#### **TOWN OF BOLTON**



### **EMPLOYEE BENEFITS PROGRAM**

2020-2021

## Overview

- 2020-2021 Benefits Overview
- HSA Information
- Dental Benefit Enhancements
- Vision Benefits
- How to Enroll



## 2020-2021 Benefits Overview



Medical: Cigna [Existing Carrier]



Dental: Cigna
[Existing Carrier /
Enhanced benefits]



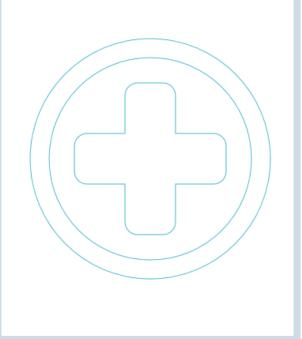
Life and AD&D: Anthem [Existing Carrier]



## Medical







## Medical

• Carrier: Cigna Healthcare

Network: National Cigna Open Access Plus

Network

Website: https://www.cigna.com/

• Plan designs stay the same for all groups.

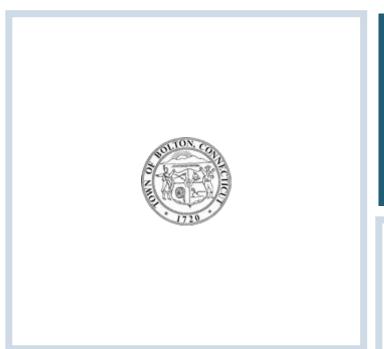
Employee contributions

 Rates are being finalized and the payroll contribution amounts will be communicated once we receive them.

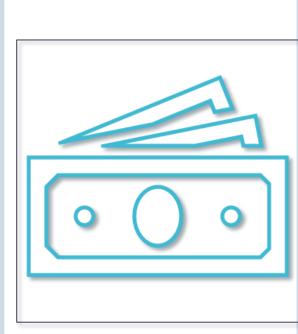


**HSA** 

(Health Savings Account)





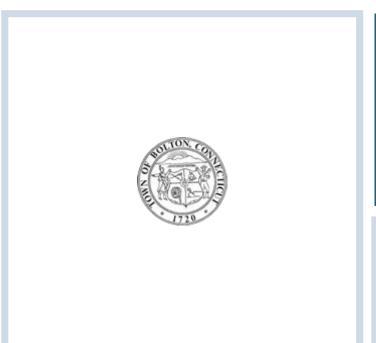


#### **HSA**

## (Health Savings Account)

- Bolton will still be providing 50% funding into your Health Savings Account. Deposits will be made in two equal installments in July and January
- Health Savings Account Annual Maximums
  - 2020 \$3,550 single / \$7,100 family
  - 2021 \$3,600 single / \$7,200 family
  - (the above amounts include the funding being provided by the Town)
- Catch Up Contribution
  - Individuals age 55 or older (and not yet enrolled in Medicare)
    - Can contribute up to an additional \$1,000
- Any unused / unspent funds rollover into the next year

## Dental







## Dental

• Carrier: Cigna Healthcare

Network: Cigna Dental PPO Network

Website: https://www.cigna.com/

Cigna will remain your dental carrier for 2020-21

Plan designs have the following two changes:

- Composite (resin) fillings on all teeth (instead of amalgam on back teeth).
- The following will be covered at 50%
  - Dentures / Bridges / Space Maintainers
  - Crowns (not just covered as a filling)
- An updated Benefit Summaries will be provided after today's presentation.
- Rates used to set employee contributions will not be changing.

## Dental

Cigna Healthcare Financial Exhibit for:

#### **Bolton Full Dental Plan**

Effective Date: July 01, 2019

#### Cigna Dental PPO / Indemnity Exclusions and Limitations:

Procedure Exclusions & Limitations

Exams Two per calendar year Prophylaxis (cleanings) Two per calendar year

Fluoride 2 per calendar year for people under 19

X-Rays (routine) Bitewings: 1 per calendar year

X-Rays (non-routine) Full mouth: 1 every 3 calendar years. Panorex: 1 every 3 calendar years

Model not covered

Minor Perio (non-

surgical) not covered
Perio Surgery not covered
Crowns not covered

Prosthesis over Implants not covered
Brush Biopsy not covered
Anesthesia not covered
Bridges not covered
Dentures and Partials not covered

Relines, Rebases Covered if more than 6 months after installation

Adjustments Covered if more than 6 months after installation

Repairs - Bridges Reviewed if more than once Repairs - Dentures Reviewed if more than once

Sealants Limited to posterior tooth. One treatment per tooth every three years up to age 14

Space Maintainers not covered

Alternate Benefit When more than one covered Dental Service could provide suitable treatment based on common dental

standards, Cigna HealthCare will determine the covered Dental Service on which payment will be based and the expenses

that will be included as Covered Expenses.

Missing Tooth Provision not covered

Late Entrant Limit no coverage until next open enrollment

Pre-Treatment Review Available on a voluntary basis when extensive work in excess of \$200 is proposed

# Life and Disability Insurance







### Group Life and AD&D

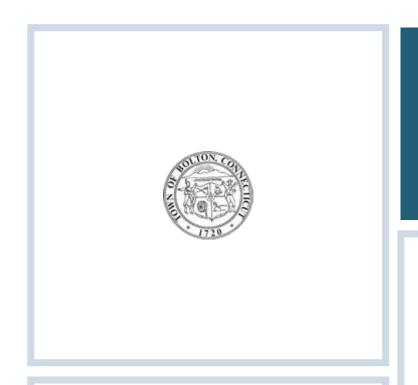
Benefit varies by union contract. Anthem is continuing as the carrier providing these benefits.

No cost to employees - These benefits continue to be offered to employees at no cost to you.

No changes for employees, but now is a good time to update your Beneficiary information.



## Vision

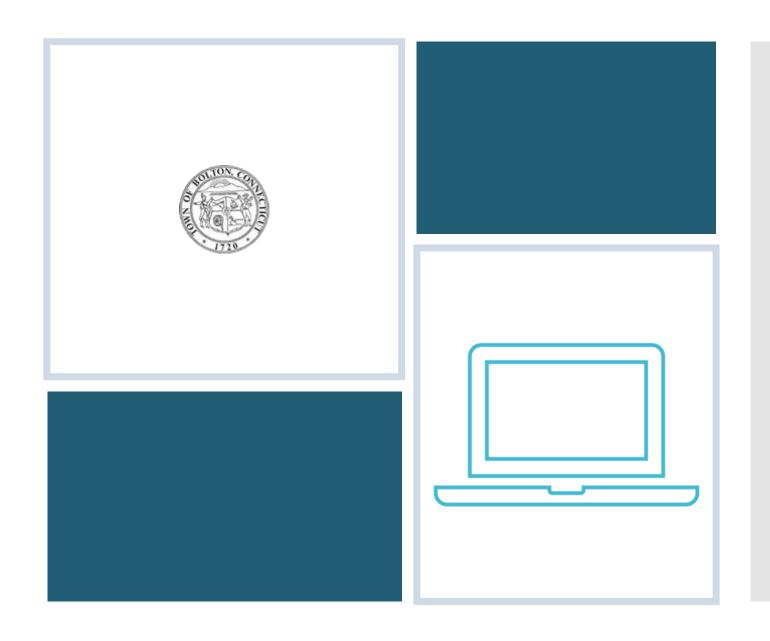




## Vision

- Vision Plan became effective March 1, 2020
- This plan is completely separate from the High Deductible Health Plan
- A separate Benefit Summary will be provided after today's presentation
- You are automatically enrolled in the Vision plan if you elect medical coverage provided by the Town of Bolton.

## How to Enroll



#### **How to Enroll**

- Since we can't hold the traditional in-person open enrollment meetings, Joshua Kelly and Kathleen McCavanaugh will be sending out a "fillable" form that can be completed and signed. This will serve as your enrollment form for the 7/1/2020 Open Enrollment period.
  - The form will be emailed out to everyone after today's presentation.
  - If you don't receive one, please reach out to Josh Kelly or Kathleen McCavanaugh directly for a copy.

### **Questions?**

Brown & Brown of Connecticut

Todd Goodall

tgoodall@bbofct.com

860-665-8471

8:30 a.m. to 5:00 p.m. EST

Monday through Friday

For all other questions about your benefits, contact your Human Resources Representative





## Thank you!



