

## Retirement Plan

The School offers a 403 (b)(1) Retirement Plan under the Teachers Insurance and Annuity Association and The College Retirement Equities Fund. This plan is open to all benefit-eligible employees upon date of hire. The School contributes the equivalent of six percent (6%) of an employee's salary to the retirement plan. The School will also match the first 2% of an employee's contribution to retirement savings plan offered through TIAA-CREF. Enrollment in this plan must be completed prior to making employee contributions or receiving employer matching contributions.

Employees can enroll in this benefit and choose from a selection of investment options. The maximum amount that can be contributed under this plan is subject to IRS regulations. For Calendar Year 2011, the Maximum Limit is \$16,500 and if you are age 50 or over your 2011 Limit is \$22,000.

## MBTA Monthly Pass Program

The School will arrange for employees to receive MBTA monthly passes at work. Pluses include the convenience of payroll deduction and up to \$230 of the cost paid on a pre-tax basis. Enrollment in or changes to this plan must be made one month prior to the effective date of the change.

## Discount Personal Insurance

Liberty Mutual Savings Plus Plan offers discounts on personal insurance through payroll deduction. Auto, homeowner, personal property, boats, and vacation property insurance is offered.

## Voluntary Long Term Care

This insurance plan provides coverage for long term care needs, including nursing home in-home care services. It is available to employees and spouses, parents, grandparents, and sibling family members from ages 18 to 80, as well as, parents, grandparents and siblings of the employee's spouse.

## Useful Contacts:

### Human Resources

**Joanne Pagounes** - 617.800.2719  
email: joanne\_pagounes@bbns.org

**Jill Dubin/Deb Tyrrell** - 617.800.2748  
email: jill\_dubin@bbns.org, deb\_tyrrell@bbns.org

**Bob Savage** - 617.800.2781  
email: robert\_savage@bbns.org

### Tufts Health Plan

www.tuftshealthplan.com  
phone: 800.462.0224

### Human Resource Concepts, LLC

www.hrconcepts.biz  
603.647.1147

### Delta Dental

www.deltadentalma.com  
800.872.0500

### Wellness Corporation (EAP)

www.wellnesscorp.com  
800.828.6025

### Citizens Bank HSA

http://employee.citizensbankhsa.com  
888.784.4584

### Wells Fargo

www.wellsfargo.com/hsa  
866.884.7374

### Liberty Mutual

www.libertymutual.com  
800.789.2925

### UNUM (Long Term Care)

www.unum.com  
800.227.4165

### TIAA-CREF

www.tiaa-cref.org  
800.842.2776

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# Employee Benefits Overview

June 2011

Provided by:



B o r i s l o w I n s u r a n c e

*Benefit solutions with a personal touch*

## Medical Insurance

**Effective 6/1/11 - 5/31/12**

### Tufts Advantage PPO Saver

#### Plan Year Deductible:

**\$1,500 per year, Individual**

**\$3,000 per year, Family**

**Routine Physical Exams** Covered in full

**Routine Eye Exams** \$20 co-pay (1 every 12 months)

**Colonoscopy's** Covered in full

**Emergency Room** Covered in full *after* deductible

**Inpatient Care** Covered in full *after* deductible

**Outpatient Surgery** Covered in full *after* deductible

**Retail Prescription** \$15/\$30/\$50 *after* deductible

\*up to a 30-day supply at a retail pharmacy

**Mail Order Prescriptions** \$15/\$30/\$50

*after* deductible

\*up to a 90-day supply through mail order service

**Mail Order Prescriptions are a more cost effective way.**

**All other services, including medications are subject to the plan deductible.**

### Fitness & Weight Management Benefits

- \$150 Fitness Reimbursement
- Discounts at local participating Fitness Centers
  - \* Curves - www.curvesinternational.com
  - \* Fitness Together Personal Training  
www.fitness-together.com
- Weight Watchers Discount

### Employee Bi-Weekly Cost

	Full-Time 100%	Part-Time 80% - 99%	Part-Time 50% - 79%
Individual	\$0	\$85	\$180
Two-Party	\$130	\$200	\$480
Family	\$160	\$250	\$600

## Medical Insurance Buyout

Cash is awarded in lieu of health insurance to those employees who work at least 80% of a full time schedule and who are covered by other health insurance. By declining coverage in the school's Group Health Plan, this employee is eligible for a taxable payment of \$125 each month which is the equivalent of \$1,500 a year.

## Flexible Spending Account



A Flexible Spending Account (FSA) is a tax-advantaged spending account that can be used to pay qualified medical or dependent care expenses. This plan operates on a plan year basis from June 1st—May 31. The major benefit to flexible spending accounts is that payroll deductions are made with pre-tax dollars.

**Note: You are not eligible for this FSA if you are enrolled in the Tufts Advantage PPO Saver.**

- The annual Medical FSA limit set by Buckingham Browne & Nichols is \$5,000 per year.
- The annual Dependent Care limit set by the IRS is \$5,000 per year.

## Health Savings Account



A Health Savings Account (HSA) is a tax-advantaged spending and savings account with Wells Fargo that can be used to pay qualified medical expenses. The HSA is funded by pre-tax contributions from Buckingham Browne & Nichols and you, should you choose to contribute. In 2011, the maximum set by the IRS for an individual is \$3,050 and the maximum contribution for family coverage is \$6,150. *Any unused funds in this account will roll over to future years and can be used to pay for qualified medical-related expenses.* The deductible for a single plan is \$1,500, and for a 2-party and family plan is \$3,000.

The School sponsors HSA accounts with either Citizens Bank or Wells Fargo Bank. BB&N will contribute \$1,500 toward your Citizens Bank or Wells Fargo HSA in 2011.



## Dental Insurance

**Plan Effective 7/1/11 - 6/30/12**

The Delta Dental Premier Voluntary Table Plan is easy to use and understand. There are no deductibles, and each member is eligible to receive up to \$1,500 in benefits each year. When you visit a Delta Dental Premier dentist Delta Dental will provide reimbursement up to the amount listed on the Table of Allowance. (Please see full plan documents)

### Limitations Include (but are not limited to):

Comprehensive Evaluation – Once every 60 months

Periodic Oral Exams – Once every 6 months

Full-mouth X-rays – Once every 60 months

Teeth Cleaning – Once every 6 months

Silver Fillings – Once every 24 months (per surface per tooth)

Temporary Fillings – Once per tooth

### Employee Bi-Weekly Premiums

Individual: \$14.77      Family: \$36.46

## Additional Benefits

### Short-term Disability

After one year of service the School provides a short-term salary continuance in the event of accident or medical disability that substantially impairs the employee's ability to work in the school environment. The School provides 100% salary continuation for a documented medical disability for up to 90 days. Please refer to the Faculty/Staff Handbook for further information on this benefit.

### Long-term Disability Insurance

For documented and approved disability, benefits begin 90 days after the onset of disability and provide a monthly benefit of 60% of the monthly earnings received before disability started.

### Employee Assistance Program (EAP)

The School provides a confidential source of assistance for personal problems including assessment and referral, short term counseling, legal advice, budget and debt counseling, and assistance with work/family issues including child and elder care. Other areas frequently addressed by the EAP include:

- Stress Management
- Depression
- Grief
- Parenting
- Substance Abuse
- Financial Referrals

### Life and AD&D Insurance

The School provides term life and accidental death & dismemberment insurance for employees. The benefit is based on one times the annual salary of the employee. To a maximum of \$100,000.