



# NBPS -BENEFITS GUIDE

## 2024

New Bedford Public Schools offers a very competitive employee benefits package. Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefits plans. We understand that you may have questions about annual enrollment, and we will do our best to help you understand your options and guide you through the process.

This Guide is not your only resource. Anytime you have questions about your benefits, or the enrollment process you can contact our district's Benefits Administrator at their contact information below

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### In this guide we will discuss...

- **Eligibility (pg. 2)**
  - Dependents
  - When coverage begins
  - Making changes to your benefits
- **Medical Plans (Blue Cross Blue Shield of MA) (pgs. 3-5)**
  - HMO
  - Blue Care Elect
  - Insurance rates
- **Boston Mutual Life Insurance (pg. 6)**
- **Flexible Spending Accounts (FSA) (pg.7)**
- **Trustmark Voluntary Benefits (pg. 8)**
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  - Accidental Insurance
  - Cancer/Critical Illness Insurance
  - Universal Life Insurance
- **Voluntary Retirement Savings Plans (pg. 9)**
  - 403b
  - 457b

Information on the above benefits is available on the [Benefits Page](#) of the district's website. Virtual sessions will be hosted by our Benefits team as needed/requested – just contact HCS to schedule.

## LET'S GET STARTED!

# ELIGIBILITY

## Use this guide to help get you started.

You can use this guide and other resources available to you to make your 2023 enrollment decisions.

### **ELIGIBILITY:**

If you are a regularly scheduled to work at least 20 hours per week, you are eligible for New Bedford Public Schools benefits.

### **Eligible dependents:**

- Your Legal Spouse, Dependent children up to the age of 26, regardless of student status
- Unmarried children beyond the age of 26 who are incapable of self-support due to physical or mental disability.
- “Children” includes your natural child, legally adopted child, a child placed with you for adoption, stepchild, or any other child you have legal guardianship over.

### **When coverage begins:**

**New Hire:** You have 30 days from the date of hire to complete and return your enrollment forms. Your date of hire will drive your effective date. Example: if you begin employment on 8/28/2023 you have the choice to have your insurance effective 9/1/2023 or 10/1/2023. If you fail to enroll on time, you will NOT have benefits coverage.

**Open Enrollment:** Changes made during Open Enrollment are effective January 1<sup>st</sup>- December 31<sup>st</sup>. The Open Enrollment period will run from November 1<sup>st</sup> to November 30<sup>th</sup>.

**Life events:** You can only change your benefits during the year when you experience a Qualifying Life Event. Benefits Will be effective as of the date of the event. Below are examples of the most common Qualifying Life Events:

- Marriage or Divorce
- Birth or Adoption of a child
- Child reaching the maximum age limit
- Death of a spouse or child
- Loss of coverage under spouse’s plan

### **MAKING CHANGES:**

To make changes to your benefit elections, you must contact the Benefits Administrator in Human Capital Services within 31 days of the Qualifying Life Event (including newborns). Be prepared to show documentation of the event such as:

- Marriage Certificate
- Birth Certificate
- Divorce Decree
- Letter showing loss of previous coverage date.

If changes are not submitted on time you must wait until the next Open Enrollment period to make your election changes.



## HEALTH INSURANCE

by BLUE CROSS BLUE SHIELD OF MA

New Bedford Public Schools has two health insurance plan options for staff through Blue Cross Blue Shield of Massachusetts.

### HMO (HEALTH MAINTENANCE ORGANIZATION)

- If you and any dependents you wish to cover on your health insurance all live in New England, this is the only health insurance plan you are eligible for the HMO plan.
- HMO plans require you to have a PCP (Primary Care Physician). Your PCP will be the doctor that provides you with the required referrals to other doctors/specialists.

### PPO (PREFERRED PROVIDER ORGANIZATION)\*

PPO (Preferred Provider Organization)

- If you have dependents you wish to cover on your health insurance who reside outside of New England for more than six months you must in the PPO plan.
- If you enroll on the PPO plan you will also have to submit additional documents such as proof of residency and a notarized affidavit declaring the dependent lives outside of New England.



The following is a brief Summary of Benefits please refer to the [Benefits Page](#) for more detailed information.

### Network Blue New England (HMO)

Deductible	In-Network
Individual	\$375.00
Family	\$875.00
Out of Pocket Maximum	\$5,000 per member or \$10,000 per family
Preventive Care	No Cost
Emergency Room Visits	\$100 per visit after your yearly deductible has been met
PCP OB/GYN Physician Office Visits	\$15.00 per visit, no deductible applied
Specialists Office Visits	\$30.00 per visit, no deductible applied
Telehealth services with a covered provider	Same as in person visit
Diagnostic X-rays and lab tests, including CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	No cost after deductible has been met
Day Surgery performed by in an Office or health center:	No cost after deductible has been met.
PCP	\$15.00 per visit, no deductible
Specialist	\$30.00 per visit, no deductible
Surgery and related anesthesia in an ambulatory surgical facility, hospital outpatient department, or surgical day care unit	No cost after deductible has been met
Inpatient Care (including maternity care)	No cost after deductible has been met
Prescription Drug Benefits At designated retail pharmacies (up to a 30-day formulary supply for each prescription or refill)	No deductible \$10 for Tier 1 \$25 for Tier 2 \$40 for Tier 3
Through the designated mail service or designated retail pharmacy (up to a 90-day formulary supply for each prescription or refill)	No deductible \$10 for Tier 1 \$25 for Tier 2 \$40 for Tier 3

## Blue Care Elect (PPO) \*

Deductible	In-Network	Out of Network
Individual	\$375.00	
Family	\$875.00	
Out of Pocket Maximum	\$5,000 per member or \$10,000 per family	
Preventive Care	No Cost	20% coinsurance after deductible
Emergency Room Visits	\$100 per visit after your yearly deductible has been met	\$100 per visit after your yearly deductible has been met
<b>PCP OB/GYN Physician Office Visits</b>	\$30.00 per visit, no deductible applied	20% coinsurance after deductible
<b>Specialists Office Visits</b>	\$50.00 per visit, no deductible applied	20% coinsurance after deductible
<b>Telehealth services with a covered provider</b>	Same as in person visit	Same as in person visit
<b>Diagnostic X-rays and lab tests, including CT scans, MRIs, PET scans, and nuclear cardiac imaging tests</b>	No cost after deductible has been met	20% coinsurance after deductible
<b>Day Surgery performed by in an Office or health center:</b>	No cost after deductible has been met	20% coinsurance after deductible
<b>Surgery and related anesthesia in an ambulatory surgical facility, hospital outpatient department, or surgical day care unit</b>	No cost after deductible has been met	20% coinsurance after deductible

Prescription Drug Benefits		
<b>At designated retail pharmacies</b> (up to a 30-day formulary supply for each prescription or refill)	No deductible \$10 for Tier 1 \$25 for Tier 2 \$40 for Tier 3	
<b>Through the designated mail service or designated retail pharmacy</b> (up to a 90-day formulary supply for each prescription or refill)	No deductible \$10 for Tier 1 \$25 for Tier 2 \$40 for Tier 3	



## HEALTH INSURANCE RATES

New Bedford Public Schools pays its insurance premiums one month in advance. Example: Employment on 8/28/2023 you have the choice to have your insurance effective 9/1/2023 or 10/1/2023. Please be aware that if you opt. for the 9/1/2023 effective date your health insurance deductions will be doubled for the first two payrolls to cover the previous month's premium.

### Rates for 12-month (full year) staff OR Unit A/B staff that elect 26 pay periods:

PLAN TYPE	BIWEEKLY RATE
HMO Individual	\$125.64
HMO Family	\$299.53
PPO Individual	\$158.85
PPO Family	\$382.39

### Rates for 10-month (school year) staff OR Unit A/B staff that elect 21 pay periods:

PLAN TYPE	BIWEEKLY RATE
HMO Individual	\$158.70
HMO Family	\$378.35
PPO Individual	\$200.65
PPO Family	\$483.02

## BCBS MEMBER RESOURCES My Blue Member App



The MyBlue Member App will give each member a secure and convenient way to manage their health plan using their smartphone or tablet:

- Save a digital card to their phone.
- See all your health benefits in one place.
- Track your claims.
- Check deductible progress.
- Find doctors, specialists, and facilities.
- View your medication at a glance.

## FIND A DOCTOR & ESTIMATE COSTS

The Find a doctor & Estimate Costs tool makes it easy for you to locate and choose a doctor or hospital that fits your needs. Members can make informed decisions by comparing prices.

## TELEHEALTH

A real time interactive video visit which enables you and your family to have a brief medical or mental health consultation fast and conveniently by using your smartphone, tablet or home computer.

## BOSTON MUTUAL LIFE INSURANCE

The city of New Bedford offers a \$20,000.00 basic term life insurance for all employees.

Rates for 12-month (full year) staff OR Unit A/B staff that elect 26 pay periods:

PLAN TYPE	BIWEEKLY RATE
BM BASIC LIFE (20,000)	\$4.50

Rates for 10-month (school year) staff OR Unit A/B staff that elect 21 pay periods:

PLAN TYPE	BIWEEKLY RATE
BM BASIC LIFE (20,000)	\$5.68

Once you choose the basic life then you can also choose an Additional optional amount up to 5x your yearly salary. The rates are determined by your age and what increments you choose. The guaranteed issue amount on the optional insurance is \$200,000 anything above that amount you will need to complete an Evidence of Insurability form. You can obtain this form by contacting the Benefits office.

You can also add life insurance on a spouse the guaranteed issue on a spouse is \$30,000 anything above that amount you will need to complete an Evidence of Insurability form. Keep in mind you can only put half of the amount you have on yourself on a spouse for example to add \$30,000 on a spouse you must take \$60,000 additional on yourself.

You also can take up to \$10,000 of life insurance on dependents. The insurance will cover all dependents in the household until the age of 19 or 26 if the dependent is a fulltime student. The cost for this coverage is \$1.00 per month for every \$2,000 increment, for example \$10,000 in coverage would cost \$5.00 per month.

**All the rates for the optional life insurance are available on the benefits page of the New Bedford Public School district website. [Benefits Page](#)**

If you fail to enroll on the Life insurance you can enroll at any time, but you are only guaranteed acceptance at date of hire, if you choose to enroll after that you will have to complete an EOI (Evidence of Insurability) and a HIPAA (Health Insurance Portability and Accountability Act) form in addition to an enrollment form for submission for approval to the Boston Mutual underwriting department.





## FLEXIBLE SPENDING ACCOUNTS (FSA)

This benefit allows you to set aside a portion of your pay—**BEFORE TAXES**—to cover out-of-pocket Medical or Dependent Care expenses. You must re-enroll every year during open enrollment November 1<sup>st</sup> to November 30<sup>th</sup>.

### First let's go over the medical expenses option.

How it works is you set an amount you predict you are going to spend out of pocket that year, we divide it by the payrolls you have, and it is deducted out of check pretax giving you a tax break on these medical services.

Flexible spending accounts for medical purposes are used for anything medical you are paying out of pocket such as deductibles, copayments, dental work, prescriptions, and eyeglasses and many over the counter medications and some medical devices for example blood pressure cuffs, thermometers, glucose monitors etc.

In the beginning of the program, you will receive a debit card with your full amount for the year loaded on it. When you receive services, you will use that debit card to pay for it. You can set up a medical spending account up to \$3,050.00. However, the plan runs from January to December if you do not use all your funds, you will lose the balance.

### Now let's review the Dependent Care option.

For qualified childcare expenses for dependent children under age 13, elderly dependents, and dependents with special needs.

How it works is you set the amount you want for the year up to \$5,000.00 maximum; we divide it by the payrolls you have, and it is deducted out of your check pretax giving you a tax break on these services.

Flexible spending accounts for dependent care purposes can be used for day care, pre-school, before / after school care, day camps or elder day care.

You must also fill out the dependent care form with the daycare information. Once the money is deducted from your paycheck it is sent to Cafeteria Plan Advisors, the vendor that administers this benefit, and they will deposit the money back into your checking account.

Flexible  
Spending  
Account



## TRUSTMARK VOLUNTARY BENEFITS

### SHORT TERM / LONG TERM DISABILITY

Short-term and Long-term disability is greatly beneficial as it will provide you with income when you are out of work on a medical leave of absence. You can use this benefit in conjunction with your paid sick leave.

Short term disability has a 30-waiting period from onset of illness coverage begins on the 31st day and it will cover you up to a year.

Long-term disability covers you up to 10 years if disabled under the age of 60 years old.

For rates and information on this and all other benefits Trustmark has to offer please visit the NBPS [Benefits Page](#) for Trustmark Representatives contact information.

### ACCIDENT INSURANCE

Offset the cost of unexpected bills related to accidents. This 24-hour coverage benefit pays cash directly to you if you or a covered family member is injured in an accident. Includes benefits for initial care, injuries, hospitalization, follow-up care, transportation, and lodging.

Emergency room - \$200 benefit; broken bones up to \$10,000; lacerations up to \$800 and physical therapy.

Health Screening Rider included \$100 per year per covered person for more than a dozen tests.

### Cancer/ Critical Illness Insurance

Pays lump-sum cash Benefit directly to you for covered critical illnesses such as cancer, heart attack, Occupational HIV, or stroke.

Provides cash back for one screening test per calendar year. Specified tests are covered up to \$100.00.

### Trustmark Hospital StayPay Insurance

Choose a first day stay benefit up to \$3,000.00 that pays when you are admitted to a hospital.

You may choose between two plans that each include additional benefits such as paying you cash to help pay extra medical expenses, groceries, childcare and more.

### Universal Life Insurance

Permanent and portable life insurance which provides cash value and has living benefits along with the death benefit.

Coverage for spouse, children and dependent grandchildren is also available. Includes an Accelerated Death Benefit for Chronic Illness that can help pay for long-term care and/or home health care.





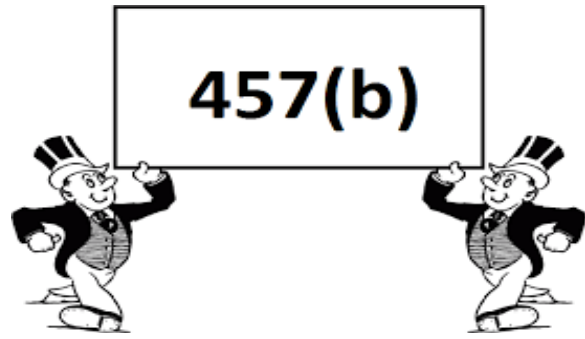
## VOLUNTARY RETIREMENT SAVING PLANS



### 403B PLAN

- 403B is a TSA (tax shelter annuity) another deferred compensation savings plan.
- To enroll on this plan, you must contact the company you decide on from the list provided on the district's website. We suggest that you speak to your financial advisor about what company may best suit your needs.
- Once you sign up with the company or companies of your choice the salary reduction agreement form you complete with them will be forwarded to NBPS and your deductions will begin.
- The following link will explain the current contribution deferral increases. [403B contributions](#)

Please refer to the TSA open enrollment schedule available on the district's website. We have four open enrollment periods quarterly throughout the year. New Bedford Public Schools benefits page link [Benefits Page](#)



### SMART PLAN 457B

- It is the Massachusetts deferred Compensation plan
- It is an opportunity to save more money towards retirement
- New Bedford Public Schools does not match any amount towards this plan

### START SAVING IN YOUR 20S

