












2018 – 2019 Benefits at a Glance – Medicare Retirees

Benefit	Provider	Description	When can I join?	Bi-Weekly Cost
Dental Insurance	Blue Cross Blue Shield 	<p>LABBB offers a dental insurance policy with an annual Deductible: \$25 for individual; \$75 for family Calendar Year Maximum Coverage - \$1,000</p> <p>Type 1 Services – 100% Covered (e.g. cleanings) Type 2 Services – 80% Covered (e.g. oral surgery) Type 3 Services – 50% Covered (e.g. implants)</p> <p>To elect this benefit, you must complete an Enrollment Form which can be obtained on your employee portal or contacting Maria Walsh (mwalsh@labbb.net).</p> <p>For specific questions about coverage, please contact BCBS Dental’s member services line at 1-800-486-1136.</p>	Open Enrollment or a Qualifying Event	Individual Plan - \$19.36 Family Plan - \$56.24
Supplemental Life Insurance	MetLife 	<p>In addition to your basic life insurance policy, LABBB employees are able to purchase additional life insurance.</p> <p>LABBB employees are responsible for 100% of the premiums for supplemental life insurance.</p> <p>Annual premiums are determined by your age and the amount of supplemental life insurance you want to purchase. Use this document to determine the cost for your desired supplemental life insurance policy.</p>	Open Enrollment or a Qualifying Event	Depending on the value of your election.
Flexible Spending Account (FSA) - Health	Benefit Strategies 	<p>Plan allowing you to set aside pre-tax dollars from your paycheck for eligible healthcare expenses.</p> <p>Annual Maximum for 2018: \$2,650 (or \$101.92 per paycheck)</p> <p><i>Note: There’s a \$4.75/month fee charged on your Flexible Spending Account so factor this in when determining the total amount you want to set aside.</i></p>	Open Enrollment or a Qualifying Event	Depending on the value of your election.

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403B Retirement	<p>American Funds</p>  <p>CAPITAL GROUP® AMERICAN FUNDS</p> <p>AXA Equitable</p>  <p>Great American</p> 	<p>Benefit allowing you to set aside pre-tax dollars from your paycheck for retirement.</p> <p>Annual Maximum for 2018: Up to 50 yrs = \$18,500 (or \$711.54 per paycheck) 50+ = \$24,500 (or \$942.31 per paycheck)</p> <p>To elect this benefit, you must submit a Voluntary Salary Reduction Form plus the Enrollment & Beneficiary Forms you receive directly from the 403B provider.</p> <p>For any questions, contact the 403B provider at the following number: American Funds – (800)421-4225 AXA Equitable – (800)628-6673 Great American – (800)854-3649</p>	Anytime.	Depending on the value of your election.
Health Insurance (GIC)	<p>Harvard Pilgrim Medicare Enhance</p> 	<p>Health Plan Type: Indemnity PCP Required: No Office Visit Copay: \$15/visit Preventative Care Coverage: 100% - no copay Emergency Room Copay: \$50/visit (waived if admitted)</p> <p>To enroll, you must complete an Enrollment application and provide any required documentation within 10 days of a qualifying event. Enrollment forms can be obtained on your employee portal or contacting Maria Walsh (mwalsh@labbb.net).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<p>Health New England Medicare Supplement Plus</p> 	<p>Health Plan Type: Indemnity PCP Required: No Office Visit Copay: \$15/visit Preventative Care Coverage: 100% - no copay Emergency Room Copay: \$50/visit (waived if admitted)</p> <p>To enroll, you must complete an Enrollment application and provide any required documentation within 10 days of a qualifying event. Enrollment forms can be obtained on your employee portal or contacting Maria Walsh (mwalsh@labbb.net).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.

Benefit	Provider	Description	When can I join?	Bi-Weekly Cost
Health Insurance (GIC)	<p data-bbox="338 228 663 289">Tufts Health Plan Medicare Complement</p> 	<p data-bbox="758 131 1419 302">Health Plan Type: Indemnity PCP Required: No Office Visit Copay: \$15/visit Preventative Care Coverage: 100% - no copay Emergency Room Copay: \$50/visit (waived if admitted)</p> <p data-bbox="758 334 1472 505">To enroll, you must complete an Enrollment application and provide any required documentation within 10 days of a qualifying event. Enrollment forms can be obtained on your employee portal or contacting Maria Walsh (mwalsh@labbb.net).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<p data-bbox="279 654 722 683">Tufts Health Plan Medicare Preferred</p> 	<p data-bbox="758 542 1419 712">Health Plan Type: HMO PCP Required: No Office Visit Copay: \$15/visit Preventative Care Coverage: 100% - no copay Emergency Room Copay: \$50/visit (waived if admitted)</p> <p data-bbox="758 745 1472 915">To enroll, you must complete an Enrollment application and provide any required documentation within 10 days of a qualifying event. Enrollment forms can be obtained on your employee portal or contacting Maria Walsh (mwalsh@labbb.net).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<p data-bbox="296 1016 709 1076">UniCare State Indemnity Medicare Extension</p> 	<p data-bbox="758 953 1419 1123">Health Plan Type: Indemnity PCP Required: No Office Visit Copay: \$10/visit Preventative Care Coverage: 100% - no copay Emergency Room Copay: \$50/visit (waived if admitted)</p> <p data-bbox="758 1156 1472 1326">To enroll, you must complete an Enrollment application and provide any required documentation within 10 days of a qualifying event. Enrollment forms can be obtained on your employee portal or contacting Maria Walsh (mwalsh@labbb.net).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.