



# 2017 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](mailto:service@benemax.com)

### DIANA KATAPODIS, BENEMAX

Your Dedicated Member Advocate  
Phone: 508-242-6114  
Email: [Diana@Benemax.com](mailto:Diana@Benemax.com)

### MEMBER PORTAL

[www.mybenemax.com](http://www.mybenemax.com)  
Company keyword: BBN  
Individual Claims are accessed through the link titled "Claims Connection"

### WELLNESS

[www.mybenemax.com](http://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](http://www.bcbsma.com)  
Medical plan members are entitled to free programs and discounts through BCBS. These include a fitness and weight loss reimbursement, telehealth, discounts on vision care, and more.

## MEDICAL PLAN

Plan Year: 6/1/17-5/31/18

Plan Name: BCBSMA Access Blue New England

- Plan Year Deductible: \$250/\$500
- 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: Deductible
- Inpatient Care: Deductible
- Diagnostic Testing: Deductible
- Prescription Drug Cost: \$0

In addition, BB&N is also offering a PPO Plan for one plan year (6/1/17-5/31/18). Based on the PPO Plan's grandfathered status under the Affordable Care Act and its anticipated dissolution, enrollment and eligibility will be limited to employees already enrolled in this plan only. Please see HR for details.

## DENTAL PLAN

Plan Year: 6/1/17-5/31/18

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: 6/1/17-5/31/18

Plan Name: Blue 20/20 Insight Network

- 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 balance
- OR-
- Contact Lens Care every 12 months—\$150 allowance

## LIFE AND DISABILITY PLANS

Life and Disability plans are insured through BCBS/USABLE and are 100% employer paid.

- **Long-Term Disability:** This plan provides a monthly benefit of 60% of your Basic Monthly Earnings, up to a maximum monthly benefit of \$6,500. Benefits begin on the 91st day of a covered disability and are payable for two years if you are disabled from your own occupation, or to your SSNRA for any occupation.
- **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 (deductibles, co-pays, dental care, vision expenses, etc.) Members may elect up to \$2,600 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 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 eight 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.educatorseap.com](http://www.educatorseap.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](http://www.wellsteps.com)) - an online program that gives points towards rewards for completing specific wellness-related activities.

### Human Resources

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

Medical			
	Access Blue HMO Plan		
	F/T 100%	F/T 80-99%	P/T 50-79%
Individual	\$15.00	\$130.00	\$242.00
Dual	\$192.00	\$281.00	\$599.00
Family	\$236.00	\$348.00	\$739.00

Dental	
Individual	\$14.77
Family	\$36.46

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