

2025 BAC Local 8 NY HEALTH BENEFITS QUICK GUIDE

For your convenience we have created a quick guide to your 2025 benefits and a checklist to help maximize your benefits. Please review all enclosed documents and call the benefits office with any questions.

Medical/Hospital/Drug coverage:

High Deductible Health Plan through: [Excellus BlueCross BlueShield Deductibles](#):
Deductible:

In-Network: \$6,650 Individual/ \$13,300 Family;
Out-of-Network: \$13,300 Individual/\$26,600 Family
Out of Pocket Max:
In-Network: \$7,050 Individual/\$14,100 Family;
Out-of-Network: \$14,100 Individual/\$28,200 Family



Medical Health Reimbursement Arrangement (HRA) administered by: [Lifetime Benefit Solutions](#)

After an individual deductible of \$500, or an aggregate family deductible of \$1,000, the HRA reimburses 65% of allowable medical/hospital claims not paid by the High Deductible Health Plan up to the in network out-of-pocket maximum. Medical reimbursements are made directly to the provider unless you have manually submitted the claim yourself, in which case they will be sent to you. Reimbursements for pharmacy claims are also made directly to you. This happens automatically after claims have been processed by Excellus BCBS.

Dental/Vision Benefit:

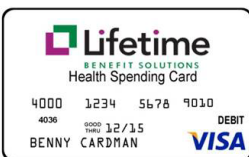
Vision Discount Card through: [National Vision Administrators \(NVA\)](#)

Show your NVA benefit summary (enclosed) and NVA discount card at a participating vision provider before payment, to receive a discount on eligible services and materials



Dental/Vision Health Reimbursement Arrangement (HRA) and debit card administered by: [Lifetime Benefit Solutions \(different from your medical HRA\)](#)

Each member and dependents will receive their own HRA Visa Debit card with an \$800 balance to use for eligible Dental and Vision services and materials. Simply use the individual's debit card to pay at the time of service. Ineligible services and materials will be denied payment. You must keep your receipts! Unused balances do not carry over from year to year and you will not receive a new card every year.



Checklist:

- Ensure all 2024 claims have been processed. Outstanding claims have until 4/30/25 to be considered
- Review all enclosed materials for 2025 coverage (Also available on our website)
- Complete and return your enrollment forms to the benefit office
- If electing the self-pay option, complete and return the automatic payment authorization
- Consider updating your BAC Ithaca Chapter Funds beneficiary. The form can be found on our website www.bacithaca.com
- Like us on Facebook: www.facebook.com/bacithaca
- Visit our website for more detailed information: www.bacithaca.com