BEREFIS

OVERVIEW

ATTLEBORO FALL RIVER NEW BEDFORD TAUNTON ONLINE



My Goal for You Today

- You will come away with a better understanding of the benefits available to you.
- You will have a better understanding of the benefits you are enrolled in.
- You will learn about benefits available that maybe you didn't know about.









Today's Topics

- Retirement plans
- Insurance
- Flexible Spending Accounts (FSAs)
- Employee Assistance Program (EAP)
- Annual Enrollment period
- Dental and Vision plans
- Leave accruals/Paid Time Off
- Tuition Remission
- Professional Development
- Employee Discounts
- Commonwealth of Massachusetts Financial Wellness Program





Which benefit is most important to you?



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*

Retirement

*Exemptions: Already paying into MSERS or ORP/Full time student

For additional information, visit these websites: MSERS: <u>www.mass.gov/retirement</u> ORP: <u>www.mass.edu.forfacstaff.orp</u> SMART Plan: <u>www.mass-smart.com</u>



Retirement Plans - Optional

Supplemental Retirement Plans

Retirement Plan Name	Abbreviation	Description	Eligibility
Tax Sheltered Annuity Plan	TSA- 403b	Employees may contribute to tax sheltered annuities through various vendors approved by the Commonwealth of Mass.	All Employees
457 Deferred Compensation Plan- SMART Plan	457	Pre-tax employee contributions are invested in the investment options you have selected. All earnings are tax deferred.	All Employees

Massachusetts 403 (b) Supplemental Retirement Plan Department of Higher Ed: www.mass.edu

Valic: Ken Knopf, 774-266-3488, <u>kenneth.knopf@valic.com</u> TIAA: Spiros Seremetis, 781.314.2434, <u>sseremetis@tiaa.org</u> Fidelity: Matthew Toedt, 508-450-4284, <u>matthew.toedt@fmr.com</u>



Massachusetts SMART Plan 457(b)

Empower Retirement: Vito DeSimone, 401.439.3715 vito.desimone@empower-retirement.com

2022 Maximum Contributions: Below 50 years of age: \$20,500 Age 50+: \$27,000





Health Insurance, Life Insurance, Long Term Disability and Flexible Spending Programs

Administered by the Group Insurance Commission (GIC)

www.mass.gov/gic



Annual Enrollment



2022-2023 BENEFITS OVERVIEW

JULY 1, 2022 - JUNE 30, 2023

COMMONWEALTH OF MASSACHUSETTS EMPLOYEES



FY2023 Benefit Decision Guide <u>https://www.mass.gov/doc/2022-2023-state-employee-benefits-guide/download</u>

Health Insurance



Network Regional Network

Limited Network

PLAN

NETWORK

National

Network

Broad

BRISTOL **COMMUNITY COLLEGE**

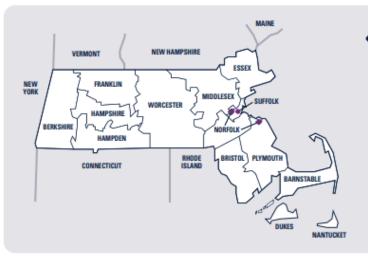
* CIC is an enrollee-pay-all benefit.

Fallon Health made the decision to stop offering insurance to commercial customers, including the GIC. As a result, the GIC will no longer be able to offer Fallon Direct.

Health Insurance Plan Locator Map

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Where you live determines which health insurance plan you may enroll in.



BARNSTABLE

Independence, AllWays Complete, Navigator, Spirit, Basic, Community Choice, PLUS

BERKSHIRE Independence, Primary Choice, HNE, Navigator, Spirit*, Basic, Community

Choice, PLUS BRISTOL Independence, Primary Choice, AllWays

Complete, Navigator, Spirit, Basic, Community Choice, PLUS

DUKES Independence, AllWays Complete, Navigator, Basic, PLUS

ESSEX Independence, Primary Choice, AllWays Complete, Navigator, Spirit, Basic, Community Choice, PLUS

FRANKLIN Independence, Primary Choice, HNE, Navigator, Spirit, Basic, Community Choice, PLUS

HAMPDEN Independence, Primary Choice, HNE, Navigator, Spirit, Basic, Community Choice, PLUS

HAMPSHIRE

Independence, Primary Choice, HNE, Navigator, Spirit*, Basic, PLUS, Community Choice

MIDDLESEX

Independence, Primary Choice, AllWays Complete, Navigator, Spirit, Basic, Community Choice, PLUS

NANTUCKET Independence, AllWays Complete, Navigator, Basic, PLUS

NORFOLK Independence, Primary Choice, AllWays Complete, Navigator, Spirit, Basic, Community Choice, PLUS

PLYMOUTH Independence, Primary Choice, AllWays Complete, Navigator, Spirit, Basic, Community Choice, PLUS

SUFFOLK Independence, Primary Choice, AllWays Complete, Navigator, Spirit, Basic, Community Choice, PLUS

WORCESTER Independence, Primary Choice, HNE, AllWays Complete, Navigator, Spirit, Basic, Community Choice, PLUS The BOLD text is a shortened version of the full plan name. These names are used to indicate which plan is available in each county.

INDEPENDENCE – Harvard Pilgrim Independence

PRIMARY CHOICE - Harvard Pilgrim Primary Choice

HNE - Health New England

ALLWAYS COMPLETE - AllWays Health Partners Complete HMO

NAVIGATOR - Tufts Health Plan Navigator

SPIRIT - Tufts Health Plan Spirit

BASIC - UniCare State Indemnity Plan/Basic

COMMUNITY CHOICE - UniCare State Indemnity Plan/Community Choice

PLUS - UniCare State Indemnity Plan/PLUS

OUTSIDE OF MASSACHUSETTS

The UniCare State Indemnity Plan/ Basic is the only health insurance plan offered by the GIC that is available throughout the United States and outside of the country.

CONNECTICUT Independence, HNE*, Navigator*, Basic, PLUS*

MAINE Independence, Navigator*, Basic, PLUS

NEW HAMPSHIRE Independence, Navigator*, Basic, PLUS

NEW YORK Independence*, Navigator*, Basic

RHODE ISLAND Independence, Navigator, Basic, PLUS

VERMONT Independence*, Navigator*, Basic, PLUS

*Not every city and town is covered in this county or state; contact the health insurance carrier to find out which doctors and hospitals participate.



Health Insurance

_		Monthly GIC Health Plan Rates Effective July 1, 2022					
		EMPLOYEI BEFORE JU	the second s	EMPLOYEES HIRED OF OR AFTER JULY 1, 200			
		20	%	25%			
		EMPLOYEE PA	YS MONTHLY	EMPLOYEE PA	YS MONTHLY		
BASIC LIFE INSURANCE ONLY - \$5,000 Coverage		\$1.3	27	\$1.59			
HEALTH INSURANCE PLANS (Premium includes Basic Life Insurance)	PLAN NETWORK	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY		
UniCare State Indemnity Plan/ Basic with CIC* (Comprehensive)	National	\$295.54	\$657.60	\$354.68	\$788.43		
UniCare State Indemnity Plan/ Basic without CIC	Network	\$236.55	\$523.29	\$295.69	\$654.12		
UniCare State Indemnity Plan/ PLUS		\$163.06	\$387.86	\$203.83	\$484.83		
Tufts Health Plan Navigator	Broad Network	\$178.97	\$436.59	\$223.71	\$545.75		
Harvard Pilgrim Independence Plan		\$207.86	\$506.68	\$259.82	\$633.35		
Health New England		\$134.81	\$320.74	\$168.52	\$400.93		
AllWays Health Partners Complete HMO	Regional Network	\$169.66	\$442.27	\$212.08	\$552.85		
UniCare State Indemnity Plan/ Community Choice		\$125.66	\$311.02	\$157.08	\$388.78		
Tufts Health Plan Spirit	Limited Network	\$136.01	\$327.20	\$170.02	\$409.00		
Harvard Pilgrim Primary Choice Plan		\$150.17	\$382.04	\$187.71	\$477.56		

Benefit Rates

Health Plan Rate Changes

Health Plan Carrier	Plan Name	% Increase Individual	% Increase Family	
Allways	Complete HMO	10%	10.3%	
Harvard Pilgrim	Independence POS	7.5%	7.6%	
Harvaru Filgriin	Primary Choice HMO	7%	7.2%	
Health New England	нмо	6.3%	6.5%	
Tufts Health Plan	Navigator POS	6.6%	6.8%	
	Spirit HMO	5.8%	6.1%	
	Basic w/ CIC	3%	3%	
UniCare	Community Choice	5.1%	5.3%	
	PLUS	3.8%	3.9%	



* CIC is an enrollee-pay-all benefit.

Life Insurance



Life Insurance

COMMUNITY COLLEGE

	MONTHLY GIC PLAN RATES EFFECTIVE JULY 1, 2022 Per \$1,000 of Coverage						
ACTIVE EMPLOYEE AGE	NON-SMOKER RATE	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	\$O.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					

You must be enrolled in basic life insurance in order to be eligible for optional life insurance. You can choose coverage between 1-8 times your salary; rates based on salary and age

State employees actively at work may apply for the first time or apply to increase their coverage at any time during the year. After you apply, you will receive instructions for completing a personal health application for MetLife's review and approval. The GIC will determine the effective date if MetLife approves your application **RRIS**

Long Term Disability





Long Term Disability Insurance

COMMUNITY COLLEGE

MONTHLY LTD RATES EFFECTIVE JULY 1, 2022								
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							

Rates are based on salary and age

State employees actively at work may apply for the first time or apply to increase their coverage at any time during the year. After you apply, you will receive instructions for completing a personal Health application for MetLife's review and approval.

The GIC will determine the effective date if MetLife approves your application.

Flexible Spending



BRISTOL

COMMUNITY COLLEGE

Enroll or re-enroll online at https://www.benstrat.com/gic-fsa/

HCSA: Min \$250/Max \$2,850; DCAP: Max \$5,000/family

Health Insurance Buyout Plan

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 of time. Employees receive the remittance monthly in their paychecks. The amount of payment depends on your health plan and coverage.

State employee with Tufts Health P family coverage:	lan Naviga	tor
Full-Cost premium on July 1, 2022 (1	Monthly):	\$2,176.62
12-month benefit =	25% of t	his premium

*subject to federal, Medicare, and state taxes

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: If you were insured with the GIC on January 1, 2022 or before, and continue your coverage through June 30, 2022, you may <u>apply</u> to buy out your health plan coverage effective July 1, 2022.
- October 3 October 28, 2022: If you are insured with the GIC on July 1, 2022 or before, and continue your coverage through December 31, 2022, you may <u>apply</u> to buy out your health plan coverage effective January 1, 2023. The enrollment period for this buy-out is October 3 October 28, 2022. R

COMMUNITY COLLEGE

Buyout Rates Effective July 1, 2022

MONTHLY BUY OUT RATES FOR ACTIVE EMPLOYEES EFFECTIVE JULY 1, 2022

	NON-MEDICARE PLANS													
							FAMILY COVERAGE							
NAME	INDIVIDUAL	GROSS AMT.	FEDERAL	STATE	MEDICARE	TOTAL	ESTIMATED	FAMILY	GROSS AMT.	FEDERAL	STATE	MEDICARE	TOTAL	ESTIMATED
OF	FULL	25% OF	TAX	TAX	TAX	FOR	NET	FULL	25% OF	TAX	TAX	TAX	FOR	NET
HEALTH PLAN	COST	F/C IND.	22%	5.25%	1.45%	ALL TAX	PAY	COST	F/C FAM.	22%	5.25%	1.45%	ALL TAX	PAY
UniCare State Indemnity Plan/Basic	\$1,176.39	\$294.10	\$64.70	\$15.44	<mark>\$4.2</mark> 6	\$84.40	\$209.70	\$2,610.11	\$652.53	\$143.56	\$34.26	\$ 9.46	\$187.28	\$465.25
UniCare State Indemnity Plan/PLUS	808.96	202.24	\$44.49	10.62	2.93	58.04	144.20	1,932.95	483.24	\$106.31	25.37	7.01	138.69	344.55
Tufts Health Plan Navigator	888.49	222.12	\$48.87	11.66	3.22	63.75	158.37	2,176.62	544.16	\$119.72	28.57	7.89	156.18	387.98
Harvard Pilgrim Independence Plan	1,032.93	258.23	\$56.81	13.56	3.74	74.11	184.12	2,527.05	631.76	\$138.99	33.17	9.16	181.32	450.44
Health New England	667.71	166.93	\$36.72	8.76	2.42	47.90	119.03	1,597.34	399.34	\$87.85	20.97	5.79	114.61	284.73
Allways Health Partners Complete	841.94	210.49	\$46.31	11.05	3.05	60.41	150.08	2,205.02	55 1 .26	\$121.28	28.94	7.99	158.21	393.05
JniCare State Indemnity Plan/Community Choice	621.96	155.49	\$34.21	8.16	2.25	44.62	110.87	1,548.76	387.19	\$85.18	20.33	5.61	111.12	276.07
Tufts Health Plan Spirit	673.71	168.43	\$37.05	8.84	2.44	48.33	120.10	1,629.65	407.41	\$89.63	21.39	5.91	116.93	290.48
Harvard Pilgrim Primary Choice	744.49	186.12	\$40.95	9.77	2.70	53.42	132.70	1,903.87	475.97	\$104.71	24.99	6.90	136.60	339.37



Annual Enrollment --- April 6 – May 4, 2022



Annual Enrollment: April 6 – May 4, 2022 for a July 1, 2022 effective date.



How to make changes to current Health insurance, Life insurance or Long term disability and Flexible spending accounts (FSA)

- The NEW MyGICLink Member Benefits Portal allows you to make changes to your coverage during GIC's Annual Enrollment period online. This is the <u>preferred</u> <u>method</u> for enrollment. The GIC encourages employees to use the MyGICLink Member Benefits Portal.
 - You can visit the portal at one of the links below:
 - Already Registered? Log in at bit.ly/MyGICLinkLogin
 - Haven't registered yet? Register at <u>bit.ly/MyGICLinkRegistration</u>
 - For more information, visit <u>mass.gov/MyGICLink</u>
- Should you be unable to use the portal, you may request Form 1
 - <u>bit.ly/mygiclink</u>
- Should a paper form be required, please inquire with Pamela Legg in Human Resources. Additional time should be considered for mailing.
- Enroll or re-enroll in Flexible Spending Accounts:
 - <u>https://www.benstrat.com/gic-fsa/</u>



Mass4You: Employee Assistance Program (EAP)

The Mass4You Employee Assistance Program (EAP) is available to all active state and municipal employees and their families who are eligible for GIC benefits.



- GIC health insurance coverage is not required to access the many Mass4You EAP work/life and other support services. Through Mass4You, GIC benefits-eligible employees and their families can find easy access to a comprehensive suite of free, confidential support available 24/7, including:
- Three in-person or Tele-EAP (virtual) counseling visits per issue per year—at no cost
- 30-minute telephonic or in-person legal or mediation consultation per issue per year—at no cost
- Guidance from a financial advisor to help with debt, foreclosure, financial planning and more
- Referrals for a variety of Work-Life convenience services: child care, elder care and more
- Access to Optum's 24/7 confidential Substance Abuse Treatment Helpline and a licensed clinician

No formal enrollment is required. Contact Mass4You to learn more: 1.844.263.1982

TTY Support: 711 +1.844.263.1982

Substance Use Treatment Helpline: 1.855.780.5955

www.liveandworkwell.com -- enter access code mass4you



Get support. Save time. Enjoy life.

Get referrals to WorkLife Services with one quick call to 1-844-263-1982. We have 100+ ways to help you manage your life, including:



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

1-844-263-1982



Your Employee Assistance Program

BRISTO **COMMUNITY COLLEGE**

Dental and Vision

Work Group

Dental & Vision Provider

• MCCC

MetLife-Dental & Vision Savings

- Non-Unit Professionals MetLife-Dental & Vision Savings
 www.healthplansinc.com
- AFSCME

Delta Dental & Davis Vision

http://www.mpefund.org/





COMMUNITY COLLEGE

Leave Accruals

- Benefitted Employees
 - Sick
 - Vacation (faculty do not accrue)
 - Personal
- Non-Benefited Employees
 - Sick
 - MCCC by contract
 - Part time non-MCCC 1 hour earned for every 30 hours worked to maximum of 40 hours per state law.
 - All Purpose Paid Leave
 - MCCC unit professionals (part time, non-benefited)
 - Hours worked over fiscal year earn APPL per contract





Leave Accruals - Benefited

	General Guidelines	Personal	Sick	Vacation		
		Granted every January 1 *must be used within calendar year, January 1- December 31	Accrues biweekly Retirement - 20% payout (unless grant funded)	Accrues biweekly Vacation Payout (unless grant funded)		
	Mork Crown	Maximum Dava*	Maximum Dava*	Maximum Days*		
	<u>Work Group</u> Classified Employees AFSCME/NUC	<u>Maximum Days*</u> 37.5 hours (1 st year employees hired April- June – 22.5/24** hours; after July-Sept – 15/16** hours; Oct- Dec – 0 hours)	<u>Maximum Days*</u> 15 days	10 days (up to 50 days maximum)		
	Faculty – MCCC2 daysUnit Professionals – MCCC37.5 hours(1st year employees hired Jan-March 22.5 hours; April-June – 15 hours; after July 1st – 7.5 hours)		10 days (10 month employee)	N/A		
			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)		

*Pro-rated if less than full time/52 weeks per year ** Maximum carryover hours - 375 BRISTOL **COMMUNITY COLLEGE**

Tuition Remission

Benefited:

Tuition Remission – Bristol Community College

Tuition Remission/Tuition Credit – Massachusetts State Universities and Community Colleges/UMASS system

Adjunct Faculty:

Tuition Remission – Bristol Community College (*must be teaching during the semester remission is being used)

Tuition Remission

Forms: <u>http://www.bristolcc.edu/bristolcommunity/facultystaff/humanresources/forms/</u>

Other:

Categorical Waivers 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



Tuition Remission - continued



Southern New Hampshire University

Employees and immediate family (spouses, domestic partners, children,

siblings and parents) are eligible:

College of Online and Continuing Education – 10% tuition reduction

- University College Currently tuition was reduced to \$15,000/year and alumni of Bristol who transfer are eligible for a 10% tuition savings.
- For more information , contact Southern New Hampshire University at <u>academicalliances@snhu.edu</u> or 888.387.0861



Professional Development

Classified Development Funds

Available to AFSCME union members

Bristol Professional Development Funds

Available to full and part-time/adjunct faculty, all MCCC staff and all full-time Bristol staff except AFSCME

- Funding is available for individual or group professional development projects and the maximum amount awarded is \$1,200 per year for 2021-2022.
- You can apply for funds for expenses to support Sabbatical professional development.
- You can apply for funds for Tuition/Fees and/or Books for Certificate, Undergraduate or Graduate creditbearing courses offered by a currently accredited institution, even if they were state-supported with tuition remission.
- You can apply for conferences and workshops.
- You can apply to organize a professional development event on campus.
- There are no limitations on the number of people attending from one department while maintaining adequate personnel for each area.
- You can apply for funds if you received them in the previous year.
- You should apply for funds if you are presenting a workshop or conference session, representing Bristol.
- Ineligible: Activities or events that are not professional development, such as: Study abroad, Book tours

For more and information or applications, go to:

http://www.bristolcc.edu/bristolcommunity/facultystaff/humanresources/professionaldevelopment/



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Tickets at Work



- TicketsatWork is the leading Corporate Entertainment Benefits provider, offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more. TicketsatWork is a unique benefit offered exclusively to companies and their employees.
- If you haven't signed up yet, click <u>become a member</u> and enter our company code: BCCHR

ticketsatwork@info.ticketsatwork.com











BJs Membership



BJ's Wholesale Club Corporate Membership Discount Program

MAILING INSTRUCTIONS FOR NEW MEMBER/RENEWAL FORMS (Do not bring form to Human Resources or to any BJ's Club locations.)

(Must be postmarked by April 30, 2022: NO exceptions!) Open a New Rewards membership for \$75/12 months (\$20 Award loaded to card) or a New Inner Circle Membership for \$25/12 months(\$10 Award loaded to card). (New members only...previous or existing members not eligible.)

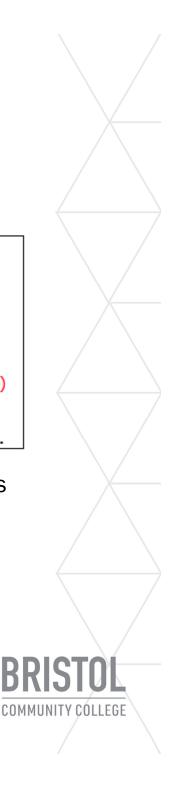
OR

EXTEND your existing Rewards membership for \$110/12 months (\$20 Award loaded to card) or your existing Inner Circle membership for \$55/12 months (\$10 Award loaded to card). With payment, 12 months will be ADDED ONTO expiration date of existing members.
Form may also be scanned as a pdf to <u>Dlisonbee@ bjs.com</u> if paying by debit or credit card.

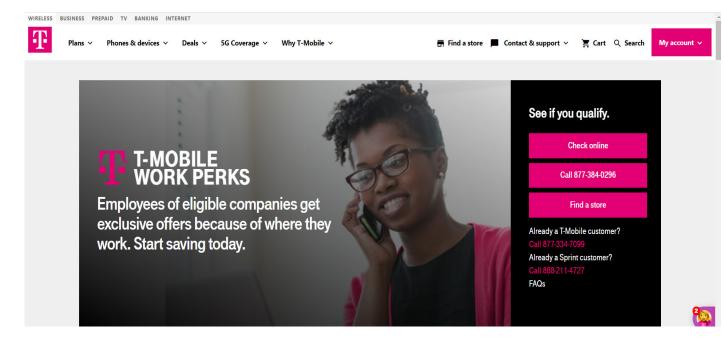
BJ's semi-annual enrollment event for new and existing members is <u>effective from April 1 through April 30, 2022</u>

> Representative: Debbie Lisonbee, Corporate Sales Representative 401.787.8780 dlisonbee@bjs.com

> > BJ's Wholesale Club, Inc. 287 Washington Street South Attleboro, MA 02703-5537







You may click here for more details on our current offers: <u>T-Mobile Work Perks</u>. T-Mobile Work Perks is combinable with other "limited time offers" that T-Mobile has, such as Device On Us offers.



To find out more make sure to call our T-Mobile Work Perks Team at **855-570-9947.** *Limited Time Offer. Some Restrictions Apply. Call for complete Details.*



Financial Wellness Tools for State Employees

Your Map to Financial Wellness Resources

The Office of Economic Empowerment and the Massachusetts State Retirement Board are here to guide you on your journey to financial wellness. Learn more about the opportunities, tools, and resources to help you make sound financial decisions for you and your family.



https://www.mass.gov/financial-education-for-massachusetts-employeesand-retirees







ATTLEBORO FALL RIVER NEW BEDFORD TAUNTON ONLINE

Pamela Legg Compensation and Benefits Administrator

pamela.legg@bristolcc.edu

774.357.2194

