



2016 Employee Benefits Plan Overview

Resources and Tools

BENEMAX

BB&N's Benefit Administrator
Seven West Mill Street
Medfield, MA 02052
Phone: 800-528-1530
Email: service@benemax.com

DIANA KATAPODIS, BENEMAX

Your Dedicated Member Advocate
Phone: 508-242-6114
Email: Diana@Benemax.com

MEMBER PORTAL

www.mybenemax.com
Company keyword: BBN
Individual Claims are accessed through the link titled "Claims Connection"

WELLNESS

www.mybenemax.com
Company keyword: BBN
Members can check symptoms, find alternative healthcare, locate a provider, track diet and exercise, etc.

VALUE ADDED PROGRAMS

www.bcbsma.com
Medical plan members are entitled to free programs and discounts through BCBS. These include a fitness and weight loss reimbursement, discounts on vision care, and more.

MEDICAL PLAN

Plan Year: 6/1/16-5/31/17

Plan Name: BCBSMA PPO

- Plan Year Deductible: \$0
- Routine Preventive Care/Well Care: \$0
- Office Visits: \$25 Co-Pay
- Urgent Care Center Visits: \$25 Co-Pay
- Emergency Room Visits: \$150 Co-Pay
- Outpatient Surgery: \$0
- Inpatient Care: \$0
- Diagnostic Testing: \$0
- Prescription Drug Cost: \$0

DENTAL PLAN

Plan Year: 7/1/16-6/30/17

Plan Name: Delta Dental Premier Voluntary

The Delta Dental Premier Voluntary Table Plan is designed for ease of administration and member use. Plan members are eligible to receive up to \$1,500 in benefits each year. Coverage for services are listed in detail on the BB&N Virtual Benefit Manager Website (see instructions on left), and are subject to Delta Dental's table of allowance.

VISION PLAN

Plan Year: 6/1/16-5/31/17

Plan Name: VSP Signature Plan

- Well Vision Exam: \$10 Co-Pay (every 12 months)
- Prescription Glasses: \$25 Co-Pay
 - Lenses covered in full every 12 months
 - Frames every 24 months—\$150 allowance, plus 20% off amount over allowance
- OR-
- Contact Lens Care every 12 months—\$150 allowance

LIFE AND DISABILITY PLANS

Life and Disability plans are insured through Mutual of Omaha and are 100% employer paid.

- **Long-Term Disability:** Benefits begin 90 days after the onset of your disabling injury or illness, and provide a monthly benefit of 60% of base salary, up to a maximum monthly benefit of \$6,500.
- **Life and Accidental Death & Dismemberment:** This benefit is based on one times annual salary, to a maximum of \$100,000.



FLEXIBLE SPENDING ACCOUNT PLANS

BB&N currently offers two FSA Plans: Healthcare FSA and Dependent Care FSA.

- A **Healthcare FSA** allows you to use pre-tax dollars to pay for eligible healthcare expenses (co-pays, dental care, vision expenses, alternative medicine, etc.). Members may elect up to \$2,550 per HFSA plan year, and are allowed to carryover any amount up to \$500 to use under the subsequent plan year.
- A **Dependent Care FSA** assists employees who need to provide custodial care for a qualified dependent (up to the age of 13, disabled adult or elderly parent). Pre-tax dollars may be set aside to help fund the cost of this care. Members may designate up to a maximum of \$5,000 (or \$2,500 if married and filing separately) per DCA plan year.

RETIREMENT PLAN

(<https://www.tiaa.org/public/tcm/bbn> —800-842-2252)

The School offers a 403(b) Retirement Plan under the Teachers Insurance and Annuity Association (TIAA). This plan is open to all benefit eligible employees upon date of hire. The School contributes six percent (8%) of an employee’s regular gross salary to the retirement plan. The School will also match the first 2% of an employee’s contribution to the retirement savings plan offered through TIAA. Enrollment in this plan must be completed prior to making employee contributions or receiving employer matching contributions.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

(Educators’ EAP—www.educatoreap.com—800-666-5327)

BB&N 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

MBTA MONTHLY PASS PROGRAM

The School will arrange for employees to receive MBTA monthly passes at work. Benefits include the convenience of payroll deduction and up to \$125 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.

BE BETTER & NOW WELLNESS PROGRAM

- Onsite fitness classes and programs, including yoga, Pilates & Zumba.
- \$150 fitness reimbursement by BCBS (per calendar year).
- Wellsteps Rewards (www.wellsteps.com) - an online program that gives points towards rewards for completing specific wellness-related activities.

Human Resources

JOANNE PAGOUNES

jpagounes@bbns.org
Phone: 617-800-2719

JILL DUBIN/DEB TYRRELL

jdubin@bbns.org, dtyrrell@bbns.org
Phone: 617-800-2748

BOB SAVAGE

rsavage@bbns.org
Phone: 617-800-2781

Participation Rates (BB&N has a bi-weekly pay schedule)

Medical			
	F/T 100%	F/T 80-99%	P/T 50-79%
Individual	\$13.00	\$123.00	\$228.00
Dual	\$181.00	\$265.00	\$565.00
Family	\$223.00	\$328.00	\$697.00

Dental	
Individual	\$14.77
Family	\$36.46

Vision	
Individual	\$4.90
Dual	\$7.15
Family	\$12.75