



THE  
CAPITAL  
GROUP  
A BALDWIN RISK PARTNER

RISK MANAGEMENT  
INVESTMENTS  
BENEFITS  
RETIREMENT  
HR TECHNOLOGY

**BCF Solutions, Inc.**

**2022  
OPEN ENROLLMENT**

BCF solutions



# Welcome!

---

BCF Solutions, Inc. takes great pride in offering our employees a competitive benefits package. Despite rising healthcare costs, we continue to offer our employees programs that deliver quality and value, while maintaining the diverse needs of our workforce.

Employees can help control the escalating costs of healthcare with a few simple steps. Regular check-ups, personal exercise programs, and healthy behaviors like smoking cessation will lead to an improved personal well-being and help us keep our costs in check.

BCF Solutions, Inc. is excited to announce that we will continue to offer medical coverage through our carrier CIGNA! CIGNA offers both a large network of participating providers through its National PPO network and comprehensive benefits for our workforce. In addition, BCF Solutions, Inc. will continue to offer dental, vision coverage through CIGNA.

The BCF Solutions, Inc. management team has worked diligently in evaluating each of these benefit programs in order to provide you with a reliable, effective, and affordable array of choices that will meet your needs and those of your family.

Please know your dedication and commitment is much appreciated!





# Your CIGNA Plan Options

---



THE  
CAPITAL  
GROUP  
A BALDWIN RISK PARTNER

RISK MANAGEMENT • INVESTMENTS • BENEFITS • RETIREMENT • HR TECHNOLOGY

# 2022 Employee Contributions

2022 Benefits	January 1, 2022 - December 31, 2022 Pre-Tax Semi-Monthly Employee Contributions			
	Employee Only	Employee + Adult	Employee + Child(ren)	Employee + Family
CIGNA Medical PPO	\$115	\$425	\$340	\$500
CIGNA Dental PPO High	\$10	\$20	\$20	\$30
CIGNA Dental Advantage Low	\$10	\$20	\$20	\$30
CIGNA Vision PPO	\$2.65	\$5.30	\$5.35	\$8.55

Note: SCA employees contact HR for 2022 rate information.

# How your plan works

Medical plan highlights



	PPO Plan	
In-network	In Network	Out-of-Network
<b>Deductible</b>	\$5,000 Individual \$10,000 Family	\$10,000 Individual \$20,000 Family
<b>Coinsurance</b>	0% after deductible is met	20% after deductible is met
<b>Medical Out-of-pocket maximum (medical deductible, coinsurance, and copays)</b>	\$6,000 Individual \$12,000 Family	\$12,000 Individual \$24,000 Family

**You save money by using *in-network* doctors and facilities**

# How your plan works

## Medical plan highlights



In-Network	PPO Plan	
	In Network	Out-of-Network
Preventive care (Annual Wellness Visit)	\$0	20% after deductible is met
Primary care physician office copays	\$10 copay	20% after deductible is met
Specialist physician office copay	\$30 copay	20% after deductible is met
Emergency Room	\$200 (waived if admitted)	20% after deductible is met
Urgent care	\$100 copay	20% after deductible is met

**You save money by using *in-network* doctors and facilities**

# How your plan works

Medical plan highlights



In-network	PPO Plan	
	In Network	Out-of-Network
Outpatient lab and x-ray	0%	20% after deductible is met
Outpatient advanced radiology	0% after \$100 Copay	20% after deductible is met
Inpatient hospital services	0% after plan deductible is met	20% after deductible is met
Outpatient hospital services	0% after plan deductible is met	20% after deductible is met

You save money by using *in-network* doctors and facilities

# How your plan works

## Prescription plan highlights



In-Network	PPO Plan	
	Retail (30-day supply)	Home Delivery/Retail (90-day supply)
Generic	You pay \$15	You pay \$30
Preferred brand	You pay \$35	You pay \$70
Non-preferred brand	You pay \$60	You pay \$120

You save money by using *generic* drugs and mail-order



# Information to help you save money

Saving on health care costs



## Use the emergency room for true emergencies

- Emergency care is covered 24 hours a day, in or out of the network.
- But avoid the emergency room for minor injuries – visits to urgent care and convenience care clinics are also covered and will cost less

## Locate a convenience care clinic near you, before you need it

- Walk right in. You can get quick, convenient access to quality medical care.
- Convenience Care Clinics include:
  - MinuteClinic
  - RediClinic
  - Sutter Express Care
  - Take Care Health
  - Target Clinic

### When to use Convenience Care?

- Allergies
- Bladder infections
- Bronchitis
- Cold sores
- Ear infections
- Influenza
- Impetigo
- Laryngitis
- Minor burns, rashes or skin infections
- Pink eye and sty's
- Sinus infections
- Strep throat

# CIGNA TeleHealth

The program lets you get the care you need – including most prescriptions – for a wide range of minor acute conditions. Now you have access to these board-certified doctors via secure video chat or phone, without leaving your home or office. When, where and how it works best for you.

- Choose when: Day or night, weekdays, weekends and holidays.
- Choose where: Home, work, on the go or when you are traveling.
- Choose how: Phone or secure video chat.
- Choose who: MDLIVE doctors.

You can speak with a doctor for help with minor acute conditions like:

- Sore Throat
- Fever
- Rash
- Headache
- Cold and Flu
- Acne
- Stomach-ache
- Allergies
- UTI and more

## Signing up is easy

- Set up and create an account with MDLIVE
- Complete a medical history using their “virtual clipboard”
- Download vendor apps to your smartphone/ mobile device



# Supporting Your Health

---



THE  
CAPITAL  
GROUP  
A BALDWIN RISK PARTNER

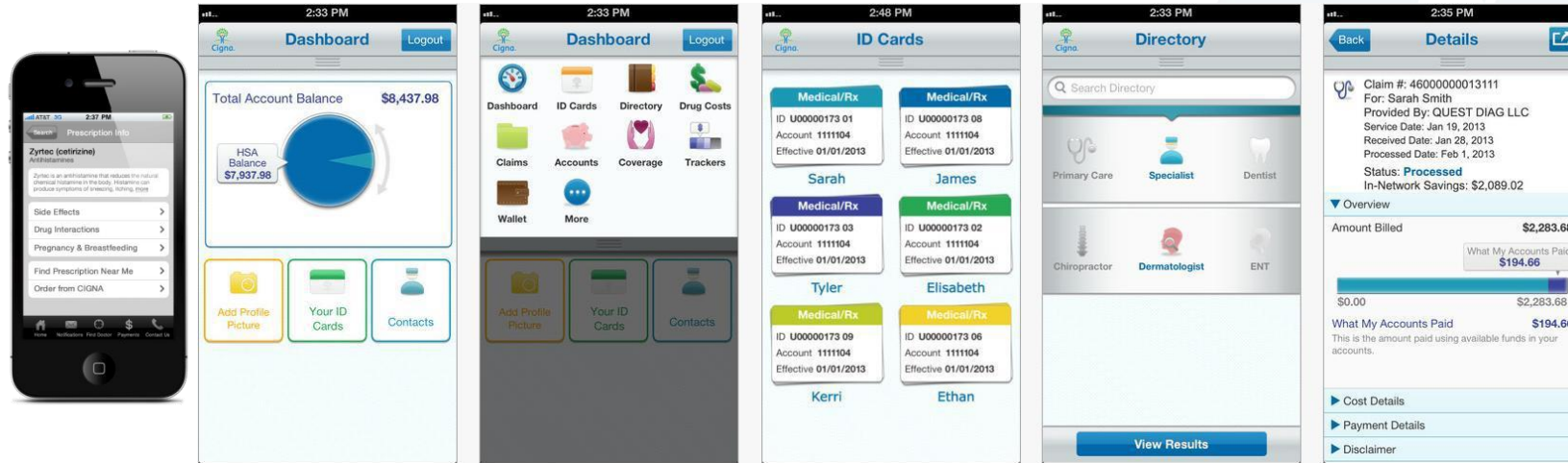
RISK MANAGEMENT • INVESTMENTS • BENEFITS • RETIREMENT • HR TECHNOLOGY

# MyCigna.com Mobile site and app deliver health information on the go

- All customers can access myCigna via mobile device using internet browser
- myCigna mobile app available

## Features:

- Find a doctor, dentist, pharmacy or facility
- View, print, and email ID card information
- Search and view claims
- Drug search
- View plan coverage and authorizations
- Organize and manage personal health information with the Health Wallet





# Reliable and personal service when you need us



## Call us anytime, day or night

- Customer Service and Health Information Line are 24/7
- We speak your language

1.800.244.6224



## Find all of your information when you need it at

<http://www.mycigna.com/>

- Coverage details
- Claim information and history
- Directory of doctors, hospitals, facilities
- Print a temporary ID card or order a new ID card
- Health information and tools
- Frequently asked questions
- Cost of care and quality comparison tools



## Mobile site and myCigna app deliver information on the go\*

- All customers can access myCigna via mobile device using internet browser
- myCigna mobile app -also available

# Remember these tips to help save money

Keeping you and your finances healthier



## Prescription drugs

- Find the complete list of covered medications on myCigna.com
- Convert your maintenance medication to mail-order

## Care Options

- Use the emergency room for true emergencies
- Don't wait: locate a convenience care clinic or urgent care facility near you, before you need it

## Health care professional choice

- Use the health care professional most appropriate for your care
- Use Cigna Care Designation to find quality, cost-effective physicians
- Using preferred labs can save you money

## Proactive measures

- Utilize the health improvement tools available to you
- Get information on the cost of treatment to ensure there are no surprises
- Utilize your preventive care benefit



RISK MANAGEMENT • INVESTMENTS • BENEFITS • RETIREMENT • HR TECHNOLOGY

# How your plan works

## Dental plan highlights



In-Network	DPPO High Plan		Advantage Low Plan	
	In Network	Out-of-Network	In Network	Out-of-Network
<b>Calendar Year Deductible</b>	\$50 Per Individual \$150 Per Family		\$50 Per Individual \$150 Per Family	
<b>Calendar Year Maximum</b>	\$2,750		\$2,750	
<b>Preventive Services</b>	100%		100%	
<b>Basic Services</b>	80%		100%	
<b>Major Services</b>	50%		60%	
<b>Out-of-Network Reimbursement</b>	90th Percentile		Maximum Allowable Charge	
<b>Orthodontia</b>	Not Covered			

**You save money by using in-network dentists**



RISK MANAGEMENT • INVESTMENTS • BENEFITS • RETIREMENT • HR TECHNOLOGY

# How your plan works

## Vision plan highlights



Coverage	PPO Standard Plan	
	In Network	Out of Network
<b>Exam Copay</b>	\$0	Up to \$45
<b>Materials Copay</b>	\$30	N/A
<b>Eyeglass Lenses Allowances: (one pair per frequency period)</b>		
-Single Vision	Covered 100% after \$30 Copay	Up to \$32
-Bifocal	Covered 100% after \$30 Copay	Up to \$55
-Trifocal	Covered 100% after \$30 Copay	Up to \$65
-Lenticular	Covered 100% after \$30 Copay	Up to \$80
<b>Contact Lenses Allowances: (one pair or single purchase per frequency period)</b>		
-Elective	Up to \$80	Up to \$68
-Therapeutic	Covered 100%	Up to \$210
<b>Frame Retail Allowance</b>	Up to \$80	Up to \$44





# Life and Disability Plan Highlights

- ❖ Basic Life: Flat \$50,000
- ❖ Accidental Death and Dismemberment: Flat \$50,000
- ❖ Important Reminder on Life Beneficiary Information
  - Please take the time to update your beneficiary designation. It is important that the correct beneficiary information is on file.
- ❖ Short Term Disability: 60% of your weekly salary up to \$1,500 weekly maximum.
- ❖ Benefits begin on the 8th day of both an accident and illness and are payable up to a maximum of 13 weeks.
- ❖ Long Term Disability: 60% of your monthly salary to a maximum of \$7,500.

## Why is Tax Choice important?

The IRS delivered a premium taxation ruling allowing you, the employee, to choose whether your employer-paid premiums are taxed or not, which subsequently affects the taxability of any disability benefit payments you receive.

- If you elect not to add employer-paid premiums to your taxable income, any benefits paid would be taxable (i.e. Pre-tax).
- If you elect to add the employer-paid premium to your taxable income, any benefits paid would not be taxable (i.e. Post-tax).

**Please note that if you do not make an active election for 2022 you will automatically be moved to pre-tax.**

# Your Benefits at a Glance

## How much Voluntary Life coverage can you buy?

<p><b>Coverage Amount Employees</b></p>	<ul style="list-style-type: none"> <li>Employees can purchase increments of \$10,000 to \$500,000 not to exceed 5x annual salary</li> </ul>
<p><b>Guaranteed Issue Amount</b></p>	<ul style="list-style-type: none"> <li>For first time employees, they can enroll up to the Guarantee Issue (GI \$150K) without Evidence of Insurability (EOI).</li> <li>For employees that are currently enrolled in the Voluntary life plan, they can increase their amounts up to the GI (\$150K) without EOI.</li> <li>For employees who waived last year, they need EOI for any amounts.</li> </ul>

# Your Benefits at-a-Glance

## How much Voluntary Life coverage can you buy?



<p><b>Coverage Amount Spouses</b></p>	<ul style="list-style-type: none"> <li>Spouses can purchase increments of \$5,000 to \$250,000 not to exceed 50% of Employee's Voluntary Life Amount</li> </ul>
<p><b>Guaranteed Issue Amount</b></p>	<ul style="list-style-type: none"> <li>For first time eligible spouses, they can enroll up to the Guarantee Issue (GI \$30K) without Evidence of Insurability (EOI).</li> <li>For spouses that are currently enrolled in the Voluntary life plan, they can increase their amounts up to the GI (\$30K) without EOI.</li> <li>For spouses who waived last year, they need EOI for any amounts.</li> </ul>
<p><b>Coverage Amount Children</b></p>	<ul style="list-style-type: none"> <li>\$1,000 from birth to 6 months</li> <li>\$2,000 - \$10,000 from 6 months to 26 years</li> </ul>



# EAP Plan Highlights



Free to all BCF Employees and their family members and 100% confidential

Comprehensive 24 hours a day/7 days a week access to counselors at (800).538.3543 or online at [www.cignalap.com](http://www.cignalap.com)

- Referral services for child and eldercare
- Stress management resources
- Legal referral
- Face-to-face counseling sessions
- And more...





# Flexible Spending Account (FSA) Healthcare Spending Account



**Employees must make an active election in Employee Navigator.**

## Healthcare Spending Account

The Healthcare FSA allows you to set aside pre-tax earnings to pay for out-of-pocket healthcare expenses that are not covered by insurance.

- ❖ Helps you pay for out-of-pocket expenses like copays, deductible, orthodontia and vision expenses
- ❖ The 2022 annual maximum election amount is \$2,850
- ❖ You must get a prescription from your physician in order to get reimbursed for certain over-the-counter drugs through your FSA fund
  
- ❖ NOTE: There is no debit/credit card for FSA Healthcare. Claims must be submitted for reimbursement.

# Flexible Spending Account (FSA) Dependent Care Flexible Spending Account



**Employees must make an active election in Employee Navigator.**

## Dependent Care Spending Account

- ❖ The Dependent Care FSA helps you pay for certain dependent care expenses such as qualified licensed daycare, after school programs, day camp, and elder care facilities.
- ❖ Your child must be under the age of 13
- ❖ The annual maximum election amount per household is \$5,000
- ❖ Both you and your spouse must work outside the home
- ❖ NOTE: THIS IS NOT a HEALTHCARE SPENDING ACCOUNT for a DEPENDENT
- ❖ NOTE: There is no debit/credit card for FSA Dependent Care. Claims must be submitted for reimbursement.

# How To Enroll in Employee Navigator Portal:



Go to: <https://bcf.employeenavigator.com>

- Open Enrollment Dates: **December 7<sup>th</sup> – December 13<sup>th</sup>**
- If you do not have any changes to medical, dental, vision and/or Voluntary Life, then your current benefit elections will remain in place for plan year 2022.
- If you want to enroll for the first time in benefits or make changes to your current plan(s), you **must** complete your elections on the Employee Navigator portal.
- In order to participate in FSA for 2022, you **MUST** enroll in Employee Navigator.
- Please note for Disability Insurance that if you do not make an active election for 2022 you will automatically be moved to pre-tax.
- **All plan elections and/or changes must be completed by December 13<sup>th</sup>.**

# “How To” Employee Navigator Portal:



## Entering personal and dependent information

- A. Complete your personal information. Be sure to enter all required and additional information.
- B. Be sure to enter all dependent information even if you don't intend to add them to your benefits at this time. Include all required AND additional information including dependent Social Security Numbers.
- C. Click Add Dependent for each additional dependent before moving forward.

# Qualifying Events

---

- If you choose not to enroll in the medical, dental and/or vision plans during open enrollment, you will **not** be eligible again until January 1, 2023. You cannot add, drop, or change your elections unless you have a qualifying event. Below are a few examples of a qualifying event:
  - Birth of child
  - Adoption
  - Marriage
  - Divorce or legal separation
  - Death of a spouse
  - Change in spouse's employment status
- Supporting documentation may be required (i.e. marriage license, birth certificate, etc.)



**You must notify HR within 30-days of any of these events.**

# Carrier Contact Information

**Medical/RX, Dental and Vision – CIGNA**

[www.mycigna.com](http://www.mycigna.com)

**Member Services.....866-494-2111**

**Life AD&D, Voluntary Life, STD, LTD – New York Life (Formerly CIGNA)**

[ClientGuide@newyorklife.com](mailto:ClientGuide@newyorklife.com)

**Member Services.....800-557-7975**

**Benefits Consultant - The Capital Group, LLC.**

[ckelley@capgroupfinancial.com](mailto:ckelley@capgroupfinancial.com)

**The Capital Group.....301-200-9787**

**Benefits Consultant - The Capital Group, LLC.**

[dgray@capgroupfinancial.com](mailto:dgray@capgroupfinancial.com)

**The Capital Group.....301-375-4204**







THE  
**CAPITAL  
GROUP**

A BALDWIN RISK PARTNER

RISK MANAGEMENT  
INVESTMENTS  
BENEFITS  
RETIREMENT  
HR TECHNOLOGY

## WASHINGTON D.C.

**OFFICE** 301.214.7666 | **FAX** 888.569.3027

**EMAIL** [info@capgroupfinancial.com](mailto:info@capgroupfinancial.com)

**ADDRESS** 6720-B Rockledge Drive, Ste. 400 | Bethesda, MD 20817

---

## NEW YORK

**OFFICE** 516.394.0598 | **FAX** 888.474.4923

**EMAIL** [info@capgroupfinancial.com](mailto:info@capgroupfinancial.com)

**ADDRESS** 1050 Franklin Avenue, Ste. 400 | Garden City, NY 11530

