



**2018 – 2019 Benefits at a Glance – Non-Medicare Retirees**

Benefit	Provider	Description	When can I join?	Bi-Weekly Cost
Dental Insurance	<p><a href="#">Blue Cross Blue Shield</a></p> 	<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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p> <p>For specific questions about coverage, please contact BCBS Dental's member services line at 1-800-486-1136.</p>	Open Enrollment, as a new hire or a Qualifying Event	Individual Plan - \$19.36 Family Plan - \$56.24
Supplemental Life Insurance	<p><a href="#">MetLife</a></p> 	<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 <a href="#">this document</a> to determine the cost for your desired supplemental life insurance policy.</p>	Open Enrollment or as a new hire.	Depending on the value of your election.
Flexible Spending Account (FSA) - Health	<p><a href="#">Benefit Strategies</a></p> 	<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 as a new hire.	Depending on the value of your election.

Benefit	Provider	Description	When can I join?	Bi-Weekly Cost
403B Retirement	<p><a href="#">American Funds</a></p>  <p><a href="#">AXA Equitable</a></p>  <p><a href="#">Great American</a></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 <a href="#">Voluntary Salary Reduction Form</a> plus the Enrollment &amp; 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><a href="#">Fallon Health Direct Care</a></p> 	<p><b>Health Plan Type:</b> HMO <b>PCP Required:</b> Yes <b>Office Visit Copay:</b> \$15/visit <b>Preventative Care Coverage:</b> 100% - no copay <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<p><a href="#">Fallon Health Select Care</a></p> 	<p><b>Health Plan Type:</b> HMO <b>PCP Required:</b> Yes <b>Office Visit Copay:</b> \$20/visit <b>Preventative Care Coverage:</b> 100% - no copay <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</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)	<a href="#">Harvard Pilgrim Independence</a> 	<p><b>Health Plan Type:</b> POS  <b>PCP Required:</b> Yes  <b>Office Visit Copay:</b> Tier 1 - \$10/visit; Tier 2 - \$20/visit; Tier 3 - \$40/visit  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<a href="#">Harvard Pilgrim Primary Choice</a> 	<p><b>Health Plan Type:</b> HMO  <b>PCP Required:</b> Yes  <b>Office Visit Copay:</b> \$20/visit  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<a href="#">Health New England</a> 	<p><b>Health Plan Type:</b> HMO  <b>PCP Required:</b> Yes  <b>Office Visit Copay:</b> \$20/visit  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<a href="#">Neighborhood Prime</a> 	<p><b>Health Plan Type:</b> HMO  <b>PCP Required:</b> Yes  <b>Office Visit Copay:</b> \$20/visit  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.

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Health Insurance (GIC)	<a href="#">Tufts Health Navigator</a> 	<p><b>Health Plan Type:</b> POS  <b>PCP Required:</b> Yes  <b>Office Visit Copay:</b> Tier 1 - \$10/visit; Tier 2 - \$20/visit; Tier 3 - \$40/visit  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<a href="#">Tufts Health Spirit</a> 	<p><b>Health Plan Type:</b> EPO  <b>PCP Required:</b> No  <b>Office Visit Copay:</b> \$20/visit  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<a href="#">UniCare State Community Choice</a> 	<p><b>Health Plan Type:</b> PPO  <b>PCP Required:</b> No  <b>Office Visit Copay:</b> \$15/visit for PCP; \$20/visit for non-PCP  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.
Health Insurance (GIC)	<a href="#">UniCare State Indemnity Basic</a> 	<p><b>Health Plan Type:</b> Indemnity  <b>PCP Required:</b> No  <b>Office Visit Copay:</b> \$20/visit  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.

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Health Insurance (GIC)	<a href="#">UniCare State Indemnity PLUS</a> 	<p><b>Health Plan Type:</b> PPO  <b>PCP Required:</b> No  <b>Office Visit Copay:</b> \$15/visit for PCP; \$20/visit for non-PCP  <b>Preventative Care Coverage:</b> 100% - no copay  <b>Emergency Room Copay:</b> \$100/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 <a href="#">employee portal</a> or contacting Maria Walsh (<a href="mailto:mwalsh@labbb.net">mwalsh@labbb.net</a>).</p>	Open Enrollment or a Qualifying Event	TBD – Dependent on retirement coverage split with LABBB.