

Beauport Hospitality Group, LLC 2024-2025 Benefit Summary



The following information is offered as a summary only. If there is a discrepancy between this information and the plan document, the plan document will govern. All benefits outlined are based on a full time, 30 hours / week status. Employees will be eligible for benefits 60 days first of the month following hire date.

General Inquiries Please Reach Out to CIP Group: 617-354-0866; ext2

IMPORTANT INSURANCE PREMIUM NOTICE:

By electing to enroll in benefits, you understand that if you have contributions to any of the group medical, dental, vision, FSA, and DCA coverage will be taken on a pre-tax basis. You also understand that you are making a binding election concerning your benefits and authorizing payroll deductions. In the event that Beauport Hospitality Group, LLC is unable to deduct these amounts, it is your obligation to pay these amounts to Beauport Hospitality Group, LLC in the form of a check by the first of the month following missed deductions. You understand that an outstanding balance may lead to termination of insurance back to the last payment date.



Health Insurance & HRA



7/20/2024-7/19/2025

Beauport Hospitality Group, LLC offers the Access Blue NE Basic Saver II and HMO \$3,000 HCCS –Rx Rider medical insurance plans from Blue Cross Blue Shield. Along with this plan, Beauport Hospitality Group, LLC offers a Health Reimbursement Arrangement (HRA) for eligible employees and dependents through Comprehensive Benefit Services. This fund offsets some of the costs of your medical plan. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

Coverage	Access Blue NE Basic Saver II (HRA offered on this plan)	HMO \$3,000 HCCS -Rx Rider (HRA offered on this plan)
Deductible	\$2,000/\$4,000 (After HRA)	\$1,500/\$3,000 (After HRA)
Out of Pocket Max	\$7,000/\$14,000	\$5,450/\$10,900 –Rx: \$1,000/\$2,000
Preventive Office Visits	\$0	\$0
PCP & Specialist Visits	\$50 after deductible/\$75 after deductible (chiro)	\$20/\$35
X-Rays	\$0 after deductible	Low: \$0 after deductible, High: \$100 after deductible
Labs	\$0 after deductible	Low: \$0 after deductible, High: \$35 after deductible
MRI'S CT Scans, PET	\$1,000 after deductible	Low: \$0 after deductible, High: \$450 after deductible
Emergency Room	\$750 after deductible	\$150
Outpatient Surgery	\$1,000 after deductible	Low: \$0 after deductible, High: \$1,000 after deductible
Inpatient Hospital	\$1,000 after deductible	Low: \$0 after deductible, High: \$1,000 after deductible
Mental Health	\$50 after deductible	\$20
Prescription	Deductible then \$20/\$80/\$100	\$25/\$45/\$65/\$125
Level of Coverage	Employee Payroll Deduction	Employee Payroll Deduction
Employee	\$122.11	\$289.27
Employee & Spouse	\$271.37	\$544.51
Employee & Children	\$251.01	\$503.65
Employee & Family	\$386.70	\$848.66
HRA Funding	Employer Pays Last Portion of Deductible Expense	Employer Pays Last Portion of Deductible Expense
Employee	\$2,000	\$1,500
Employee & Spouse	\$4,000	\$3,000
Employee & Children	\$4,000	\$3,000
Employee & Family	\$4,000	\$3,000



BCBSMA Member Services: 1-800-262-2583



<https://www.bluecrossma.org/myblue/>



Health Reimbursement Arrangement (HRA)

Beauport Hospitality Group, LLC offers a Health Reimbursement Arrangement (HRA) for eligible employees and dependents who participate in either of the company sponsored Blue Cross Blue Shield HMO Access Blue NE Basic Saver II or HMO \$3,000 HCCS –Rx Rider medical plans. For the HMO Access Blue Saver II plan, the employer will pay the last \$2,000 of deductible for the individual and the last \$4,000 of deductible for a family. For the HMO \$3,000 HCCS medical plan, the employer will pay the last \$1,500 of deductible expenses for an individual and the last \$3,000 of deductible expenses for a family.

HRA benefits will be administered by Comprehensive Benefit Services, Inc. The HRA will be reimbursed directly to the member/subscriber. In order to request payment for eligible HRA expenses, the following information must be submitted:

1. A copy of the Statement from the Provider and the Activity Summary from Blue Cross Blue Shield.

All documentation should be sent via the website below:

Website Access: <https://compbenesvc.wealthcareportal.com/>

Employer IDs:

•Beauport Hospitality Group	CIPBEA
•Beauport Hotel	CIPBEAU
• Cruiseport Gloucester	CIPCRUISE
•Beauport Princess	CIPPRINC
•Rail Stop	CIPRAIL

Employee ID: first initial + last initial + last 4 social security number (ex: John Smith, 001-22-3456 = js3456)

Account info on the go: Download the mobile on iTunes or Google play for 24/7 access to submit a claim, view your balance and administer your account. Search for: **CIP Benefit Mobile App**.



For further help/questions, please email: claims@askcip.com

Claims cannot be processed if all the above information is not included with your request for reimbursement. All reimbursements will be issued directly to the employee.



Flexible Spending Accounts



7/20/2024-7/19/2025

Beauport Hospitality Group, LLC offers Health and Dependent Care FSAs from Comprehensive Benefit Services. Flexible Spending Accounts can be used to put money aside per-tax to cover health or dependent care expenses. Funds for Health FSA's are available day one of your plan year, and Dependent Care FSA's are available as they accrue from your payroll deductions.

Product	Maximum
2024 FSA	\$3,200.00
2024 DCFSA	\$5,000.00*

*Maximum is per household

What can I use my Health FSA for?

- Deductible Expenses & Copays
- Dental & Orthodontia
- Suncare
- Optical Needs: Frames, Lenses
- Durable Medical Equipment: Crutches, Wheelchairs, Splints

What can I use my DCFSA for?

- Daycare
- After School Program
- Camps
- Adult Day Programming



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Dental Insurance



7/20/2024-7/19/2025

Beauport Hospitality Group, LLC offers the Dental Blue Select PPO Dental Plan insurance plan from Blue Cross Blue Shield. Please review the SBC (Summary of Benefit & Coverage) for further plan details. Although the plan year runs from Month to Month, the maximums and coverages below illustrated below are subject to the calendar year

Service	Coverage –In-Network	Member Responsibility
Preventive Services <ul style="list-style-type: none"> Oral Exams X-Rays* Routine Cleanings 	100%	0%
Basic Services <ul style="list-style-type: none"> Fillings Endodontic Cleanings Oral Surgery 	100%	0% after \$50 Deductible
Major Services <ul style="list-style-type: none"> Crowns / Bridges Dentures Implants 	60%	40% After \$50 Deductible
Calendar Year Maximum: \$1,500		

Level of Coverage	Employee Payroll Deduction
Employee	\$23.31
Employee & Family	\$67.74

Maximum Rollover

Your Plans Annual Max Benefit:	If your total yearly claims don't exceed this threshold amount:	Then you can roll over this amount to use next year, and beyond:	Your accumulated Rollover amount can't exceed this amount:
\$1,500.00	\$700.00	\$500.00	\$1,250.00



BCBSMA Member Services: 1-800-262-2583



<https://www.bluecrossma.org/myblue/>



Vision Insurance

7/1/2024-6/30/2025



Beauport Hospitality Group, LLC offers a voluntary vision insurance plan from Blue Cross Blue Shield. Please review the SBC (Summary of Benefit & Coverage) for further plan details.

Service	In Network Member Cost	Out of Network
Comprehensive Eye Exams	\$10 copay	Up to \$50
Frequency	Once every 12 months	
<ul style="list-style-type: none"> Exam & lenses for frames or 1 order of contact lenses Frames 	Once every 24 months	
Contact lens fit and follow-up		
Standard	Up to \$55	n/a n/a
<ul style="list-style-type: none"> Premium 	10% off retail price	n/a
Retinal imaging	Up to \$39	Up to \$74
Frames	\$130 allowance, then additional 20% off balance	
Standard plastic lenses		
<ul style="list-style-type: none"> Single vision Bifocal Trifocal & Lenticular Standard progressive lens Premium progressive lens 	\$25 copay \$25 copay \$25 copay \$90 copay \$90 copay, then 80% of charge less \$120 allowance	Up to \$42 Up to \$78 Up to \$130 Up to \$140 Up to \$196
Lens options		
<ul style="list-style-type: none"> UV treatment, Tint (solid & gradient), Standard plastic scratch coating Standard polycarbonate Standard polycarbonate for covered dependents < 19 Standard anti-reflective coating Photochromic/Transitions plastic Polarized & Other add-ons 	\$15 \$40 Paid in full \$45 20% off retail price 20% off retail price	n/a n/a Up to \$26 n/a n/a n/a
Contact Lenses		
<ul style="list-style-type: none"> Conventional Disposable Medically necessary 	\$130 allowance, then additional 15% off balance \$130 allowance Paid in full	Up to \$104 Up to \$104 Up to \$210
Level of Coverage	Employee Payroll Deduction	
Employee	\$3.61	
Employee & Spouse	\$6.14	
Employee & Children	\$6.32	
Employee & Family	\$9.93	



BCBSMA Member Services: 1-855-875-6948



<https://www.blue2020ma.com>



Employee Assistance Program (EAP)

Lucet

7/20/2024-7/19/2025

Beauport Hospitality Group, LLC offers all eligible employees the opportunity to use the Employee Assistance Program (EAP) through Lucet. Below is a list of some of the benefits they offer. Please see plan summary for complete details.

SERVICES OFFERED

Short-Term Counseling

- Up to 3 sessions per person per issue
- Face-to-face, telephonic, online counseling or life coaching for employees, household member, and dependents up to age 26 outside the home

Online Therapy

- Employees can connect with a therapist via messaging, live chat, and video as an alternative to traditional face-to-face counseling

Life Coaching

- Scheduled telephonic coaching for participants looking for support with non-clinical concerns such as balancing work and family life, personal development, communicating effectively and health and wellness

Legal and Financial Services

- 30-minute telephonic consultation per issue (legal consultation with an attorney, financial consultation with a financial professional)

Work-Life Services and Referrals

- Unlimited (Referral service to vetted community resources that can help with childcare/adult care, family resources, financial resources, emergency resources and many other issues that can cause concern for employees)

Webinars

- Monthly live webinars on a variety of topic for all employees including a leadership series schedule

This benefit is 100% employer paid



Dedicated Call Center: 800-624-5544
24/7/354



<https://www.eap.ndbh.com>
Company Code: BEAUPORT



Voluntary Term Life Insurance (Post tax –net deduction)



1/1/2024-12/31/2024

Beauport Hospitality Group, LLC offers all eligible employees the opportunity to purchase a voluntary term life insurance (post-tax-net deduction) insurance plan from Colonial Life. Employees can choose to purchase a 10, 20, or 30-year term with a benefit level up to \$500,000 in increments of \$10,000. Life Insurance is meant to protect your loved ones financially if the unthinkable happens. Please review the SBC (Summary of Benefit & Coverage) for further plan details. If interested in this benefit, please reach out to the Colonial Account Rep, Gianni Riccio, and his contact information is below.

Coverage	
Benefit Amount	Up to \$500,000 in increments of \$10,000
Non-Tobacco Sample Rates Life Insurance <ul style="list-style-type: none">• Age 25 -20 year Term• Age 35 -20 year Term• Age 45 -20 year Term	Sample Bi-Weekly Cost <ul style="list-style-type: none">\$3.25\$3.61\$6.07

This benefit is paid 100% by the employee



Account Rep, Gianni Riccio: 617-529-5822



<https://www.coloniallife.com>

Gianni.richio@coloniallifesales.com



Voluntary Whole Life Insurance (Post tax –net deduction)



1/1/2024-12/31/2024

Beauport Hospitality Group, LLC offers all eligible employees the opportunity to purchase a voluntary whole life insurance (permanent, cash value insurance) coverage through Colonial Life. Please review the SBC (Summary of Benefit & Coverage) for further plan details. If interested in this benefit, please reach out to the Colonial Account Rep, Gianni Riccio, and his contact information is below.

Coverage	
Benefit	Choose coverage amount between \$5,000 - \$300,000
Guaranteed Issue	\$25,000
Non-Tobacco Sample Rates Life Insurance <ul style="list-style-type: none">• Age 25 –Paid up at Age 65 -\$25,000• Age 35 –Paid up at Age 65 -\$25,000	Sample Bi-Weekly Cost \$10.95 \$16.37

This benefit is paid 100% by the employee



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Voluntary Short-Term Disability Insurance (Post tax –net deduction)



1/1/2024-12/31/2024

Beauport Hospitality Group, LLC offers all eligible employees the opportunity to purchase a voluntary short-term disability coverage through Colonial Life. This benefit protects your income should you be unable to work due to a serious accident or sickness. Please review the SBC (Summary of Benefit & Coverage) for further plan details. If interested in this benefit, please reach out to the Colonial Account Rep, Gianni Riccio, and his contact information is below.

Coverage		
Benefit	60% of your monthly income	
Waiting period	14-day waiting period for accident or sickness	
Benefit Duration	3-month benefit duration	
<u>Sample Bi-Weekly Cost</u>		
AGE	COVERAGE	Premium
• 17-49	Individual	\$13.85
• 50-69	Individual	\$18.46
This benefit is paid 100% by the employee		



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Voluntary Accident Insurance (Pre-tax)



1/1/2024-12/31/2024

Beauport Hospitality Group, LLC offers all eligible employees the opportunity to purchase a voluntary accident insurance coverage through Colonial Life. Colonial’s Accident insurance is designed to provide you with cash benefits throughout the different stages of care, regardless of the severity of the injury. Colonial enables you to take charge and to help provide for an unpredictable future by paying cash benefits for accident injuries. Your own peace of mind and the assurance that your family will have help financially are powerful reasons to consider this policy. Sample Bi-Weekly rates below. Preferred with Health Screening. If interested in this benefit, please reach out to the Colonial Account Rep, Gianni Riccio, and his contact information is below.

Coverage (0-80)	SAMPLE Bi-Weekly Cost
Individual	\$9.76
Husband & Wife	\$13.37
One-Parent Family	\$15.08
Two-Parent Family	\$18.68

This benefit is paid 100% by the employee



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Voluntary Cancer Insurance (Pre-tax)



1/1/2024-12/31/2024

Beauport Hospitality Group, LLC offers all eligible employees the opportunity to purchase a voluntary cancer insurance coverage through Colonial Life. Colonial’s cancer insurance is designed to provide you with paid benefits to help with the cost of cancer screening and cancer treatments. These costs can include travel expenses to and from treatment centers, lodging and meals, and childcare. Your own peace of mind and the assurance that your family will have help financially are powerful reasons to consider this policy. Please see the sample bi-weekly rates below. If interested in this benefit, please reach out to the Colonial Account Rep, Gianni Riccio, and his contact information is below.

AGE	COVERAGE	SAMPLE BI-WEEKLY COSTS
17-69	Individual	\$11.98
17-69	One-Parent Family	\$13.37
17-69	Two-Parent Family	\$20.31

This benefit is paid 100% by the employee



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