



OPEN ENROLLMENT 2021

October 26

November 13

Enroll To Have a Secured Future

PC(USA) Optional Benefits

- Delta Dental
- Davis Vision
- Flexible Spending
- TransAmerica - Portable
- One America - Portable

Board of Pensions Benefits

- Medical and Prescription Drug
- Aetna Dental
- Supplemental Death Benefits
- Retirement Savings Plan



Delta Dental - Optional Dental Plans

Delta Care (Exclusive Provider)

- Low Premium rates for Standard Dental Benefits
- No Deductible, No Maximum
- No Restrictions on Pre-Existing Coverage
- Fixed Co-Payments for Basic and Major Services
- Co-Payments also Covers Lab Fees
- Delta Care Benefits are only available through Dentists who are in the Delta Care Network

Delta PPO & PPO Plus Premier

- Deductibles of \$50 for individuals & \$150 for family
- Dependents are covered up to the age of 26
- Most of the services are covered at 50% of the allowable amounts
- Annual Maximum of \$1,000
- A waiting period for Orthodontia Treatments



Delta Care Plan Monthly Rates

Single	Employee & Spouse	Employee & Children	Family (Employee, Children and Spouse)
\$18.36	\$36.80	\$40.60	\$64.04

Delta PPO & PPO Plus Premier Monthly Rates

Single	Employee & Spouse	Employee & Children	Family (Employee, Children and Spouse)
\$29.93	\$65.82	\$73.30	\$115.20



Davis Vision Optional Vision Plan

Eye Exams

Every 12 months – Covered In Full – with a \$10 co-pay

Spectacle Lenses

Every 12 months– Cover In full for standard visions, lined bifocal/trifocal Lenses – with a \$20 co-pay

Frames

Every 24 months – Covered In Full for any fashion or designer frames in The Davis Vision Collection (up to \$160 value)

Contact Lenses

Every 12 months – Covered In Full - \$20 co-pay (Allowance of \$60 or \$130 Based on lense type)

Monthly Rates

Single	Employee & Spouse	Employee & Children	Family (Employee, Children and Spouse)
\$6.98	\$12.57	\$13.27	\$20.95



Flexible Spending Account *Optional*

A Flexible Spending Account (FSA) allows you to use tax-free dollars from your paycheck to pay for the following:

- **Healthcare Expenses**
- **Dependent Care**
- **Transportation & Qualified Parking Expenses**

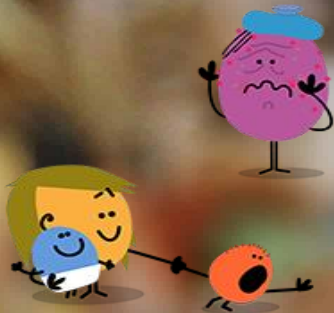


Healthcare

Eligible Flexible Spending (FSA) expenses:

Deductibles	Co-payments
Office Visit Co-Pays	Prescription Drugs
Doctor & Lab Fees	Prescription glasses/contacts
Eye Exams	Medical Equipment
Chiropractic Services	Dental Expenses
Physical Exams	Physical Therapy
Lasik Eye Surgery	Orthodontia Treatments

Maximum Allowed for 2021 is \$2,800



Dependent Care

Eligible expenses for Dependent Care

After School Care	Custodial/Elder Care
Day Care	Montessori Schools (Pres-K)
Nanny Expenses	Nursery Schools
Pre-Schools	Private Sitters (must claim income)
Summer Day Camps	Extended Day Programs

Maximum amount allowed for 2021

- \$5,000 for married filing a joint tax return
- \$2,500 if married filing separate
- \$5,000 if single



Transportation Spending Account

Benefits

- Contributions are non-taxable for employees
- Use to pay for qualified parking expenses for work, mass transit passes, or vanpooling. You will enjoy the pre-tax savings of between 25% - 40% on these expenses.
- Purchase mass transit or parking passes on-line at your local provider's website; have them delivered to your home or office for convenience.
- For 2021 you may contribute a maximum of \$260 per month for parking fees and/or transit passes or vanpooling.

Eligible Expenses

- Transit Passes – Any pass, token fare card, voucher, etc.
- Vanpooling – Transportation to and from work and an employee's residence if in a commuter highway vehicle

Unused Transit Dollars are rolled over into the next plan year.



Use it or Lose It!

- Our FSA plan offers a 2 1/2 month extension to claim or use your 2021 funds.
 - ✓ March 15, 2021 is the deadline to use your funds for 2021.
 - ✓ March 31, 2021 is the deadline to submit your claims for 2021.



How To Submit Claims?

- By fax to 502-244-1162
- Questions? 502.244.1161
- By email to claims@bmsllc.net
- By mail to BMS LLC, PO Box 43656 Louisville, KY 40253
- Online www.myflexonline.com
- MyFlexMobile free app available via iTunes store or Google Play

To Access FSA Store:

- Visit fsastore.com/BMSCSR
- Click FSA Store link on BMSLLC.net



Transamerica Critical Assistance Plus - Portable

Benefits

- Helps pay for the cost with initial occurrence of serious illnesses like heart attack, stroke, cancer and other illnesses listed in the policy
- Coverage amounts range from \$10,000 to \$50,000
- Coverage for spouse and children (under the age of 25)

Transamerica Accident Advance - Portable

Accident Advance pays benefits you can use for medical bills and other out-of-pocket expenses – or for any other purpose, including paying your mortgage or other bills.

Benefits

- Helps to offset your major medical deductible
- Spouse and children coverage available
- Convenient payroll deductions
- Guaranteed issue Coverage
- Benefits are paid directly to you
- You can keep your coverage if you change jobs or retire.



One America Group Term Life Insurance *Portable*

Benefits

- Plan offers flexibility to choose a benefit amount that fits your budget
- Affordable Group Rates - coverage beginning at \$10,000 up to \$500,000
- Coverage for Spouse and children available
- Convenient payroll deduction
- Guaranteed issue for timely applicant

