

From "Robin tusino" <tusino64@gmail.com>
To rTusino@doverma.gov
Date 2024-08-29 12:46:58+00:00
Subject Fwd: Medical Insurance
Attachments image002.png; image001.jpg; Employee-Enrollment-Form.pdf; MA-Health-Care-Coverage-Waiver.pdf; HMO-2000-Flex-Summary.pdf; HMO-HSA-3000-Flex-Summary.pdf

----- Forwarded message -----

From: **Mike Tusino** <mike@capital-strategic-solutions.com>
Date: Wed, Aug 28, 2024 at 7:31 PM
Subject: Fwd: Medical Insurance
To: Robin tusino <tusino64@gmail.com>

Sent from my iPhone

Begin forwarded message:

From: Nichol Figueiredo <Nichol@capital-strategic-solutions.com>
Date: August 28, 2024 at 5:16:01 PM EDT
To: Scott MacKilligan <Scott@baystatefinancialgb.com>, jsebell@baystatefinancial.com, Team CSS <TeamCSS@capital-strategic-solutions.com>
Subject: FW: Medical Insurance

Good afternoon,

Thank you for attending today's Health Insurance discussion. I have copied Scott and Jason on this email if you have any questions.

Staci has been collecting the waivers, I completely forgot that she is off on Friday – so if you are or are not going to partake in the health insurance it would be greatly appreciated if you could fill out the enrollment form or the waiver so we can get everything inline for a September 15, 2024, start date.

Please feel free to reach out to Jennifer or I if you have any questions.

Sincerely,

Nichol M. Figueiredo

Chief Executive Officer

From: Nichol Figueiredo
Sent: Monday, August 26, 2024 12:34 PM
To: Team CSS <TeamCSS@capital-strategic-solutions.com>
Subject: Medical Insurance
Importance: High

Good afternoon,

We are thrilled to announce that CSS is now offering medical insurance as a benefit to all our employees! This new benefit reflects our commitment to supporting your health and well-being.

What This Means for You:

- *** Healthcare Coverage:** We've chosen two options through Havard Pilgrim Health Care, the HMO 2000 – Flex and the HMO HSA 3000 - to help our employees stay healthy and well.
- *** Cost:** The following chart depicts the estimated weekly contribution by employees:

HPHC 2024 HMO 2000 - Flex		MPHC 2024 HMO HSA 3000 - Flex	
Subscriber	Est. Weekly Ded.	Subscriber	Est. Weekly Ded.
Individual	\$93.77	Individual	\$73.80
Employee/ Spouse	\$243.79	Employee/ Spouse	\$191.87
Employee/ Child(ren)	\$225.50	Employee/ Child(ren)	\$177.48
Family	\$347.40	Family	\$273.42

*Please note that rates are subject to change based on final enrollment

Next Steps:

- * **Plan Overview:** A plan overview will be held via: Zoom on **Wednesday, August 28, 2024 at 9 AM** via: Zoom <https://us02web.zoom.us/j/87493287631?pwd=vqfvrE0A8a8bNJRsy683CbKiETuat0.1>

Passcode: 250880

- * **Review the Plan Details:** Attached to this email, you will find detailed information about the coverage options, including what's included and how to access services.
- * **ALL Employees MUST Enroll or Complete the Waiver by Friday, August 30, 2024. This is a time-sensitive matter, so please act quickly.**
 - * Email your enrollment form or completed waiver to Staci@capital-strategic-solutions.com and please feel free to copy me.

Questions? We are here to help! If you have any questions or need assistance with the enrollment process, please contact either Jennifer or I, Staci will be calling you to ensure that your forms are completed by the deadline – *Don't shoot the messenger, she is doing this to ensure compliance so that your fellow employees can have health insurance coverage in a timely fashion.*

Why You Should Act Now:

- * **Ensure Your Coverage:** Acting promptly ensures that you and your family will be covered starting from **September 15, 2024.**
- * **Limited Time to Enroll:** The enrollment window is short, and missing the deadline may result in waiting until the next enrollment period to gain access to this benefit.

We are proud to offer this valuable benefit and encourage everyone to take advantage of it. We anticipate rolling out other benefits soon including, short-term disability, long-term disability, dental, vision, and life insurance. Your health and well-being are important to us, and we believe that these benefits will make a positive difference in your life.

Thank you for your attention to this exciting development, and please don't hesitate to reach out if you have any questions.

Sincerely,

Nichol M. Figueiredo

Chief Executive Officer

<image002.png>

Tel. 508-690-0046 – Ext. 700

From: Scott MacKilligan <Scott@baystatefinancialgb.com>

Sent: Monday, August 26, 2024 10:49 AM

To: Jennifer Thompson <jennifer@capital-strategic-solutions.com>; Nichol Figueiredo
<Nichol@capital-strategic-solutions.com>; SEBELL, Jason <jsebell@baystatefinancial.com>

Subject: HPHC Employee Forms

Hi Nicole and Jennifer,

Please find the employee forms attached. I decided to include the employee apps and waivers in the email with the two Benefit Summaries in case you wanted to easily forward them on to the group.

Thanks,

Scott

Scott MacKilligan

Partner

[301 Edgewater Place, Suite 200](#)

[Wakefield, MA 01880](#)

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scott@baystatefinancialgb.com