

2025 Benefits Review

Reviewing benefits for FY26

ATTLEBORO
FALL RIVER
NEW BEDFORD
TAUNTON
ONLINE

BRISTOL

COMMUNITY COLLEGE

Our Goals for You Today

- **Gain a clearer understanding** of the benefits available to you during open enrollment.
- **Review your current benefits** and understand any changes that may be occurring.
- **Discover new benefits** that you might not have known about previously.

Which benefit do you value the most?

BENEFITS



Today's Topics

- Retirement Plans (Mandatory and Voluntary)
- GIC Insurance (Health, Optional Life, Long Term Disability)
- Annual Enrollment Period
- Mass4YOU - Employee Assistance Program (EAP)
- Dental and Vision
- Flexible Spending Accounts (Health and Dependent Care)
- Leave Accruals/Paid Time Off
- Tuition Remission
- Employee Discounts

Retirement Plans - Mandatory

COMMONWEALTH OF MASSACHUSETTS EMPLOYEE RETIREMENT PLANS			
Retirement Plan Name	Abbreviation	Description	Eligibility
Massachusetts State Employees' Retirement System	MSERS	Defined benefit plan that provides predictable & guaranteed income (benefits calculated using a formula)	Classified Employees, Faculty, Unit Professionals and Non-Unit Professionals
Optional Retirement Program	ORP	Defined contribution plan that provides income based on the investment performance of your individual account balance, which you decide how to invest	Faculty, Unit Professionals, Non-Unit Professionals
Omnibus Budget Reconciliation Act	OBRA	Massachusetts Deferred Compensation Smart Plan	Part time employees*

*Exemptions: Already paying into MSERS or ORP/Full time student
For additional information, visit these websites:

- MSERS: www.mass.gov/retirement
- ORP: www.mass.edu.forfacstaff.orp
- SMART Plan: www.mass-smart.com

Retirement Plans – Voluntary

Plan Name	Abbreviation	Administered by	Description	Eligibility
Tax Sheltered Annuity Plan	TSA – 403b	MA Department of Higher Education	<ul style="list-style-type: none">Employees may contribute to tax sheltered annuities through (3) plan providers.	All employees
457 Deferred Compensation Plan – SMART Plan	457b	Empower Retirement	<ul style="list-style-type: none">Contributions can be made pre-tax or ROTH through bi-weekly payroll deductions.Contributions are invested based on the employee's preferences, with flexible fund allocation options.	All employees

Massachusetts 403b Supplemental Retirement Plan - [Department of Higher Ed: www.mass.edu](http://www.mass.edu)

TSA – 403b has three plan providers to choose from: Corebridge, TIAA, and Fidelity.

Massachusetts SMART Plan 457(b) - [User login](#) | [MA SMART Plan](#)

GIC Insurance



Commonwealth of Massachusetts
Group Insurance Commission

Health Insurance, Life Insurance, Long Term Disability
Administered by the Group Insurance Commission (GIC)

www.mass.gov/gic

Annual Enrollment: April 2, 2025 – May 1, 2025

- You may only enroll in or change your health plan during this open enrollment or within 60 days of a qualifying event.
- All changes/enrollments must be submitted no later than May 1, 2025.
- Any elections made during open enrollment will become effective on: **July 1, 2025.**
- After reviewing your options, if you wish to keep your current GIC benefits, no action is required, and your benefits will remain in place at the new rates effective July 1, 2025.



GIC's Member Benefits Portal



GIC's Member Benefits Portal

Save time and paper by managing your benefits on MyGICLink, GIC's secure member benefits portal.

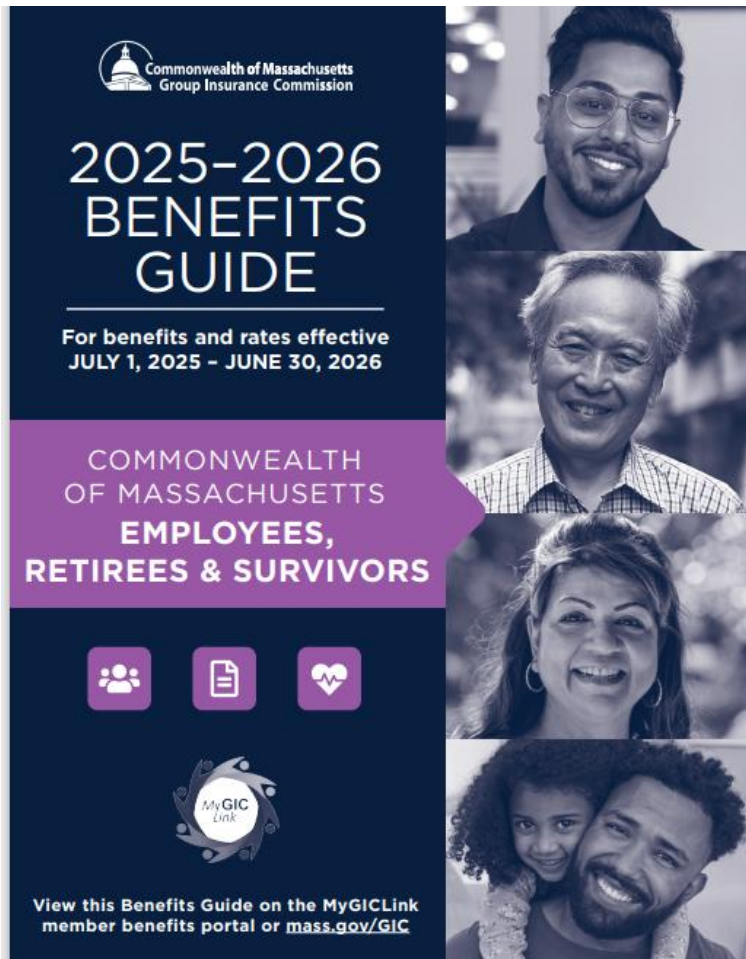
- Enroll in or update your benefits during Annual Enrollment or within 60 days of a qualifying event
- Securely update your personal information, chat with us, and more!

Register & Log in mygiclink.my.site.com

- Register and Log In here:

[Login | MyGIC Link](https://mygiclink.my.site.com)

FY2026 GIC Benefits Decision Guide



Check out the Benefits Decision Guide for employees, Retirees & Survivors: [2025-2026 BENEFITS GUIDE](#)

FY2026 GIC Insurance Updates & Reminders

- **Rate & Tier Changes:** Please review all plans for the current rate changes. Contact your health and other insurance plans about tier changes, network coverage, providers, drug tiers, wellness benefits, and more.
- **Basic Life Insurance:** The Basic Life Insurance benefit will increase from \$5,000 to \$10,000 on July 1, 2025.
- **Hinge Health:** Beginning on July 1, 2025, members enrolled in GIC health coverage will have access to Hinge Health, a digital health benefit for musculoskeletal care. More information can be found on page 3 of the benefits guide.

Important Reminders:

- Bristol does not participate in the Dental and Vision plans offered in the Benefit Decision Guide for active employees. Coverage is provided through separate administrators based on employee classification.

Health Insurance Rates

		Monthly GIC Health Plan Rates Effective July 1, 2025			
		EMPLOYEES HIRED BEFORE JULY 1, 2003		EMPLOYEES HIRED ON OR AFTER JULY 1, 2003	
		20%		25%	
		Employee Pays Monthly		Employee Pays Monthly	
BASIC LIFE INSURANCE ONLY – \$10,000 Coverage ¹		\$2.54		\$3.18	
HEALTH Insurance Plans (Premium includes Basic Life Insurance)	PLAN NETWORK	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Harvard Pilgrim Access America PPO	National	\$289.55	\$642.70	\$361.94	\$803.38
Wellpoint Total Choice INDEMNITY	Broad	\$352.58	\$780.56	\$440.74	\$975.71
Wellpoint PLUS PPO-TYPE		\$220.40	\$522.45	\$275.51	\$653.06
Harvard Pilgrim Explorer POS		\$239.54	\$589.29	\$299.43	\$736.61
Mass General Brigham Health Plan Complete HMO		\$220.29	\$578.02	\$275.37	\$722.53
Harvard Pilgrim Quality HMO	Limited	\$179.22	\$451.92	\$224.04	\$564.90
Wellpoint Community Choice PPO-TYPE		\$169.60	\$417.76	\$212.00	\$522.21
Health New England HMO	Regional	\$173.98	\$413.74	\$217.49	\$517.19

¹ If you wish to keep your GIC health insurance coverage, you must be enrolled in basic life insurance.

Carrier Contact Information

- **Contact your Health Insurance Carrier to:** request member ID card(s), find a provider, tiered doctors and hospital lists, fitness and wellness programs offered, and offered tele-health options.
- This list can be found on page 23 of the [2025–2026 BENEFITS GUIDE](#).
- [GIC Non-Medicare Health Plans | Mass.gov](#)

HEALTH INSURANCE PLAN CARRIERS	PHONE	WEBSITE
Mass General Brigham Health Plan	1.866.567.9175	massgeneralbrighamhealthplan.org/gic-members
Harvard Pilgrim Health Care	1.844.442.7324	harvardpilgrim.org/gic
Health New England	1.800.842.4464	healthnewengland.org/gic
Tufts Health Plan (Medicare Only)	1.855.852.1016	tuftshealthplan.com/gic
Wellpoint Non-Medicare Plans Medicare Plan	1.833.663.4176 1.800.442.9300	wellpointmass.com
PHARMACY BENEFITS		
CVS Caremark	1.877.876.7214	info.caremark.com/oe/gic
CVS SilverScript	1.877.876.7214	gic.silverscript.com
OTHER BENEFITS		
Flexible Spending Accounts	1.800.745.9202	massfsatasc.com
Metlife Life/AD&D and LTD Insurance	1.877.355.6277	metlife.com/gicbenefits
Altus Dental and Vision Plans	1.833.442.0411	altusdental.com/gic
Mass4YOU Employee Assistance Program	1.844.263.1982	liveandworkwell.com (access code: mass4you)
ADDITIONAL RESOURCES (NOT ADMINISTERED BY THE GIC)		
Massachusetts State Retirement Board	1.617.367.7770	mass.gov/orgs/massachusetts-state-retirement-board
Social Security Administration	1.800.772.1213	ssa.gov
Medicare	1.800.633.4227	medicare.gov

Optional Life Insurance

- Life insurance helps provide for your beneficiary's well-being in the event of a serious accident or death. This benefit is paid to your designated beneficiary(ies).
- This is term insurance, which means it does not have any cash surrender value.
- Benefits are paid to your beneficiary(ies), so it is important to keep your beneficiary designation up to date.
- Optional Life Insurance Non-Smoker Rate:** State employees who have been tobacco-free are eligible for reduced nonsmoker optional life insurance rates effective July 1, 2025. This benefit is only available for enrollment during the GIC's spring Annual Enrollment period.



MONTHLY GIC LIFE INSURANCE Plan Rates (INCLUDING AD&D) Effective July 1, 2025 *Per \$1,000 of Coverage*

EMPLOYEE AGE	EMPLOYEE NON-SMOKER RATE	EMPLOYEE SMOKER RATE
Under Age 35	\$0.04	\$0.10
35 - 44	\$0.05	\$0.12
45 - 49	\$0.06	\$0.19
50 - 54	\$0.13	\$0.31
55 - 59	\$0.20	\$0.49
60 - 64	\$0.29	\$0.73
65 - 69	\$0.67	\$1.37
70 and over	\$1.13	\$2.49

Note: premium rates increase for Optional Life Insurance as you age.

Optional Life Insurance- Cont.

- You must be enrolled in basic life insurance in order to be eligible for optional life insurance. You can choose coverage between 1 to 8 times your salary. Rates are based on salary and age and **will automatically increase as you age.**
- State employees actively at work may apply for the first time or apply to increase their coverage at any time during the year.
- If you are applying for the first time, you will receive instructions for completing a medical insurability form for MetLife's review and approval. The GIC will determine the effective date if MetLife approves your application.



Long Term Disability

- An income replacement program that financially protects you and your family in the event you become disabled and are unable to perform the material and substantial duties of your job.
- If you are unable to work for 90 consecutive days due to illness or injury, this program provides income replacement.

MONTHLY LTD RATES EFFECTIVE JULY 1, 2025	
ACTIVE EMPLOYEE AGE	EMPLOYEE PREMIUM Per \$100 of Monthly Earnings
Under Age 24	\$0.06
25 - 29	\$0.07
30 - 34	\$0.11
35 - 39	\$0.13
40 - 44	\$0.30
45 - 49	\$0.40
50 - 54	\$0.48
55 - 59	\$0.60
60 - 64	\$0.58
65 - 69	\$0.33
70 and over	\$0.20

Long Term Disability – Cont.

- State employees actively at work may apply for the first time or apply to increase their coverage at any time during the year.
- If you are applying for the first time, you will receive instructions for completing a medical insurability form for MetLife's review and approval. The GIC will determine the effective date if MetLife approves your application.

Health Insurance Buy-Out

Under the Buy-Out plan, eligible state employees receive 25% of the full-cost monthly premium in lieu of health insurance benefits for one 12-month period. Employees receive the remittance monthly in their paychecks. The amount of payment depends on your health plan and coverage.

<https://www.mass.gov/info-details/health-insurance-buy-out-program>

There are two buy-out periods, and your reimbursement will be determined based on the GIC product you are enrolled in at the end of the covered period.

- **During Annual Enrollment, April 2, 2025 - May 1, 2025:** If you were insured with the GIC on January 1, 2024, or before, and continue your coverage through June 30, 2025, you may [apply](#) to buy out your health plan coverage effective July 1, 2025. The deadline for submission is **May 1, 2025***.
- **October 1, 2025 – October 30, 2025:** If you are insured with the GIC on July 1, 2025, or before, and continue your coverage through December 31, 2025, you may [apply](#) to buy out your health plan coverage effective January 1, 2025. The deadline for submission is October 30, 2025*.
- *Applications received after the deadlines for the buy-out periods will not be accepted. Employees must have access to other employer-sponsored coverage to be eligible.

Buy Out Rates Effective July 1, 2025



MONTHLY BUY OUT RATES FOR ACTIVE EMPLOYEES EFFECTIVE JULY 1, 2025

NAME OF HEALTH PLAN	NON-MEDICARE PLANS													
	INDIVIDUAL COVERAGE							FAMILY COVERAGE						
	INDIVIDUAL	GROSS AMT.	FEDERAL	STATE	MEDICARE	TOTAL	ESTIMATED	FAMILY	GROSS AMT.	FEDERAL	STATE	MEDICARE	TOTAL	ESTIMATED
	FULL COST	25% OF F/C IND.	TAX 22%	TAX 5.25%	TAX 1.45%	FOR ALL TAX	NET PAY	FULL COST	25% OF F/C FAM.	TAX 22%	TAX 5.25%	TAX 1.45%	FOR ALL TAX	NET PAY
Harvard Pilgrim Access America	1,435.03	358.76	\$78.93	18.83	5.20	102.96	255.80	3,200.78	800.20	\$176.04	42.01	11.60	229.65	570.55
Wellpoint Total Choice	1,750.22	437.56	\$96.26	22.97	6.34	125.57	311.99	3,890.10	972.53	\$213.96	51.06	14.10	279.12	693.41
Wellpoint PLUS	1,089.31	272.33	\$59.91	14.30	3.95	78.16	194.17	2,599.53	649.88	\$142.97	34.12	9.42	186.51	463.37
Harvard Pilgrim Explorer	1,185.01	296.25	\$65.18	15.55	4.30	85.03	211.22	2,933.73	733.43	\$161.35	38.51	10.63	210.49	522.94
Mass General Brigham Health Plan	1,088.74	272.19	\$59.88	14.29	3.95	78.12	194.07	2,877.39	719.35	\$158.26	37.77	10.43	206.46	512.89
Harvard Pilgrim Quality	883.42	220.86	\$48.59	11.60	3.20	63.39	157.47	2,246.89	561.72	\$123.58	29.49	8.14	161.21	400.51
Wellpoint Community Choice	835.29	208.82	\$45.94	10.96	3.03	59.93	148.89	2,076.10	519.03	\$114.19	27.25	7.53	148.97	370.06
Health New England	857.22	214.31	\$47.15	11.25	3.11	61.51	152.80	2,056.02	514.01	\$113.08	26.99	7.45	147.52	366.49

Mass4YOU Employee Assistance Program (EAP)

- Eligible to benefitted employees and up to (5) family members
- Provides access to 24/7 confidential support that includes:
 - Eight free coaching sessions and three virtual, telephone, or in-person therapy visits per issue, per year
 - 30-minute telephone or in-person legal or mediation consultation per issue per year
 - Guidance from a financial coach to help with debt, foreclosure, financial planning, and more
 - Referrals for a variety of Work-Life convenience services: childcare, elder care and more
 - Access to Mass4YOU's 24/7 confidential substance abuse treatment helpline and a licensed clinician



Get Support. Save Time. Enjoy Life.



PERSONAL SERVICES

- Dining
- Entertainment
- Household services
- Pet services
- Recreation
- Relocation
- Repair: auto, home
- Shopping
- Travel
- Yard and lawn care



CHILD, FAMILY AND PARENTING SUPPORT SERVICES

- Adoption
- Before- and after-school programs
- Childcare options
- Help with parenting questions
- Infertility resources
- New parent support groups
- Prenatal services
- Special needs care
- Summer camps and activities



EDUCATIONAL RESOURCES

(from kindergarten through adult)

- Adult education classes
- At-risk youth programs
- College solutions
- Career consulting
- Home schooling
- Nursery schools
- Private school resources
- Sports and recreation programs



ADULT AND ELDERCARE SUPPORT SERVICES

- Adult day care programs
- Alzheimer's and related disorders
- Community programs
- Elder abuse
- Financial issues
- Grief/loss
- In-home/nursing care options
- Retirement planning
- Skilled nursing facility information



CHRONIC ILLNESS SUPPORT SERVICES

- Advocacy
- Affordable housing
- Caregiving resources
- Condition-specific support
- Food service and nutrition help lines
- Living with a disability
- Remodeling for accessibility
- Transportation
- Work issues



Call
1-844-263-1982



Scan the
QR code or visit
liveandworkwell.com
(access code **mass4you**)



Download the
Optum Assist
mobile app
(access code **mass4you**)

Dental and Vision

Employee Classification	Dental Plan Provider	Vision Plan Provider
MCCC Unit Professionals & Faculty	MetLife	MetLife- Vision savings plan
NUPs	MetLife	MetLife- Vision savings plan
AFSCME	Delta Dental	Davis Vision

- MCCC and NUP MetLife dental is administered Health Plans, Inc (HPI)
 - Member Log-In: [BHE | Health Plans Inc. | Member Resource Center - My Plan Login](#)
- The Non-unit dental enrollment period occurs in October each year with a January 1 effective date.
- AFSCME Delta Dental and Davis Vision is administered by the Massachusetts Public Employees Fund.
 - To learn more, visit: www.mpefund.org/

MCCC & NUP Vision Savings Plan

- MCCC and Non-Unit Professionals are automatically enrolled in the MetLife VisionAccess Savings Plan
- To receive your discounts just give the participating MetLife private practice provider your program code — **MET2020**
- To see if your vision provider is a participant or to learn more, please visit: [Vision Insurance |](#)

Discounts on a range of eyecare products and services.

With the MetLife VisionAccess program, you may save²:

- 20% off exam, 15% for contact lens exam
- 20% off lenses and lens options
- 25% off frames
- 20% off non-prescription sunglasses

Discounts on laser vision correction.³

Everyone's talking about laser vision correction, especially LASIK. With the MetLife VisionAccess program, you and your dependents qualify for up to 15% off the retail price or up to 5% off any promotional price.

Flexible Spending Accounts



Health Care Spending Account (HCSA): Min \$250/Max \$3,300

Dependent Care Assistance Plan (DCAP): Min \$250/Max \$5,000 per family

Enroll or re-enroll online at: [Commonwealth of Massachusetts | Benefit Management | TASC](#)

***This is the only benefit that must be re-enrolled in EACH year during open enrollment.**

Flexible Spending Account Eligible Expenses

Eligible Medical Expenses

- Acupuncture
- Artificial limbs
- Bandages & dressings
- Birth control, contraceptive devices
- Birthing classes/Lamaze (only the mother's portion, not the coach/spouse, and the class must be only for birthing instruction, not child rearing)
- Blood pressure monitor
- Chiropractic therapy/exams/adjustments
- Contact lens and contact lens solutions
- Co-payments
- Crutches (purchased or rented)
- Deductibles & co-insurance
- Diabetic care & supplies
- Feminine care products (tampons, pads, etc)
- Eye exams
- Eyeglasses, contacts, or safety glasses (prescription)
- First aid kits & supplies
- Hearing aids & hearing aid batteries
- Heating pad
- Incontinence supplies
- Infertility treatments
- Insulin
- Lactation expenses (breast pumps, etc.)
- Laser eye surgery; LASIK
- Legal sterilization
- Medical supplies to treat an injury or illness
- Mileage to and from doctor appointments
- Optometrist's or ophthalmologist's fees
- Orthopedic inserts
- Personal Protective Equipment (PPE; facial masks, hand sanitizer, sanitizing wipes)*

*PPE expenses must be used for the purpose of preventing the spread of coronavirus.

- Physical exams
- Physical therapy (as medical treatment)
- Physician's fee and hospital services
- Pregnancy tests
- Prescription drugs and medications
- Psychiatric care, psychotherapy (as medical treatment)
- Sales tax on eligible expenses
- Sleep apnea services/products (as prescribed)
- Smoking cessation programs & deterrents (gum, patch)
- Treatment for alcoholism or drug dependency
- Vaccinations & flu shots
- X-ray fees

Eligible OTC Medicines and Drugs

Over-the-counter (OTC) medicines and drugs are reimbursable via FSA without a prescription or physician's note. Eligible OTC products include items that are primarily for a medical purpose, and are compliant with federal tax rules under IRS Code Section 213(d).

- Allergy, cough, cold, flu & sinus medications
- Anti-diarrheals, anti-gas medications & digestive aids
- Canker/cold sore relievers & lip care
- Foot care (corn/wart medication, antifungal treatments, etc.)
- Hemorrhoid creams & treatments
- Itch relief (calamine lotion, Cortizone cream, etc.)
- Oral care (denture cream, pain reliever, teething gel, etc.)
- Pain relievers (Tylenol, Advil, Bengay, etc.)
- Skin care (sunscreen w/SPF15+, acne medication, etc.)
- Sleep aids & stimulants (nasal strips, etc.)
- Stomach & nausea remedies (antacids, Dramamine, etc.)
- Wound Treatments/Washes (hydrogen peroxide, iodine)

Eligible Dental Expenses

- Braces and orthodontic services
- Cleanings
- Crowns
- Deductibles, co-insurance
- Dental implants
- Dentures, adhesives
- Fillings

Eligible Dependent Care Expenses

Does not cover medical costs. Use the Healthcare FSA for medical expenses incurred by your dependents.

- Fees for licensed day care or adult care facilities
- Before and after school care programs for dependents under age 13
- Amounts paid for services provided in or outside of your home (including babysitters or nursery school)
- Nanny expenses attributed to dependent care
- Nursery school/preschool fees
- Summer Day Camp (primary purpose must be custodial care and not educational in nature)
- Late pick-up fees

For more information regarding eligible expenses, please review IRS Publication 502/503 at [irs.gov](https://www.irs.gov).

Eligible Disability Expenses

- Automobile equipment and installation costs for a person with a disability in excess of the cost of an ordinary automobile; device for lifting a person with a mobility impairment into an automobile
- Braille books or magazines (in excess of cost of non-Braille editions)
- Note-taker in school for a child with a hearing impairment
- Seeing eye dog (buying, training, and maintaining)
- Special devices, such as a tape recorder or typewriter for a person with a visual impairment
- Visual alert system in the home or other items such as a special phone required for a person with a hearing impairment
- Wheelchair or autoeette (cost of operating/maintaining)

Requiring Additional Documentation

The following expenses are eligible only when incurred to diagnose or treat a diagnosed medical condition. Such expenses require a **Letter of Medical Necessity** from your medical practitioner explaining the medical necessity of the expense (diagnosed condition, onset of condition, etc.) and including the practitioner's signature.

- Counseling or therapy
- Ear plugs
- Massage treatments
- Nursing services for care of a special medical ailment
- Orthopedic shoes (excess cost of ordinary shoes)
- Oxygen equipment and oxygen
- Support hose (non-compression)
- Varicose vein treatment
- Veneers
- Vitamins & dietary supplements
- Wigs (for mental health condition of individual who loses hair because of a disease)

Leave Accruals

Non-Benefitted Employees

- Sick
 - MCCC – by contract
 - Part time non-unit – 1 hour earned for every 30 hours worked to maximum of 40 hours per state law.
- All Purpose Paid Leave (APPL)
 - MCCC unit professionals (part time, non-benefitted)
 - Hours worked over fiscal year earn APPL per contract for use in the following fiscal year

Benefitted Employees earn:

- Sick
- Vacation (faculty do not accrue)
- Personal
- Comp (AFSCME & MCCC)



Benefited Leave Accrual Overview

Work Group	Personal	Sick	Vacation
	Granted every January 1	Accrues biweekly Retirement - 20% payout (unless grant funded)	Accrues biweekly Vacation Payout (unless grant funded)
Classified Employees AFSCME/NUC	37.5 hours (1 st year employees hired April-June – 22.5/24** hours; after July-Sept – 15/16** hours; Oct-Dec – 0 hours)	15 days	10 days (up to 50 days maximum)
Faculty – MCCC	2 days	10 days (10-month employee)	N/A
Unit Professionals – MCCC	37.5 hours (1 st year employees hired Jan-March 22.5 hours; April-June – 15 hours; after July 1 st – 7.5 hours)	15 days (12-month employee)	20 days (up to 50 days maximum)
Non-Unit Professionals	37.5 hours (1 st year employees hired Jan-March – 30 hours; April-June – 22.5 hours; July-Sept – 15 hours; Oct- Dec – 0 hours)	15 days (12-month employee)	20 days (up to 50 days maximum)

*Maximum days

Tuition Remission

Tuition Benefit: Benefited employees and their spouses and dependents are eligible for tuition waiver at Bristol and tuition remission at other Massachusetts state colleges, universities, and UMass locations in accordance with applicable policies.

- The remission per school may vary and is subject to change. Please contact your school of interest directly to confirm the current remission rates.
- Tuition remission and wavier benefits are available to employees after 6 months of employment

Adjunct Faculty :

- Eligible for tuition waiver at Bristol Community College.
- Must be teaching during the semester the waiver is being used.

Tuition Remission information and forms:

- <https://bristolcc.edu/bristolcommunity/facultystaff/humanresources/benefits/tuitionremission.html>

Tuition Remission - Categorical Waivers

Part-time non-benefitted employees are not eligible for Tuition Remission unless they meet the criteria for the specific groups below:

- Wartime Veterans (Massachusetts residents only)
- Active Duty Personnel
- Senior Citizens (Massachusetts residents only, 60 plus yrs. old.)
- Native Americans
- Mass Commission for the Blind and Mass Rehab member
- SACHEM Faculty, Staff and Students
- Human Services Employee
- National Guard
- State Employee Waiver

For more information, go to the Bristol website at [Categorical Waivers](#)



COMPANY CODE: BRISTOLCC



ticketsatwork@info.ticketsatwork.com

BRISTOL
COMMUNITY COLLEGE

BJ's Membership

BJ's semi-annual enrollment event for new and existing members is

- Effective now through April 30, 2025.
- All membership enrollments and renewals are processed through the BJ's Partnership Support Center. To enroll or renew your membership, please call the support center at the contact information listed below:

BJ's Partnership Support Center

- **Phone #:** 800-313-8887
- **Hours of Operation:** Monday-Friday from 9:00 AM - 6:00 PM EST



Join today for only

\$20' (Reg. \$60)

The Club Card Membership for 1 year with BJ's Easy Renewal®
New members only.

To join or renew today, call 800-313-8887 and reference group promo code: 3 5 0 0 7 3

Or join today: NEW members: use QR Code or link www.bjs.com/bristolcollege



The Club Card Membership with BJ's Easy Renewal



The Club+ Card Membership with BJ's Easy Renewal

New members The Club+ Card Membership: \$40'

when you purchase a 1-year The Club+ Card Membership with BJ's Easy Renewal.

The Club+ Card members receive 5¢ off/gal.² at BJ's Gas® every day and earn 2% back¹ in rewards on most BJ's purchases, plus two FREE same-day deliveries on eligible orders of \$50 or more during each annual membership period⁴.

Existing members:

Renew The Club Card Membership with BJ's Easy Renewal for \$50. To renew at this discounted offer, you must call the above toll-free number.

Renew The Club+ Card Membership with BJ's Easy Renewal for \$100. To renew at this discounted offer, you must call the above toll-free number.

BJ's Membership Sales Representative: **Renewing Members: Must Use Call Center** Mon-Fri 9 AM-6 PM

Email: **Debbie Lisonbee** dlisonbee@bjs.com Offer expires: **APRIL 30, 2025**



To find out more make sure to call our T-Mobile Work Perks Team at **844-360-3781**.

Limited Time Offer. Some Restrictions Apply. Call for complete Details.

Get exclusive 15% savings based on where you work.

Lines	Go5G Plus	Go5G Next
1 line	\$76.50 \$90	\$85 \$100
2 lines	\$127.50 \$150	\$144.50 \$170
3 lines	\$157.25 \$185	\$182.75 \$215
4 lines	\$187 \$220	\$221 \$260
5 lines	\$216.75 \$255	\$259.25 \$305

Call 844-360-3781

Req. 1 line on Go5G Plus or Go5G Next. With Autopay and 15% discount on up to five lines. [Get full terms](#)

NUP Additional Benefits

Optional Pet Insurance through MetLife

MetLife Pet Insurance helps cover the costs of unexpected accidents or illnesses, so nothing gets in the way of caring for your pet when they need it most.

Coverage that's a breed apart

With MetLife pet insurance, you can count on:

The freedom to visit any U.S. veterinarian. Exam fees are covered for accidents and illnesses.

Flexible plans with no breed exclusions. Find coverage that fits your pet's needs and your budget.

Extra savings with value-driven policies, options and discounts.

- **Multi-pet policy**¹ – 5% for the 2nd policy and 10% for each additional policy
- **Family plans option**² – One policy and a shared deductible for up to three dogs and cats
- **Discounts of up to 30%**³ – Enjoy additional savings on pet care, where available

Optional Preventive Care coverage – Save on routine wellness expenses with industry-leading benefits.

Coverage for pre-existing conditions that were previously covered when switching pet insurance providers.

How does MetLife Pet Insurance work?



Choose the coverage that's right for you.



Download our mobile app



Visit any U.S.-licensed veterinarian or emergency clinic.



Pay the bill within 90 days and send it to us with your claim documents through our mobile app, online portal, email, fax or mail.



Get a percentage of your money reimbursed by check or direct deposit if the claim expense is covered under the policy.

You'll have **the power of choice** to customize your coverage

With our flexible plans, you can select the plan that fits your pet's needs and your finances. Here are just some of the treatments and conditions we cover:

Essential Care coverage

Accidents and illness
Diabetes
Ear infections
Pancreatitis
Cancer
Cruciate ligament

Sophisticated Care coverage

Laser therapy
Holistic care
Acupuncture
Hydrotherapy
IVDD

Optional Preventive Care coverage

Flea and tick
Spay and neuter
Heartworm
Behavioral training
Teeth cleaning

Explore other plan benefits (where available)

24/7 live vet chat⁵ – Get immediate assistance, even on weekends and holidays!

Healthy pet incentive⁶

Automatic coverage increases annually⁷

Loss or theft coverage

Mortality benefits



Scan Now

Enroll at metlife.com/getpetquote.

Questions? Call 1-800-GET-MET8 (1-800-438-6388)

NUP Additional Benefits Cont.

MetLife Legal Plans

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.²

How to use the plan

1. Find an attorney

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Helping you navigate life's planned and unplanned events.

With MetLife Legal Plans, you, your spouse and dependents get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.³

Money Matters	<ul style="list-style-type: none">• Debt Collection Defense• Identity Theft Defense• Identity Restoration⁴	<ul style="list-style-type: none">• Negotiations with Creditors• Personal Bankruptcy• Promissory Notes	<ul style="list-style-type: none">• Tax Audit Representation• Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none">• Boundary or Title Disputes• Deeds• Eviction Defense• Foreclosure	<ul style="list-style-type: none">• Home Equity Loans• Mortgages• Property Tax Assessments• Refinancing of Home	<ul style="list-style-type: none">• Sale or Purchase of Home• Security Deposit Assistance• Tenant Negotiations• Zoning Applications
Estate Planning	<ul style="list-style-type: none">• Codicils• Complex Wills• Healthcare Proxies• Living Wills	<ul style="list-style-type: none">• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	<ul style="list-style-type: none">• Revocable & Irrevocable Trusts• Simple Wills
Family & Personal	<ul style="list-style-type: none">• Adoption• Affidavits• Caregiving Support (Family First)⁵• Conservatorship• Demand Letters• Divorce, Dissolution and Annulment	<ul style="list-style-type: none">• Garnishment Defense• Guardianship• Immigration Assistance• Juvenile Court Defense, Including Criminal Matters• Name Change• Personal Property Protection	<ul style="list-style-type: none">• Prenuptial Agreement• Protection from Domestic Violence• Review of ANY Personal Legal Document• School Hearings
Civil Lawsuits	<ul style="list-style-type: none">• Administrative Hearings• Civil Litigation Defense	<ul style="list-style-type: none">• Disputes Over Consumer Goods & Services• Incompetency Defense	<ul style="list-style-type: none">• Pet Liabilities• Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none">• Consultation & Document Review for your parents:• Deeds• Leases	<ul style="list-style-type: none">• Medicaid• Medicare• Notes• Nursing Home Agreements	<ul style="list-style-type: none">• Powers of Attorney• Prescription Plans• Wills
Traffic & Other Matters	<ul style="list-style-type: none">• Defense of Traffic Tickets• Driving Privileges Restoration	<ul style="list-style-type: none">• Driving Under the Influence Defense	<ul style="list-style-type: none">• Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms.



Create an account at members.legalplans.com or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400** Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

Questions?



BRISTOL

COMMUNITY COLLEGE

ATTLEBORO

FALL RIVER

NEW BEDFORD

TAUNTON

ONLINE

Alicia Lewis

Human Resources Generalist, Leave & Benefits
Administrator

Alicia.lewis@bristolcc.edu

774.357.2514

Pamela Legg

Director, Employee Success

pamela.legg@bristolcc.edu

774.357.2194