-style-type: none"><li>• Debt and bankruptcy</li><li>• Guardianship</li><li>• Buying a home</li><li>• Power of attorney</li><li>• Divorce</li></ul>
<b>Health and Benefit Services</b>	<p>HealthChampion™ is a service that supports you through all aspects of your health care issues.<sup>2</sup> HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:</p> <ul style="list-style-type: none"><li>• One-on-one review of your health concerns</li><li>• Preparation for upcoming doctor's visits/lab work/tests/surgeries</li><li>• Answers regarding diagnosis and treatment options</li><li>• Coordination with appropriate health care plan provider(s)</li><li>• An easy-to-understand explanation of your benefits–what's covered and what's not</li><li>• Cost estimation for covered/non-covered treatment</li><li>• Guidance on claims and billing issues</li><li>• Fee/payment plan negotiation</li></ul>

For access over the phone, simply call toll-free

**800-96-HELPS**  
(800-964-3577)

Visit [guidanceresources.com](https://guidanceresources.com) to access hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

If you're a first-time user, click on the **Register** tab.

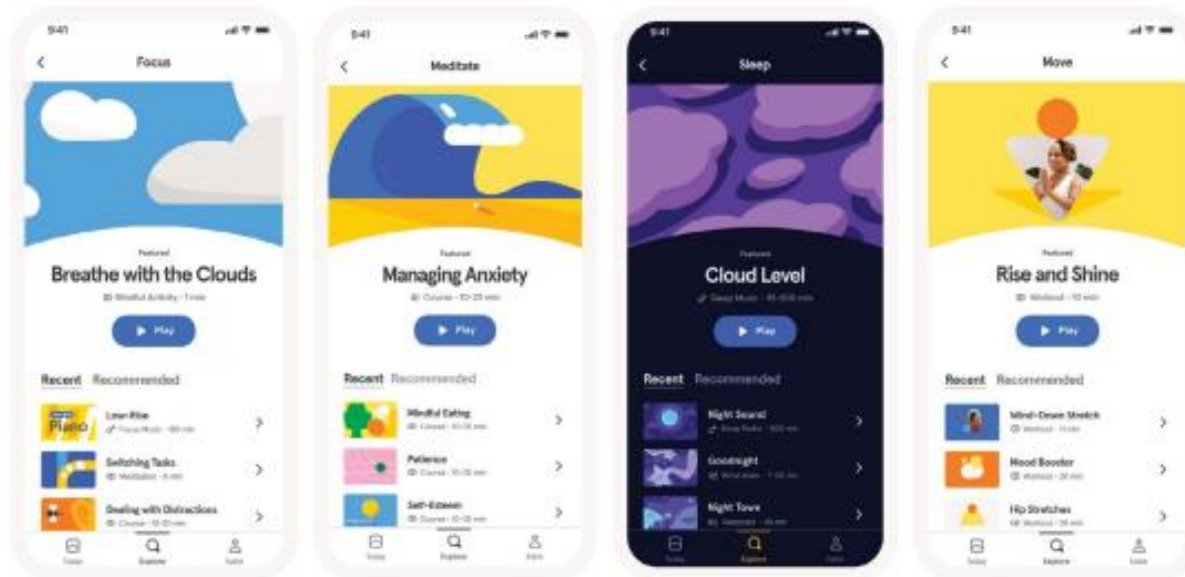
1. In the Organization Web ID field, enter: **HLF902**
2. In the Company Name field at the bottom of personalization page enter: **ABILI**
3. After selecting "Ability Assist program", create your own confidential user name and password.



# HeadSpace



- **Start and end your days feeling like your best self.**
- **Hundreds of guided exercises for meditation, sleep, focus, and movement.**
- **100% paid for by Forrester.**





# Other Benefits



- **Credit and ID monitoring, password storage, monthly credit score, identity restoration services.**



- **Discounted access to qualified and experienced attorneys for whatever life throws at you.**



- **Protect you, and your four-legged family members, from unexpected veterinary costs.**



- **Potential for discounts by bundling your home, auto, renters, boat insurance, etc.**



# Next Steps & Recap

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Supporting you during Open Enrollment  
and beyond.



## Next Steps & Recap

- **Complete your open enrollment elections in Workday by Tuesday, November 12<sup>th</sup>.**
- **You must re-elect your Flexible Spending Accounts (FSA) and Accident and/or Critical Illness Insurance.**
- **Review and update your beneficiaries.**
- **Need Help?**
  - Reach out to the EX Resource Center.
  - Take part in office hours with the Benefits Team.
  - Join the Benefits AMA on Engage on November 1<sup>st</sup>.
  - Review our 2025 Benefits Guide on [www.forresterbenefits.com](http://www.forresterbenefits.com).

Thank You.

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**BOLD  
AT  
WORK**