



EMPLOYEE BENEFITS RENEWAL MEETING

September 24, 2024



Mass Bankers
ASSOCIATION

MASS BANKERS' BENEFITS TEAM



Tanya M. Duncan
Executive Vice President,
Revenue and Strategy

tduncan@massbankers.org
(617) 502-3801



Chad Pook
Vice President of Administration,
Group Insurance Trust

cpook@massbankers.org
(617) 502-3810

GROUP INSURANCE PLAN COMMITTEE



Brett Dean
Watertown Savings Bank
President and CEO



Cheryl Corman
Middlesex Savings Bank
EVP & CHRO



Kathleen Murphy
Mass Bankers
President & CEO



Michael Wheeler
North Shore Bank
President & COO



Chuck Leach
Lee Bank
President & CEO



James Ferrara
Bristol County Savings Bank
EVP & CHRO



Kara Clark
Winchester Cooperative Bank
SVP & CFO



Margaret Sullivan
Avidia Bank
EVP & CFO



Maria Vafiades
Coastal Heritage Bank
SVP & CFO



Matthew Burke
Cape Cod 5
CEO

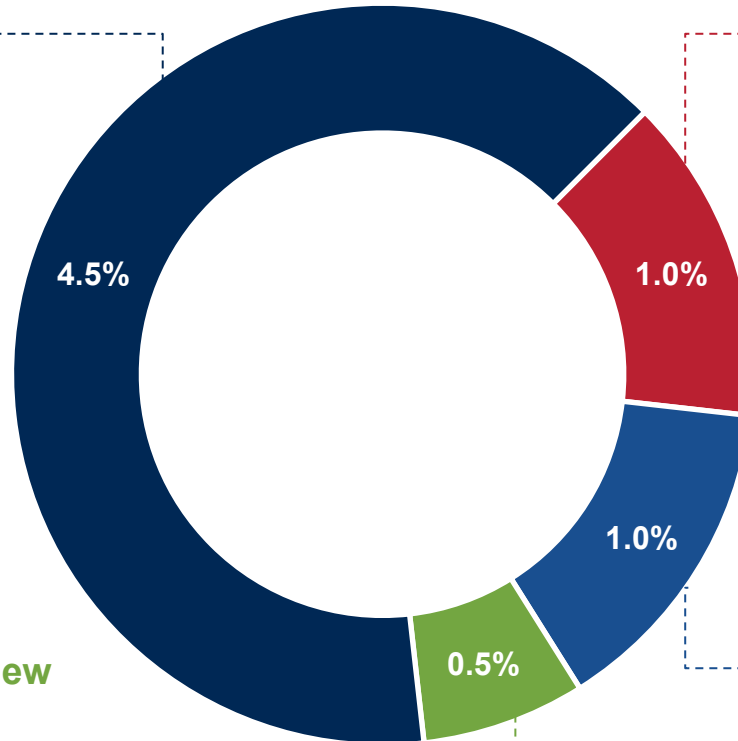
Healthcare Trend Is Picking Up

Unit Cost – changes in pricing for existing services

- Highest inflation in four decades with CPI above 7%
- Providers asking for reimbursements up to 15% higher¹
- Legislation may further shift cost to employers

Technology – advancements leading to new services and treatments

- Continued development of expensive but life changing treatments
- Rapid adoption of telemedicine may not reduce cost



Utilization – shift in use of existing services

- Long-term costs of COVID are still TBD
 - Long-COVID costs employers an average of \$600 PMPM more than the average diabetes episode in the first half of 2022²
 - Continued concerns around deferred care and missed preventive screenings
- Recession may reduce medical cost, but not immediately³

Out-of-Pocket Leverage – plan design not changing to keep up with rising cost

- Employers are hesitant to change plan design and disrupt employees

With competing factors, we expect higher trends to drive average renewal increases of 8-10% for the near future.

¹ – Wall Street Journal, “Hospitals Look to Raise Treatment Costs as Nurses’ Salaries Increase” (May 10, 2022)

² – Nomi Trends in Spend Tracker by Nomi Health

³ – Health Affairs “Further Thoughts On The Recession and Health Spending” (May 7, 2013))



BETTER BY ASSOCIATION

2025 Renewal Presentation

September 24, 2024



- 2025 Medical Renewal
- Plan Changes
- New Plans to consider
- Global Traveler Program
- Member Value Programs
- Dental Renewal
- Retiree Renewal
- Program Updates and Reminders

2025 RENEWAL

2025 RENEWAL

Medical Trends



Trends	2022	2023	2024	2025
Managed Care	6.2%	6.5%	7.1%	7.67%
PPO	7.95%	8.2%	8.39%	8.53%
Pharmacy	8.98%	9.8%	9.4%	11.67%
Pharmacy trend is weighted at approximately 20% of renewal				

Composite Medical Renewal Increase

7.9%

Composite Increase for all products, all
regions

Renewal includes office visit copay changes for all plans
Copays will increase \$5, \$10 or \$15

2025 RENEWAL

How changes apply to each product

	Current	2025
Plan	PCP/Specialist	PCP/Specialist
HMO Blue NE	\$30/\$40	\$30/\$45
HMO Blue NE \$1250	\$35/\$40	\$35/\$50
HMO Blue NE \$1250 + HCCS	\$35/\$40	\$35/\$50
HMO Blue NE \$2000	\$25/\$45	\$30/\$50
HMO Blue NE \$2000+ HCCS	\$25/\$45	\$30/\$50
Blue Care Elect \$1250 (PPO \$1250)	\$30/\$40	\$35/\$50
Blue Care Elect \$1250 + HCCS (PPO \$1250+ HCCS)	\$30/\$40	\$35/\$50
Blue Care Elect Saver \$1750 (PPO Saver)	\$5/\$10	\$10/\$25
Access Blue NE Saver \$3000	\$20/\$35	\$25/\$40
HMO Blue NE Options Deductible*	\$20/\$30	\$25/\$35 Impacts Enhanced/Standard Tier

- Limited-Service Clinic Copays are \$5 less than PCP copay
- Mental Health Copays are same amount as PCP
- Copays apply after deductible for most services on PPO plans
- *For Options plan current \$20 copays will increase to \$25 and current \$30 copays will increase to \$30. This does not impact Specialist Tier.

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS | CONFIDENTIAL – NOT FOR DISTRIBUTION

	Current	2025
In-Network Deductible	\$3,200/\$4,200 In-Network Deductible	\$3,300/\$4,400 In-Network Deductible
Digital Dental Tools	Toothpic Teledentistry visits	One free Philips Power Flosser per subscriber

- For 2025 the IRS is increasing the minimum deductible amounts for individual and family contracts enrolled on an HSA-Qualified HDHP (Saver Plans) again. In 2025 all Saver plans must comply with these new minimum deductible amounts (\$1, 650 per individual contract and \$3,300 per family contract)
- The employer deductible contribution requirement will remain at 10%.
- Please note this increase reflects the minimum deductible amount and may require an increase again in 2026 in order to be in IRS compliance.

NEW PLANS TO CONSIDER

Plan Enrollment Shifts



Product	2023/2024
HMO Blue New England	742 (16 banks) 647
HMO Blue NE \$1,250 Deductible	1,917 (49 banks) 1,825
HMO Blue NE \$1,250 + HCCS	398 (11 banks) 304
HMO Blue NE \$2,000 Deductible	999 (18 banks) 818
HMO Blue NE \$2,000 + HCCS	380 (12 banks) 473
HMO Blue NE Options Deductible	1,521 (7 banks) 1,586
Blue Care Elect \$1,250 Deductible	732 (35 banks) 634
Blue Care Elect \$1250 + HCCS	358 (6 banks) 364
Blue Care Elect Saver \$1750	2,592 (39 banks) 3,355
Access Blue NE Saver	80 (8 banks) 89
BlueFit Access Saver	73 (7 banks) 97
BlueFit PPO	54 (7 banks) 70

Migration to

- Blue Care Elect Saver and other HSA plans
- Options Plan
- Higher Deductible plans

MBA GROUP INSURANCE TRUST: 2024 PRODUCT PREMIUM RATE RELATIVITIES

Product	Product premium rate relativities
HMO Blue New England	+20%
Blue Care Elect Deductible \$1,250	+2.3%
HMO Blue NE Deductible \$1,250	0%
Blue Care Elect Deductible \$1,250 + HCCS	-3.4%
Blue Care Elect Deductible \$2000 – NEW!	-4.4%
HMO Blue NE Options Deductible	-4.6%
HMO Blue NE Deductible \$1,250 + HCCS	-5.6%
HMO Blue NE Deductible \$2,000	-7.0%
Blue Care Elect Saver \$1,750	-8.6%
HMO Blue NE Deductible \$2,000 + HCCS	-12.2%
<i>BlueFit Preferred Blue PPO Saver*</i>	-17.5%
Blue Care Elect Saver \$3,000 – NEW!	-18.1%
Access Blue NE Saver \$3,000	-20.0%
<i>BlueFit HMO Access Blue NE Saver*</i>	-25.0%

- Relativities based on HMO Blue NE \$1,250 “CDH Exclusive Rate”.
- This exhibit is intended to show the rate differentials between the products offered. The HMO Blue NE \$1,250 Deductible rate is used as the basis for the relativities.

*BlueFit relativities do not include the cost for ACI for first year (\$25 PSPM).

BLUE CROSS BLUE SHIELD PPO

Network



EXTENSIVE NETWORK

NATIONAL PPO NETWORK BLUE
CROSS BLUE SHIELD PPO PROVIDERS

IN-NETWORK PPO PROVIDERS:
RICHER BENEFITS

OUT-OF-NETWORK PROVIDER:
BENEFITS REDUCED

ACCESS TO QUALITY CARE

FREEDOM OF CHOICE USE IN-
NETWORK OR OUT-OF-NETWORK
PROVIDERS

NO REFERRALS REQUIRED GO TO ANY
LICENSED PROVIDER NATIONWIDE

FIND A DOCTOR:

- ONLINE WWW.BLUECROSSMA.ORG
- CALL PHYSICIAN SELECTION
SERVICE: 1-800-821-1388

BLUE CARE ELECT DEDUCTIBLE \$2,000 - NEW

BLUE CARE ELECT \$2,000 DEDUCTIBLE -NEW

In-Network Medical Services



MEDICAL SERVICES		MEMBER COST SHARING		
DOCTOR OFFICE VISITS	Deductible	\$2,000 individual \$4,000 family		
	Routine health checkups & related tests	\$0		
	PCP, OB/GYN, Behavioral Health visits	\$30 after deductible		
	Specialist office visits	\$40 after deductible		
	Physical, Speech Therapy, Cardiac Rehab	\$40 after deductible		
EMERGENCY AND URGENT CARE	Emergency Room visits	\$250 after deductible		
	Urgent Care facilities	\$40 after deductible		
	Limited-Service Clinics	\$25 after deductible		
EQUIPMENT	Durable Medical Equipment	20% after deductible		
DIAGNOSTIC TESTING	Diagnostic Labs, X-Rays & other Tests	\$0 after deductible		
	MRI's, PET Scans, & CT Scans	\$0 after deductible at hospital location		
HOSPITAL	Hospital Day Surgery	\$0 after deductible		
	Inpatient Admissions	\$0 after deductible		
PRESCRIPTION DRUGS	PRESCRIPTION DRUGS	TIER 1	TIER 2	TIER 3
	Retail pharmacy (30-day supply)	\$20	\$40	\$70
	Mail Order pharmacy (90-day supply)	\$40	\$80	\$210

BLUE CARE ELECT \$2,000 DEDUCTIBLE- NEW

Out-of-Network Medical Services



	MEDICAL SERVICES	MEMBER COST SHARING
	Deductible	\$2,000 individual \$4,000 family
DOCTOR OFFICE VISITS	Routine health checkups & related tests	20% after deductible
	PCP, OB/GYN, Behavioral Health visits	20% after deductible
	Specialist office visits	20% after deductible
	Physical, Speech Therapy, Cardiac Rehab	20% after deductible
EMERGENCY AND URGENT CARE	Emergency Room visits	\$250 after deductible
	Urgent Care facilities	20% after deductible
	Limited-Service Clinics	20% after deductible
EQUIPMENT	Durable Medical Equipment	40% after deductible
DIAGNOSTIC TESTING	Diagnostic Labs, X-Rays & other Tests	20% after deductible
	MRI's, PET Scans, & CT Scans	20% after deductible
HOSPITAL	Hospital Day Surgery	20% after deductible
	Inpatient Admissions	20% after deductible

The amount the plan pays for covered services is based on the BCBSMA allowed amount. If an out-of-network provider charges more than the BCBSMA allowed amount, you may have to pay the difference

BLUE CARE ELECT \$2,000 DEDUCTIBLE - NEW

Out-of-Pocket Maximum



OUT-OF-POCKET MAXIMUM

The most a member will pay per year for covered health expenses before the plan pays 100 percent of covered health expenses for the rest of that plan year

MEDICAL SERVICES
*deductible
coinsurance
copayments*

\$5,000 Individual

\$10,000 Family

BLUE CARE ELECT SAVER \$3,000 -NEW

HSA COMPLIANT PLAN

BLUE CARE ELECT SAVER \$3,000 - NEW

In-Network Medical Services



MASSACHUSETTS

MEDICAL SERVICES		MEMBER COST SHARING		
DOCTOR OFFICE VISITS	<i>Entire Family Deductible Must Be Met Before Benefits Are Provided For Any Family Member</i>	Deductible		
	Routine health checkups & related tests	\$0		
	PCP, OB/GYN, Behavioral Health visits	\$5 after deductible		
	Specialist office visits	\$10 after deductible		
	Physical, Speech Therapy, Cardiac Rehab	\$10 after deductible		
EMERGENCY AND URGENT CARE	Emergency Room visits	\$200 after deductible		
	Urgent Care facilities	\$10 after deductible		
	Limited-Service Clinics	\$0 after deductible		
EQUIPMENT	Durable Medical Equipment	20% after deductible		
DIAGNOSTIC TESTING	Diagnostic Testing (Labs & X-Rays, MRI's, PET & CT Scans)	\$0 after deductible		
HOSPITAL	Hospital Day Surgery	\$0 after deductible		
	Inpatient Admissions	\$0 after deductible		
PRESCRIPTION DRUGS		TIER 1	TIER 2	TIER 3
PRESCRIPTION DRUGS	Retail pharmacy (30-day supply)	\$15 after deductible	\$30 after deductible	\$50 after deductible
	Mail Order pharmacy (90-day supply)	\$30 after deductible	\$60 after deductible	\$150 after deductible

BLUE CARE ELECT SAVER \$3,000 -NEW

Out-of-Network Medical Services



MEDICAL SERVICES		MEMBER COST SHARING		
DOCTOR OFFICE VISITS	<i>Entire Family Deductible Must Be Met Before Benefits Are Provided For Any Family Member</i>	Deductible		
	Routine health checkups & related tests	\$3,000 individual contract \$6,000 family contract		
	PCP, OB/GYN, Behavioral Health visits	20% after deductible		
	Specialist office visits	20% after deductible		
	Physical, Speech Therapy, Cardiac Rehab	20% after deductible		
EMERGENCY AND URGENT CARE	Emergency Room visits	\$250 after deductible		
	Urgent Care facilities	20% after deductible		
	Limited-Service Clinics	20% after deductible		
EQUIPMENT	Durable Medical Equipment	40% after deductible		
DIAGNOSTIC TESTING	Diagnostic Testing (Labs & X-Rays, MRI's, PET & CT Scans)	20% after deductible		
HOSPITAL	Hospital Day Surgery	20% after deductible		
	Inpatient Admissions	20% after deductible		
PRESCRIPTION DRUGS	PRESCRIPTION DRUGS	TIER 1	TIER 2	TIER 3
	Retail pharmacy (30-day supply)	\$30 after deductible	\$60 after deductible	\$100 after deductible

The amount the plan pays for covered services is based on the BCBSMA allowed amount. If an out-of-network provider charges more than the BCBSMA allowed amount, you may have to pay the difference

BLUE CARE ELECT SAVER \$3,000 - NEW

Out-of-Pocket Maximum



MEDICAL SERVICES
deductible
coinsurance
copayments

OUT-OF-POCKET MAXIMUM	
The most a member will pay per year for covered health expenses before the plan pays 100 percent of covered health expenses for the rest of that plan year	
	\$5,000 Individual
	\$10,000 Family

NO-COST GENERIC MEDICATIONS

www.bluecrossma.org

No-Cost Generic Medications

- **\$0 COPAYS FOR CERTAIN MEDICATIONS THE FOLLOWING CONDITIONS:**
 - BLOOD PRESSURE AND HEART CONDITIONS
 - CHOLESTEROL
 - DEPRESSION
 - DIABETES
 - RESPIRATORY CONDITIONS
 - SMOKING CESSATION
- **WHEN PURCHASED AT:**
 - IN-NETWORK RETAIL PHARMACIES
 - MAIL SERVICE PHARMACY
- **KEEPING OUR MEMBERS HEALTHY BY REMOVING FINANCIAL BARRIERS**

INTRODUCING GEO BLUE GLOBAL TRAVELER



MASSACHUSETTS



GEOBLUE[®]

Global Traveler Companion Plan



Available to MBA GIT bank members at no additional cost

GEOBLUE OVERVIEW

Quality health care, 24/7, for members traveling far and wide

- Over 20 years of experience
- High-tech, high-touch service
- Over 500K travelers covered annually
- Worldwide network with coverage in more than 190 countries and 1.7M providers
- In-house Member Service, ensuring coordination, care quality, and timeliness
- 24/7/365 multilingual support for locating providers and accessing care
- Coordination of medical evacuation/repatriation

COVERAGE THAT PICKS UP WHERE DOMESTIC MEDICAL PLANS LEAVE OFF

BLANKET COVERAGE

For BCBSMA members
and their covered
dependents for
international travel up to
180 days per trip

GLOBAL TeleMed

Telemedicine services
that provide 24/7/365
access to doctor
consultations by
telephone or video



COMPREHENSIVE COVERAGE

for acute care during travel
such as doctor visits, in-
patient/out-patient
services and prescriptions

MEDICALLY NECESSARY EVACUATION

To the nearest center of
medical excellence

Summary of Benefits

Maximum benefits per covered member per trip \$250,000

Period of insurance maximum benefits (contract year limit) \$250,000

Deductible \$0

Benefit	Plan pays
---------	-----------

Office visits including X-rays and labs billed by attending physician	100%
---	------

Surgical services	100%
-------------------	------

Emergencies	100%
-------------	------

Ambulance services (non-medical evacuation)	100% up to \$1,000
---	--------------------

Prescription drugs	100% of covered expenses
--------------------	--------------------------

Dental care due to an injury	100% up to \$200 per trip period
------------------------------	----------------------------------

Dental care for pain relief	100% up to \$100 per trip period
-----------------------------	----------------------------------

Accidental death and dismemberment	Up to \$50,000 for each covered member
------------------------------------	--

Repatriation of remains	Up to \$25,000
-------------------------	----------------

Medical evacuation	Up to \$250,000 per trip period
--------------------	---------------------------------

Bedside visit	Up to \$1,500 for one person
---------------	------------------------------

ACCESSING CARE THROUGH TECHNOLOGY

CREATING A SIMPLIFIED AND FAMILIAR EXPERIENCE AWAY FROM HOME

ALL AT THE TOUCH OF A BUTTON...

THE GEOBLUE MOBILE APP

- Award-winning mobile app makes it easy for members to find doctors and hospitals anywhere in the world



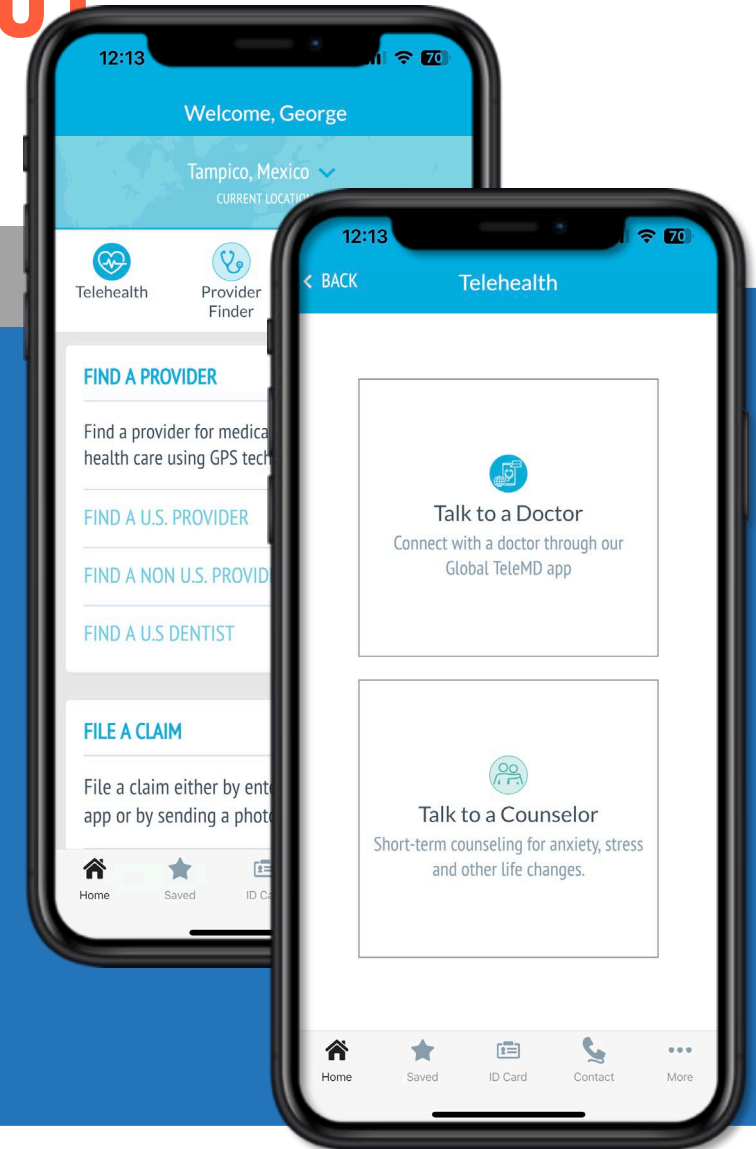
GLOBAL TELEMD™ TELEMEDICINE SERVICES

- A global network of doctors
- Same day virtual appointments, available 24/7/365
- Multiple language options
- Prescription and referral letters*
- NO COST

INTERNATIONAL EMPLOYEE ASSISTANCE PROGRAM

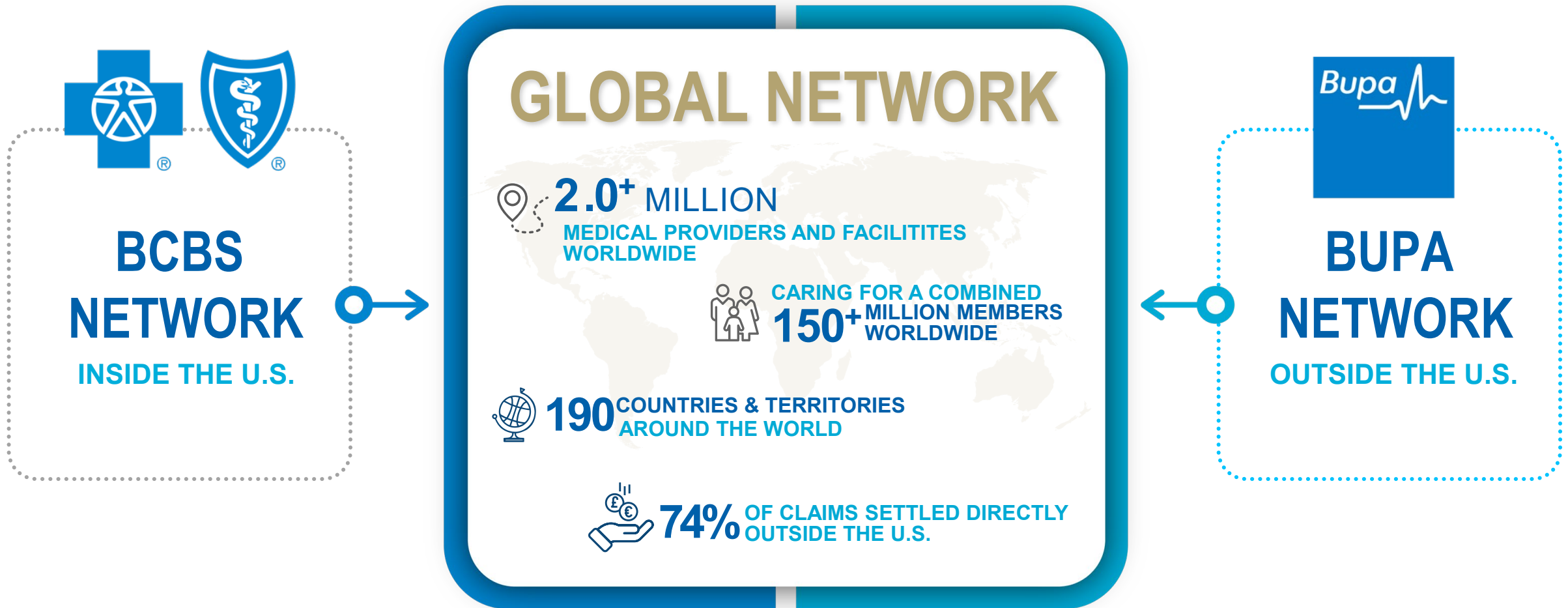
- Same day virtual appointments, available 24/7/365 by phone, web or email
- Work/Life consultation plus referrals as standard
- One worldwide vendor (in U.S. and outside U.S.)

65% utilization
based on
registration



LEVERAGING THE REACH AND REPUTATION

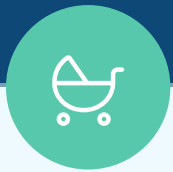
OF THE TWO STRONGEST NAMES IN HEALTHCARE



VALUE ADD MEMBER PROGRAMS

SUPPORTING WOMEN'S HEALTH THROUGH VIRTUAL EMERGING SOLUTIONS

Maven Clinic provides comprehensive women's health care for:



Pregnancy and postpartum

- Infant care
- Return-to-work coaching
- Miscarriage and loss support
- Doulas
- Partner support
- Breastmilk shipping*



Menopause

- Including peri- and postmenopause
- Early intervention
- Hormone replacement therapy support
- Symptom management

Hinge Health's pelvic health program offers support for:



- Pregnancy through postpartum
- Menopause
- Bladder disorders
- Pelvic pain
- Separated abdominal muscles
- Pelvic organ prolapse

*Additional fee

HINGE HEALTH

Musculoskeletal (MSK) health:

Help members manage MSK issues such as back, knee, hip, shoulder, or neck pain. Hinge Health's services, available at no cost, give members the tools they need to manage their pain. They can connect with their own health coach, who will provide tailored exercise therapy and education.

Find Hinge by logging into your MYBLUE Account

Women's pelvic health:

Help members take care of their pelvic health — from pregnancy and postpartum, to improving bladder control, and more.



Technology-Enhanced Care

With the Hinge Health app, participants can receive personalized care when and where it's convenient for them. They also receive wearable bands that track their motion so they can receive real-time feedback



Participants have reported an average pain reduction of

60%

with a weekly,
45-minute
commitment.

LIVONGO BY TELADOC HEALTH

Your employees have access, at no additional cost, to a chronic condition program from Livongo Health, an independent company.



Diabetes management:

A personalized way to manage diabetes with a connected blood glucose meter, unlimited test strips, 1:1 coaching, and real-time support.

Hypertension management:

Ability to better manage blood pressure with a connected monitor, support from expert coaches, and personalized tips on nutrition and activity.

Weight management:

Members can improve nutrition, exercise, and weight loss with an advanced smart scale, personalized action plan, and coaching.

Diabetes prevention program:

A way to reduce the risk of type 2 diabetes with weight, nutrition, and activity tracking, in addition to a smart scale and coaching.

well.livongo.com/MASSBANKERS

Use code: MASSBANKERS or call (800) 945-4355

WELL-CONNECTION

www.bluecrossma.org/myblue

REAL DOCTORS. REAL EXPERIENCE. REALLY FAST

- Telehealth providers for medical and mental health
- Get confidential care, remotely
- Medical Care and Therapy that comes to you
- Highly experienced, highly rated

IS A VIDEO DOCTOR VISIT RIGHT FOR ME?

"I'm not feeling well."

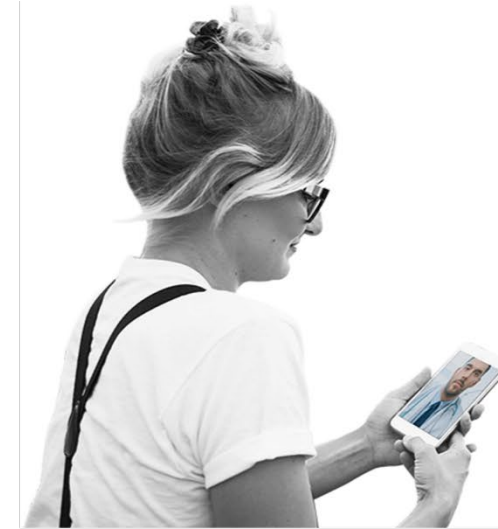
Get care for:

- Cold and flu symptoms
- Fever
- Runny nose, sinus pain
- Cough, wheezing
- Sore throat
- Headaches and migraines
- Diarrhea
- Skin rash

"I need emotional support."

Talk to a therapist about:

- Depression and anxiety
- Substance use disorder
- Loss of a loved one
- Couples therapy
- Emotional trauma
- Stress



**DOCTORS ON CALL.
ON YOUR DEVICE.**

Find **Well-Connection** link by
logging in to your **MYBLUE** account!



Smartphone

Tablet

Computer



Same
cost as a
doctor
office
visit!

MEMBER REIMBURSEMENTS

**Reimbursements that reward
for making healthy decisions for their bodies and minds.**

• Members can earn up to \$1,050 back each calendar year •



MIND & BODY

\$350

Reimbursements for alternative treatments and therapies, including massage therapy, meditation, and essential oils.



FITNESS

\$300

Reimbursements for gym memberships, fitness classes, and home fitness equipment.



WEIGHT LOSS

\$400

Reimbursements for eligible weight-loss programs, including WW® (formerly Weight Watchers®) online and other non-hospital-based programs.

DENTAL AND RETIREE RENEWAL

2025 RENEWAL

Dental Blue Freedom



2.9% Increase for Dental Blue Freedom Plans
3.9% capped increase for 2026

TOTAL HEALTH SOLUTION: DENTAL BLUE® FREEDOM

Option	Deductible	Calendar-Year Maximum
High (with Ortho)	\$25 per individual, \$75 per family	\$1,500 (\$2,000 Lifetime Ortho Max to 18)
Medium (with Ortho)	\$50 per individual, \$150 per family	\$1,000 (\$1,000 Lifetime Ortho Max to 18)
Low	\$75 per individual, \$225 per family	\$1,000

Dental Blue Offering Guidelines

- Banks can offer any combination of two dental products
- Banks must contribute at least 50% of dental premium
- Banks that offer Mass Bankers dental pay **1.5%** lower premium on medical rates. If your bank offers medical and dental, you will use the “medical and dental” rate sheet.

MBA Group Insurance Trust member banks pay **1.5% less in medical premiums when they combine medical and dental coverage, and can choose two plans.**

2025 RENEWAL

Retiree Program



Medex 2 with Drug Plan		
	2024	2025
Medex 2	\$200.85	\$219.50
Part D (\$10/\$25/\$45 2x mail-order)	\$186.31	\$213.06

- Medex 2 premium will increase by 9.3%
- Part D Rx rates will increase by approx. 14.4%
- Early Retiree Surcharge will remain at 30%
- Please refer to MBA Early Retiree Guidelines for details on minimum contribution levels

PROGRAM UPDATES AND REMINDERS

OPEN ENROLLMENT

Planning & Support



PATTI LOZZI
Account Service
Consultant



DEANNA SMITH
Sr. Account Service
Consultant



KATIE DITULLIO
Sr. Account Service
Consultant



ERIN CASTAGNOZZI
Manager
Account Service

To schedule open enrollment, plan education webinars, request materials or ask questions about benefits please contact your Dedicated Service Team.

- **Email: MassBankers@bcbsma.com**
- **Phone: 1-800 -253-2988**


2025 RENEWAL




Notify Blue Cross and MBA Renewal Decision by November 1st

- Please notify even if you are not making any plan changes for 2025
- Email completed form to:

MassBankers@BCBSMA.com, Jessica.Bonzagni@bcbsma.com, Cpook@massbankers.org

 **MASSACHUSETTS**

 **Mass Bankers**
ASSOCIATION

MEDICAL & DENTAL EMPLOYEE BENEFIT SELECTION FORM

Renewal 1/1/25–12/31/25

Please fill out this form and send it to: Massbankers@bcbsma.com, Jessica.Bonzagni@bcbsma.com and CPook@massbankers.org. This form will need to be returned by 11/1/2024. Late submissions could delay important steps in the open enrollment process.

Account information

Name of MBA member bank: _____
Address: _____ City: _____ ZIP: _____ Phone number: _____

Primary contact: _____ Primary's role: _____
Primary's phone number: _____ Primary's email: _____
Additional contacts: _____

Medical

Will you be participating in the medical program offered through the Massachusetts Bankers Association?
☐ Yes, we will be offering the following: _____ ☐ No, we will not participate.

Please choose which Blue Cross Blue Shield of MA medical plan(s) you will be offering:

Plan type	Plan name
<input type="checkbox"/> Non-CDH	HMO Blue New England
<input type="checkbox"/> CDH	HMO Blue New England \$1,250 Deductible
<input type="checkbox"/> CDH	HMO Blue New England \$1,250 Deductible with HCCS
<input type="checkbox"/> CDH	HMO Blue New England \$2,000 Deductible
<input type="checkbox"/> CDH	HMO Blue New England \$2,000 Deductible with HCCS
<input type="checkbox"/> CDH	HMO Blue New England Options Deductible v5
<input type="checkbox"/> CDH	Blue Care Elect \$1,250 Deductible
<input type="checkbox"/> CDH	Blue Care Elect \$1,250 Deductible with HCCS
<input type="checkbox"/> CDH	Blue Care Elect \$2,000 Deductible - NEW
<input type="checkbox"/> CDH	Blue Care Elect Saver \$1,750
<input type="checkbox"/> CDH	Blue Care Elect Saver \$3,000 - NEW
<input type="checkbox"/> CDH	Access Blue New England Saver \$3,000
<input type="checkbox"/> CDH	BlueFit Access Blue Saver (HMO)
<input type="checkbox"/> CDH	BlueFit Access Blue Saver (HMO)
<input type="checkbox"/> Non-CDH	Master Medical - Closed to New Enrollees

Will you be closing any products?
☐ Yes ☐ No If Yes, which products? _____

Will you be adding new products?
☐ Yes ☐ No
If Yes, do you need separate groups for COBRA or Early Retiree?
☐ COBRA only ☐ Early Retirement Only ☐ Both ☐ Neither

Do you need separate group numbers for branch locations?
☐ Yes ☐ No

Will you offer Medex® and Part D?
☐ Yes ☐ No

Will the family plan include coverage for domestic partners?
If Yes, please select an option here: ☐ Same gender ☐ Opposite gender ☐ Both

Do you offer any of the following?
☐ HRA ☐ HSA ☐ FSA If Yes, please advise:
a. Name of vendor: _____
b. How much does the bank fund the HRA and/or HSA? _____

Dental

Will you be participating in the dental program offered through the Massachusetts Bankers Association?
☐ Yes, we will be offering the following: _____ ☐ No, we will not participate.

Please choose which Blue Cross Blue Shield of MA dental plan(s) you will be offering. You can offer up to 2 plans.

Plan type	Plan name
<input type="checkbox"/> High	Dental Blue® Freedom Program 2 100/80/50/50 (with Ortho)
<input type="checkbox"/> Medium	Dental Blue® Freedom Program 2 100/70/50/50 (with Ortho)
<input type="checkbox"/> Low	Dental Blue® Freedom Program 2 100/70/50

Will the family plan include coverage for domestic partners?
If yes, please select an option here: ☐ Same gender ☐ Opposite gender ☐ Both

Signed commitment is due on or before November 1.

Signature _____ Date _____

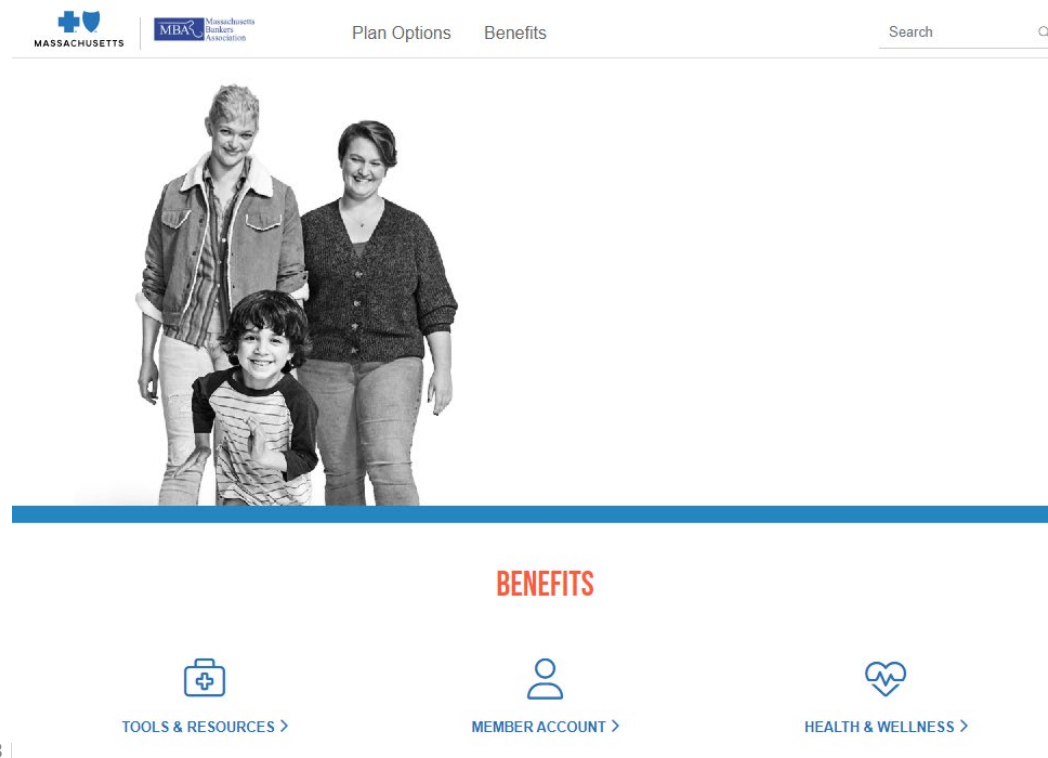
Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.
ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY 781) 438-2421. Si habla español, tiene a su disposición servicios gratuitos de asistencia de idiomas. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY 781) 438-2421. Se fala português, veja os disponibilizados gratuitamente serviços de assistência de idiomas. Ligue para os Serviços aos Membros, através do número no seu cartão (TTY 781) 438-2421.

MASS BANKERS HR SITE

MBA Microsite

Microsite for Banks to view Blue Cross Blue Shield benefit information

- Page includes
 - SBCs for all plans offered through MBA
 - Individual Brainshark's for each plan
 - Quick access to forms needed by HR team
- Update link will be shared as soon as plan information is available



B |

– NOT FOR DISTRIBUTION

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.

Online destination for members to view their Blue Cross Blue Shield benefit information, and more!

- Home Page includes Plan Documents with Helpful Quick Links
- Bank can email link to employees where they can review plan options, download Summaries and Forms
- Page is customized with bank name and specific plan options



Requests:

- Two-week lead time
- Email Massbankers@BCBSMA.com
- Subject Line: Benefits@Blue Request for XYZ Bank
- Email Body: Exact Bank Name, List Medical Plan(s) and Dental Blue plan(s)

BENEFITS@BLUE

Custom Microsite





[Home](#) [Plan Options](#) [Wellness](#) [Resources](#) [Sign In](#)

ALREADY A
BLUE CROSS MEMBER?

ACCIDENT
COVERAGE

OPT IN AND SIGN UP
FOR MYBLUE

IS BLUEFIT THE RIGHT FIT FOR YOU?

Earn \$100 for your Health Savings Account (HSA) by opting in to communications and signing up for MyBlue when choosing a BlueFit health plan.


LEARN
MORE


[BlueFit Promotional Video](#)
[BlueFit HSA Video](#)


EFFECTIVE: 1/1/2023


WELCOME MASS BANKERS (SAMPLE)


GET THE MOST OUT OF YOUR PLAN



VISIT MYBLUE



FIND A DOCTOR



MEDICATION
LOOK UP


CONTACT US



SAVE WITH
BLUE365®


GET THE
MYBLUE APP


UNDERSTANDING
YOUR PLAN AND
BENEFITS



THINGS YOU SHOULD KNOW ABOUT
YOUR PLAN



HELPFUL
RESOURCES:

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS | CONFIDENTIAL – NOT FOR DISTRIBUTION

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.

47

ACCOUNT EDUCATION AND OPEN ENROLLMENT SUPPORT



- Account Education Line
- Webinar
- Open Enrollment Decision Support:
- In-Person Meetings/Support
- All account education requests can be sent to :
 - MassBankers@bcbsma.com

The following must be included in all requests:

Subject Line: Open Enrollment Support for [insert bank name]

Body of E-mail:

Bank Name:

Medical Plans Offered:

Dental Plans Offered:

Type of Request:

Date and time of Event:

Number of Expected Attendees:

Type of Literature You'd Like Available:

Additional Coverages

VISION INSURANCE

VSP

VISION INSURANCE PROVIDES COVERAGE AND SAVINGS ON THE COST OF AN ANNUAL EYE EXAM, PRESCRIPTION EYEWEAR AND LENSES, CONTACT LENSES, AND OTHER EYE-RELATED SERVICES.

- Four-year rate guarantee through 12/31/2028
- No change to plan design



Quality vision care you need for you and your family



A WellVision Exam®—an annual exam designed to detect signs of vision and health conditions



Access to exclusive offers from VSP and leading industry brands, totaling more than \$3,000 in savings with Exclusive Member Extras



VSP members save an annual average of \$463—more money in your pocket

	RENEWAL	
	BASE	BUY-UP
Frequencies		
Examination	Every calendar year	Every calendar year
Lenses	Every calendar year	Every calendar year
Frame	Every <u>other</u> calendar year	Every calendar year
Benefits with a VSP Network Provider (Copayment)		
Exam copay with a VSP PremierMax™ Provider	\$0	\$0
Exam copay with all other VSP Network Providers	\$0	\$0
Material Copayment with VSP Network and all other Providers	\$0	\$0
Contact Lens Examination (Fitting & Evaluation)	Up to \$60	Up to \$60
Essential Medical Eye Care	\$20 copay per visit	\$20 copay per visit
Lenses		
Single Vision	Covered in full	Covered in full
Lined Bifocal	Covered in full	Covered in full
Lined Trifocal	Covered in full	Covered in full
Lenticular	Covered in full	Covered in full
Allowances		
Retail Frame Allowance	\$185	\$185
Featured Frame Brand Allowance	Additional \$20	Additional \$20
Costco Equivalent Frame	\$100	\$100
Walmart/Sam's Club	\$100	\$100
Elective Contact Lenses	\$175	\$175
<i>In lieu of lenses or frames</i>		
EasyOptions		
	N/A	Additional \$65 Frame Allowance or Additional \$25 Contact Lens Allowance or Anti-Reflective Coating covered in full or Photochromic Lenses covered in full
Renewal Rate		
Individual	\$9.28	\$15.76
Family	\$19.94	\$33.87

LIFE & DISABILITY INSURANCE

The Hartford

CURRENTLY IN A TWO-YEAR RATE HOLD FOR CORE AND SUPPLEMENTAL HEALTH INSURANCE COVERAGES.

RATE EXPIRES 12/31/2025

Core

- Basic Life
- Supplemental Life
- Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability

Supplemental Health

- Accident Insurance
- Critical Illness
- Hospital Indemnity

The Massachusetts Paid Family & Medical Leave (MAPFML) rate will be provided once the announced changes to the state plan are made available.



BUSINESS TRAVEL ACCIDENT INSURANCE

AIG

BUSINESS TRAVEL ACCIDENT INSURANCE PROVIDES VITAL PROTECTION FOR EMPLOYEES AND THEIR FAMILIES WHILE TRAVELING FOR WORK, OFFERING COVERAGE FOR A RANGE OF POTENTIAL ACCIDENTS.

KEY BENEFITS:

Accidental Death & Dismemberment: Coverage up to \$500,000 for executives, \$300,000 for employees, and \$50,000 for dependents.

Injury Coverage: Protection against serious injuries such as paralysis, dismemberment, and coma, along with bereavement counseling to support family members.

Occupational Violent Crime Benefit: Offers additional protection for employees affected by criminal acts of violence while performing duties on the employer's premises.

Additional Benefits: Includes home/vehicle modification for disability, seatbelt and airbag protection, and tuition assistance for dependents in the event of an accidental death.

Aggregate Limit: \$5,000,000 per accident ensures comprehensive coverage during business travel.

Enroll your bank by November 1st.
\$2.64 per full-time employee per year

PET INSURANCE

Now available to banks with 50+ employees.

Nationwide

Nationwide offers two plans for employees to choose from: **My Pet Protection** and **My Pet Protection with Wellness500**.

My Pet Protection is a medical plan that offers an annual benefit of \$7,500 for eligible veterinary bills related to accidents, injuries and illnesses, including emergency clinics and specialists.

My Pet Protection with Wellness500 offers the same protection as our medical plan but includes coverage for preventive care. With this plan, up to \$500 of the annual \$7,500 benefit can be used for wellness, including checkups, flea and heartworm preventives, vaccinations, spay and neuter and more

	My Pet Protection	My Pet Protection with Wellness500
Accidents	✓	✓
Injuries	✓	✓
Illnesses	✓	✓
Hereditary and congenital conditions	✓	✓
Diagnostics and imaging	✓	✓
Procedures and surgeries	✓	✓
Wellness exams		✓
Vaccinations		✓
Flea prevention		✓
Spay or neuter		✓
And more		✓

5 reasons to add Nationwide pet insurance to a benefits package

Reason #1

It's a no-cost way for business to bolster employee's financial security

Reason #2

It makes voluntary benefits packages more appealing

Reason #3

It's a way to build loyalty with pet-owning employees

Reason #4

Pet insurance is easy to promote

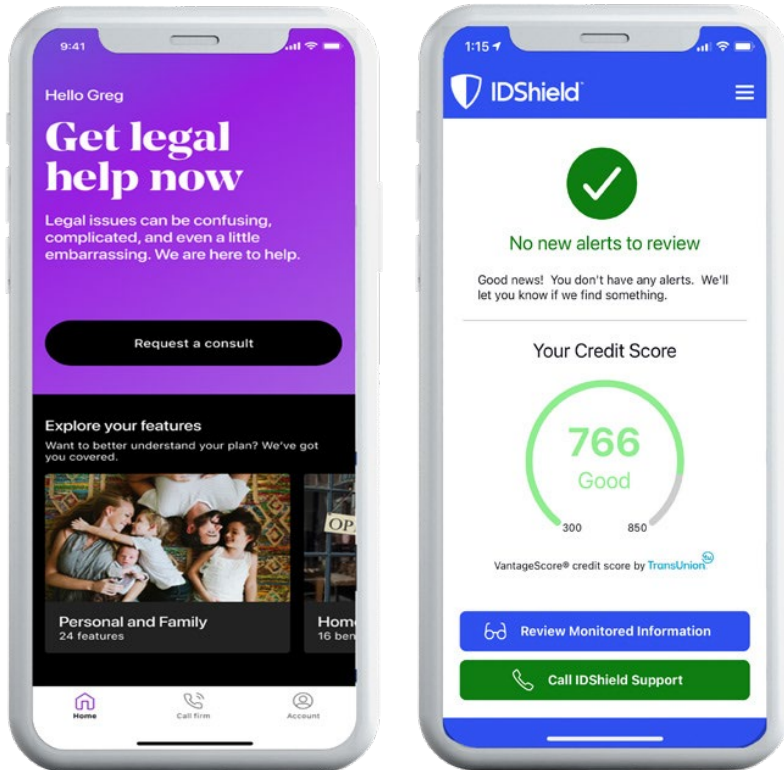
Reason #5

Nationwide is easy to work with



LEGAL AND IDENTITY THEFT PROTECTION

LegalShield & IDShield



LegalShield Coverage Includes:

- Legal Consultation and Advice
- Court Representation
- Dedicated Provider Law Firm
- Legal Document Preparation and Review
- Will Preparation
- Letters and Phone Calls Made on Your Behalf
- Speeding Ticket Assistance
- 24/7 Emergency Legal Access

IDShield Services Include:

- Identity Consultation and Advice
- Dedicated Licensed Private Investigators
- Identity, Credit and Financial Account Monitoring
- Child Monitoring
- Full-Service Identity Restoration
- Real-Time Alerts
- 24/7 Emergency Access
- Social Media Monitoring and Online Privacy Reputation Management
- 3 Bureau Monitoring

EMPLOYEE ASSISTANCE PROGRAM

AllOne Health

ALLONE HEALTH OFFERS PARTICIPANTS UP TO THREE VISITS PER OCCURRENCE WITH AN EAP COUNSELOR.

Mental Health

Short-Term Counseling and In-the-Moment Support for:

- Stress
- Anxiety
- Depression
- Trauma
- Resilience
- Self-Care
- Emotional Wellness

Family Care

Referrals for:

- Caregiving
- Child Care
- Adoption
- Life Milestones
- Elder Care
- Pet Care

Counseling for:

- Parenting
- Relationships
- Family Issues
- Caregiver Burnout

Physical Health

- Medical Advocacy
- Counseling & Resources for Substance Abuse
- Coaching for Mindfulness, Motivation & Goal Setting

Lifestyle Support

Personal Assistant Referrals for:

- Travel Planning
- Home Services
- Entertainment
- Sports & Activities
- Education
- Community Resources
- Volunteering

Financial Wellness

Consultation for:

- Financial Planning
- Budgeting
- Debt Management
- Student Loans
- Wills & Trusts
- Retirement

Organizational Health

- Organizational Health
- Training
- Crisis Support
- Management Referrals
- Consultation

EDUCATIONAL WEBINARS

Premium & Contribution Modeling

October 1st at 3 PM

JOIN WENDY MAGUIRE TO LEARN MORE ABOUT:

- The new plan offerings
- Selecting the best product mix for your bank
- Assistance with your HRA and employee contributions strategy

Spending Accounts (HSAs and more)

October 3rd at 11 AM

JOIN STACIE JACKSON FROM HEALTHEQUITY TO LEARN MORE ABOUT:

- Health Savings Accounts
- Lifestyle Spending Accounts
- Health Payment Accounts

Banking on Wellness Updates

October 8th at 11 AM

JOIN HEATHER BAPTISTE TO LEARN MORE ABOUT:

- Efforts and initiatives to increase wellness program participation

REGISTER HERE



MyMBA

Stay informed with the latest news and updates by visiting the Mass Bankers website.

Customize your **interests** and **communication preferences** to ensure you receive the emails that matter most to you.

From the Mass Bankers homepage, follow these steps:

1. Select MyMBA
2. Select Profile
3. Confirm your Interests and Communication Preferences
4. Click update to save your settings

<https://www.massbankers.org/My-MBA>

The screenshot displays the MyMBA profile page. On the left is a dark sidebar with icons and labels for various sections: Dashboard, Profile (highlighted with a red box), Invoices/Receipts, Events, Golf/Table, Store, Certificates, Surveys, Committees, Documents, and Customer Support. The main content area has a top navigation bar with tabs: Basic Info, Primary Info, Login Info, Personal Bio, Interests (highlighted with a red box), and Communication Preferences. Below the 'Interests' tab, the heading 'Update Your Interests' is followed by a list of 25 categories, each with a checkbox. 'Human Resources' is the only category with a checked checkbox.

Interests
<input type="checkbox"/> Accounting / Finance
<input type="checkbox"/> Audit
<input type="checkbox"/> Bank Counsel
<input type="checkbox"/> Business Development
<input type="checkbox"/> Chief Executive Officer
<input type="checkbox"/> Compliance
<input type="checkbox"/> Digital Banking
<input type="checkbox"/> Executive or Senior Leadership
<input checked="" type="checkbox"/> Human Resources
<input type="checkbox"/> InfoSec
<input type="checkbox"/> Innovation / Strategy
<input type="checkbox"/> Lending - Commercial
<input type="checkbox"/> Lending - Residential
<input type="checkbox"/> Marketing
<input type="checkbox"/> Physical Security, Safety Officer
<input type="checkbox"/> Professional Development
<input type="checkbox"/> Public Relations and Media
<input type="checkbox"/> Retail Banking
<input type="checkbox"/> Risk Management
<input type="checkbox"/> Technology
<input type="checkbox"/> Trust and Wealth Management
<input type="checkbox"/> Corporate Secretary or Executive Assistant
<input type="checkbox"/> Bank Secrecy Act
<input type="checkbox"/> Emerging Leader
<input type="checkbox"/> Government Affairs



EMPLOYEE BENEFITS PORTAL

Visit the Employee Benefits Portal to access plan documents, informational materials, and employee communication flyers.

From the Mass Bankers homepage, follow these steps:

- 1. Select Membership
- 2. Choose Group Insurance
- 3. Click on Employee Benefits
- 4. View materials by coverage type

Looking for more? Let me know!

Bank Members

Associate Members

Preferred Vendors

Become A Member

Member Dashboard

Group Insurance

Employee Benefits

Medical Insurance

Banking on Wellness

Hinge Health

Teladoc Health

Dental Insurance

Vision Insurance

Life & Disability Insurance

Spending Accounts

Business Travel Accident Insurance

Pet Insurance

Group Insurance Informational Videos

News and Communications

Group Insurance Trust Committee

MBA Charitable Foundation

MBA Scholarship Foundation

MEDICAL INSURANCE

BETTER BY ASSOCIATION

Mass Bankers Microsite | Bank Brochure

The Massachusetts Bankers Association (MBA) Group Insurance Trust provides members with the savings, flexibility, and features typically only associated with large group medical coverage. Our plans are designed to serve employers headquartered in Massachusetts, ranging from those with five employees to those with over 1,000. In total, our plan provides coverage for over 28,000 individuals, including spouses, partners, and their dependents.

By leveraging the size and scale of our group and by incorporating innovative wellness programs that detect and prevent diseases, the Group Insurance Trust assists you in effectively managing risks and stabilizing premiums. Mass Bankers and Blue Cross Blue Shield of Massachusetts have worked together for over a decade to achieve below-market trend, single-digit rate increases for medical insurance. We are committed to continuing these efforts to provide our members with the best possible coverage at an affordable cost.

Our group insurance plan is designed to provide "best-in-class" benefits, with a vast network of highly qualified doctors and medical professionals. We take pride in offering additional enhancements through our Banking on Wellness initiative, such as weight-loss and fitness reimbursements, as well as incentives for alternative health benefits like massage therapy, mindfulness classes, and approved essential oils.

Eligible members will also have access to our expanded chronic condition and pain management programs **no additional cost**. Click the links in the navigation bar to learn more.

Teladoc Health

Hinge Health

A holistic program that empowers people with health challenges to live better and do more. Support is provided for:

- Diabetes Management
- High Blood Pressure
- Weight Management
- Healthy Living & Diabetes Prevention

By equipping users with wearable sensors and connecting them with their own personal care team, they'll decrease pain through self-guided exercise therapy sessions at their own pace. Each care team consists of a personal physical therapist and board certified or accredited health coach.

Plan Documents:

Group Insurance Trust Plan Document

Summary Plan Description (SPD)

Plan	Summary of Benefits	Subscriber Certificate
Access Blue NE Saver \$3000 Deductible	LINK	LINK
HMO Blue NE \$0 Deductible	LINK	LINK
HMO Blue NE Options Deductible	LINK	LINK
HMO Blue NE \$1250 Deductible	LINK	LINK
HMO Blue NE \$1250 Deductible with HCCS	LINK	LINK
HMO Blue NE \$2000 Deductible	LINK	LINK
HMO Blue NE \$2000 Deductible with HCCS	LINK	LINK
Blue Care Elect \$1250 Deductible	LINK	LINK
Blue Care Elect \$1250 Deductible with HCCS	LINK	LINK
Blue Care Elect Saver \$1750 Deductible	LINK	LINK
BlueFit Preferred Blue PPO Saver	LINK	LINK
BlueFit HMO Access Blue NE Saver	LINK	LINK
MEDEX 2 Medicare Part A & B	LINK	LINK
Master Medical (Closed Plan)	LINK	LINK

Brainshark Recordings:

Employee Communications:

58

Thank you!

THE INFORMATION CONTAINED HERE IS AN OUTLINE OF THE BENEFITS AND PREMIUM RATES OFFERED BY THE MASSACHUSETTS BANKERS ASSOCIATION GROUP INSURANCE PLAN AND BLUE CROSS BLUE SHIELD OF MASSACHUSETTS.

IT DOES NOT INCLUDE ALL THE TERMS, COVERAGES, EXCLUSIONS, LIMITATIONS, AND CONDITIONS OF THE CONTRACT. IN CASE OF CONFLICT, THE POLICIES, CERTIFICATES, AND CONTRACTS SUPERSEDE INFORMATION SHARED IN THIS GUIDE.