

Xcellerex Benefits

Xcellerex offers a comprehensive benefit program to its employees. Employees who work 32 or more hours per week are eligible to participate. Almost all benefits begin on your first day of employment with the company.

Our health care program features a variety of preventive care and wellness programs so employees and their families can stay healthy. It also offers employees access to comprehensive medical care and services when they need them. Through our healthcare providers, employees can benefit from a wide variety of online tools, resources and special programs designed to help them enjoy a higher quality of life.

Medical

Employees may choose from two medical plan options. Xcellerex offers HMO and PPO plan designs through Harvard Pilgrim Healthcare, which has been voted the #1 healthcare plan in the nation for the past seven years ([Harvard Pilgrim Healthcare](#)). Both plans have a \$20 office visit co-pay. Certain services are subject to deductibles (\$1,000 for individual; \$2,000 for family) of which Xcellerex reimburses 50% through a Health Reimbursement Account (HRA).

Dental

Dental coverage is provided through Delta Dental of Massachusetts (its Delta Premier plan). Comprehensive coverage ranges from 100% coverage for Preventative care, 80% for Basic services and 50% for Major/Restorative services. Orthodontic coverage is also available for dependents to age 19.

Short Term Disability

Short term disability coverage is provided through Unum. If you are unable to work because of an illness or accident, you may be eligible for 67% of your weekly base pay to a maximum of \$1,600 for up to 12 weeks. This benefit can be entirely paid for by Xcellerex. Or, employees have the option to pay for the premium and receive a tax-free benefit at the time of claim.

Long Term Disability

Long Term Disability insurance, all provided through UNUM, is provided at 60% of your monthly base pay, up to a maximum monthly benefit of \$11,000. This benefit can be entirely paid for by Xcellerex. Or, employees have the option to pay for the premium and receive a tax-free benefit at the time of claim.

Life / AD&D Insurance

Life and AD&D insurance benefits provided through UNUM are effective on your first day of employment and offered at no cost to you. Coverage is equal to two times your annual base salary up to a maximum of \$750,000.

Supplement Life and Disability Insurance

Through Northwestern Mutual, additional life and disability insurance can be purchased by employees.

Vision Care

Employees may elect vision coverage through EyeMed Vision Care, a provider for quality eye care services. Their network consists of private practicing optometrists, ophthalmologists, opticians, and optical retailers such as LensCrafters®, Pearle Vision®, Sears Optical®, Target Optical®, and JCPenney Optical®.

Flexible Spending Accounts

Flexible spending accounts, also known as "Section 125 Plans", are accounts that you may elect to participate in to pay for uncovered, eligible medical, dental and dependent care expenses on a pre-tax basis. Xcellerex offers both medical and dependent care spending accounts through HR Concepts.

401(k) Plan

Employees are eligible to participate in our 401(k) plan the first of the month following their first day of employment. You may contribute between 1% and 90% of your annual salary, up to the IRS annual maximum. Xcellerex provides a company match of 33% up to the first 6% you contribute toward your plan.

Pet Insurance

Employees may purchase pet insurance through VPI and receive a 10% group discount.

Work and Life Benefits

- Bonus Program
- Tuition Reimbursement
- Employee Assistance Program (EAP)
- Marriage Leave
- Parental Leave
- Paid Time Off (PTO)
- Area Bank / Credit Union discounts