



Submitted by Amy Eve, Information Technology & Operations

# 2017 BENEFITS SUMMARY

Your at-a-glance guide to your Blue Cross benefits.



MASSACHUSETTS

At Blue Cross, we're committed to helping you stay healthy and empowering you to achieve your best you. That's why we offer the programs, benefits and resources you need to support a healthy lifestyle, in and out of the office.

## HEALTH CARE

Blue Cross provides you and your family peace of mind with high-quality and affordable health care benefits. For more information on the benefits listed below, please visit [Benefits@Blue](#). For directions on how to enroll, please visit the Benefits section of [Workday](#).

### BENEFIT KEY FEATURES

### ELIGIBILITY

#### Medical

Choose between several medical plan options: Blue Care Elect Saver – VALUE, Blue Care Elect Saver – CHOICE with a Blue Cross-funded HSA, and Network Blue NE Deductible with a Blue Cross-funded HRA.

You can enroll yourself, your spouse/domestic partner, and your children up to age 26.

#### Dental

The Dental Blue® plan covers preventive care, basic care (e.g., fillings, root canals), major care (e.g., crowns, dentures, implants), and orthodontia. Plus, you have access to nearly 90% of the practicing dentists in Massachusetts and Rhode Island.

You can enroll yourself, your spouse/domestic partner, and your children up to age 26.

#### Vision

Blue 20/20, powered by EyeMed Vision Care, covers routine eye examinations and lenses at 100%. And you can choose from thousands of locations in the Blue 20/20 network, including LensCrafters, Pearle Vision, Target Optical, JCPenney Optical, and Sears Optical.

You can enroll yourself, your spouse/domestic partner, and your children up to age 26.



Submitted by Ali Sabouri & 101 Huntington Walking Group, Performance Measurement and Improvement Execution

# SPENDING ACCOUNTS

These tax-advantaged accounts help you pay and save for health care and dependent care expenses. Some of the accounts are even funded by Blue Cross to help cover your out-of-pocket expenses. For more information on the benefits listed below, please visit [Benefits@Blue](#). For directions on how to enroll, please visit the Benefits section of [Workday](#).

## BENEFIT

## KEY FEATURES

## ELIGIBILITY

### Health Savings Account (HSA)

An HSA is a triple-tax-advantaged savings account where your contributions, interest earnings, and withdrawals are all tax-free. You can use the money in this account to pay for eligible medical, dental, and vision expenses now and/or in the future.

- **Blue Cross Contributions:** If you enroll in the Blue Care Elect Saver – CHOICE plan, an HSA will be opened automatically for you and funded with an annual Blue Cross contribution (\$750 for individual coverage, \$1,500 for individual + 1 or family coverage).
- **Your Contributions:** If you enroll in the Blue Care Elect Saver – CHOICE plan or the Blue Care Elect Saver – VALUE plan, you have the option to contribute your own funds to an HSA, up to the IRS annual maximum limit (\$3,400 for individual coverage, \$6,750 for any level of family coverage, including Blue Cross contributions if you are in the Blue Care Elect Saver – CHOICE plan).

You must be enrolled in either of the Blue Care Elect Saver plans to contribute to this account.

### Health Reimbursement Arrangement (HRA)

Blue Cross allocates funds to this account — \$400 for individual coverage, \$800 for individual + 1 coverage and \$1,000 for family coverage. These funds help you pay for medical and prescription drug expenses. You cannot make personal contributions to this account.

If you're enrolled in the Network Blue NE Deductible plan, you can use this account for you and your dependents enrolled in the plan.

### Health Care Flexible Spending Account (FSA)

You can contribute up to \$2,600 in pre-tax money to pay for eligible medical, prescription drug, dental, and vision expenses.

If you're enrolled in the Network Blue NE Deductible plan, or if you waive medical coverage, you can use this account for you, your spouse, and your children up to age 26, even if they're not enrolled in the plan. Not available if you are in either of the Blue Care Elect Saver plans.

### Limited Purpose Flexible Spending Account (FSA)

You can contribute up to \$2,600 in pre-tax money to pay for eligible dental and vision expenses.

If you're enrolled in either of the Blue Care Elect Saver plans, you can use this account for you, your spouse, and your children up to age 26, even if they're not enrolled in the plan.

### Dependent Care Flexible Spending Account (FSA)

You contribute up to \$5,000 per household (or \$2,500 if you are married and filing taxes separately) in pre-tax money to pay for day care or elder care expenses while you and your spouse work, look for work, or go to school.

If you're enrolled in any Blue Cross medical plan, or if you waive medical coverage, you can use this account to pay expenses for your children through age 12 or eligible adult dependents.

# INCOME PROTECTION

Blue Cross helps you prepare for the unexpected with benefits that offer financial protection for you and your family. For more information on the benefits listed below, please visit [Benefits@Blue](mailto:Benefits@Blue). For directions on how to enroll, please visit the Benefits section of [Workday](#).

## BENEFIT

## KEY FEATURES

## ELIGIBILITY

### Long-Term Disability (LTD) Insurance

If you work at least 30 hours per week, you automatically get company-paid basic LTD coverage equal to 60% of your monthly salary (\$12,500 monthly maximum benefit). And you can purchase additional LTD coverage equal to 66 2/3% of your monthly salary (\$12,500 monthly maximum benefit).

Full-time associates are eligible after 90 days of employment.

### Short-Term Disability (STD) Insurance

If you work at least 30 hours per week, you automatically get company-paid STD coverage. This coverage provides a percentage of your salary (depending on your length of service) for up to 25 weeks.

Full-time associates are eligible after 90 days of employment.

### Parental Leave

If you work at least 30 hours per week and are the primary caregiver of a new child, Blue Cross will provide up to four continuous weeks of paid parental leave so you can spend time bonding with your new child.

Full-time associates are eligible after 90 days of employment.

### Life and Accident Insurance

If you work at least 15 hours per week, you automatically get company-paid basic Life and Accident Insurance equal to your annual salary. If you work at least 30 hours per week, you can purchase Supplemental Life Insurance equal to two times your annual salary, as well as coverage for your spouse and dependent children.

All associates are eligible for basic coverage immediately; full-time associates, their spouses, and dependent children are eligible for supplemental coverage immediately.

### CancerCare Elite & Critical Illness Care Insurance

Get additional coverage for out-of-pocket expenses such as daily living expenses, co-payments, deductibles and other unplanned expenses, as well as a cash benefit for diagnostic services, treatment and care (in a facility or at your own home).

For more information and to find out how to enroll, visit the Benefits section of [Workday](#).

All associates and their family members, ages 18 to 65, are eligible.



Submitted by Julie Nickerson,  
Sales & Marketing

# RETIREMENT PROGRAMS

Blue Cross helps you plan for your future with the resources you need to grow your nest egg.

## BENEFIT

## KEY FEATURES

## ELIGIBILITY

### 401(k) Plan

Contribute up to 75% of your pay (up to IRS limits) to your 401(k) account on a pre-tax, Roth, and/or post-tax basis. And as long as you contribute, Blue Cross matches your contributions up to 4% of your pay. In addition to the company match, Blue Cross provides you with a Core Contribution of 2% of your base pay. You receive this Core Contribution regardless of whether you contribute to the 401(k). Automatic enrollment is available with a variety of investment options. To learn more, visit [www.401k.com](http://www.401k.com).

All associates, age 21 or over, are eligible after one month of employment.

### Pension Plan

This plan provides an important source of retirement income and is 100% company paid. When eligible, you're enrolled automatically. To learn more, visit [www.bcbsmapensionplan.mercerhrs.com](http://www.bcbsmapensionplan.mercerhrs.com).

All associates, age 21 or over, are eligible after one year of employment.

# REWARDING PERFORMANCE

Blue Cross rewards associates who go that extra mile to advance their careers and help the company achieve its goals.

## BENEFIT

## KEY FEATURES

## ELIGIBILITY

### Incentive Compensation Plans

Earn additional compensation for performance that exceeds expectations. In addition to base pay, the Short Term Incentive Plan (STIP) and Sales Incentive Plan are available to associates.

All associates are eligible; eligibility for certain plans depends on your role.



Submitted by Denise Dwyer,  
Information Technology & Operations



Submitted by Nadia Gay,  
Business Ops

# WORK/LIFE BALANCE

We know how important it is for our associates to manage both work and family responsibilities, and that's why we offer a variety of benefits to help you keep your life balanced.

## BENEFIT

## KEY FEATURES

## ELIGIBILITY

### Healthy Blue Wellness Program

Stay healthy and earn money when you participate in our wellness program, which includes free health screenings, wellness coaching, yoga, meditation, and much more.

Visit [www.healthyblue.bluecrossma.com](http://www.healthyblue.bluecrossma.com).

All associates are eligible immediately.

### Time Away

Recharge so you can be your best at work and at home. Each year, you can take off work for vacation time (3 weeks\*), holidays (11 days), personal days (2 days), and sick time (8 days). Plus, as part of our commitment to our communities, full-time associates get up to 15 paid hours to participate in approved volunteer activities.

All associates are eligible; part-time associates receive pro-rated time-off benefits and are not eligible for paid volunteer time.

### LifeWorks Employee Assistance Program (EAP)

Access extensive online tools and resources to help you address personal, workplace, and wellness challenges that are affecting your life at home and at work.

To learn more, visit [www.lifeworks.com](http://www.lifeworks.com) (Username: bcbsma, Password: lifebalance).

All associates and their family members are eligible immediately.

### Adoption Assistance and Referral Program

Get reimbursed up to \$3,000 per child (\$5,000 annual maximum) for certain expenses associated with qualifying adoptions.

To learn more, visit the Work/Life section under the Human Resources tab of the [Blueweb](#).

Associates regularly scheduled to work at least 25 hours per week are eligible after three months of employment.

### Tuition Reimbursement Program

Let Blue Cross help you develop and maximize your potential through continuing education support for classes or degree programs related to your career.

To learn more, visit <https://tr.scholarshipamerica.org/BCBSMA>.

All associates are eligible immediately; your reimbursement amount depends on whether you're a full-time or part-time associate. Reimbursement is limited in your first year of employment.

### Dependent Care Programs

Through the **Bright Horizons Care Advantage Program**, you have access to an array of family support services, including expanded back-up care services for adult/elder family members, an online database of caregivers and pet care services, elder care resources, discounts, and more.

The **Bright Horizons Special Needs Program** provides personalized information to help parents obtain educational support for children with special needs or who are experiencing challenges at school or at home, accessed via a free interactive online platform.

All associates are eligible immediately.

\* At hire.

BENEFIT	KEY FEATURES	ELIGIBILITY
<b>Transportation Assistance</b>	<p>Get discounts on transportation like MBTA, parking, and bicycle vouchers through our transportation subsidy program.</p> <p>To learn more, visit <a href="http://www.commutercheckdirect.com">www.commutercheckdirect.com</a>.</p>	All associates are eligible in 4–6 weeks, depending on the day of the month they are hired.
<b>Discount and Voluntary Benefits</b>	<p>Purchase coverage like long-term care insurance, legal insurance, and pet insurance through YouDecide, a self-service website where you can buy products and services at special group discounts and pay through payroll deductions.</p> <p>To learn more, visit <a href="http://www.youdecide.com/bcbsma">www.youdecide.com/bcbsma</a>.</p>	All associates are eligible immediately.
<b>Auto and Home Insurance</b>	<p>Get discounted auto and homeowners insurance through the Liberty Mutual Group Savings Plus program, which comes with features like payroll deduction, 24-hour claim service, and a Liberty Mutual Sales Representative assigned to each Blue Cross location.</p> <p>To learn more, visit <a href="http://www.libertymutual.com/lm/bcbsma">www.libertymutual.com/lm/bcbsma</a>.</p>	All associates are eligible immediately.
<b>Day Care Benefits</b>	<p>You have access to full-service on-site day cares in Quincy and Hingham. For Boston and E-working associates, you have priority access at Bright Horizon Centers in Massachusetts, New Hampshire and Rhode Island.</p> <p>To learn more, visit the Worklife Section under the Human Resources tab of the <a href="#">Blueweb</a>.</p>	All associates are eligible immediately.

## New for 2017!

**Mind and Body Wellness Benefit!** If you enroll in a Blue Cross medical plan for 2017, you are eligible to be reimbursed up to \$300 a year for qualified alternative medicine such as meditation, massage therapy, and acupuncture! For more details, visit [Benefits@Blue](mailto:Benefits@Blue).

## QUESTIONS?

Contact [AskHR@bcbsma.com](mailto:AskHR@bcbsma.com) or call ext. **6-HRHR (1-617-246-4747)**, available business days from 8:00 a.m. to 4:00 p.m. Eastern time.

This summary of benefits is intended to provide a brief, general overview of the benefits available to eligible Blue Cross Blue Shield of Massachusetts associates. In the event of any discrepancy between this summary and the actual plan document or policy, the plan document, or policy will govern. Blue Cross Blue Shield of Massachusetts reserves the right to amend, modify, or terminate these programs at any time, to the extent permitted by law. Blue Cross Blue Shield of Massachusetts recognizes diversity as a competitive advantage and sees it as an asset in our changing business environment. Blue Cross Blue Shield of Massachusetts is an affirmative action, equal opportunity employer. For more information, please visit us at [www.bluecrossma.com/careers](http://www.bluecrossma.com/careers).