

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.

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

Dental

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, 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 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!

