



2019-2020

Benefits Blueprint



Medical, Dental & Vision



Life & Accidental Death &
Dismemberment



Welcome to the Bay Area Builders Exchange Benefits Program!

Employee benefits are the foundation of your employees' good health and financial protection. That's why the Bay Area Builders Exchange and a group of Construction Industry Exchanges and Associations have formed the North Bay Builders Exchanges (NBBE) to offer its members a comprehensive suite of employee benefits solutions. Your employees receive high quality, affordable coverage that has their needs in mind.

With the Bay Area Builders Exchange Employee Benefits Program, each benefit is available on a stand-alone basis. The program can be customized to meet your business and human capital needs.

This brochure provides a summary of the benefits available by group size — from sole proprietor to groups of five or more employees — as well as additional information.

Ready to Build Your Benefits Blueprint?

We're here to help! Simply contact us (see below) and we'll provide you with the tools you need to build your benefits blueprint and get your employees enrolled.

Let's Get Started!

- **Sole Proprietors and Groups of 2-4 Employees:** 100% of all eligible owner/employees must participate.
- **Groups of 5 or More Employees:** 75% of all eligible owner/employees must participate.

Benefits available include medical, dental, vision, life insurance and accidental death and dismemberment insurance.



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Foundation: About the Options



KAISER
PERMANENTE®

Kaiser Permanente (Medical)

With Kaiser Permanente, employees have access to Kaiser hospitals and medical centers in California. Employees can enroll in a Kaiser plan if they live or work within 30 miles of a California Kaiser facility. The plans available are Health Maintenance Organizations (HMOs).

With an HMO, employees choose a Primary Care Physician (PCP) to coordinate their care. Employees will need to get a referral from their PCP to see a specialist. There are three types of HMO plans available:

- Copay only plans
- Deductible + copay plans
- Deductible + coinsurance plan with a Health Savings Account (HSA)

Note: HMO plans cover in-network services only except in a true emergency.



Anthem Blue Cross (Medical, Dental, Vision, Life & Accident)

- **Medical.** With Anthem Blue Cross, employees have access to Preferred Provider Organizations (PPOs). With a PPO, employees can receive covered care either in-network or out-of-network. Employees do not need to select a PCP for care and they do not need to get a referral to see a specialist. Employees have greater flexibility with a PPO than with an HMO; however, out-of-pocket costs are higher when utilizing out-of-network providers.

Employees can choose the High Deductible Health Plan PPO with a Health Savings Account (HSA). An HSA allows employees to set aside money on a pre-tax basis (up to IRS limits) to help offset out-of-pocket health care expenses. Or, employees can use it as a savings vehicle to pay for future health care expenses.

- **Dental:** With the Anthem dental plans, employees may choose any dentist in- or out-of-network; however, in-network dentists accept negotiated fees that are 10%-35% below the average charges in an employee's community, thus lowering out-of-pocket costs. The dental plans cover a wide range of services including diagnostic and preventive, basic and major restorative services. Some plans also cover orthodontia services.
- **Vision:** Through Anthem's Blue Vision plan, employees have access to over 45,000 vision care ophthalmologists and optometrists. The plan provides comprehensive coverage for eye exams and eye wear.
- **Life & Accident:** Employees and their beneficiaries can receive valuable financial protection in the event of death or serious accident. Bay Area Builders Exchange members can choose to offer basic and/or voluntary life and accident coverage.



Vision Service Plan (Vision)

Vision Service Plan (VSP) is the nation's leading provider of eye care benefits. There are more than 48 million individuals with access to VSP coverage. The VSP network is so comprehensive that more than 90% of individuals have access to a VSP provider within 10 miles of their home.

Framework: About Implementation

Members of the Bay Area Builders Exchange are welcome to apply for their own group's benefit program at any time during the year. You can choose from a comprehensive suite of options that include medical, dental, vision and life insurance coverage.

Participation Requirements

To offer the benefits program to your employees, you must be a Bay Area Builders Exchange member and have been in business a minimum of one full calendar quarter. If you meet this criteria, you must provide:

- State quarterly payroll reports (DE-9C)
- Proof of payroll or other acceptable official ownership documents
- Wage information to determine eligibility of part-time, temporary or seasonal employees

Note: Some additional restrictions apply.

Below is additional information that may be helpful as you consider this program.

Eligibility for Plan Enrollment

Eligible employees must be employed full time (working 20 or more hours per week) and must appear on the State Quarterly Payroll Reports (DE-9C); or be an active company owner or corporate officer actively at work. They must have also satisfied the company's waiting period.

Employees may enroll a legally married spouse/domestic partner and child(ren) up to age 26.

About the Rates

We will provide you with a personalized quote based on the plans you wish to offer, the employee's age and the location (zip code) of the employee group. Our rates include an administrative fee as well as a 2% program fee, which goes to support the Association.

When Benefits Become Effective

The plan year runs from April 1 through March 31.

Open enrollment for making changes to benefits is typically held in February/March each year for an April 1 effective date.

Once you have decided which plans to offer, coverage will be effective on the first of the month following your company's waiting period.

Get Guidance During Each Phase

We are here to help...before, during and after implementation. We can:

- Provide a product analysis to help you identify the best plans for your business.
- Help you during the enrollment process.
- Assist you with day-to-day administration of your benefits program going forward.

Think of us as your one-stop choice for employee benefits. So whether your company is small or large, we can customize a benefit solution to meet your specific business needs.

Not only will your business benefit from our exceptional service, but a strong benefits program will also help attract and retain the best employees.



For More Information

For details about benefits, eligibility, participation requirements, rates and more, please contact Scott Leary, at **510-483-8880** or **scottpleary@gmail.com**.