



BENEFITS

GUIDE 2025

For U.S. Employees

FORRESTER®



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Forrester Research appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about Open Enrollment, and we'll do our best to help you understand your options and guide you through the process.

Of course this guide is not your only resource – anytime you have questions about benefits or the enrollment process, you can contact the Employee Experience Resource Center. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the summary plan description (SPD) [Backstage](#).

Note: This year's Open Enrollment will be **PASSIVE**. This means if you do not want to change your elections, or dependents, there is no action needed from your end.

All employees who wish to participate in the FSA **MUST** make elections for the 2025 plan year. Prior FSA elections **DO NOT** carry forward year to year. Employees must also re-elect their Accident and Critical Illness Insurance benefits.



Forresterites,

Welcome to Open Enrollment for your 2025 benefits. Open Enrollment will take place from October 28th through November 11th.

We are excited about our 2025 offerings, which include:

- **No increase to medical plan premiums.** This marks the third straight year that Forrester has opted to absorb the substantial rising cost of health care so employee premiums can remain flat.
- **New medical plan names.** To better differentiate between our two medical plans, the PPO Blue Care Elect Plan will be renamed the Traditional PPO Plan, and the HDHP Blue Care Saver Plan will be renamed the HSA PPO Plan.
- **No changes to medical plan design, except where required by law.** There will be no changes to the Traditional PPO Plan. Due to IRS regulations, the individual and family deductibles in the HSA PPO Plan will be increasing by \$50 and \$100 respectively.
- **NEW Maternity and Newborn Care Program.** Medical plan enrollees will now have access to Maven, a 21-month program that will provide dedicated advocacy and care navigation, and 24/7/365 access to specialists including pediatricians, sleep coaches, lactation consultants, etc.
- **NEW Student Loan Support Program.** All employees will have access to Tuition.io, a student loan coaching and support program that will provide you and your dependents with resources and live coaching to help manage student loan debt.
- **NEW Neurodivergence Support Program.** All employees will have access to Rethink Care, a support service for parents of neurodivergent children.
- **Slight increase to dental plan premiums.** Due to rising claim costs, dental plan premiums for both plans will be increasing by no more than \$8 per paycheck. The plan designs will remain the same.

We encourage you to become an educated benefits consumer by doing the following:

- **Review your options.** Forresterbenefits.com is your home for open enrollment benefits information.
- **Attend an in-person or virtual open enrollment presentation.** The benefits team will be holding a series of 30–45-minute overviews.
- **Talk to a member of the benefits team.** The team will be holding office hours once open enrollment begins and hosting an “Ask Me Anything (AMA)” on Engage on November 1st.
- **Review your benefits and enroll in Workday.** Even though open enrollment will be passive again in 2025, except for flexible spending accounts and accident/critical illness insurance, we encourage you to review your benefits in Workday once open enrollment begins on the 28th.

Thank you,

Jobina Gonsalves
Chief People Officer



Eligibility

Open enrollment is your opportunity to not only elect coverage, but also change the benefit options available. Our open enrollment period will be held from October 28 - November 11, 2024. All elections made during this period will be effective January 1, 2025 to December 31, 2025.

Outside this open enrollment period, you will not have the chance to add, change or remove benefits unless you experience a qualifying life event.

Eligible Employees

You may enroll in the benefits program if you are a regular full-time employee who is actively working a minimum of 24 hours per week. As a benefits-eligible employee, you have the opportunity to enroll in benefit plans as a new hire or during the annual open enrollment period.



MEDICAL

Blue Cross Blue Shield of MA | home.bluecrossma.com | 800-358-2227

Forrester offers two health insurance plans so that you can choose the plan that best meets your needs and the needs of your family. It is critical that you consider how you will use your benefits when determining which plan is right for you. If you need help with this, please refer to our Nayya decision support tool on page 8.

2025 Medical Rates

Monthly Premiums	Traditional PPO Plan	HSA PPO Plan
Employee Only	\$201.31	\$113.55
Employee + 1	\$402.63	\$219.36
Family	\$644.21	\$363.29

Scan QR Code to view 2025 Electronic Open Enrollment Kit



Medical Plan Summary

	Traditional PPO Plan		HSA PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductibles	\$500 per member \$1,000 per family	\$1,000 per member \$2,000 per family	\$1,650 per member \$3,300 per family	\$3,300 per member \$6,600 per family
Calendar-year Out-of-Pocket Max.	\$3,000 per member \$6,000 per family	\$6,000 per member \$12,000 per family	\$3,000 per member \$6,000 per family	\$4,000 per member \$8,000 per family
Well Child Exams/ Routine Adult Physical Exams	\$0 (no deductible)	20% coinsurance	\$0 (no deductible)	20% coinsurance
Emergency Room	\$150 after deductible (waived if admitted)			
Office Visits – non-preventive (e.g. sick visits)	\$25 after deductible (\$40 Specialist)	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
Mental Health/Substance Abuse Inpatient	\$250 after deductible	20% coinsurance after deductible	10% after deductible	30% after deductible
Mental Health/Substance Abuse Outpatient	\$25 after deductible	20% coinsurance after deductible	10% after deductible	30% after deductible
Inpatient Services	\$250/admission	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
Diagnostic Tests	\$0 after deductible	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
Outpatient Surgery <ul style="list-style-type: none"> Office Setting Surgical Facility, hospital, day care unit 	\$25 after deductible (\$40 Specialist) \$0 after deductible	20% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible
Prescription Drugs <ul style="list-style-type: none"> Retail Pharmacy Mail Order Pharmacy 	\$20/\$35/\$55 (no deductible) \$40/\$70/\$110 (no deductible)	No Benefits Available	\$10/\$25/\$45 (after deductible) \$20/\$50/\$90 (after deductible)	\$20/\$50/\$90 (after deductible) Not covered
Health Savings Account – Company Contribution	Not Applicable		\$600 - Individual \$1,200 - 2 person or family	

Note: 1. If you have selected the "Employee Only" coverage, the "per member" deductible will apply. 2. If you have selected the "Employee +1" coverage or the "Family" coverage the "per family" deductible will apply. 3. The Traditional PPO Plan offers an embedded deductible where no member of a family can incur deductible based costs beyond the "per member" deductible limit.



ADDITIONAL MEDICAL PLAN BENEFITS

- Blue Care Line: 24/7 access to registered nurses for questions/advice
- Standard Vision Benefit: annual eye exam at no cost to you

Wellness Benefits

ahealthyme

We are dedicated to you living a happier, healthier life. You can use a variety of programs for whatever your health goals are. Create a personalized action plan, sign up for wellness workshops & track points at ahealthyme.com/login.

Mental Health Resources

Provider	How You Use It	Who can use the Provider	Hours of Operation	How to Access the Provider
WellConnection	Live video visits with a licensed therapist or psychiatrist, in the privacy of your own home	Medical plan enrollees and their covered dependents.	Therapy appointments: available from 7:00am to 11:00pm ET, 7 days a week Psychiatry appointments: vary by provider	Download the MyBlue app or create an account at bluecrossma.org . Once signed in, select Well Connection Video Visits under My Care
In-Network Providers	Visit in-network providers for in-person or virtual care. Networks include psychiatrists, psychologists, social workers, etc.	Medical plan enrollees and their covered dependents.	Appointments vary by provider	Download the MyBlue app or create an account. Once signed in, go to Find a Doctor & Estimate Costs under My Care, then enter Mental Health or Behavioral health into the search field
Brightline*	Offers mental health care for children through its digital Connect platform.	Medical plan enrollees and their covered dependents.	Appointments are available from 9:00am to 8:00pm ET, Monday – Friday	Go to helloworldbrightline.com or call 1-888-224-7332. You can also search for Brightline using Find a Doctor & Estimate Costs tool
AWARE Recovery Care (ARC)**	Provides a long-term solution for those living with substance use disorder, offering treatment in the privacy of their own homes	Medical plan enrollees and their covered dependents.	24/7	Visit awarerecoverycare.com or call 1-844-AwareRC (1-844-292-7372) to contact a Recovery Specialist
Learn to Live	Assess and explore your feeling, thoughts, emotions, and mind. This confidential, self-guided online tool has programs to support social anxiety, depression, insomnia and more.	Medical plan enrollees and their covered dependents.	24/7	The program is available at no cost to you, for Blue Cross Blue Shield of MA members age 13 and older. Go to learntolive.com/partners and enter code WELLNESS to start your journey!

* Available in MA, CA, WA and AK only

** Available in MA only



NAYYA

What's Nayya?

Nayya is a benefits guidance tool that helps you choose the best plans for you and your family based on your health, financial situation, future plans, and preferences. We encourage you to go through Nayya as the first step in the enrollment process. At the end of a short, survey-style experience you'll receive a personalized recommendation that could help you save money on premiums, make smarter contributions to your 401k, or get additional coverage.

Why use Nayya?

Save time deciding which benefits plans to enroll in, save money on premiums and out-of-pocket costs, and learn about medical plans, retirement plans, supplemental benefits, and more.

Let's Get Started

1. Sign in: To access the decision support portal, please use the link you received via email.
2. Complete the short survey experience: You can link your past insurance usage and then will go through the survey by answering simple questions about your family, lifestyle, and any upcoming life changes you have planned, such as if you are getting married or having a baby.
3. Get your personalized recommendation: After finishing the assessment, you will be provided your bundled benefits recommendations and directed to complete the enrollment process.

Will Nayya share any of my healthcare information with Forrester?

All individual employee data shared with Nayya is kept completely confidential and will not be provided to anyone, including Forrester. The data is solely for individual benefit recommendations.

Will my assessment responses be kept private?

Absolutely - your privacy is our top priority. Forrester will never see your responses and your health and financial information is kept private. Your answers are only used to personalize your recommendations so we can help you find the right care.





NEW

PILLAR RX

Cost-Share Assistance Program

You shouldn't have to go out of your way to get savings. The Cost-Share Assistance Program provides financial assistance using coupons from manufacturers of medication to cover most or all of your out-of-pocket costs for eligible medications. To get the savings, all you need to do is enroll. You don't have to change anything about your prescriptions, including how or where you fill them. It's that easy.

How the cost-share assistance program works

- **Enroll in the program** - If you're taking an eligible medication, you'll be contacted by PillarRx Consulting, an independent company who administers the program. Tell them you'd like to enroll.
- **Fill your prescription** - When filling your prescription as you normally do, a manufacturer's coupon will automatically be applied at checkout.
- **Enjoy the savings** - The coupon reduces your out-of-pocket cost to anywhere between \$0 and \$35, depending on the medication.
- **Get personalized, ongoing support** - PillarRx will monitor your claims every month to make sure you're receiving the correct savings. They'll also provide additional support as needed.

See if your medication is eligible

Most eligible medications include maintenance medications (also known as long-term medications) that are filled through the Blue Cross Speciality Pharmacy Network. For medications that aren't eligible, your pharmacy plan's standard cost share will apply. To see a list of the eligible medications, follow these steps:

1. After you enroll, sign in to your MyBlue account at bluecrossma.org, or create a new one.
2. Select **Cost-Share Assistance** under **My Medications**.
3. Choose **See Eligible Medications**.

ENROLL TODAY!

If you're eligible for the Cost-Share Assistance Program, a Care Team Coordinator from PillarRx will call you to help you enroll. You can also call them at 1-636-614-3128 (TTY:711).



MAVEN

Meet Maven. Your free virtual clinic for starting your family.

Maven is your virtual clinic that lets you meet and message with 35+ provider types 24/7 (yep, even at 2am). Maven complements your in-person care so you can get your questions answered between appointments—saving you time and money with same-day access to specialists.

As of 1/1/25 you and your partner will have free access to Maven as your new virtual health benefit for maternity and newborn care.

Use Maven to get support on topics like:

- Creating your birth plan
- Doula support
- Breastfeeding or bottle feeding support
- Navigating infant sleep
- Postpartum
- Managing your mental health
- Return to work coaching





MAIL SERVICE PHARMACY

Save money on your medications with the mail service pharmacy

Maintenance medications, also known as long-term medications, are used to treat chronic or ongoing conditions. Save 33% when you order them in 90-day supplies through the mail service pharmacy.¹

Benefits of using the mail service pharmacy

- You'll pay 33% less for 90-day supplies of most maintenance medications (that's one less copay).
- There's no additional cost for standard delivery.
- Signing up for automatic refills makes it less likely to miss a dose.

Example of how you'll save with mail service pharmacy²

Type of prescription	Medication copay		
30-day supply, retail pharmacy	\$15	\$30	\$50
90-day supply, mail service pharmacy	\$30	\$60	\$150

1. In most cases for eligible maintenance medications. Check plan materials for more details.

2. For illustrative purposes only, using a 3-tier plan.

PLEASE NOTE: Certain prescribed medications may be subject to other dispensing limitations and to the professional judgment of the pharmacist.

It's the patient's responsibility to report any changes in drug allergies, health conditions, chronic diseases, and drug sensitivities.

How to use the mail service pharmacy

Download the MyBlue app or create an account at bluecrossma.org. Once signed in, click Pharmacy Benefit Manager under My Medications, then go to the Prescriptions tab. To:

- **Transfer prescriptions:** Click – Start Rx delivery by mail
- **Order refills:** Click – View/refill all prescriptions
- **Set up automatic refills:** Click – Manage Automatic Refills
- **You can also fill prescriptions** by calling CVS Customer Care at **877-817-0477 (TTY: 711)**, or by using the included order form.

Why isn't my medication available through the mail service pharmacy?

Certain medications that require immediate administration or are used for short periods of time aren't available through the mail service pharmacy. In addition, some specialty medications are only available through specialty pharmacies.



TELEHEALTH AT FORRESTER

Doctors on Call, On Your Device

Get convenient access to telehealth care by using Well Connection. Sign in to MyBlue, then click Well Connection Video Visit under My Care.

Sign In

Download the MyBlue App from the App Store® or Google Play™, or go to bluecrossma.org.

REAL DOCTORS. REAL EXPERIENCE. REALLY FAST.

GET MEDICAL CARE 24/7

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

THERAPY THAT COMES TO YOU

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

HIGHLY EXPERIENCED, HIGHLY RATED

- Qualified providers. Rated 4.8/5 stars and averaging 15 years of experience.

IS A VIDEO DOCTOR VISIT RIGHT FOR ME?

You can do a lot over your tablet, laptop, or smartphone. Here's how members are using this service.

“I’m not feeling well.”

Get care for:

- Cold and flu symptoms
- Fever
- Runny nose, sinus pain
- Sore throat
- Pink eye
- Skin rash

“I need emotional support.”

Talk to a therapist about:

- Depression and anxiety
- Substance use disorder
- Loss of a loved one
- Relationship issues
- Emotional trauma
- Stress

You can also schedule a visit with a psychiatrist for medication management services.

“My loved one is under the weather.”

- Get quick, expert family care
- Save time in your busy family schedule

PRIMARY CARE

A WHOLE NEW WAY TO DO PRIMARY CARE.

An innovative way to do primary care that's convenient and comprehensive is here. You can now choose a virtual primary care provider (PCP) to lead your new Virtual Care Team.

PRIMARY CARE THAT'S A PRIME EXPERIENCE

It's a new kind of primary care — one that comes with a team of experts committed to getting you the care you need.

Learn More

For more information, sign in to your MyBlue account at bluecrossma.com.



24/7 NURSES

NURSES RIGHT NOW

When you call our 24/7 Nurse Line, you can speak to a registered nurse, when you need to, day or night. Because guidance and advice should be available around the clock.

YES, YOUR PLAN COVERS IT!

GET CONNECTED DIRECTLY TO A NURSE	365 DAYS A YEAR, INCLUDING HOLIDAYS	THERE'S NO ADDITIONAL COST
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KNOW WHEN TO CALL

Nurses can give you advice on:

- Treating a fever, cut, headache, or diarrhea
- Managing a new diagnosis
- Recognizing signs of a concussion after a head injury
- Taking over-the-counter medications or prescriptions
- Upcoming medical tests or appointments
- Deciding if you need immediate care
- Caring for a sick child or family member

In the case of a life-threatening emergency, call 911 or go to the nearest emergency room.

Call Our 24/7 Nurse Line

Nurses are ready around the clock to answer your questions. Call 1-888-247-BLUE (2583).





FITNESS & WEIGHT LOSS REIMBURSEMENTS

Your reward for healthy behavior. Medical plan members may qualify for a fitness and/or weight loss reimbursement benefit.

Fitness Reimbursement

Up to \$150 per family per year

Membership fitness class fees at:

- A full-service health club with cardiovascular and strength-training equipment like treadmills, bikes, weight machines and free weights
- A fitness studio with instructor-led group classes such as yoga, Pilates, zumba, kick-boxing, indoor cycling/spinning and other exercise programs
- Virtual offerings like online fitness memberships, subscriptions and classes that provide cardiovascular and strength-training
- Home fitness equipment like stationary bikes (including Peloton), weights, kettle bells, bands and treadmills

Weight Loss Reimbursement

Up to \$150 per family per year

Participation fees for:

- Non-hospital programs (in-person or online) that combine healthy eating, exercise and coaching sessions with certified health professionals such as nutritionists, registered dietitians or exercise physiologists.
- Hospital-based programs
- WW, formerly known as Weight Watchers (in-person or online).

Reimbursement is quick,
easy and online

Sign into MyBlue at
bluecrossma.org





HEALTH SAVINGS ACCOUNT (HSA)

HealthEquity | myhealthequity.com | 866.346.5800

Employees who enroll in the HSA PPO Plan are eligible to contribute to a Health Savings Account (HSA) through Health Equity. HSA contributions are pre-tax and help pay for out-of-pocket medical expenses, as well as dental and vision expenses. Unspent HSA funds roll over year after year and are yours to keep.

Your contributions may be 100 percent tax-deductible, meaning contributions can be deducted from your gross income. All interest earned in your HSA is 100 percent tax-deferred, meaning the funds grow without being subject to taxes unless they are used for non-eligible medical expenses. Withdrawals from your HSA are 100 percent tax-free for eligible medical expenses (i.e., deductibles, copays, prescriptions, vision, and dental care). Your HSA funds are not taxed as long as you use them for eligible medical expenses.

You must be enrolled in the HSA PPO Plan to contribute to the HSA. For new members of the Saver Plan, an HSA will be created for you with Forrester's first contribution.

How an HSA Works:

Money Goes In	Money Comes Out	Have Money Left? It Rolls Over
<p>Forrester automatically contributes pre-tax money to your HSA through payroll up to an annual max of:</p> <ul style="list-style-type: none"> • \$600 for an individual • \$1,200 for a family <p style="text-align: center;">+</p> <p>You can contribute additional pre-tax amounts through payroll deductions.</p> <p style="text-align: center;">=</p> <p>Pre-tax contributions from you and Forrester up to a combined IRS maximum of:</p> <ul style="list-style-type: none"> • \$4,300 for individuals • \$8,550 for families • An extra \$1,000 if you are aged 55 or older 	<p>You pay the full cost of non-preventative care, including non-preventative prescription drugs until you meet the deductible.</p> <p>When you have an eligible, qualified medical expense, you decide where to use your HSA or pay the cost yourself without using your HSA.</p> <p>Regardless of how you pay for qualified healthcare expenses, those dollars count toward the HSA Plan's deductible and out-of-pocket maximum.</p>	<p>Any money left in your account is yours to pay or health care in the future.</p> <p>If you leave Forrester, it goes with you.</p>





Frequently Asked Questions for Health Savings Accounts (HSA)

How much can I contribute?

You may contribute up to \$4,300 in 2025 for individual coverage or \$8,550 for family coverage into the HSA. If you are over age 55, you can contribute an additional \$1,000 in 2025 as a “catch-up” contribution. The HSA contribution year is calendar year and you can start, stop or change your contribution throughout the year in Workday. Please keep in mind that annual limits include both the employee and employer contributions.

How do I get reimbursed?

You can use your HSA to pay deductible expenses, any applicable coinsurance, and other qualified health care expenses. You will receive a debit card so that you can pay for services as you receive them, or you can file a claim online to get reimbursed from HealthEquity Benefits.

What happens to any money I don't use in 2025?

Your HSA funds will rollover, year after year.

If I leave employment, what happens to my HSA?

Your HSA is portable, so if you leave employment for any reason, your HSA goes with you.

Can I withdraw money from an HSA for nonmedical expenses?

Yes, but if you withdraw funds for non-medical expenses before you turn 65, you have to pay taxes on the money and a 20% penalty. If you take money out after you turn 65, you don't have a penalty, but you must still pay ordinary income taxes on the money you withdraw for non-medical expenses.

Can I have both an FSA and an HSA?

If you have the HSA plan, you cannot enroll in the Health FSA Plan. And if your spouse is enrolled in Forrester's HSA medical plan as a dependent, they cannot have a Healthcare FSA through their employer (except limited purpose FSA).

Can I use the money in my account to pay for my dependents' medical expenses?

You can use the money in the account to pay for the medical expenses of yourself, your spouse or your dependent children, whether they are covered by the Forrester plan or not.

When can I start using my HSA dollars?

You can use your HSA dollars once contributions have been made.

Who is our HSA vendor?

Our HSA vendor is Health Equity. You can pay providers directly from your HSA using your HealthEquity debit card or leveraging your claims online at myhealthequity.com Medical claims will show in your member portal automatically from the BCBSMA file integration. If you are using the member portal to upload and pay providers for other expenses such as dental, vision, OTC prescriptions, etc. you can upload those claims online at www.myhealthequity.com



DENTAL

Delta Dental of Massachusetts (MA) | deltadentalma.com | 833.615.0427

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler, and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease and is an important part of maintaining overall health.

You can save money when you use a Delta Dental of Massachusetts (MA) dentist because network providers have agreed to discounted fees. You may use an out-of-network dentist if you choose, but you may be responsible for any difference between the amount charged by your provider and what Delta Dental has negotiated to pay.

Click the plan name for the full plan summary: [Basic](#) or [Buy-Up](#)

	Basic Dental Plan		Buy-Up Dental Plan	
	In-Network % of Negotiated Fee	Out-of-Network 90% of R&C Fee	In-Network % of Negotiated Fee	Out-of-Network 90% of R&C Fee
Deductible (individual/family)	\$50 / \$150	\$50 / \$150	\$0 / \$0	\$25 / \$75
Annual Maximum	\$1,500 / person	\$1,500 / person	\$1,500 / person	\$1,500 / person
Type A: Preventive	100%	100%	100%	100%
Type B: Basic Restorative	80%	80%	100%	80%
Type C: Major Restorative	50%	50%	60%	50%
Type D: Orthodontia	50%	50%	50%	50%
Orthodontia Lifetime Maximum	\$1,500 / person Child(ren) Only	\$1,500 / person Child(ren) Only	\$1,500 / person Child(ren) & Adult(s)	\$1,500 / person Child(ren) & Adult(s)

Child(ren)'s eligibility for dental coverage is from birth up to age 26.

Late enrollment waiting period: There is a one-year waiting period for all services following the date of request.

2025 Basic Rates

Level of Coverage	Monthly Premiums
Employee	\$13.10
Employee + 1	\$26.85
Family	\$49.75

2025 Buy-Up Rates

Level of Coverage	Monthly Premiums
Employee	\$14.96
Employee + 1	\$30.67
Family	\$56.82



VISION

Vision Service Plan (VSP) | vsp.com | 800.877.7195

Forrester offers supplemental vision coverage through Vision Service Plan (VSP).

[Click here for the full plan summary!](#)

Compare the Costs of Coverage vs No Coverage

Type of Service	With VSP Coverage	Without VSP Coverage
Eye Exam	\$20 Copay	\$140
Frame	\$20 Copay	\$150
Single Vision Lenses	\$20 Copay	\$84
Transition Lenses	\$62	\$97
Anti-reflective Coating	Covered in Full	\$106
Employee-only Annual Contribution	\$119.76	N/A
Total	\$251.24	\$577

2025 Monthly Premiums

Level of Coverage	Monthly Premiums
Employee	\$9.98
Employee + 1	\$14.47
Family	\$25.94





FLEXIBLE SPENDING ACCOUNTS (FSA)

Sentinel Benefits | sentinelgroup.com | 888.762.6088

Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. Each pay period, funds are deducted from your pay on a pre-tax basis and credited to a Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses.

Account Type	Eligible Expenses	Annual Contribution Limits*	Benefit
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, deductibles, eyeglasses and doctor-prescribed over the counter medications)	Maximum contribution is \$3,300 per year	Saves on eligible expenses not covered by insurance; reduces your taxable income
Limited Purpose Health Care FSA	ONLY AVAILABLE FOR THOSE ENROLLED IN THE HSA PLAN. Most dental and vision care expenses that are not covered by your insurance plans	Maximum contribution is \$3,300 per year	Saves on eligible expenses not covered by insurance; reduces your taxable income
Dependent Care FSA	Dependent care expenses (such as day care, after school programs or elder care programs) so you can work or attend school full time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income

Important FSA Info

Your FSA elections will be in effect for the calendar year. Please plan your contributions carefully. On the Dependent Care plan, any dollars remaining in your account after March 31st will be forfeited. On the FSA Medical and Limited Purpose FSA plans, only \$660 may roll over year-to-year. These are known as the, “use it or lose it” rules and are governed by IRS regulation. **Note that FSA elections do not automatically continue from year to year; you must actively enroll each year.**

If you choose to enroll in the Health Saver plan with HSA, you may only participate in the Limited Purpose FSA.

***Please note: IRS limits are subject to change before the end of 2024 for 2025.**



ACCIDENT AND CRITICAL ILLNESS INSURANCE

The Hartford | thehartford.com | 866.547.4205

Accident Insurance

Accidental injury insurance pays benefits directly to you in the event of a covered accident. How you use the money is up to you, though it can help pay out-of-pocket medical costs or expenses that may not be covered by medical insurance. The plan pays a lump-sum benefit depending on the covered injury/treatment.

Critical Illness

Critical Illness (CI) insurance provides a lump-sum cash benefit when covered members are diagnosed with a critical illness. CI helps employees stay ahead of unexpected out-of-pocket medical expenses (deductibles, co-insurance, etc.) associated with conditions such as: heart attack, stroke, cancer and cancer treatment, kidney failure and others.

CI also provides a wellness benefit for certain cancer and health screenings. Coverage levels are \$10,000 or \$40,000. Make sure you self-declare the Tobacco status. Your personalized rate will be displayed in Workday during open enrollment.

Click the plan name for the full plan summary: [Critical Illness](#) or [Accident](#).





LIFE AND DISABILITY BENEFITS

The Hartford | thehartford.com

Life and Accidental Death & Dismemberment (AD&D) Insurance Coverage

Life insurance is an important part of your financial security, especially if others depend on you for support. Forrester provides two types of life insurance for you at NO cost through The Hartford. Basic Life and AD&D benefit is equal to 2x base earnings up to a maximum of \$1,000,000

[Click here for the plan summary!](#)

Disability Insurance Coverage

To protect employees in the event they become disabled and unable to work, Forrester provides full-time employees with company-paid short and long term disability benefits.

Short-Term Disability

- Provides salary continuation for up to 26 weeks, 100% of base pay is covered for weeks 1-9 and 60% of base pay is covered from weeks 10-26.
- Short-Term Disability benefits are always taxable.

Long-Term Disability

- Replaces 60% of your base salary after Short Term Disability until you are no longer continuously disabled.
- Payment of Long-Term Disability benefits are taxable unless employees wish to pay for the taxes that are related to the Long-Term Disability benefit separately.





Supplemental Life Insurance Coverage

You may elect to purchase, on a post-tax basis, additional life insurance coverage for yourself and your spouse. Any requests for supplemental life insurance coverage is subject to evidence of insurability. The Hartford will contact you directly to initiate the evidence of insurability review process.

Supplemental Employee Life Insurance	\$10,000 increments up to the lesser of 5 times annual earnings or \$500,000. Guaranteed benefit amount: \$190k employee, \$30k spouse
Supplemental Dependent Life Insurance	Spouse: \$5,000 increments up to \$500,000, spouse coverage amount can't exceed employee coverage amount Child: \$2,000 increments up to \$10,000
Supplemental Child(ren) Life Insurance	You may elect life insurance for your child(ren) in increments of \$2,000 up to a maximum of \$10,000. The employee cost is \$.47 per \$1,000 of coverage.

With Life and AD&D insurance you're covered in case an untimely death or accident destroys your income-earning ability. If you're in an accident covered by the policy, you'll have less to worry about, especially if your livelihood depends on your physical health.





WELLBEING BENEFITS

Travel Assist

The Hartford | 800.243.6108

Travel Assist Services

Emergency Medical Assistance	<ul style="list-style-type: none"> • Medical referrals • Medical monitoring • Medical evacuation • Repatriation • Traveling companion assistance 	<ul style="list-style-type: none"> • Dependent children assistance • Visit by a family member or friend • Emergency medical payments • Return of mortal remains
Pre-trip Information	<ul style="list-style-type: none"> • Visa and passport requirements • Inoculation and immunization requirements 	<ul style="list-style-type: none"> • Foreign exchange rates • Embassy and consular referrals
Emergency Personal Services	<ul style="list-style-type: none"> • Medication and eyeglass prescription assistance • Emergency travel arrangements 	<ul style="list-style-type: none"> • Emergency cash • Locating lost items • Bail advancement

Legal Plan

MetLife Legal | members.legalplans.com | 800.821.6400

This plan administered by MetLife Legal can give you easy access to experienced local attorneys. Some of the services include: Purchase/Sales/Refinance of a primary residence, wills, debt matters, etc. [Click here for the plan summary!](#)

Fixed rate at \$23 per month.





WELLBEING BENEFITS

Overalls

Our LifeConcierge™ platform is here to support you by tackling the distractions and decisions that waste your valuable time and energy. We handle time-draining tasks, simplify complicated decisions, and tackle to-do's.

Our LifeConcierges™ are real humans, with real expertise and real experience dealing with real life. Whether you're moving to Boulder with three kids, or braving the DMV, Overalls is here to help.

What can Overalls do for you?

Find and Schedule Service Providers	Doctors, therapists, dentists, electricians, plumbers, mechanics, veterinarians
Navigate Bureaucracy	Denied insurance claims, understanding your benefits, customer service calls, lost baggage
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 contractor pricing, tax rebates



NEW **Tuition.io**

Paying off student loans can be difficult, but our resources can help you avoid making costly mistakes.

- **Income Driven Repayment**
A powerful tool for employees to see the impact of & how to participate in income-driven payments and possible loan forgiveness.
- **Refinancing**
Learn all you need to know about refinancing your student loans.
- **Loan Payoff Projection**
Employees compare payment scenarios, visualizing the impact of extra payments in relation to minimum obligations and/or optional contributions.

Even if you don't have any loans yourself, it's never too late to start planning for the future.

- **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.
- **Live Student Loan Coaching**
Our Student Loan Coaching Team will answer your most pressing questions about student loan debt and repayment



WELLBEING BENEFITS

NEW

ReThink

connect.rethinkcare.com/sponsor/Forrester

Helping your family thrive at home and at work

Whether it's parenting your children or managing your workload at the office, everybody needs a little help sometimes. If you're also managing the unique perspectives of neurodiversity whether in your child or yourself, it can feel overwhelming. ReThinkCare is here with holistic support for your professional, parenting and personal wellbeing needs. Enroll today and get the support you need to be your best self at home and at work.

You have access to evidence-based training and expert consultation to support your success at home and at work.

Support at home

Parental Success support provides expert-led training courses and articles to support your child's socialization, executive function development, social and emotional learning and academics. You also have access to one-on-one consultations with a dedicated Parenting Expert specialized in working across a broad spectrum of needs.

Support at work

Professional Resilience support provides evidence-based online training courses on professional development, emotional intelligence, managing stress and fostering environments to support neurodivergent and neurotypical team members. You have access to one-on-one consultations with on-staff experts to address your specific needs.



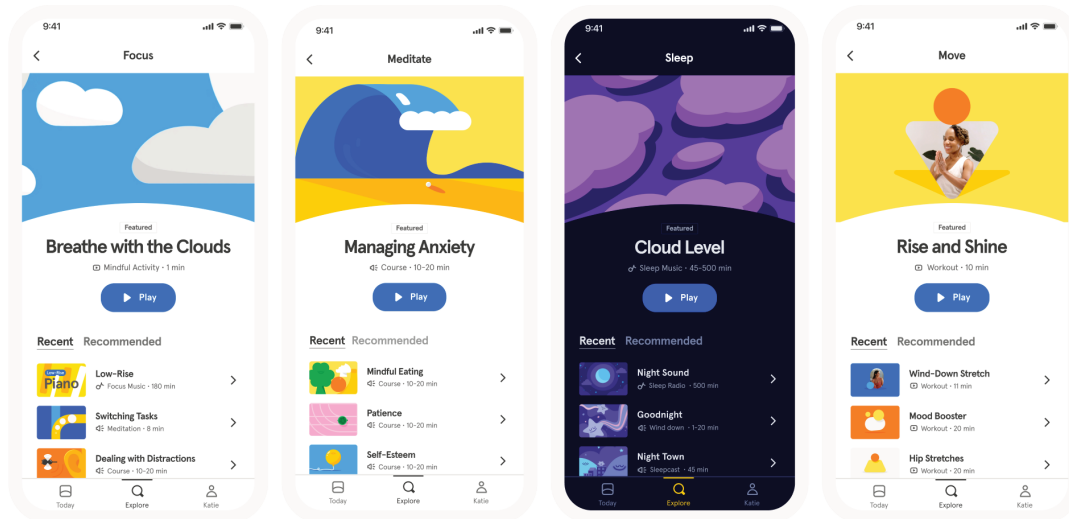


WELLBEING BENEFITS

Headspace

With hundreds of guided exercises for meditation, sleep, focus, and movement, Headspace will help you start and end your days feeling like your best self.

The best part? Forrester employees get it all for free. Scan the QR code to join.





WELLBEING BENEFITS

Employee Assistance Program (EAP) - Ability Assist

guidanceresources.com

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help cope with the stress and life changes that may result. That's why The Hartford Ability Assist® Counseling Services, offered by ComPsych®,¹ can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

From everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is your resource for professional support.

You and your family, including spouse and dependents can access Ability Assist at any time, as long as you are covered under a fully insured Group policy or Leave Management Services with The Hartford.

Service Features

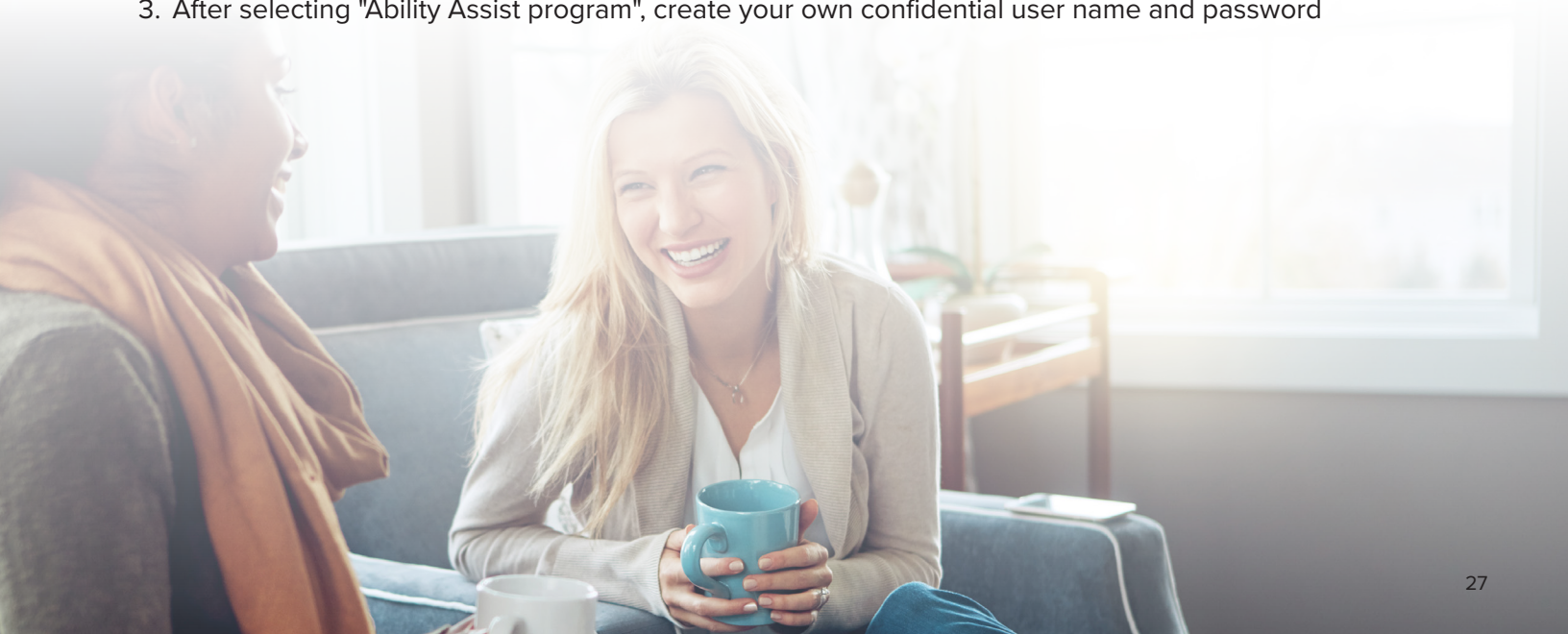
The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get counseling help for your own unique needs. Work-life services and counseling for your legal, financial, medical and benefit-related concerns are also available by phone.

How to Contact or Set Up Your Ability Assist Account:

Visit 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





WELLBEING BENEFITS

ID Theft Protection and Resources

Allstate | Allstateidentityprotection.com | 800.789.2720

Identity Theft can ruin credit and bankrupt families without them even knowing it. Forrester offers you the ability to protect your identifying information through Allstate Identity Protection (AIP), a top-rated identity Theft Protection and Restoration Service.

Features include:

- Credit Monitoring (monitoring breached data for login credentials, emails, password, etc.)
- ID Monitoring
- Fraud Alerts on Credit (when necessary)
- Password Storage
- Monthly Credit Score
- Full Service ID Theft

[Click here for the plan summary!](#)

Level of Coverage	Monthly Premiums
Employee	\$7.95
Family	\$13.95





WEALTH & FINANCIAL BENEFITS

401K Retirement Savings Plan – 401K.com

- Employees can contribute up to 80% of their pre-tax salary up to the IRS maximum. The 2024 IRS maximum is \$23,000*.
- \$7,500 catch-up allowed for employees 50 and greater.
- Forrester will match 50% of your contributions up to 6%.
- 4-year vesting schedule (25% vested each year).
- Visit 401k.com to manage your funds and deferrals.

Employee Stock Purchase Plan

The ESPP allows you to purchase Forrester's stock at a discounted price:

- Any active and permanent employee work 20+ hours/ week is eligible.
- There are 2 purchase periods each year, March – Aug & Sep – Feb.
- Enrollment periods open prior to the start of each period.
- You may choose to contribute 2% - 10% of your salary and the contributions are deducted with each paycheck.
- You can withdraw at any time up to 2 days before the end of the purchase period.
- Stock is bought at the end of the period at a 15% discount. There is a mandatory 1 year holding period.

Please note: 2025 IRS maximum is subject to change.





BASIC INSURANCE TERMS

COINSURANCE: Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service. Your coinsurance will begin after you have met your deductible. For example, if the health plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health plan pays the rest of the allowed amount.

COPAY: A copay is a fixed dollar amount you pay for a healthcare service. The amount can vary by the type of service. Your copays will not count toward your deductible but will count toward your out-of-pocket maximum.

DEDUCTIBLE: The deductible is the amount you owe for covered healthcare services before your plan begins to pay benefits. For example, if your deductible is \$2,800, your plan won't pay anything until you've met your \$2,800 deductible for covered healthcare services subject to the deductible. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

EMBEDDED DEDUCTIBLE: If you are on a family medical plan with an embedded deductible, your plan contains two components: an individual deductible and a family deductible. Having two components to the deductible allows each member of your family to have your insurance policy cover their medical bills prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

EXPLANATION OF BENEFITS (EOB): An EOB is a statement from the insurance company showing how claims were processed. The EOB tells you what portion of the claim was paid to the healthcare provider and what portion of the payment, if any, you are responsible for.

INDIVIDUAL MANDATE: Federal health reform mandates most U.S. citizens have health insurance for themselves and their dependents. Forrester helps you stay insured by offering affordable healthcare for all employees who work at least 30 hours each week. Coverage is effective the first of the month following 60 days of full-time employment and allows you to cover your spouse and children.

IN-NETWORK VS. OUT-OF-NETWORK: A network is composed of all contracted providers. Networks request providers to participate in their network, and in return, providers agree to offer discounted services to their patients. If you pick an out-of-network provider, your claims will be higher because you will not receive the discounts the in-network providers offer.

OUT-OF-POCKET MAXIMUM: The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. Your out-of-pocket maximum includes your deductible, coinsurance and copays that come out of your pocket. After you have paid the specified out-of-pocket amount during a policy year, the plan pays the remaining covered services at 100%.

PREVENTIVE CARE: Routine healthcare services can minimize the risk of certain illnesses or chronic conditions. Examples of preventive care services include but are not limited to physical exams, mammograms, flu vaccines, prostate tests and smoking cessation.

REASONABLE AND CUSTOMARY: The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.



Health Insurance

Blue Cross Blue Shield of MA

800-358-2227

home.bluecrossma.com

Pharmacy

PillarRx

636-614-3128 (TTY:711)

bluecrossma.org | Select "Cost-Share Assistance" under "My Medications"

Maven

Maven

mavenclinic.com

HSA

Health Equity

866-346-5800

healthequity.com

Dental

Delta Dental of Massachusetts

833-615-0427

deltadentalma.com

Vision

Vision Service Plan (VSP)

800-877-7195

vsp.com

FSA

Sentinel Benefits

888-762-6088

sentinelgroup.com

Mental Health Support

Headspace

teamsupport@headspace.com

Life Concierge

Overalls

help@getoveralls.com

Life and AD&D Insurance

The Hartford

Claims: 888-563-1124

thehartford.com/employee-benefits/group-life-insurance

Voluntary Accident & Critical Illness

The Hartford

866-547-4205

thehartford.com/employee-benefits/voluntary

Disability Insurance

The Hartford

888-277-4767

thehartford.com/employee-benefits/group-disability-insurance

EAP

Ability Assist

guidanceresources.com (Organization Web ID field: HLF902 Company name: ABILI)

Legal Plan

MetLife Legal Plans

800-821-6400

legalplans.com

ID Theft Protection

Allstate

800-789-2720

Allstateidentityprotection.com

ReThink

ReThink

support@rethinkcare.com

Tuition.io

Tuition.io

support@tuition.io

REQUIRED NOTICES

To view the notices, please [click here](#).

- Medicare Part D Creditable Coverage Notice
- HIPAA Comprehensive Notice of Privacy Policy and Procedures
- Notice of Special Enrollment Rights
- General COBRA Notice
- Notice of Right to Designate Primary Care Provider and of No Obligation for Pre-Authorization for OB/GYN Care
- Women's Health and Cancer Rights Notice
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)



NOTES



Log in to Workday beginning October 28 to review your current benefits and update your benefit elections for 2025!

Questions?

We want you to feel confident that you're making the right choices. The Open Enrollment Backstage page is full of decision support resources. Additionally, the EX Resource Center is ready to help answer your questions.