



Berkshire County Arc

2019 Benefits Overview



Benefit Highlights



The employee benefits made available to you through Berkshire County Arc have evolved by listening to our people, and by making it a top priority to offer you the most comprehensive benefit package possible. The information in this brochure describes the highlights of the benefits offered to eligible employees. For more complete information, including summary plan descriptions, please see our Human Resource Department.

Medical	Essential 1500	Essential 2000
Carrier:	Health New England	Health New England
Eligibility:	Working 30 hours a week in a regular position	Working 30 hours a week in a regular position
Effective Date:	90 days after start date	90 days after start date
Deductible:	\$1500 Single / \$3000 Family	\$2000 Single / \$4000 Family
Preventive Care:	100% covered	100% covered
Office Visit / Specialist:	\$30 / \$50 copay	\$30 / \$50 copay
Chiropractor Visit : (12/yr. max)	\$20 copay	\$20 copay
Urgent Care Center:	\$50 copay	\$50 copay
Emergency Room:	\$250 copay	\$250 copay
Lab Work:	100% covered	\$25 copay
High Cost Imaging MRI, CT, Scans:	\$150 copay	\$250 copay
RX Retail Copays:	\$15/ \$ 50 / \$100	\$20 / \$60 / \$90
RX Mail Order Copays:	\$30 / \$100 / \$300	\$40 / \$120 / \$270
Same Day Surgery:	Deductible then 100%	Deductible then \$750 copay
Inpatient:	Deductible then 100%	Deductible then \$1000 copay
Employee Costs:	Please contact the HR Department for pre-tax rates.	Please contact the HR Department for pre-tax rates.

For more information, please visit www.HNE.com

Short-term Disability

Carrier:	Cigna
Eligibility:	Working 30 hours a week in a regular position
Effective Date:	1st of the month following 3 months of continuous service
Elimination Period:	7 days of continued absence
Monthly Benefit:	60% of base salary
Duration:	180 days
Survivor Benefit:	3-month lump sum; must be on plan for six months

BCArc and the employee share in the cost of this insurance.

Long-term Disability

Carrier:	Cigna
Eligibility:	180 days (six months) of disability
Elimination Period:	180 days
Monthly Benefit:	60% of base salary
Duration:	Social Security N.R.A.
Contributions:	100% paid by BCARC

Dental	High Option	Low Option
Carrier:	Cigna	
Plan Type:	PPO	
Eligibility:	Working 30 hours a week in a regular position	
	High Option	Low Option
Calendar Year Maximum:	\$1,000	\$ 750
Calendar Year Deductible:	\$25 Individual / \$75 family	\$25 Individual / \$75 family
Preventative Services: (Preventative and diagnostic)	Routine services once in 6 months	Routine services once in 6 months
Basic Services: (Fillings, Root Canals, etc.)	90% in Network/ 80% Non-Network	80% in Network/ 80% Non-Network
Major Services: (Bridges, Crowns, etc.)	60% in Network/ 50% Non-Network	Not covered
Endodontics: (Root Canal Treatment)	90% in Network/ 80% Non-Network	80% in Network/ 80% Non-Network
Orthodontics:	\$1,000 max**	Not covered
Employee Costs:	Please contact the HR Department for pre-tax rates	

More information available at www.cigna.com

** Employees can elect to waive orthodontic coverage on the High Option at a lower premium.



Contacts

Human Resources	BCArc	413-499-4241
Medical	Health New England	1-800-310-2835
Mailorder Prescription	Home Delivery	1-800-763-0044
Dental	Cigna	1-800-244-6224
Flexible Spending Account (FSA)	Lifetime	1-800-327-7130
STD/LTD/Life	Cigna	HR 499-4241
403(b) Pension	Mutual of America	1-860-659-3610
Employee Assistance Program (EAP)	Cigna	1-800-538-3453
Vision	VSP	1-800-877-7195

Vision Care

Carrier:	VSP
Eligibility:	Working 30 hours a week in a regular position
Benefits:	Savings on exams and eyewear. Exams 100% covered with a participating provider.
Employee Costs:	Please contact the HR Department for pre-tax rates

For more information, visit the website at: www.VSP.com

Flexible Spending

To help defray expenses such as medical/ dental co-pay or deductible expenses, vision care or dependent care expenses you may elect pre-tax payroll savings. Enrollment is available when you first become eligible and every January thereafter.

2019 Health Care Spending Accounts maximum is \$2,700 and the Dependent Care Spending Account maximum is \$5,000.

403(b) Thrift Fund

Administrator:	Mutual of America	
Type:	Pre-tax savings	
Eligibility For Employer Contributions:	Age 21 and a minimum of 1,000 hours worked in the calendar year. <i>Relief staff not eligible.</i>	
Employee Contribution:	Up to \$18,500 for participants under age 50 and \$24,500 for those over age 50, or who will turn 50 any time during 2019.	
BCArc Contribution:	The agency may make an annual discretionary contribution to the plan for eligible staff.	
BCArc Vesting:	Less than 2 years	no vesting
	2 years	20%
	3 years	40%
	4 years	60%
	5 years	80%
	6 years	100%

Employee contributions and their earnings are 100% vested immediately.

Observed Holidays

12 Holidays each calendar year:

New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, Day following Thanksgiving, Day before Christmas, Christmas Day

May vary in Residential and Day Programs

Sick Days

All employees are eligible for 1 hour of sick pay for every 30 hours worked. Full time employees are paid for 6 sick days, with a maximum of 48 hours per calendar year. Sick time is prorated on a 40-hour basis. Eligible staff may accrue up to 96 hours (12 paid sick days) maximum amount at any time. BCARC sick pay policy is administered in compliance with the MA sick pay laws.

Personal Days

Each employee is eligible for 3 personal days per calendar year. Available time is prorated on a 40 hour basis.

Vacation

6 months - 1 Year	1 Week (40 hours)
1-4 Years	3 Weeks (120 hours)
5-9 Years	4 Weeks (168 hours)
10-24 Years	5 Weeks (200 hours)
25+ years	6 Weeks (240 hours)

180-day waiting period. Available time is prorated on a 40-hour basis.

Life Coverage

Carrier:	Cigna
Eligibility:	Working 30 hours a week in regular position
Effective Date:	1st day after completing eligibility requirements
Life Coverage:	\$25,000 Basic Life \$25,000 Accidental Death & Dismemberment
Employee Costs:	Shared pre-tax cost with BCARC
Supplemental Life:	Additional coverage is available for the employee, spouse and eligible dependents. Employees are responsible for full cost of this insurance.

Berkshire County Arc reserves the right to change or amend its policies at any time and for any reason without prior notice.



Continuing Education

BCArc supports the continuing education of its employees by providing various educational benefits

Educational Assistance:

Partial tuition reimbursement to employees who work at least 30 hours per week and are employed a minimum of six months. Reimbursement is based on available funding. This program applies to any public or private college or university.

Employee Recognition

Annually, BCARC recognizes employees through Commendations Awards, Employee of the Quarter, Years of Service Recognition, Supervisor Recognitions and Other Special Certificates.

Mileage Reimbursement

All staff who use their personal vehicle will be reimbursed on a per mile rate.

Employee Assistance (EAP)

In order to provide a confidential process that an employee (or family member) can turn to for counseling when dealing with various personal issues, BCARC has contracted with its Long Term Disability provider for all employees who work 30 hours or more per week at no cost to the employee. This is a 24/7 hour Hotline.

Payroll & Direct Deposit

Employees are paid bi-weekly for the prior two weeks. Direct deposit to checking or savings accounts is encouraged for all employees. The pay week runs Sunday through Saturday and paychecks/direct deposit are made on the Thursday after the pay period ends.