



## Town of Belmont

### Summary of Benefits

The Town of Belmont offers a comprehensive benefits package to its employees.

Below, please find a generalized overview of the benefit plans that the Town offers, as well as the Town's rules and regulations regarding eligibility. The Human Resources Department will give additional informational material, including the enrollment forms, to each new hire and any inquiring employee. The Human Resources staff can also answer any questions regarding the plans.

#### Eligibility

In order to qualify for benefits with the Town, **employees must work at least twenty (20) hours per week.**

**All new employees must turn in their benefit forms no more than thirty (30) days after their first day of work.** For new employees, benefits may commence effective the first day of employment or thirty (30) days after the start date. If the new employee decides to enroll in health insurance immediately, he/she will have to write a check to the Town for the first month's premiums on the day they enroll in coverage. Otherwise, the Town will collect the premiums in weekly deductions one (1) month prior to the start of coverage.

Employees who do not take benefits at the time of hire must wait until the next open enrollment or until a qualifying event occurs. Please refer to the "Qualifying Events" information sheet for a list of qualifying events that the Town recognizes as warranting benefit enrollment.

#### Dependent/Spouse Eligibility and Proof

Eligible spouses, ex-spouses and dependents may be covered under the Town's health and dental insurance. The Town requires the following for their enrollment:

Spouse: a copy of the marriage certificate.

Ex-Spouse: a copy of the divorce decree mandating that the ex-spouse receive health coverage through the employee. The Town needs the cover sheet(s), health insurance portion, signature page and absolute date of the decree. If either spouse remarries, the ex-spouse can no longer receive coverage through the Town and must enroll in an independent plan or accept COBRA coverage.

Dependents: may be covered until age 26. The Town requires a copy of government-issued birth certificate for each covered dependent. If covering an adopted child or a dependent an employee has

legal guardianship over, the Town requires proof of legal adoption/guardianship (i.e. court documents, etc.). If a dependent is over the age of 26 and has a certified handicap, he/she can remain covered if the employee produces medical proof of the dependent's handicap.

### **Health Insurance**

The Town has two health plans available to employees, both through Harvard Pilgrim Health Care. Premiums are deducted on a pre-tax basis for both plans:

#### **HMO:**

Employees may take coverage with the Harvard Pilgrim Choice Net HMO plan. This HMO-type plan requires you to utilize a primary care provider (PCP) for routine care and for referrals to specialists. Further, one must use providers and facilities within the Harvard network of providers. **Please note that the HMO network of providers is relatively large; thus, nearly 99% of all active Belmont employees enroll in this plan.** For further specifics on plan design, including premium cost, please contact the Town's Human Resources Office.

#### **PPO:**

The Town also offers a PPO-type plan. The PPO plan allows employees to seek coverage outside of their network. Additionally, the PPO plan allows the subscriber/eligible dependent to see a specialist without a referral from his/her primary care physician. For further specifics on plan design, including premium cost, please contact the Town's Human Resources Office.

### **Dental Insurance**

The Town offers dental insurance through Delta Dental. Although the Town does not contribute towards the premium cost of the plan, employees receive a group discount on the premiums, which are deducted on a pre-tax basis. For further specifics on plan design, including premium cost, please contact the Town's Human Resources Office.

### **Life Insurance**

The Town offers Life Insurance through Boston Mutual Life Insurance Company. There are three (3) types of life insurance policies that employees can take:

#### **Basic Life:**

The Basic Life plan is a \$2,000 plan with a \$2,000 AD&D policy attached to it. The Town pays for 50% of the premium cost of this plan.

#### **Voluntary:**

Employees may also purchase Voluntary Life Insurance in addition to the Basic Life Insurance (note: in order to purchase Voluntary Life Insurance, one must also take the Basic Life plan, too).

Boston Mutual offers Voluntary Life from a value of \$5,000 to \$40,000, in increments of \$5,000. Under the Voluntary plan, employees may also cover their spouse and dependents. For more information on the Voluntary plan and rates, please see the information sheet available from the Human Resources office.

#### Optional Life:

Boston Mutual also offers Optional Life Insurance. One must enroll in Basic Life to take the Optional Life.

Optional Life insurance is offered in increments of \$1,000, up to \$74,000. An employee may not take more than \$1,000 less than his/her annual base salary. For rates and additional information regarding Optional Life insurance, please see the information sheet available from the Human Resources office.

For further specifics on the plan design of the aforementioned life insurance products, including premium cost, please contact the Town's Human Resources Office.

#### Flexible Spending Account

The Town offers a Flexible Spending Account, managed by Crosby Benefits. The IRS-approved plan allows employees of Belmont to annually deduct, on a pre-tax basis, up to \$2,500 for medical expenses and \$5,000 for dependent care services. For those who make an election for a medical FSA

Crosby Benefits also charges the enrollee a monthly maintenance charge of \$6.25.

For further specifics on plan design, please contact the Town's Human Resources Office.

#### Deferred Compensation Plan

While benefit-eligible employees must contribute into the Town pension plan, they can also voluntarily contribute to an IRS Section 457(b) Deferred Compensation plan. Administered through the Massachusetts SMART Plan/ Great West, the 457 plan allows employees to contribute, on a pre-tax basis, a set percentage or dollar amount into a retirement investment account. Calendar year contributions must remain under the IRS-instituted limits:

##### **Calendar Year Limits:**

Standard Limit: \$18,000

Age 50+ Catch-Up Limit: \$24,000

Special Pre-Retirement: \$36,000

An employee may enroll in or cancel a deferred compensation plan at any time during the year by completing the enrollment packet and forwarding it to the Treasury Department.

## **Employee Assistance Program**

The Town offers all employees a free and confidential Employee Assistance Program (EAP) through MIIA. The EAP offers help with a number of personal and professional matters. The Town does not find out who called the EAP or why, keeping the process completely confidential.

Employees can contact the EAP by calling 1-800-451-1834 or by visiting MIIA's website, [www.emiia.org](http://www.emiia.org).