

Voluntary Vision Program



In-Network Member Costs

Exam with dilation as necessary	\$10 co-pay
Exam Options	
Standard Contact Lens Fit & Follow Up	Up to \$40
Premium Contact Lens Fit & Follow Up	10% off retail
Frames	\$0 co-pay
\$150 allowance, 20% off balance over \$150	
Standard Plastic Lenses	\$25 co-pay
Single vision, bifocal, trifocal, & lenticular	
Standard Progressive Lenses	\$80
Premium Progressive Lenses	\$110 - \$200 co-pay
Please see official summary for all costs	
Contact Lenses	
Conventional:	\$0 co-pay
\$150 allowance, 15% off retail over \$150	
Disposable:	\$0 co-pay
\$150 allowance, plus balance over \$150	
Laser Vision Correction	
15% off retail price or 5% off promotional price	
Frequency:	In-network Only
Exam	Once every plan year
Lenses or Contact Lenses	Once every plan year
Frame	Once every other plan year

See EyeMed Summary of Benefits for Out-of-Network Benefits.

This plan is voluntary and 100% paid for by you, the Employee.

Employee Assistance Plan

Employee Assistance Program (EAP)

Keystone Educational Collaborative offers an Employee Assistance Program to all employees. The EAP is a confidential information, support, and referral service offering tools and resources to help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being. Areas frequently addressed by the EAP include:

- Marital Concerns
- Stress and/or Anxiety
- Depression
- Grief & Loss
- Financial Referrals
- Relationship Issues
- Parenting
- Substance Abuse
- Legal Referrals

This plan is paid for by Keystone Educational Collaborative and is available to all employees.

Trainings

To assist employees with mandatory trainings, Keystone Educational Collaborative offers Crisis Prevention Intervention (CPI) and CPR trainings at no cost. Please contact your supervisor for more information, schedules and availability.

Retirement Planning

Retirement Plans with Match

Keystone Collaborative employees are eligible to sign up for an employee selected tax deferred savings plan at the time of hire or anytime thereafter. The Collaborative will provide an employer match to a 403b account based on staff contributions to a Collaborative approved plan.

You can choose between either a 403b or 457 plan.

Useful Contacts:

For more information on Keystone Educational Collaborative benefits, salary schedules and other related materials, please select the staff portal option at www.keystonecollaborative.org.

Central Office Staff:

Main phone: 978-425-0310

Fax number: 978-615-4775

Terri Burchfield, Business Manager: x172
Meghan Hewett, Human Resources Coordinator: x176

Blue Cross Blue Shield

www.blue2020.com

855-875-6948

Employee Assistance Program

www.guidanceresources.com

Web ID: HLF902

Company Name: ABILI

800-96-HELPS (800-964-3577)

EyeMed Vision Care

www.eyemed.com

866-800-5457

HRC Total Solutions

www.hrcts.com

603.647.1147

The Hartford

www.thehartford.com/employeebenefits

Disability: 800-549-6514

Life Insurance: 888-563-1124, option 5

Tufts Health Plan

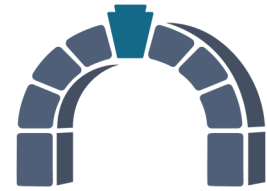
<http://mytuftshealthplan.com>

Phone: 800-462-0224

Disclaimer: This pamphlet is provided for your convenience and is for informational purposes only. Keystone Educational Collaborative is not responsible for errors, omissions or changes initiated by Keystone Educational Collaborative or a Third Party. If there is a discrepancy between this pamphlet and the official plan documents, the plan documents will govern. While the company intends to continue these plans, it reserves the right to change, amend or terminate them at any time for any reason including COVID-19 developments.
Revised November 4, 2020.

2020 - 2021

Benefits Overview for Employees of



KEYSTONE
EDUCATIONAL COLLABORATIVE

Provided by:

Borislow
INSURANCE

Medical Insurance



Tufts Health Plan Advantage HMO \$500

No out-of-network benefits

Deductible Single - \$500 Family - \$1,000

Out of Pocket Maximum (includes Rx)

Single - \$1,500 Family - \$3,000

Office Visits

Preventive \$0, covered in full

Primary Care (PCP) \$20 copay

Specialist \$25 copay

Urgent Care \$25 copay

Emergency Room \$100 copay

Inpatient Care Covered in full *after* deductible

Outpatient Surgery Covered in full *after* deductible

High Tech Imaging Covered in full *after* deductible

(MRIs, MRAs, CAT & PET Scans)

X-Rays, labs, tests Covered in full *after* deductible

Chiropractic Care Covered in full *after* deductible

(12 visits per plan year)

Routine Vision Exams \$20 copay

(1 visit every 24 months)

Prescription Drugs

Retail \$15 / \$30 / \$50

Mail Order \$30 / \$60 / \$100

Out-Of-Network Coverage Please refer to official

Summary of Benefits for out-of-network information.

Keystone Educational Collaborative contributes 75% of the cost of this plan.

Health Reimbursement Account



HRC Total Solutions Health Reimbursement Account

A Health Reimbursement Arrangement (HRA) enables Keystone Educational Collaborative to reimburse employees for qualified out of pocket medical expenses. After satisfying the first 50% of your medical plan deductible, Keystone Educational Collaborative will then fund the remaining 50% of your deductible, as illustrated below.

HRA Funding

	Total Deductible	Your Initial Responsibility	Keystone's Funding
Individual	\$500	\$250	\$250
Family	\$1,000	\$500	\$500

Please note that unused dollars do not roll over.

Dental Insurance



Blue Cross Blue Shield Dental Blue 2

In-Network Deductible \$50 per member, \$150 per family

Calendar Year Maximum \$1,000 per member

Rollover You may be eligible to rollover up to \$350 of your unused annual maximum benefit for use in your next plan year and beyond. See summary for details.

Type One Services **100%**
Diagnostic, Preventative
(these services are NOT subject to the deductible)

Type Two Services **80%**
Restorative, Endodontic, Periodontic,
Oral Surgery, Adjunctive General Services

Type Three Services **50%**
Major Restorative (Crowns)
Prosthodontics (Bridges, Dentures)

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Flexible Spending Account



HRC Total Solutions Flexible Spending and Dependent Care

A Flexible Spending Account (FSA) is a tax-advantaged spending account that can be used to pay qualified medical or dependent care expenses. The major benefit to flexible spending accounts is that payroll deductions are made with pre-tax dollars. You are also eligible to roll over up to \$550 of unused FSA funds from 2020 into 2021. This rollover will not impact your maximum election for the following year.

- The annual medical FSA limit set by the IRS is **\$2,750** for 2021.

A Dependent Care Reimbursement Account enables you to deduct money from your pay on a pretax basis and directly deposit these funds into an account with HRC Total Solutions. These funds can later be withdrawn from this account on a tax-free basis to pay for eligible dependent care expenses.

- The annual dependent care limit set by the IRS is **\$5,000** per plan year or **\$2,500** if married and filing separately.

Life & Disability Insurance



The Hartford Life Insurance and

Accidental Death & Dismemberment (AD&D)

Eligibility for coverage

All employees working a minimum of 21 hours per week are eligible for coverage. You are eligible for coverage under this plan the first of the month following 6 months of employment.

Amount of Insurance

You are eligible for Life Insurance in the flat amount of \$10,000. At age 70 this benefit reduces by 54%. AD&D coverage of up to \$10,000 is also included in this plan.

This plan is paid for by Keystone Educational Collaborative.

The Hartford Long Term Disability (LTD)

Eligibility for coverage

All employees working a minimum of 21 hours per week are eligible for coverage. You are eligible for coverage under this plan the first of the month following 6 months of employment.

Benefit Waiting Period

Before collecting benefits, you must satisfy a benefit waiting period of 90 days of continuous disability following your date of disability.

Disability Benefit

This plan pays a benefit of 60% of your monthly covered earnings – to a maximum of \$5,000 per month.

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The Hartford Voluntary Life Insurance

In addition to the above Life Insurance benefit, have the option to purchase additional coverage in \$10,000 increments to a maximum benefit of \$300,000. Please contact the Business Office for costs.

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