



2021 Benefits Highlights

Acceleron offers competitive benefits to provide health and financial security for you and your family, including medical, dental, vision and life insurance coverage. This is a summary of those benefits to help you make the right decisions when you enroll.

Eligibility

You are eligible for benefits if you work at least 24 hours per week. Most of your benefits are effective on your date of hire as long as you enroll within 30 days. You may enroll your eligible dependents, including your spouse/ domestic partner and children, for coverage once you become eligible.

Medical Plan

We offer a comprehensive PPO medical plan through Blue Cross Blue Shield of Massachusetts (BCBSMA) with no in-network deductible and low office visit copayments. The plan covers 100% of the cost for preventive care services. This plan includes prescription drug coverage automatically.

- Telemedicine: Offers coverage for certain medical and mental health services for conditions that can be treated through video visits from an approved telehealth provider.
- Learn to Live: Online, self-paced program available 24/7 that is designed to help you overcome issues such as stress, anxiety, worry and depression.
- Participates in BlueCard PPO which provides members with nationwide coverage

Dental Plan

- Our dental plan through BCBSMA pays 100% of the cost for diagnostic and preventive services and shares the cost with you for most dental procedures. The annual deductible is \$50 per individual, \$100 per family. Orthodontia is available to all enrolled members.

Vision Plan

Our vision plan through EyeMed helps you pay for the cost of routine eye exams, glasses and contacts. It pays for one eye exam a year, and pays for a portion of the cost for frames/or contact lenses every other year.

Wellness Program

- On-site fitness facility and an on-site weekly Fit-Lab class led by certified health coach.
- If you are enrolled on the medical plan, you could receive up to \$150 annually from BCBSMA for participating in a qualified fitness and/or weight loss program.
- Acceleron offers an additional \$150 in reimbursement for those who belong to any fitness center and/or participate in a weight loss program.
- Acceleron offers a \$75 voucher to purchase a Fitbit through Wellable.
- BCBSMA partners with Virgin Pulse to offer a wellness program that rewards you for making smart, healthy choices every day. You have the opportunity to earn up to \$400 annually (\$100/quarter).



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Flexible Spending Accounts

Health Care and Dependent Care Flexible Spending Accounts allow you to contribute funds on a pretax basis to help pay for costs such as:

- Most medical, dental and vision care expenses (copayments, deductibles, prescription meds), and
- Dependent care expenses (day care, babysitters or after school programs).

You may enroll in one or both accounts.

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

Acceleron provides Basic Life and AD&D Insurance at no cost to you equal to 2 times your annual salary, up to a maximum benefit of \$750,000. However, any amount that exceeds \$500,000 requires evidence of insurability.

Dependent life insurance is also provided.

- \$10,000 for your spouse
- \$2,000 for children 7 months to age 19 (26 if a student)
- \$1,000 for children 0 to 6 months

Disability Insurance

Acceleron provides eligible employees with disability income benefits as follows:

Short-Term Disability

- Acceleron pays 100% of cost
- 100% of your weekly salary, for up to 90 days when on approved disability leave

Long-Term Disability

- Option of Acceleron paying premium or employee can pay premium (LTD benefit would be tax free if the employee pays the taxes on the premium)
- 60% of your base salary, to a maximum of \$16,000 per month if you are disabled and are unable to work for more than 90 days

Employee Assistance Program (EAP)

The employee assistance program (EAP) offers confidential counseling and assistance with personal, family and work-related issues for you and your immediate family. Many EAP services are available at no cost.

About This Summary: This benefit summary provides selected highlights of Acceleron's benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Acceleron reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

401(k) Retirement Savings Plan

To help you meet your goals and objectives, we offer a 401(k) Retirement Savings Plan, administered by Fidelity, with multiple investment options and a company match. You can contribute up to \$19,500 in 2021, and if you are age 50 or older, you may contribute up to an additional \$6,500 as a "catch-up" contribution. Contributions may be made on a pretax or Roth after-tax basis.

Acceleron provides a very generous match:

- Up to 120% of the first 10% of your eligible income, with a maximum of \$10,000 and is 100% vested when the contribution is made.
- While contributions on a pretax and Roth basis are both eligible for the match, the match will be made on a pre-tax account in all cases.

Paid Time Off

Vacation:

| Years of Employment | Vacation Time |
|--------------------------------|------------------|
| 0-2 years | 3 weeks |
| More than 2 and up to 3 years | 3 weeks + 2 days |
| More than 3 and up to 4 years | 3 weeks + 3 days |
| More than 4 and up to 5 years | 3 weeks + 4 days |
| More than 5 and up to 10 years | 4 weeks |
| More than 10 years | 5 weeks |

- Employees can volunteer up to 3 days per year
- Acceleron observes 12 official holidays and up to 2 floating holidays per year.
- Acceleron has a company-wide shut down from December 25th – December 31st; January 1st is a holiday.
- Acceleron provided Summer Hours from Memorial Day through Labor Day in 2020. Pending approval for Summer Hours in 2021.

Additional Benefits Available

- Acceleron provides parking spots at no cost. Those who don't receive the parking benefit are eligible to receive a MBTA Charlie Card or Commuter Rail pass, plus reimbursement for parking at the stations up to \$270 per month.
- Tuition Reimbursement: tuition costs for job-related courses may be covered at 100% up to \$5,250 per calendar year, subject to limitations.