
2020

U.S. Benefits Enrollment Guide



Blackboard

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This Enrollment Guide contains information regarding Blackboard-sponsored benefit plans. Blackboard makes every effort to accurately report the coverage, benefits and limitations of these plans. If there is any difference between this publication and the Summary Plan Descriptions (SPDs), the SPDs will govern. For a more detailed description of these plans and plan information required by the Employee Retirement Income Security Act (ERISA), please refer to the SPDs. To access the SPDs, visit www.blackboard.bswift.com and click on the Library Tab. Blackboard reserves the right to amend, modify or terminate all or part of its benefit plans at any time.

Please note that Blackboard places the highest importance on your personal privacy and the confidentiality of your personal information. All personal information that is collected through Blackboard-sponsored benefit plans and our benefit partners will be safeguarded and will never be shared without your consent. Your personal information is 100% confidential.

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Welcome to Blackboard's Benefits Guide

Blackboard offers you a valuable benefits package including medical, dental, vision, health savings account, flexible spending accounts and more to support good health for you and those who depend on you. This benefits guide contains the information you need to help make informed decisions about your benefits.

How to Enroll

You can view, change or enroll for benefits by logging in to the Blackboard online benefits system, bswift, at www.blackboard.bswift.com, or via Single Sign On (SSO) at <https://portal.office.com/myapps>, and following these steps:

STEP 1	Sign in using SSO, or enter your User ID and password directly on the bswift enrollment site. Your User ID is the same as your Blackboard network ID.
STEP 2	Go to the My Profile page and review your personal and family information for accuracy. If any of your personal demographic information needs to be updated, please go to Oracle Fusion HR.
STEP 3	Within the My Profile page, click on Family Information and enter all family information before beginning enrollment. If you are not covering dependents, you may skip this step.
STEP 4	Go back to the homepage and click on Get Started and follow the instructions to enroll in or change your benefits. Be sure to review each benefit category. Each category will have a check mark in the box on the left margin when you have completed your elections. Save all changes.
STEP 5	Click on Go to Confirmation Statement and print a copy for your personal records.

Eligibility

Active employees who work at least 30 hours per week are eligible for the following Blackboard benefits:

- Medical (CareFirst BlueCross BlueShield)
- Prescription drug (CVS Caremark™)
- Health savings account (ConnectYourCare)
- Dental (Delta Dental)
- Vision (Vision Service Plan)
- Basic life and AD&D insurance (Cigna)
- Supplemental term life, spousal, child and AD&D insurance—employee or family (Cigna)
- Short term and long term disability insurance (Cigna)
- Flexible spending accounts (WageWorks)
- Legal insurance plan (ARAG)
- Pre-tax commuter benefits (WageWorks)
- Accident, Cancer and Hospital Indemnity coverage (Aflac)
- Employee Assistance Program (EAP)
- 401(k) Plan (Fidelity)*

* 30-hour-per-week minimum does not apply to this plan. Please see Plan Document for eligibility information.

Please see the [back cover of this enrollment guide for contact information](#) for Blackboard's benefit partners listed above.

Benefits-eligible employees may also provide coverage for eligible family members including:

- Employee's spouse or eligible domestic partner
- Children up to age 26 (medical, dental and vision)

Domestic Partner Benefits

Blackboard provides benefit coverage for eligible same sex or opposite sex domestic partners. Please be aware that under federal tax law, some benefits (such as health insurance) are not taxable for employees, spouses and dependents. Because a domestic partner is not considered a dependent under IRS guidelines, benefits for domestic partners and their children are taxable. For more information, please visit the library section of the [bswift](#) benefits enrollment site.

Dependent Verification Process

Blackboard employees who enroll their spouse or dependent children for the first time will need to provide supporting documentation—a copy of the marriage certificate and/or birth certificate—to the Blackboard benefits enrollment center (blackboard@bswift.com) in order for benefit elections to be approved. Employees who enroll a domestic partner will need to complete the domestic partner certification process. The complete Domestic Partner policy and forms can be found within the library section of [bswift](#).

Qualified Life Events (Making Changes During the Year)

Once you complete your benefits enrollment process, you will not be able to make changes during the year unless you experience a qualified life event, such as:

- Marriage or divorce
- Birth or adoption of an eligible child
- A change in your covered dependent's eligibility for benefits through his or her employer
- A change in your dependent's employment status
- You or a dependent become enrolled in Medicare, Medicaid or CHIPRA
- Your dependent ceases to meet Blackboard's dependent eligibility requirements
- Significant changes in the cost of coverage

If you experience a qualified life event, you will have 30 days from the date of the life event to change your benefit elections (provided the change is consistent with the life event) in the bswift benefits enrollment system. You will be required to provide the Blackboard benefits enrollment center with supporting documentation of the qualified life event and its effective date (send to blackboard@bswift.com).

Pre-Tax Benefit Contributions

Several of your benefit plan deductions, including those for medical, dental, vision, HSA, FSA, 401(k), legal, benefits offered by Aflac and commuter benefits, are made on a pre-tax basis. This means that you will not pay federal, state and social security taxes on the premiums you pay for these plans through payroll deductions. Paying for these premiums on a pre-tax basis helps reduce your taxable income and puts more money back in your pocket.

See the [Per Pay Period Deductions](#) section for premium information.





HDHP Highlights

HDHPs have higher annual deductibles and out-of-pocket maximums, which means your per pay period deductions will be lower. For each CareFirst BlueCross BlueShield HDHP option:

- The plan pays benefits for eligible care received—in- and out-of-network—after you pay an annual deductible. The plan pays more for care received in-network.
- Preventive care is covered at 100% when received in-network.
- For all other eligible services (including prescription drugs), you pay a coinsurance (after deductible).

- **The plan offers access to a tax-advantaged health savings account (HSA) you can use to help cover your annual deductible and other out-of-pocket costs. Or pay for health care expenses with other funds (not your HSA) and use your HSA to save for future health care expenses or as an additional retirement savings account.**

Medical Plan Options

Blackboard’s medical plans are offered through **CareFirst BlueCross BlueShield**. Eligible employees may choose from three high deductible health plan (HDHP) options. Each option covers the same services, including eligible in-network preventive care covered at 100% and prescription drug coverage provided through CVS Caremark. All three plans also offer access to a tax-advantaged health savings account (HSA) that you can use to help cover your annual deductible and out-of-pocket expenses.

Below is a side-by-side comparison of the three plan options. You will see that the plans vary by annual deductible amount, out-of-pocket maximum and per pay period deductions.

As you think about which medical plan option fits your needs, consider:

- How you prefer to pay for your health care: you can pay more up front (higher per pay period deductions) **or** pay more when you get care (higher deductible and coinsurance);
- How often you go to the doctor or fill prescriptions; and
- Any planned procedures or surgeries.

Blackboard Medical Plan Options—a Comparison		
Premier	Core	Value
Deductible: \$1,500 individual/ \$3,000 family	Deductible: \$2,000 individual/ \$4,000 family	Deductible: \$4,000 individual/ \$8,000 family
Lowest out-of-pocket maximums	Higher out-of-pocket maximums	Highest out-of-pocket maximums
Highest per pay period deductions	Lower per pay period deductions	Lowest per pay period deductions
Preventive care, covered in-network 100%	Preventive care, covered in-network 100%	Preventive care, covered in-network 100%
After the deductible, you pay 20% coinsurance in-network (40% coinsurance out-of-network)	After the deductible, you pay 20% coinsurance in-network (40% coinsurance out-of-network)	After the deductible, you pay 30% coinsurance in-network (50% out-of-network)
You can use your HSA to help cover out-of-pocket expenses	You can use your HSA to help cover out-of-pocket expenses	You can use your HSA to help cover out-of-pocket expenses



Want easier access to your providers? Download the CareFirst BlueCross BlueShield app.

How the Family Deductible Works for Each Plan Option

Premier or Core Plan

If you enroll in Employee + Spouse, Employee + Children or Employee + Family coverage under the Premier or Core plan, you will have an **aggregate** family deductible.

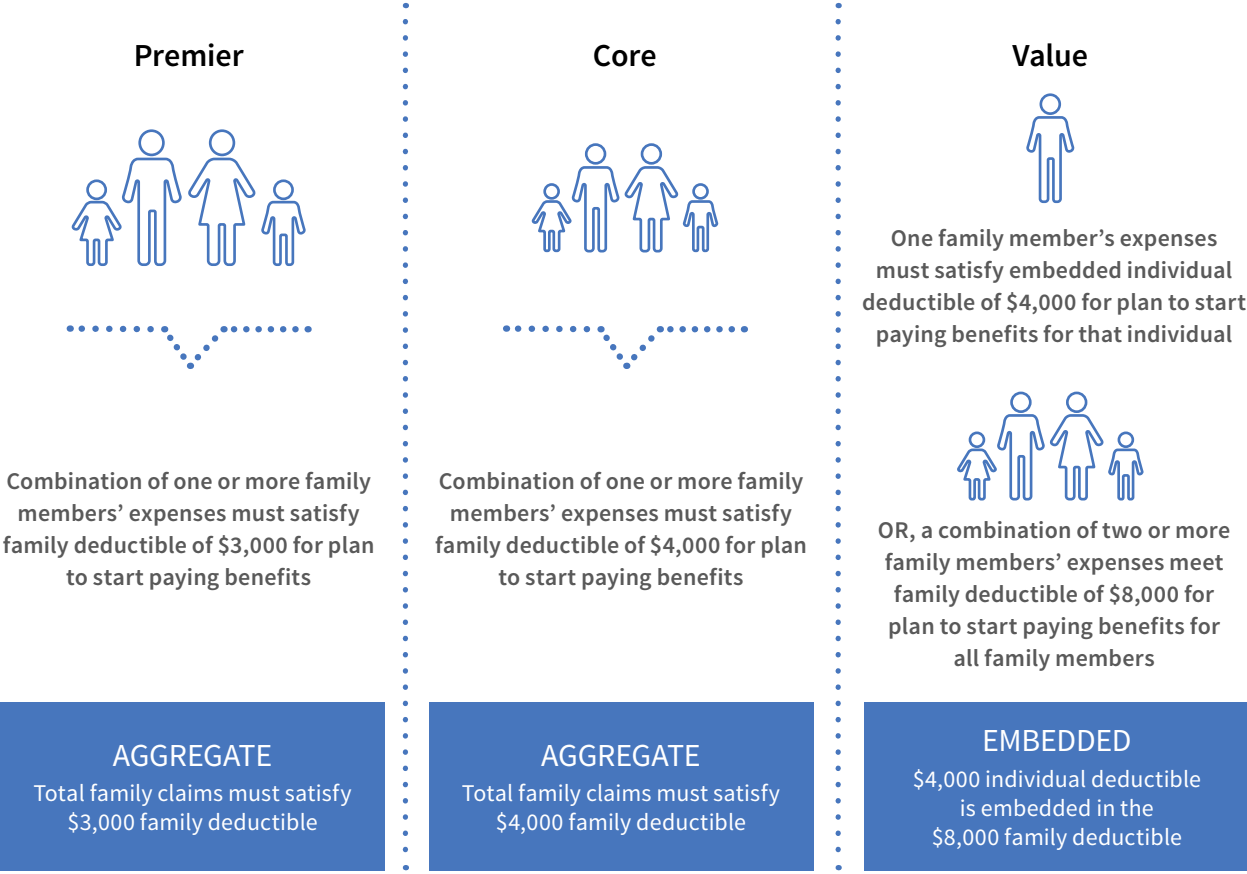
An aggregate deductible means the expenses of either one family member or a combination of covered family members must meet the total family deductible before the plan pays benefits.

Value Plan

If you enroll in Employee + Spouse, Employee + Children or Employee + Family coverage under the Value plan, you will have an **embedded** family deductible. This means:

- When one family member meets his or her individual deductible, the plan will pay benefits for that family member, rather than waiting for the full family deductible to be met.
- When any combination of family members meets the family deductible, the plan will pay benefits for all family members.

Meeting the family deductible differs under the three medical plan options:



About CareFirst BlueCross BlueShield

CareFirst BlueCross BlueShield is part of the National BlueCross BlueShield (BCBS) network, giving you access to the broad BCBS national network of health care providers.

If you are enrolled (or planning to enroll) in a Blackboard medical plan, go to our microsite at <https://www.carefirst.com/blackboardcs/> to find a provider in the National BCBS network. The Blackboard medical plans participate in the **BluePreferred PPO network**. Choose **BluePreferred PPO** if you are prompted to select a network on the site.

Important Reminder

Medical Plan Cost-Sharing Charges Accumulate for Out-of-Pocket Maximum

All Blackboard medical plans are built with annual out-of-pocket (OOP) maximum caps that are intended to limit your health care spending to a maximum threshold each year. Not all health care charges will contribute to this OOP maximum, but the deductible and all cost-sharing charges such as copays and coinsurance payments (for doctor's office visits, prescription drugs, etc.) will accumulate towards your OOP maximum.

Prescription Drug Highlights

You can fill prescriptions through CVS Caremark in two different ways: at a retail pharmacy or via mail order. Purchase up to a 30-day supply of your medication in any retail pharmacy. However, you'll need to purchase long-term maintenance medication through CVS Caremark Mail Service Pharmacy or at a local CVS pharmacy to avoid paying penalties after two refills at non-CVS pharmacies.

By choosing mail order, you will get a 90-day supply of maintenance medication shipped right to your door. It's fast, convenient and saves you time and money.

For in store pickup, using a CVS pharmacy ensures you pay just the copay or coinsurance for your medication and not its full cost. If you refill your maintenance medication twice at a non-CVS retail pharmacy, you'll pay the full discounted cost of your medication—much more than the copay or coinsurance you would pay at a CVS pharmacy—if you pick up again at a non-CVS retail pharmacy.

Use In-Network Providers to Maximize Your Benefits

You can maximize your benefits by using National BlueCross BlueShield network providers—including doctors, labs, hospitals and other facilities.

- Blackboard pays a higher percentage of the cost of your care, and you pay less.
- Network providers have been contracted to offer services to you at discounted rates.
- The Blackboard medical plans participate in the BluePreferred PPO network.

To find in-network providers, go to <https://member.carefirst.com/mos/#/fadpublic/search/home> and choose the BluePreferred PPO network or call 866.399.9509.

Through CVS pharmacies, you can pick up a convenient 90-day supply of your long-term maintenance medication. This is a great advantage, as most prescription programs allow you to pick up only one 30-day supply in store, and then require you to switch to the mail order program.

Remember, you'll save money when you choose generic drugs. They're available at a discount, and generic drugs have the same formula as their brand-name counterparts. Brand-name drugs are available too, but they're usually more expensive. Be sure to talk to your doctor to see if a generic is available when you receive a prescription.



Manage your prescriptions on the go using the [CVS Caremark mobile app](#) or go to [Caremark.com](#).

Through CVS Caremark, you can fill your prescriptions via the website, phone or mail.

To learn more, visit CVS Caremark at [www.Caremark.com](#). Once you enroll, you can compare the price of medications, manage your current prescriptions, order refills and more on the CVS Caremark website.

Manage Your Health with Preventive Care

Preventive care can identify certain medical problems early, before they become serious, and make you more aware of your health and what you need to do to stay healthy. Under all Blackboard medical plans, in-network preventive care services are covered at 100% with no deductible. Preventive care services in the Blackboard medical plans include well-child visits, adult routine physicals (including immunizations) and well woman care (including pap test and mammograms).



Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-advantaged, interest-bearing account you use with a high deductible health plan.

Tax-free benefits:

- Your payroll contributions
- The money you use to pay for qualified expenses
- Interest and investment earnings



All Blackboard medical plans offer an HSA through ConnectYourCare, our HSA provider. We want to help you realize how you can grow your HSA as both a spending account for near-term health care needs and a long-term savings account for the future.

Here's an **EXAMPLE** of how an HSA saver **AND** spender use their HSAs differently, but both significantly grow their savings over time. Without contributing to an HSA, they would miss out on compounded interest earnings and special tax advantages of the HSA:



Saver and Spender have the same starting balance of \$200, contribute the same amount to their HSA and both earn 3% annual interest on their savings.



SAVER

Chooses to use HSA for long-term savings, not current health care expenses. Net contribution is **\$700.00** per year:

Does not use savings for current health care needs

\$0.00
monthly expenses

\$0.00
annual expenses

$\$700 - \$0 =$
\$700 annual contribution

HSA growth over time

\$916.75

\$4,835.06

\$14,643.80

\$27,825.92

Both contribute
\$700.00
annually

or **\$26.92**
per pay period

SAVER and SPENDER
both earn 3% interest
over time

Year 2020

Year 2025

Year 2035

Year 2045



SPENDER

Chooses to use HSA to pay for near-term health care expenses. Net contribution is **\$460.00** per year:

Uses savings for current health care needs

\$20.00
monthly expenses

or **\$240.00**
annual expenses

$\$700 - \$240 =$
\$460 annual contribution

HSA growth over time

\$672.94

\$3,259.16

\$9,732.95

\$18,433.19



If you haven't started contributing to an HSA, now's the time!

By contributing even just \$26.92 per pay period (or \$700 annually), both HSA savers and spenders can accumulate savings. Many people will be both spenders and savers throughout their lifetime. Imagine how your savings could grow by increasing contributions, and by investing your HSA once a \$1,000 balance is reached!



HSA On Demand

If your funds are insufficient to cover an eligible health care expense today, borrow the amount you need using the HSA On Demand feature of your account and pay it back through future dollars taken from your paycheck. Limits do apply, so check out [page 11](#) for additional details.



SO, HOW DO YOU GET STARTED?

Funding Your HSA

You enroll in one of Blackboard's medical plan options and open a ConnectYourCare HSA on bswift. Contributions come from you, via dollars taken pre-tax from your paycheck, up to annual IRS maximums. Change this amount anytime on [bswift](#).



Using Your HSA

You spend money on out-of-pocket eligible health care expenses.* **Remember, you won't be charged for in-network preventive care – it's covered at 100%!**

You can cover your costs tax-free with HSA dollars. There are three options:

- 1** Use your HSA debit card;
OR
- 2** Pay and reimburse yourself with HSA funds; OR
- 3** Pay electronically through [ConnectYourCare](#)

You might also decide to pay out-of-pocket and save your HSA dollars for later use. Your HSA can act like an additional retirement savings account because:

- **It's yours to keep**, even if you leave Blackboard.
- **It earns interest**. Plus, earnings are tax-free.
- **It offers investment options**. Once your balance reaches \$1,000, choose from a number of funds to invest your savings.

* For a full list of qualified medical expenses, visit the Internal Revenue Service website at www.irs.gov and see publication 502 titled Medical and Dental Expenses.

Am I Eligible for an HSA?

To open an HSA, you must enroll in one of the Blackboard HDHP options, and:

- ▶▶ Have a zero balance in a Health Care Flexible Spending Account (FSA);
- ▶▶ Are not covered under any other non-high deductible health plan, including a spouse's plan;
- ▶▶ Are not covered under Medicare, Medicaid or Tricare; or
- ▶▶ Are not claimed as a dependent on someone else's tax return.

If you are not eligible, [consider opening an FSA](#).

HSA On Demand

It can take time to build up a balance in your HSA. If you have out-of-pocket medical, dental and/or vision expenses, you can take advantage of HSA On Demand, offered by ConnectYourCare.

Like overdraft protection for a checking account, HSA On Demand automatically covers eligible expenses (up to a certain limit*) for participants with insufficient balances. Advanced funds are repaid by you through future pay period deductions.

You will find more information on HSA On Demand, on the [ConnectYourCare website](#).

* You can access your elected HSA contribution amount, not to exceed your medical plan deductible amount (or, if you are enrolled in Family coverage in the Value plan, not to exceed the current IRS contribution limit).



Download the myCYC mobile app to manage your account on the go or visit the [ConnectYourCare website](#) for the following HSA resources:

- [2020 HSA Information Guide](#)
- [Eligible HSA Expenses](#)
- [How to File an HSA Claim](#)

Enroll in the Limited Purpose HSA-Compatible FSA to Pay for Eligible Dental and Vision Expenses

If you open an HSA, you are not allowed to enroll in a traditional health care flexible spending account (FSA). However, you are allowed to enroll in a limited purpose, HSA-compatible FSA* to help pay for eligible dental and vision expenses only. See the [Other voluntary pre-tax benefits](#) section for more information.

*Limited Purpose HSA-Compatible FSA funds do not roll over from year-to-year.

HSAs and Taxes

You must complete IRS Form 8889 with your tax return each year to report total deposits and withdrawals from your account. You do not have to file an itemized return to use this form.

Please be sure to save all your receipts for health care services when using your HSA. Saving your receipts will assist you with your tax filing if you are ever audited by the IRS.

How Much Can I Save?

The IRS contribution maximum for 2020 is \$3,550 for an individual and \$7,100 for a family. If your spouse is enrolled in his or her own HSA, your combined contributions cannot exceed the annual family maximum contribution amount. If you are age 55 and over, you can make additional catch-up contributions of up to \$1,000 per year.

Choosing Your Medical Plan: Things to Think About



Choosing the right medical plan for you (and your family) is one of the most important decisions you'll make this year. As you review your options, take a look at what "Anna" thinks about before choosing a medical plan, and how her health and family status can influence her choice.

Meet Anna

She's considering her Blackboard medical plan options for 2020. She asks herself the following questions:



Who am I covering this year? Just me or others in my family?

OTHERS

If Anna covers family members, she will need to think about both her health care needs and those of her family members. She also needs to consider the size of the deductible she and her family would be able to handle in the event of a large medical expense. This depends on the plan she chooses and how the family deductible works under that plan. Learn more about the [Premier and Core plan aggregate deductible](#) and [Value plan embedded deductible](#).

JUST ME

If Anna only covers herself, she won't need to worry about whether the medical plan has an aggregate or an embedded deductible.

YES

If Anna expects to make several visits to the doctor this year, she might choose a plan with higher per-pay-period premiums, like the Premier or Core plan, to have a lower deductible that she can meet quickly. She contributes to her Health Savings Account (HSA) to pay tax-free for out-of-pocket expenses until she meets her deductible.

NO

If Anna expects few doctor's visits and does not expect to meet her deductible, she might prefer the Value plan which allows her to pay less in premiums. This way she'll mostly pay only for care she needs when she needs it. She can contribute to her HSA to help pay for out-of-pocket expenses.

Am I willing to pay more out of my paycheck to pay less when I pay for services?



Anna should take advantage of in-network preventive care, which is covered at 100% under all Blackboard medical plans.

Do I expect to have high prescription drug costs?

YES

Anna might prefer the Premier or Core plans if she has high prescription drug costs related to a chronic condition. These costs apply toward her deductible. The Premier and Core plans offer a lower deductible she can meet sooner so her plan starts to cover more of her costs. She can use her HSA to cover her out-of-pocket expenses.

NO

Anna might prefer the Value plan if she expects low drug costs and has no chronic conditions. She'll pay lower premiums, and can contribute to her HSA to have funds available if she needs to pay more out-of-pocket for prescription drugs than expected.



Anna asks her doctor to prescribe lower-cost generic drugs, if possible. She uses mail order service through CVS Caremark Mail Service Pharmacy to have 90-day supplies delivered to her door. This will save her time and money.

Can I handle an unexpected medical bill?

YES

If Anna contributes to her HSA, she may have enough put aside to cover out-of-pocket costs associated with an unexpected illness or injury. She might prefer a plan with lower premiums like the Value plan so she can contribute more to her HSA, up to IRS maximums.

NO

If Anna does not have an HSA or has minimal savings, she might prefer a plan with higher premiums and a lower deductible like the Premier or Core plan so her plan pays for more of her care sooner.



Regardless of her medical plan choice, Anna should contribute to her HSA in 2020. She can change her contributions on bswift anytime, and unused HSA dollars will roll over for use in the future. If her costs are higher than what she has in her HSA, Anna can use HSA On Demand to cover the difference (up to a certain limit). If she's worried about covering the cost of a major injury or illness, Anna could consider enrolling in Accident Advantage, Cancer Care and/or Hospital Indemnity coverage through Aflac for additional peace of mind.

Do I know about other benefits available to me? How do I decide what to do next?

MAYBE

Anna may not always have the answers she needs right away, but she knows **Blackboard supports her decision-making** with resources to help her get informed and manage her health in 2020.

First she chooses her medical plan, then Anna considers:

- Additional life insurance and disability benefits,
- Voluntary pre-tax benefits, and
- CareFirst BlueCross BlueShield resources to manage her medical plan and support her wellness on an ongoing basis.

Medical Benefits-at-a-Glance

Plans	Premier	
Features	In-Network You Pay:	Out-of-Network ¹ You Pay:
Yearly Deductible		
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
Out-of-Pocket Maximum²		
Individual	\$2,600	\$5,200
Family	\$5,200	\$10,400
Coinsurance (what you pay after deductible)	20%	40%
Family Deductible Methodology	Aggregate	
PCP/Specialist Office Visit	20% after deductible	40% after deductible
Preventive Care		
Well-Child Visits	Covered at 100%	40% after deductible
Routine Physicals/Immunizations		
Well Woman Care/Pap Test		
Mammograms		
Maternity Services	20% after deductible	40% after deductible
Inpatient Hospital Services³	20% after deductible	40% after deductible
Outpatient Hospital Services or Surgeries	20% after deductible	40% after deductible
Emergency Care	After in-network deductible, you pay 20%	
Hospital Emergency Room		
Ambulance		
Urgent Care Facility	20% after deductible	40% after deductible
Lab and X-ray Services (other than complex imaging services)	20% after deductible	40% after deductible
Prescription Drug		
Retail (up to a 30-day supply)	Generic: After deductible, you pay \$10 copay ⁴ Formulary: After deductible, you pay 20% up to \$60 Non-Formulary: After deductible, you pay 30% up to \$100	
Mail Order (up to 90-day supply)	Generic: After deductible, you pay \$20 copay ⁴ Formulary: After deductible, you pay 20% up to \$120 Non-Formulary: After deductible, you pay 30% up to \$200	

¹ Reimbursement is based on CareFirst BlueCross BlueShield's Allowed Amount. You may be responsible for filing claims and/or paying any charges that exceed the Allowed Amount.

² Out-of-pocket maximum (includes deductible and all covered expenses) accumulates toward both the in- and out-of-network payment limit.

³ All inpatient hospital services must be pre-certified. 10% penalty applied to out-of-network without pre-certification.

⁴ You will pay the copay until you reach your out-of-pocket maximum. After you reach the out-of-pocket maximum, the plan will pay 100%.



Download the CareFirst BlueCross BlueShield mobile app from your app store, or visit the mobile website on your device at <https://member.carefirst.com/>.

Continued on next page

Plans	Core		Value	
	In-Network You Pay:	Out-of-Network ¹ You Pay:	In-Network You Pay:	Out-of-Network ¹ You Pay:
Yearly Deductible				
Individual	\$2,000	\$4,000	\$4,000	\$8,000
Family	\$4,000	\$8,000	\$8,000	\$16,000
Out-of-Pocket Maximum²				
Individual	\$4,000	\$8,000	\$5,500	\$11,000
Family	\$7,900	\$15,800	\$11,000	\$22,000
Coinsurance (what you pay after deductible)	20%	40%	30%	50%
Family Deductible Methodology	Aggregate		Embedded	
PCP/Specialist Office Visit	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Preventive Care				
Well-Child Visits Routine Physicals/ Immunizations Well Woman Care/Pap Test Mammograms	Covered at 100%	40% after deductible	Covered at 100%	50% after deductible
Maternity Services	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Inpatient Hospital Services³	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Outpatient Hospital Services or Surgeries	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Emergency Care	After in-network deductible, you pay 20%		After in-network deductible, you pay 30%	
Hospital Emergency Room Ambulance				
Urgent Care Facility	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Lab and X-ray Services (other than complex imaging services)	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Prescription Drug				
Retail (up to a 30-day supply)	Generic: After deductible, you pay \$10 copay ⁴ Formulary: After deductible, you pay 20% up to \$60 Non-Formulary: After deductible, you pay 30% up to \$100			
Mail Order (up to 90-day supply)	Generic: After deductible, you pay \$20 copay ⁴ Formulary: After deductible, you pay 20% up to \$120 Non-Formulary: After deductible, you pay 30% up to \$200			

¹ Reimbursement is based on CareFirst BlueCross BlueShield's Allowed Amount. You may be responsible for filing claims and/or paying any charges that exceed the Allowed Amount.

² Out-of-pocket maximum (includes deductible and all covered expenses) accumulates toward both the in- and out-of-network payment limit.

³ All inpatient hospital services must be pre-certified. 10% penalty applied to out-of-network without pre-certification.

⁴ You will pay the copay until you reach your out-of-pocket maximum. After you reach the out-of-pocket maximum, the plan will pay 100%.

CareFirst BlueCross BlueShield Resources

CareFirst BlueCross BlueShield Microsite

Before you enroll, visit the microsite created exclusively for Blackboard employees, at www.carefirst.com/blackboardcs where you can access member tools, health and wellness resources, and plan information.

Manage Your Medical Plan Information with My Account

Set up an account at www.carefirst.com/myaccount to track your personal information on your laptop, or on your mobile device via the CareFirst mobile app.

With My Account, you can check your claims, view your ID card, find a doctor or urgent care center, manage your health plan, and more!

New! Enhanced Health and Wellness Programs

CareFirst gives you access to a new, highly personalized wellness program through Sharecare, Inc.* You'll find motivating digital resources—accessible anytime—that support your unique health and wellness goals and help you live a healthier life. Once you become a member, visit carefirst.com/sharecare to get started. Enter your CareFirst account username and password and complete the one-time registration with Sharecare to link your CareFirst account information.

* Sharecare, Inc. is an independent company that provides health improvement management services to CareFirst members.

RealAge® Health Assessment

Find out if your healthy habits are truly making an impact. In just a few minutes, RealAge will help you determine the physical

age of your body versus your calendar age. You'll discover the lifestyle behaviors helping you stay younger or making you age faster and receive insightful recommendations based on your results.

Health Coaching

You may receive a call or email inviting you to participate in health coaching. Or, call 877.260.3235 and press option 7 to enroll in the coaching program. Coaches are registered nurses and trained professionals who provide one-on-one support to help you reach your wellness goals. Take advantage of this voluntary and confidential program that can help you achieve your best possible health.

Diabetes Prevention Program

Participate in an interactive, telemedicine-based lifestyle change program developed by the Center for Disease Control and Prevention (CDC). This 12-month program can help you lose weight and significantly reduce the risk of developing type 2 diabetes. You'll have support from a personal health coach or registered dietician and tools and resources at your fingertips. **Note:** There are qualifying factors—be sure to check out the Prevent Diabetes section of carefirst.com/sharecare to see if you are eligible.

Tobacco Cessation Program

Expert guidance, support and tools make quitting easier than you think. Quitting smoking and other forms of tobacco can lower your risk for many serious conditions from heart disease and stroke to lung cancer.

Financial Wellness Program

Take small steps toward big improvements in your financial situation. Whether you want to stop living paycheck to paycheck, get out of debt, or send a child to college, financial wellness resources are here to help.

Tailored Resources and Tools

Access these exclusive features online or via the CareFirst mobile app:

- **Personalized timeline:** Receive content based on your health and well-being goals, along with your motivation and interests.
- **Trackers:** Connect your wearable devices or enter your own data to monitor daily habits like stress, sleep, steps, nutrition and more.
- **Challenges:** Stay motivated to achieve your health goals by joining a challenge.
- **Health Profile:** Access your health data like biometric and lab results, vaccine information and medications, all in one place.
- **Stress Management:** With Inspirations & Relax 360, access relaxation and wellness videos to help you find freedom from stress, unwind, or ease into a restful night of sleep.

FirstHelp—Free 24-Hour Nurse Advice Line

Call 800.535.9700 anytime to speak with a registered nurse. Nurses will discuss your symptoms with you and recommend the most appropriate care.

Get Great Deals—and Better Health—with Blue365

Blue365 is CareFirst BlueCross BlueShield's member discount program. Get discounts from a variety of national retailers, including Jenny Craig, Reebok, Healthways and Fairmont Hotels & Resorts. To register, go to www.carefirst.com/wellnessdiscounts and have your CareFirst BlueCross BlueShield member ID card ready.

Staying Healthy During Pregnancy

Have a healthy pregnancy and a healthy baby with these planning tools and programs:

- **Online pregnancy center:** Go to www.carefirst.com/pregnancy to access interactive tools and a wealth of information about pregnancy, labor and delivery, and newborn care.
- **24-hour health care advice line:** Call 800.535.9700 to speak with a registered nurse who can answer your questions or guide you to appropriate care.
- **Text4baby messages:** Get text messages with health tips and information throughout your pregnancy and your baby's first year. Go to www.text4baby.org to begin.
- **High-risk pregnancy support:** Call 888.264.8648 for support if you are at risk for a premature delivery or for pregnancy-related medical complications.

See a Doctor 24/7/365 with CareFirst Video Visit

CareFirst BlueCross BlueShield Video Visit allows you to see a doctor whenever and wherever you want, via your smartphone, tablet or computer, and typically costs less than a traditional doctor visit. Use Video Visit for treatment of common, non-emergency health issues like the flu. You can get care for other needs like behavioral health support from a therapist or psychiatrist, guidance from a certified nutritionist or breastfeeding support from a lactation consultant.

Visit carefirstvideovisit.com to learn more and to register.



Download the CareFirst BlueCross BlueShield mobile app from your app store, or visit the mobile website on your device at <https://member.carefirst.com/>.

Dental Plan

Blackboard provides you with dental plan coverage through the Delta Dental PPO Plus Premier Plan (Delta Dental Plan). You do not have to elect medical coverage in order to elect dental coverage.

The Delta Dental Plan offers three network options within one dental plan:

- The PPO network
- The Premier network
- Out-of-network

Visit the Delta Dental web portal at www.deltadentalva.com to learn more.

The PPO network provides the highest level of coverage, and the Premier network and Out-of-network provide lower levels of coverage. While the Delta Dental Plan does provide coverage for out-of-network providers, please note that you may be required to pay out-of-network providers at the time of service and may incur higher out-of-pocket costs and balance billing. Below is a description of the benefits and coverage levels for the Delta Dental Plan.

Delta Dental Plan			
	PPO Network	Premier Network	Out-of-Network
Yearly Deductible			
Individual	\$0	\$50	\$50
Family	\$0	\$100	\$100
Preventive & Diagnostic Care			
Exams, Cleanings & X-rays	Covered at 100%	Covered at 100%	Covered at 100%
Basic Care Services			
Fillings, Extractions, Oral Surgery, Posterior Composite Fillings	Covered at 90%	Deductible; then covered at 80%	Deductible; then covered at 80%
Major Services			
Inlays, Onlays, Crowns & Bridges	Covered at 60%	Deductible; then covered at 50%	Deductible; then covered at 50%
Orthodontia			
Adults and Children	Covered at 50%	Covered at 50%	Covered at 50%
Calendar Year Maximum Benefit per Covered Person			
Excludes Orthodontia	\$2,000	\$2,000	\$2,000
Orthodontia Lifetime Maximum Benefit per Person			
	\$2,000	\$2,000	\$2,000



Check out the [Delta Dental mobile app](#) or visit the [Delta Dental web portal](#) for more information.

Vision Plan Options

You have a choice of vision coverage options. You may choose to enroll in the **Vision Service Plan (VSP)** or, if you enroll in one of our medical plan options, you automatically have access to a discount plan called **BlueVision** provided by CareFirst BlueCross BlueShield. Read this section to determine which vision coverage option is right for you and your family.

Vision Service Plan (VSP) Option

The VSP vision plan is a separate election (not bundled with the medical plan) and you will pay for coverage through bi-weekly pay period deductions. Employees and dependents enrolled in the VSP vision plan have access to VSP EasyOptions, which offers the flexibility to choose your vision benefits coverage while at the doctor’s office. Review the VSP® EasyOptions table on the right to learn more.

VSP Vision Plan Highlights

Discounts on designer brand frames, including bebe®, ck Calvin Klein, Flexon®, Lacoste, Michael Kors, Nike and Nine West.

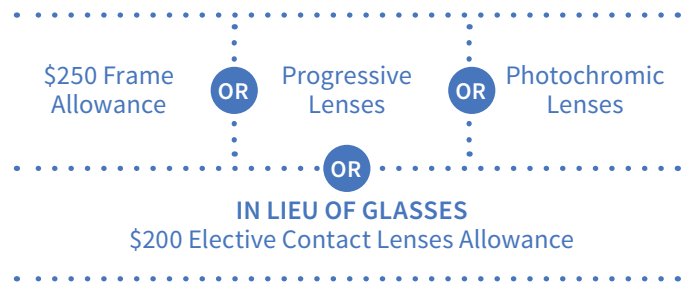
Discounts on brand-specific contacts, glasses and LASIK

- **Contacts:** Mail-in rebates on eligible ACUVUE and Bausch & Lomb brand contacts
- **Glasses:** Savings from 40%–50% Crizal No-Glare technology, Nike prescription sunglasses, Transitions® Adaptive lenses, UNITY® digital lenses and more
- **Lasik:** Additional savings up to \$500 from NVISION Eye Centers and \$400 savings from TLC Eye Centers®

VSP Copays, Discounts & Services	
Product/Service	Details
WellVision Exam®	\$15 copay every calendar year
Frame/Lenses	\$20 copay every calendar year
Contacts (instead of glasses)	\$125 allowance every calendar year
Glasses/Sunglasses	30% discount on lens options such as scratch resistance and anti-reflective coatings
Glasses/Sunglasses	30% discount on additional glasses, sunglasses and lens options
Laser Vision Correction (applies only to contracted facilities)	15% discount on regular price or 5% discount on promotion price

VSP® EasyOptions

If you enroll in VSP EasyOptions, you and your dependents receive comprehensive vision coverage. Plus, you get to personalize the coverage that works best for you at the time you visit your in-network doctor. You and each of your dependents can choose a different customizable benefit at the time of your appointment to best meet your vision needs. For plan details, visit vsp.com or call 800.877.7195.



Download the VSP mobile app from your app store or visit vsp.com for easy access to plan information.

BlueVision	
In-Network Services	You Pay
Eye Examinations	
Routine Eye Exam with Dilation (per benefit period)	\$10
Frames¹	
Priced up to \$70 retail	\$40
Priced above \$70 retail	\$40, plus 90% of the amount over \$70
Spectacle Lenses¹	
Single Vision	\$35
Bifocal	\$55
Trifocal	\$65
Lenticular	\$110
Lens Options^{1,2} (add to spectacle lens prices above)	
Standard Progressive Lenses	\$75
Premium Progressive Lenses (Varillux®, etc.)	\$125
Ultra Progressive Lenses (digital)	\$140
Polarized Lenses	\$75
High Index Lenses	\$55
Glass Lenses	\$18
Polycarbonate Lenses	\$30
Blended Invisible Bifocals	\$20
Intermediate Vision Lenses	\$30
Photochromic Lenses	\$35
Scratch-Resistant Coating	\$20
Standard Anti-Reflective Coating	\$45
Ultraviolet (UV Coating)	\$15
Solid Tint	\$10
Gradient Tint	\$12
Plastic Photosensitive Lenses	\$65
Contact Lenses²	
Contact Lens Evaluation and Fitting	85% of retail price
Conventional	80% of retail price
Disposable/Planned Replacement	90% of retail price
DavisVisionContacts.com, Mail Order	Discounted prices
Contact Lens, Replacement Online	
Contact Lenses¹	Up to 25% off allowed amount or 5% off any advertised special ³
Out-of-Network Services	You Pay
Routine Eye Examination with Dilation (per benefit period)	Plan pays \$33, you pay balance

BlueVision Option

If you enroll in one of our medical plan options, BlueVision, offered by CareFirst BlueCross BlueShield, is bundled with your medical plan, which means your per pay period deductions for medical coverage also pay for your BlueVision coverage. BlueVision offers vision care discounts through the Davis Vision, Inc. national network of providers.

BlueVision Highlights

BlueVision helps you save on exams, eyeglasses, sunglasses, contact lenses, LASIK procedures and more. Here's how BlueVision works:

- To get started, find a participating provider by visiting <https://member.carefirst.com/> and using the Find a Provider feature, or by calling Davis Vision at 800.783.5602. Be sure to ask the provider if he or she participates in the Davis Vision network.
- When you schedule your appointment, identify yourself as a CareFirst BlueCross BlueShield member and provide your identification number and date of birth. There are no claim forms to file if you use a network provider.
- BlueVision also offers a benefit for a routine eye exam at a non-Davis Vision provider. You will have to pay the entire cost of the service up-front, then submit a claim to Davis Vision for reimbursement.
- You can receive one pair of eyeglasses or a supply of contact lenses per benefit period, at a discounted price (limits may apply).
- For more information, visit <https://member.carefirst.com/> or call 800.783.5602.

¹ CareFirst BlueCross BlueShield does not underwrite lenses, frames and contact lenses in this program. This portion of the Plan is not an insurance product. Some providers in Maryland and Virginia may not provide these discounts.

² Special lens designs, materials, powers and frames may require additional cost.

³ Some providers have flat fees that are equivalent to these discounts.

Life and Disability Insurance Plans

Blackboard offers Basic Life and Accidental Death & Dismemberment (AD&D) insurance coverage for you and your family in the event of a serious accident or death. Blackboard also provides company-paid short term disability (STD) and long term disability (LTD) insurance coverage that replaces a portion of your base pay should you need it.

Basic Life and AD&D Coverage

COMPANY-PAID

Blackboard automatically provides benefits-eligible employees with basic life and AD&D insurance through Cigna at no cost to you. Coverage is provided in the amount of one times your total annual compensation* (minimum \$50,000; maximum \$500,000). If the insurance company deems your death to be the result of an accident, an additional amount equal to the amount described above will be payable to your beneficiary.

* Your annual earnings are calculated based on your regular pay including overtime, bonuses and commissions calculated as of December 31 of the previous year or at current base salary, whichever is greater.

Supplemental Life and AD&D Coverage

Supplemental Employee Life Insurance

EMPLOYEE-PAID

You may choose to elect up to \$1,000,000 in supplemental life insurance coverage. You may elect supplemental employee life insurance coverage up to the guaranteed issue limit of \$300,000 when initially eligible for benefits as a new hire. Any coverage elected above \$300,000 will be subject to Evidence of Insurability (EOI).



Supplemental Spouse/Dependent Life Insurance

EMPLOYEE-PAID

You may elect life insurance coverage for your spouse, domestic partner and/or eligible dependents provided you have also purchased supplemental coverage for yourself:

- Spouse/domestic partner: Up to 50% of employee supplemental coverage, with a maximum of \$250,000; guaranteed issue limit is \$50,000 (if purchased when initially eligible)
- Children: Up to \$10,000

Supplemental AD&D Coverage

EMPLOYEE-PAID

You can elect two levels of coverage: for you or for your entire family. Coverage is available in increments of \$10,000 up to a maximum of \$1,000,000. Coverage can be purchased at any time and is not subject to Evidence of Insurability (EOI).

Disability Income Protection

Disability insurance is an extremely important part of the Blackboard benefit program. Disability benefits are payable when you are deemed unable to work by the insurer. Benefits are not available because of the illness or injury of a family member or for other purposes such as doctor visits. Disability benefits run concurrent with the Family & Medical Leave Act (FMLA) (or state equivalent) where applicable.

Short Term Disability Insurance

COMPANY-PAID

The short term disability (STD) plan through Cigna is a 100% employer-paid program. If you can't perform your job because of an illness or injury, your STD benefits will start

on the eighth day of your illness or injury and continue up to 13 weeks. Short term disability replaces 60% of your base pay (maximum coverage of \$1,500/week).

Long Term Disability Insurance

COMPANY-PAID

The long term disability (LTD) plan through Cigna is a 100% employer-paid program. If you are unable to work because of an illness or injury, LTD benefits will start after your STD coverage ends (90 days) and may cover you up to age 65 if you remain disabled. Long term disability replaces 60% of your base pay (maximum coverage of \$8,000/month).

Supplemental Long Term Disability Insurance

EMPLOYEE-PAID

If you are concerned that the 60% LTD insurance coverage may not be sufficient, MassMutual offers supplemental coverage. If you elect this coverage, MassMutual will provide you with replacement income over and above the group LTD plan. Rates vary based on age, occupation and health status. Rates are generally offered at a 25% discount off of regular market premium rates. You will pay your premiums directly to MassMutual through your debit checking/savings account, not through payroll deductions, and you can continue this coverage even if you leave Blackboard.

More Information

For more information on supplemental life and AD&D insurance plans, please visit the library section of bswift at www.blackboard.bswift.com.

Please note: For information about supplemental long term disability insurance, contact Steve Killiany at 240.252.7832 or email steve@capitolretirement.com.

Other Voluntary Pre-Tax Benefits

In addition to your pre-tax medical, dental and vision benefit plans, Blackboard offers several additional voluntary benefits on a pre-tax basis. You may elect to participate in any of the following benefits and the funds will be deducted via pre-tax payroll deductions.

Flexible Spending Accounts (FSAs)

FSAs allow you to set aside pre-tax money from your pay to use throughout the year to reimburse yourself—tax-free—for certain health care and dependent care expenses. Blackboard offers three FSAs to help you save for eligible health care and dependent care expenses, as well as save money on your taxes. You are not required to elect any medical, dental or vision coverage in order to participate in the FSAs, except the limited purpose HSA-compatible FSA.



Go to the [WageWorks portal](#) to access your FSA(s).

Health Care FSA

If you are not enrolled in a health savings account (HSA), you can contribute from \$100 up to \$2,700 annually on a pre-tax basis to the health care FSA. You can then use these funds throughout the year to pay for eligible health care expenses, such as:

- Out-of-pocket medical and prescription drug costs, like copays, deductibles and coinsurance
- Out-of-pocket costs for covered dental, vision and hearing services

Health Care FSA Debit Card through WageWorks

If you enroll in the health care FSA or the limited purpose HSA-compatible FSA, you will receive a health care FSA debit card to use to pay for eligible expenses. According to IRS regulations, you may only use your health care FSA debit card at health care providers, such as hospitals, doctors, dentists, chiropractors and pharmacies. When you use your health care FSA debit card at an approved provider, you may be required to substantiate your transactions with WageWorks (our FSA benefit partner). If a transaction is not auto-approved, please provide receipts directly to WageWorks. If a charge is not substantiated, WageWorks may suspend your health care FSA debit card until payment is settled.

You may contribute to a health care FSA only if you do not participate in an HSA. If you are currently enrolled in a health care FSA, you must reach a zero FSA balance before you can open an HSA.



Dependent Care FSA

You can contribute from \$100 up to \$5,000 (\$2,500 if married and filing separately) annually on a pre-tax basis to the dependent care FSA if both parents are working. You can then use these funds to pay for dependent care expenses, such as:

- Care for your child, through age 12
- Care for a covered family member who is physically or mentally disabled and unable to care for himself or herself, resides in your home for at least eight hours per day and you claim as a dependent on your federal tax return
- Preschool or nursery school expenses
- Babysitter in your home
- Day care center
- Summer day camp
- After-school care
- Adult day care center or in-home care for an adult dependent

Limited Purpose HSA-Compatible FSA

If you enroll in a Blackboard medical plan and open an HSA, you can also contribute from \$100 to \$2,700 on a pre-tax basis to the limited purpose HSA-compatible FSA. Please note that you can only use these funds to pay for eligible dental and vision expenses within the plan year. Funds remaining in the FSA will be forfeited at the end of the year.

Important FSA Facts and Rules

- You must re-enroll in the FSAs every year if you wish to contribute funds to the FSAs.
- **You forfeit any money remaining in your FSA at the end of the year and you cannot carry FSA funds over from year to year. However, you can submit receipts for claims incurred in 2020 through March 31 of the following year.**



Commuter Benefit Program

The commuter benefit program, offered through WageWorks, allows you to contribute pre-tax dollars to pay for eligible transit and parking expenses. When you sign up for the commuter benefit program, you decide how much you want to contribute each month. Because your contributions are taken on a pre-tax basis, your yearly tax obligation will be reduced and you will save about 30% on your commuting expenses.

The example below shows you how you can save with the commuter benefit program.

Estimated Eligible Expenses	Example
Public Transportation (bus, train, etc.)	\$125 per month
Parking at Public Transportation Stop	\$110 per month
Tax Savings (40%)*	x .40
Estimated Yearly Savings	\$1,128

* Tax savings amounts are examples provided for illustrative purposes only. Your actual savings may vary depending on your marginal income tax rate, whether you pay state income tax and other factors.



Commuter Benefit Program Eligible Expenses

The commuter benefit program covers a wide range of eligible transit expenses, including:

- Bus, light rail, regional rail, streetcar, trolley, subway or ferry costs
- Vanpool
- Parking at or near work
- Parking at or near a public transportation stop for your commute

The 2019 pre-tax transit benefits limits are \$265 per month for qualified parking and \$265 per month for transit and vanpool. 2020 limits will be released in November or December. Visit the IRS website at www.irs.gov for more information.

Enrolling in the Commuter Benefit Program

Enrolling and contributing to the commuter benefit program is quick and easy. To enroll and begin saving, follow these simple steps:

1. Visit <https://participant.wageworks.com/Home> to set up your account. If this is your first time, click register to verify your employee status and set up a password.
2. Enroll in the program and choose your transit pass and/or your parking provider. You can specify how much you want to contribute on a monthly basis. You do not have to fill out any paper forms!
3. The program will automatically renew your contribution each month and you may change your election at any time throughout the year.



Manage your commuter benefits on the go using the WageWorks mobile app or visit wageworks.com.

Additional Benefits

Blackboard also provides eligible employees with these additional valuable benefits.

ARAG Legal Insurance Plan

This plan pays benefits for a range of covered legal services including advice and consultation, document preparation, living trusts/wills and more, offered through a national network of highly experienced attorneys.

By enrolling in the ARAG legal insurance plan, you will have access to in-office services, where you can meet with a network attorney of your choice to review the law, discuss your rights and responsibilities, explore your options and recommend a course of action.

Most covered legal matters are 100% paid in full when you work with a network attorney. You can also talk to an ARAG professional over the phone and utilize ARAG's robust online resources through their legal center. Additional covered services include caregiving services direct from elder care experts, identity theft protection with credit monitoring, ID theft restoration and identity theft insurance, and more.

For more information call 800.247.4184 or visit www.ARAGlegal.com/myinfo, access code 18120bla.

Adoption Assistance Benefit

Blackboard offers benefits eligible employees the adoption assistance benefit to help with adoption-related expenses. The adoption assistance benefit provides a Federal tax-free benefit of \$5,000 per child and an additional \$1,000 per adopted child with special needs, for employees who have completed one full year of service with Blackboard. You can find more information about the adoption assistance benefit within the library section of [bswift](#).

Cigna Will Preparation

You can take advantage of simple, self-service online tools to help you prepare for the future.

Services include:

- Last will and testament
- Living will
- Health care and financial power of attorney
- Estate planning and more

Get more information at <https://www.clclegalforms.com/index?eid=09C5E843>.

TruHearing MemberPlus® Program

A free membership for VSP members and their dependents that provides access to a national network of more than 4,500 licensed hearing aid professionals and discounts on hearing aid purchases including hearing aid units, batteries and more.

Go to www.VSP.com for more information.

Bright Horizons Programs

Benefits for Your Whole Family

When you have work, family and personal responsibilities competing for your time, there's no need to stress. Instead, rely on **Bright Horizons®**. Explore all your benefits today and start making your life easier.

FULL-TIME CHILD CARE

You can jump ahead on the waitlist at select Bright Horizons centers, or enjoy exclusive discounts at participating partner centers that make child care more affordable.

BACK-UP CHILD CARE

Next time school's closed, the sitter's on vacation or you're between child care arrangements, high-quality back-up care is just a click or call away. Register for free and we'll secure reliable care for you when and where you need it.

BACK-UP ADULT AND ELDER CARE

When Mom gets injured, Dad needs help with meals, your spouse is recovering from surgery or the regular caregiver calls out sick, we'll arrange high-quality back-up care in their home.

ADDITIONAL FAMILY SUPPORT

Do you need a night out of the house? Are you looking for an afterschool caregiver or someone to watch your pet while you're away on vacation? Get free membership to [SitterCity.com](https://www.sittercity.com), where you can find support that meets your needs: nannies, sitters, elder caregivers, pet sitters, housekeepers and more.

EDUCATION AND COLLEGE ADVISING

Take the worry out of your child's education. Your free benefit gives you access to a team of experts who offer impartial guidance you can trust. Live events, expert guidance and online resources assist with all-important aspects of your student's education.

TUTORING & TEST PREP

Get discounted tutoring resources for SATs/ACTs, standardized tests, Common Core subjects and general help for your student.

SUPPORT FOR CHILDREN WHO NEED EXTRA HELP

You can be your child's biggest advocate. Learn how to understand, advocate for and support your child in overcoming hurdles. Through this free benefit, you'll get expert guidance and learn how to respond to your child's unique needs via online resources, personalized roadmaps and a webinar series.

Register Now

Visit clients.brighthorizons.com/blackboard

Back-Up Username: blackboard

Password: Bbcares

Education & College Advising Passcode: Bbcares

Questions? Call: 877.242.2737.

401(k) Plan

Blackboard offers employees the opportunity to save money for retirement by participating in voluntary 401(k) retirement savings plan. The Plan permits you to make both pre-tax and after-tax (Roth) deferral contributions (up to IRS limits). Blackboard may also make an annual matching contribution to your 401(k) plan. You become fully vested in any matching contributions from Blackboard after you complete three years of service following your initial employment date. You will be 33% vested after your first year of service and 67% vested after two years of service.

New hires will be automatically enrolled in 401(k) Pretax at a contribution rate of 3% of eligible salary after 30 days of employment.

The 401(k) plan is administered by Fidelity. To enroll, opt out, make changes to your contributions, investments or beneficiaries, or, if you are a new hire, opt out of automatic enrollment, please visit Fidelity's website at www.401k.com or call 800.835.5097. You can also find more information on the Blackboard Intranet at <https://onblackboard.sharepoint.com>.

Aflac

Blackboard offers Accident Advantage, Cancer Care and Hospital Indemnity plans through Aflac. These plans can supplement existing medical coverage. While medical plans pay for doctors and hospitals, Aflac is insurance that pays cash benefits directly to you. It provides predetermined benefits that are paid regardless of any other insurance you have. And it fits most budgets—rates don't go up when you file a claim.

To learn more about your Aflac benefits, please view the links below:

About Aflac: <https://youtu.be/iz0Lrd-xYws>

Accident plan: https://youtu.be/1_EC2DWu9N4

Cancer plan: <https://youtu.be/PjqX3w8pzjs>

Hospital Indemnity plan: <http://www.aflac.com/videos/hiE/>

For all questions, rate information and to enroll, please contact Marci Cohen at marci_cohen@us.aflac.com or 415.596.6591.



Did you know...

The health savings account (HSA) you can open with your Blackboard medical plan can be used as a retirement savings account in addition to your 401(k). The maximum you can contribute to your 401(k) is \$19,000 (in 2019)*, and the maximum you can contribute to your HSA is \$3,550 for individuals and \$7,100 for families (in 2020). That's thousands of additional dollars you save pre-tax for retirement if you choose to wait to spend your HSA savings.

* Limit is subject to change for 2020 pending IRS guidance.

Holidays

Blackboard offices in the U.S. will be closed in observance of the following 2020* holidays:

- **New Year's Day**—January 1, 2020
- **Martin Luther King, Jr. Day**—January 20, 2020
- **Memorial Day**—May 25, 2020
- **Independence Day**—July 3, 2020
- **Labor Day**—September 7, 2020
- **Thanksgiving Day**—November 26, 2020
- **The Day after Thanksgiving**—November 27, 2020
- **Christmas Day**—December 25, 2020

* Please see your Employee Handbook for more information on holiday pay policy.

Life Just Got a Little Bit Easier

We all face issues at work and home from time to time. When you need a little help, Cigna—Blackboard's life management partner—has got you covered. Take advantage of enhanced physical, financial and emotional health resources available to you and anyone in your household. You can access these resources 24/7, by phone, online or in person, for help with challenges like stress, work/life balance and financial or legal concerns.

Not sure if life management resources are right for you? Here are some situations where Cigna could help:

- Addressing your own or a family member's mental or behavioral health challenges
- Finding care for a child, elderly relative or family pet
- Managing a complex financial or legal situation or addressing issues resulting from identity theft
- Making tough health care decisions
- Relocating, planning travel and activities, completing home maintenance and more!

To get started, call the Cigna Employee Assistance Program (EAP) at 877.622.4327 or visit myCigna.com (Employer ID: blackboard). Helpful webcasts on life management topics are also available.

Rest assured that your personal information is 100% confidential and will not be shared without your consent.

Per Pay Period Deductions

You will pay the following premiums, deducted each pay period, for coverage under Blackboard’s medical, dental and vision plans.

Plan	Single	Employee + Spouse	Employee + Child(ren)	Employee + Family
Premier Medical Plan	\$59.90	\$211.02	\$150.17	\$291.53
Core Medical Plan	\$33.67	\$158.57	\$102.96	\$214.16
Value Medical Plan	\$10.18	\$111.58	\$60.67	\$144.86
Dental Plan	\$8.79	\$17.97	\$18.16	\$29.35
Vision Plan	\$4.15	\$7.52	\$7.91	\$12.21

Your Benefit and Enrollment Resources

The following resources are available to assist you with open enrollment and any benefits-related questions:

The Blackboard online benefits website, bswift, is available anytime at www.blackboard.bswift.com or via single sign on at <https://portal.office.com/myapps> from any computer with internet access. You can also download the [bswift benefits app](#) through your app store.

For help completing the online benefits enrollment process, please call the bswift benefits enrollment center at 877.262.1248 or email blackboard@bswift.com. You can also reach the Blackboard benefits by opening a ticket in [ServiceNow](#).

To learn more about the benefits offered through CareFirst BlueCross BlueShield please visit www.carefirst.com/blackboardcs or call 866.399.9509



Required Federal Notices

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT OF 1996 (NMHPA)

The Newborns' Act, and its regulations, provides that health plans and insurance issuers may not restrict a mother's or newborn's benefits for a hospital length of stay that is connected to childbirth to less than 48 hours following a vaginal delivery or 96 hours following a delivery by cesarean section. However, the attending provider (who may be a physician or nurse midwife) may decide, after consulting with the mother, to discharge the mother or newborn child earlier.

The Newborns' Act, and its regulations, prohibits incentives (either positive or negative) that could encourage less than the minimum protections under the Act as described above. A mother cannot be encouraged to accept less than the minimum protections available to her under the Newborns' Act, and an attending provider cannot be induced to discharge a mother or newborn earlier than 48 or 96 hours after delivery.

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Protheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

See [Medical benefits at-a-glance](#) for deductible and coinsurance information. If you would like more information on WHCRA benefits, call your plan administrator, Blackboard Inc., at 202.463.4860.

MEDICARE D

Blackboard's Prescription Plan through CVS Caremark™ is creditable. Because our existing prescription coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan. You should also know that if you drop or lose your current prescription drug coverage with Blackboard and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7. However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a sixty day Special Enrollment Period to join a Medicare Part D plan.

NOTICE OF PRIVACY PRACTICES

The company's privacy practices describe how medical information about you may be used and disclosed and how you can get access to this information. Blackboard may use or disclose your health information for: treatment, payment, claims assistance, health care operations, group health plan, required by law, public health, decedents, health and safety, government functions and workers' compensation. Blackboard is required by law to:

- Maintain the privacy of protected health information;
- Provide you with this notice of its legal duties and privacy policies with respect to your health information;
- Abide by the terms of our privacy practices;
- Notify you if we are unable to agree to a requested restriction on how your information is used or disclosed; and
- Accommodate reasonable requests you may make to communicate health information by alternative means or at alternative locations.

Blackboard reserves the right to change its information practices and to make the new provisions effective for all protected health information it maintains.

The Plan is required by law to provide notice to participants of the Plan's duties and privacy practices with respect to covered individuals' protected health information, and has done so by providing to Plan participants a Notice of Privacy Practices, which describes the ways that the Plan uses and discloses protected health information. To receive a copy of the Plan's Notice of Privacy Practices you should contact Stephan Geering, Global Privacy Officer, Associate General Counsel, who has been designated as the Plan's contact person for all issues regarding the Plan's privacy practices and covered individuals' privacy rights. You can reach this contact person at: +44.(0)20.7534.6747 or Stephan.Geering@Blackboard.com.

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit <http://www.healthcare.gov>.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed at <https://www.dol.gov/sites/default/files/ebsa/laws-and-regulations/laws/chipra/model-notice.pdf>, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1.877.KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at <http://www.askebsa.dol.gov> or call 1.866.444.EBSA (3272).

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program. If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or obtain more information, contact Emily Cooke, Director, Benefits at 202.303.9232 or Emily.Cooke@Blackboard.com.



Vendor Contact Information

Benefit/Service	Provider	Contact Information & Group #s
Enrollment Questions (e.g., enrollment issues, password assistance, system issues)	Bswift Enrollment Center	Email: blackboard@bswift.com 877.262.1248
Benefits Questions	Blackboard Benefits Team	If you have any benefits-related inquiries, please submit an HR help desk ticket in ServiceNow .
Online Enrollment Site	Blackboard Online Benefits System	www.blackboard.bswift.com
Medical Plan	CareFirst BlueCross BlueShield	866.399.9509 https://member.carefirst.com/ www.carefirst.com/blackboardcs (microsite) Premier Plan: 5802042 Core Plan: 5802044 Value Plan: 5802046
Prescription Drug Plan	CVS Caremark™	800.706.9239 www.caremark.com RxBIN: 004336 RxPCN: ADV RxGRP: RX0424
Health Savings Account (HSA)	ConnectYourCare	833.298.9047 https://www.connectyourcare.com
Dental Plan	Delta Dental	800.237.6060 www.deltadentalva.com Group # 700302
Vision Plan	Vision Service Plan (VSP®)	800.877.7195 www.vsp.com Group # 12-294957
Flexible Spending Accounts (FSAs) and Commuter Benefits Program	WageWorks	877.924.3967 www.wageworks.com
401(k)	Fidelity Investments	800.835.5097 www.401k.com Plan # 49021
Bright Horizons Family Benefits	Bright Horizons	877.242.2737 clients.brighthorizons.com/blackboard Username: blackboard Password: Bbcares
Life, AD&D, STD and LTD Plans	Cigna	800.362.4462 www.cigna.com
Employee Assistance Program (EAP)	Cigna	877.622.4327 www.mycigna.com Initial Employer ID: blackboard
Supplemental LTD	MassMutual	240.252.7832 Steve Killiany Email: steve@capitolretirement.com
Legal Insurance Plan	ARAG	800.247.4184 www.ARAGlegal.com/myinfo Access Code: 18120bla
Accident, Cancer and Hospital Indemnity Plans	Aflac	415.596.6591 marci_cohen@us.aflac.com

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