
Housing Authority of South Bend – Benefits Sheet

Effective: 01/01/2025 – 12/31/2025

Eligibility & Enrollment

- Eligibility: Full-time employees (30+ hours/week) and their dependents.
- Start Date: Benefits begin the first of the month following 30 days of full-time employment.
- Changes: Allowed during open enrollment or within 30 days of a qualified life event (marriage, birth, etc.).

Medical Insurance (Anthem – Blue Access Silver PPO 8BJP)

- Deductible:
 - Individual: \$6,000 (HealthSync) | \$7,500 (Blue Access) | \$22,500 (Out-of-Network)
 - Family: \$12,000 (HealthSync) | \$15,000 (Blue Access) | \$45,000 (Out-of-Network)
- Copays:
 - PCP Visit: \$25 (HealthSync) | \$60 (Blue Access)
 - Specialist Visit: \$50 (HealthSync) | \$100 (Blue Access)
 - Urgent Care: \$50 (HealthSync) | 40% after deductible (Blue Access)
 - ER Visit: \$800 + 20% after deductible
- Rx Coverage (Retail 30-Day Supply):
 - Tier 1: \$10
 - Tier 2: \$60
 - Tier 3: \$125
 - Tier 4: \$400
- GAP Plan (AmFirst – Morgan White)
 - Provides extra coverage to reduce out-of-pocket medical costs.

Provider Lookup: www.Anthem.com

Voluntary Dental Insurance (MetLife)

- Deductible: \$50 Individual | \$150 Family
- Annual Max Benefit: \$1,000 per person
- Coverage:
 - Preventive (Exams, Cleanings, X-rays): No Charge
 - Basic (Fillings, Space Maintainers): 20%

- Major (Crowns, Bridges, Dentures, Endodontics, Periodontics): 50%
- Orthodontics (Lifetime Max \$1,000): 50%

Provider Lookup: www.MetLife.com

Voluntary Vision Insurance (VSP)

- Exam: \$20 copay (Every 12 months)
- Frames: \$130 allowance + 20% off (Every 24 months)
- Lenses (Every 12 months):
 - Single/Bifocal/Trifocal: \$20 copay
- Contacts (Instead of Glasses):
 - Elective: \$130 allowance
 - Medically Necessary: Covered in full

Provider Lookup: www.vsp.com

Flexible Spending Accounts (FSA) (iSolved)

- Health FSA (Max \$3,300/year) – Covers medical, dental, vision, Rx, deductibles, copays, etc.
- Dependent Care FSA (Max \$5,000/household or \$2,500 if married filing separately) – Covers childcare, after-school care, summer day camps, elder care, etc.

IRS Eligible Expenses: irs.gov/publications/p502

Life & Disability Insurance (MetLife)

- ✓ Employer-Paid Basic Life & AD&D
 - 2x Basic Annual Earnings (Up to \$150,000)
 - Benefit Reduction: 35% at age 65, 50% at age 70
 - Accelerated Death Benefit: 50% of coverage if terminally ill
 - ✓ Voluntary Life & AD&D
 - Employee: Up to \$500,000 (in \$10,000 increments)
 - Spouse: Up to \$100,000 (in \$5,000 increments)
 - Child: \$1,000 - \$10,000
 - Guaranteed Issue Amounts: Employee \$100,000 | Spouse \$25,000 | Child \$10,000
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Disability Insurance (MetLife)

- ✓ Voluntary Short-Term Disability
 - Benefit: 60% of weekly earnings (Up to \$1,000/week)
 - Waiting Period: 1st day for accident | 8th day for illness/pregnancy
 - Duration: Up to 26 weeks
 - ✓ Voluntary Long-Term Disability
 - Benefit: 60% of monthly earnings (Up to \$6,000/month)
 - Waiting Period: 180 days
 - Duration: Until Social Security Normal Retirement Age
 - Pre-Existing Condition Limitation: 12 months
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Retirement Plans (Fidelity Investments)

✓ Fidelity Retirement Plan (66823) – Employer Contributions Only

- No waiting period to enroll – employees can enroll anytime.
- Eligibility for Employer Contributions:
 - You must complete 6 months of employment and work at least 1,000 hours.
 - Company contributes 14.3% of eligible compensation to your account each pay period.
 - Employees cannot contribute to this plan.

✓ Fidelity 457(b) Plan (66824)

- Additional deferred compensation plans are available for employees.

Fidelity Website: www.fidelity.com

Supplemental Insurance

- Globe Life Liberty National Insurance – Offers additional supplemental insurance options for employees.
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Employee Costs (Bi-Weekly Rates)

Plan	Employee	Employee + Spouse	Employee + Child(ren)	Family
Medical + GAP	\$95.83	\$190.38	\$176.10	\$271.13
Dental	\$14.63	\$29.12	\$34.51	\$49.00
Vision	\$2.91	\$4.91	\$4.86	\$8.07

Contact Information

Benefit	Carrier	Phone	Website
Medical	Anthem	888-290-9164	www.Anthem.com
Dental	MetLife	800-275-4638	www.MetLife.com
Vision	VSP	800-216-6248	www.vsp.com
Retirement Fidelity		800-343-3548	www.fidelity.com