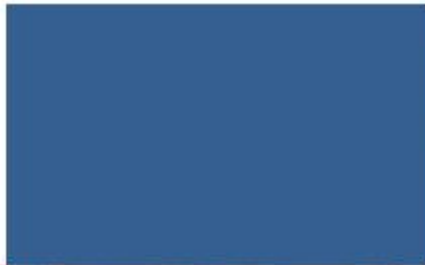




Benefits Guide

2024 Plan Year



Overview



Keystone Educational Collaborative provides a comprehensive benefits package designed to meet your needs and the needs of your family.

Take some time to review this Benefits Guide and find out more about the many options available to you.

Who is Eligible?

Employees who work a minimum of 21 hours or more per week are eligible for benefits.

Benefits become effective on the first of the month following your date of hire.

How to Enroll

Eligible employees may elect to enroll in benefits when initially eligible, during open enrollment or when a qualifying change of status occurs.

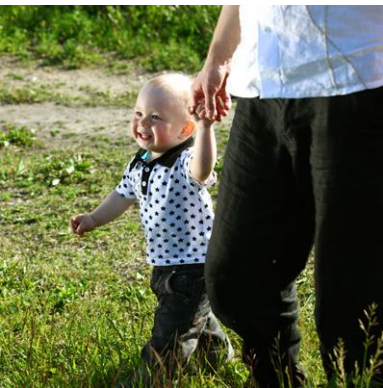
Employees are automatically enrolled in Basic Life/Accidental Death & Dismemberment and may elect to purchase additional voluntary life and disability coverages.

How to Make Changes

Unless you have a qualified change in status, you cannot make changes to medical, dental or vision benefits you elect until the next open enrollment period. Qualified changes in status include (but are not limited to):

Marriage	Divorce	Legal Separation
Birth	Adoption	Change in Dependent status
Change in Residence	Death	Lose coverage/ Gain coverage

Please refer to your Section 125 Summary Plan Description for additional information.



Medical Benefits

Medical insurance is one of the most important benefits Keystone Educational Collaborative provides. Our medical benefits are offered through Blue Cross Blue Shield of MA. Keystone Educational Collaborative pays a generous portion of the medical premium for both the employee and their dependents. It covers you and your family for a myriad of services.

For specific coverage questions, please refer to your Blue Cross Blue Shield of MA Summary of Benefits and Coverage.

	HMO Blue New England \$500 Deductible	HMO Blue New England \$2,000 Deductible
Plan Year Deductible		
Single	\$500	\$2,000
Family	\$1,000	\$4,000
Out-of-Pocket Maximum <i>(Deductible, Office visit and Emergency Room copayments and Coinsurance apply toward Out-of-Pocket Maximum)</i>		
Single	\$5,450	\$5,450
Family	\$10,900	\$10,900
Physician Office Services		
Preventive Care	Covered in full	Covered in full
PCP	\$20 Copayment	\$20 Copayment
Specialist	\$35 Copayment	\$35 Copayment
Chiropractic	\$35 Copayment	\$35 Copayment
Hospital Services		
Emergency Room	\$150 Copayment	\$150 Copayment
Inpatient Services	Deductible / \$0	Deductible / \$0
Outpatient Surgery	Deductible / \$0	Deductible / \$0
MRIs, CT Scans	Deductible / \$0	Deductible / \$0
Lab Tests	Deductible / \$0	Deductible / \$0
X-rays	Deductible / \$0	Deductible / \$0
Prescription Drugs		
Retail – Up to 30-day supply	\$15/\$30/\$50	\$15/\$30/\$50
Mail Order – Up to 90-day	\$30/\$60/\$150	\$30/\$60/\$150
Prescription Drug Out-of-Pocket Maximum		
Single	\$1,000	\$1,000
Family	\$2,000	\$2,000
Payroll Contributions		
Single	\$123.47	\$93.10
2 Person	\$246.95	\$186.20
Family	\$370.42	\$279.30

Health Reimbursement Arrangement (HRA)

You get a spending account to help pay the plan deductible!

The Health Reimbursement Arrangement (HRA) is an employer funded account providing reimbursement for deductible eligible medical expenses. Employees enrolled in the Keystone Educational Collaborative medical plan are automatically enrolled in the HRA, administered by HRC Total Solutions.

Deductible funding is provided as follows:

HMO Blue New England \$500 Deductible

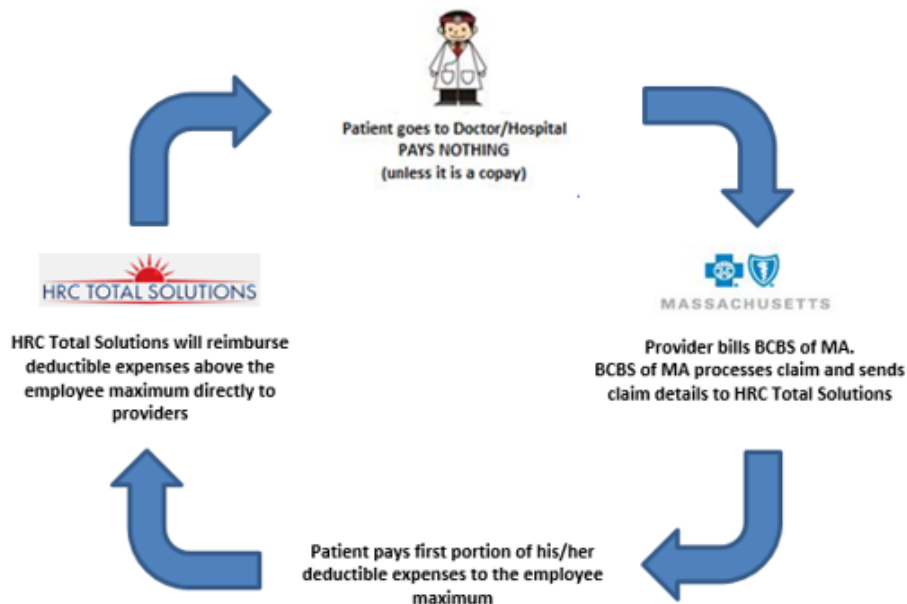
	Total Deductible	Employee Pays First	Keystone Pays Second
Single	\$500	\$250	\$250
2 Person	\$1,000	\$500	\$500
Family	\$1,000	\$500	\$500

HMO Blue New England \$2,000 Deductible

	Total Deductible	Employee Pays First	Keystone Pays Second
Single	\$2,000	\$1,000	\$1,000
2 Person	\$4,000	\$2,000	\$2,000
Family	\$4,000	\$2,000	\$2,000

When you arrive at the doctor's office or hospital, present your medical plan ID Card. This will ensure that all network discounts are being applied and that you have received proper credit towards your deductible.

The flow chart illustrates how deductible reimbursements will be made:



Retiree Medical Benefits

In addition to medical plans for active employees, Keystone Educational Collaborative offers retiree medical coverage to eligible employees. The Collaborative will contribute 50% toward the monthly premium rate.

Employees who, at retirement had worked at least 20 hours per week and were actively enrolled in a Collaborative-offered medical plan are eligible to elect retiree medical benefits. Retiree benefits must be elected at the time of retirement.

Retirees who are non-Medicare eligible at retirement are able to remain in a Collaborative-offered medical plan. Upon becoming Medicare eligible, retirees must enroll in Medicare Parts A and B and will be offered continued medical coverage in a Medicare Supplement plan.

The Medicare Supplement plan is administered by Blue Cross Blue Shield of MA. The plan provides full network coverage for Medicare-covered services.

	Medicare PPO Blue FreedomRx Option	
Calendar Year Deductible	Network	Out-of-Network
	\$0	\$0
Out-of-Pocket Maximum		
	\$3,400	\$5,100 <i>(Combined in and out-of-network)</i>
Physician Office Services		
Annual Physical Exam	\$0	\$0
Office Visits	\$0	\$0
Telehealth Visits	\$0	Not covered
Hospital Services		
Emergency Room	\$0	\$0
Inpatient Services	\$0	\$0
Outpatient Surgery	\$0	\$0
Lab and Imaging Tests and X-rays	\$0	\$0
Prescription Drugs		
Retail – Up to 30-day supply	\$10/\$25/\$45	
Mail Order – Up to 90-day supply	\$20/\$50/\$90	
Monthly Premium Cost		
	\$183.00	

Dental Benefits

Taking care of your teeth is as important as taking care of the rest of your body. Dental benefits include preventive dental check-ups and additional services needed for your dental health. Oral health is part of overall health!

Our Blue Cross Blue Shield of MA dental plan allows you to receive services from the dentist of your choice. Services received from a Blue Cross Blue Shield network participating dentist will be paid based upon contracted reimbursements and no balance billing. Visit www.bluecrossma.org to see if your dentist participates!

Dental Blue Program 2	
Calendar Year Deductible*	
Single	\$50
Family	\$150
Calendar Year Benefit Maximum	\$1,000
Benefits	
Preventive Benefits <ul style="list-style-type: none"> • Exams • Cleanings • X-rays 	100%
Basic Benefits <ul style="list-style-type: none"> • Fillings • Extractions • Root canals 	80%
Major Benefits <ul style="list-style-type: none"> • Bridges • Crowns • Dentures 	50%
Payroll Contributions	
Single	\$25.23
Family	\$73.49

****Deductible applies to Basic and Major Benefits only***

Vision Benefits

Whether it's a day in the life or a day to remember, you're covered. Coverage is available from EyeMed, and with them, you'll get the personalized eye care you deserve. EyeMed will help you see well, stay healthy, and get the most out of life.

EyeMed has a vast network of providers including the "big box" chains like LensCrafters, Pearle Vision and Target Optical. Visit www.eyemedvisioncare.com for a complete listing of participating providers.

	Network	Non-network
Exams	\$10 Copayment	Up to \$57 Reimbursement
Frame (retail allowance)	\$150 Allowance (20% off balance over \$150)	Up to \$120 Reimbursement
Standard Lenses		
Single Vision	\$25 Copayment	Up to \$42 Reimbursement
Bifocal	\$25 Copayment	Up to \$79 Reimbursement
Trifocal	\$25 Copayment	Up to \$130 Reimbursement
Progressive	\$80 - \$200 Copayment	Up to \$196 Reimbursement
Lens Options		
Tint	\$15 Copayment	N/A
UV Treatment	\$15 Copayment	N/A
Photochromic	\$75 Copayment	N/A
Standard Scratch Coating	\$15 Copayment	N/A
Standard Anti-Reflective Coating	\$45 Copayment	Up to \$36 Reimbursement
Contacts (In lieu of glasses)		
Conventional	\$150 Allowance (15% off balance over \$130)	Up to \$120 Reimbursement
Disposable	\$150 Allowance	Up to \$120 Reimbursement
Frequency		
Exams	Once every plan year	
Lens	Once every plan year	
Frames	Once every other plan year	
Payroll Contributions		
Single	\$3.84	
2 Person	\$6.98	
Family	\$10.68	

Flexible Spending Accounts

The Flexible Spending Accounts enable you to deduct money out of your paycheck on a pre-tax basis and directly deposit these funds into an account administered by HRC Total Solutions. These funds can later be withdrawn from these accounts on a tax free basis to pay for eligible uninsured medical, dental or vision expenses for you, your spouse, and eligible children or dependent care expenses. They are a great way to save taxes and reduce your out of pocket expenses.

Participants will be issued a “smart” debit card allowing simple access to Flexible Spending Accounts funds. The card can be swiped to deduct eligible expenses such as prescription drugs, office visit copayments and so much more.

The Health Care Spending Account also includes a rollover feature, allowing up to \$620 of unused prior year funds to rollover into the next plan year.

Please be sure to keep your receipts. You can access your account at www.hrcts.com to check your balance and upload receipts.

	Health Care Spending Account	Dependent Care Spending Account
Annual Contribution Limits	Maximum \$3,200 Minimum \$520	Up to \$5,000
Eligible Expenses	<p>You and your eligible dependents’ health care expenses that you pay out-of-pocket and are not reimbursed by another source (such as insurance) including:</p> <ul style="list-style-type: none"> • Office visit and prescription drug copayments • Deductible expenses • Dental care • Eyeglasses 	<p>Out-of-pocket costs for licensed daycare centers, babysitters, day camps and after school programs, and caregivers for an elderly dependent.</p> <p>These expenses must be necessary to allow you and, if applicable, your spouse to work, look for work or attend school full-time.</p>
Access to Contributions	As soon as participation begins you have access to your full account election for the current year.	You can be reimbursed for dependent care claims only up to the amount available in your account at the time of submission.



Life and Disability Benefits

Keystone Educational Collaborative offers ancillary benefit plans to protect our employees and their dependents against financial loss in the event of illness, injury or death. Our group life and disability plans are offered through The Hartford, a leader in group benefits.

Life and Accidental Death & Dismemberment (AD&D) Insurance

Life and Accidental Death and Dismemberment (AD&D) insurance benefits protect your family from the loss of your income if you die or are seriously injured.

Keystone Educational Collaborative provides \$10,000 of Basic Life and AD&D coverage to you at no cost.

Employees may also elect to purchase additional life insurance in increments of \$10,000 to a maximum of \$300,000.

Voluntary Long-Term Disability

Long-Term Disability (LTD) benefits are designed to protect your income for a short duration in the event that you become disabled due to an injury or illness. Following a 90-day elimination period, you will receive 60% of your monthly earnings to a maximum of \$5,000 per month.

Premium rates are based upon your age and are payroll deducted after taxes, resulting in a non-taxed monthly benefit to you.

Voluntary Short-Term Disability

The Short-Term Disability (STD) plan provides income replacement in the event of a non-work related illness or injury.

Following a 7-day elimination period, approved STD benefits are paid at 60% of your basic weekly earnings to a weekly maximum of \$1,000 for up to 13 weeks.

Similar to the LTD plan, premiums are calculated based on age banded rates and benefits paid tax free.



Additional Benefits

Employee Assistance Program (EAP)

Keystone Educational Collaborative offers an Employee Assistance Program for all employees. The EAP is a support and referral service that is completely confidential, providing resources and solutions to everyday work and home challenges.

In addition, the EAP can assist with more serious emotional and physical health issues and concerns including:

- Stress and Anxiety
- Parenting
- Substance Abuse
- Marital and Relationship Concerns
- Grief and Loss
- Financial and Legal Referrals

Retirement Plan

Keystone employees are eligible to participate in their choice of tax deferred retirement plan options. You can choose between either a 403(b) administered by PenServ or 457 plan administered through the Commonwealth of MA.

Keystone Educational Collaborative will provide an employer match based upon staff contributions on the following schedule:

- After one (1) full year of employment up to \$1,000 measure from the initial eligibility date.
- After twelve (12) full years of employment up to \$1,500.
- Eligibility for the employer match will occur annually for both plans and both levels of tenure.
- Measurement period will begin July 1st to the last payroll in June.
- Employer match will be entered with the last payroll contribution in June.

Employees electing the 457 Smart Plan will receive the employer match to a 403(b) plan.

In addition to the tax deferred plan choices, employees working more than half time will also participate in and contribute to one of the following pension systems - MA State Retirement System (MSRS) or MA Teachers Retirement System (MTRS). Eligibility is determined by your position, and contribution rates are based upon your date of entry.

Employees with positions requiring certification by the MA Department of Elementary and Secondary Education or by an Allied Health Profession will participate in the MTRS, all others not certified for their positions will participate in MSRS.

Full details are outlined in the Employee Manual.

Training Programs

Keystone Educational Collaborative offers mandatory trainings to staff at no cost. Trainings include Crisis Prevention Intervention (CPI) and CPR training. Your supervisor can provide additional information and schedule availability.

Contacts

Central Office

978-425-0310

Terri Burchfield, Business Manager x172

Meghan Hewett, Human Resources Coordinator x176

Medical Plan

Blue Cross Blue Shield of MA

www.bluecrossma.org

800-262-2583

Dental Plan

Blue Cross Blue Shield of MA

www.bluecrossma.org

800-262-2583

Vision Plan

EyeMed

www.eyemed.com

866-800-5457

Health Reimbursement Arrangement

HRC Total Solutions

www.hrcts.com

603-647-1147

Flexible Spending Accounts

HRC Total Solutions

www.hrcts.com

603-647-1147

Life and Disability

The Hartford

www.thehartford.com

Disability – 800-549-6514

Life/AD&D – 888-563-1124

Employee Assistance Program

Guidance Resources

www.guidanceresources.com

800-964-3577

403(b) Retirement Plan

PenServ Plan Services

www.penserv.com

800-849-4001

457 Smart Plan

<https://www.mass.gov/smart-plan-for-public-employees>