



2015 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: 6/1/15-5/31/16

Plan Name: BCBSMA Preferred Blue 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: 6/1/15-5/31/16

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: 6/1/15-5/31/16

Plan Name: VSP Signature Plan

- WellVision 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% (to a maximum of \$6,500 per month).
- **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 medical expenses (co-pays, dental care, vision expenses, alternative medicine, etc.). Members may elect up to \$2,550 per HFSA 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

(www.tiaa-cref.org—800-843-2776)

The School offers a 403(b) Retirement Plan under the Teachers Insurance and Annuity Association and The College Retirement Equities Fund (TIAA-CREF). This plan is open to all benefit eligible employees upon date of hire. The School contributes six percent (6%) 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-CREF. 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	\$11.50	\$116.50	\$216.50
Dual	\$171.50	\$251.50	\$536.50
Family	\$211.50	\$311.50	\$661.50

Dental	
Individual	\$14.77
Family	\$36.46

Vision	
Individual	\$3.95
Dual	\$7.15
Family	\$10.95