



*Human Resources Department
Town of Belmont
Massachusetts*

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Welcome to the Town of Belmont!

All benefits eligible employees can review the below summary of benefits and also refer to the webpage below for additional information and enrollment forms. **Please contact Human Resources at humanresources@belmont-ma.gov or call 617-993-2740** with any questions regarding benefits.

Please refer to <https://www.belmont-ma.gov/human-resources/pages/employee-benefits>

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, extra deductions will be taken as the Town pays insurance one month ahead. Employees who do not take benefits at the time of hire must wait until the next open enrollment or until a qualifying event occurs. Open enrollment for health and dental benefits is in early May with the effective date of July 1.

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 Options

The Town offers two health plans through Harvard Pilgrim Health. You can choose the **HMO** which requires that you schedule routine health care through a primary care physician and use services through the Harvard Pilgrim network of providers. Based off of hire date and union the Town pays 80% or 75% of the annual plan premium. Rate sheets are on the Town website. **Please note that the HMO network of providers is relatively large; thus, nearly 99% of all active Belmont employees enroll in this plan.**

You can choose the **PPO** if you feel that you might want to seek medical care outside of the Harvard Pilgrim network of providers. The Town currently pays 50% of the annual plan premium.

Dental Insurance

The Town offers two dental plans through Delta Dental. The premiums for the Delta Dental Premier Voluntary Enhanced Table Plan and the Delta Dental PPO Plus Premier Voluntary Plan are paid in full by the employees. For further specifics on plan design, including premium cost, please refer to the website.

Life Insurance

The Town offers life insurance coverage through Boston Mutual at group rates. As a new employee you may enroll in this benefit within 30 days of your hire without taking a physical examination but you must enroll in the \$2,000 basic coverage plan to be eligible to take additional insurance. The annual cost for the basic coverage is \$73.68 and the Town contributes fifty percent which results in an employee cost of \$36.84 per year or \$3.07 per month. You may take additional insurance up to the amount of your salary minus \$1,000.00. The cost per thousand for additional insurance varies depending upon your age. If you choose to not to participate in the Life insurance plan at this time, you may join at the next open enrollment period which takes place every two to three years but you may be required to take a physical examination. More information on rates and coverage can be found at the website above.

Flexible Spending Plan

The Town offers a pre-tax Flexible Spending Plan through Cafeteria Plan Advisors, Inc. This plan is authorized by the Internal Revenue Service and complies with their regulations which allow you to deduct, on a **calendar year** basis, up to \$3,050 for medical expenses not covered by health or dental insurance and/or \$5,000 for dependent care. Per the IRS, any funds that you have deducted and do not use by the end of the calendar year are forfeited so it is important that you plan carefully. There is a \$610 carry over into the next year for the health FSA. There is an administration fee of \$4.75 per month by Cafeteria Plan Advisors, Inc., which will be deducted from your pay check.

Enrollment

In order to enroll into benefits effective on your start date, you must submit your enrollment forms timely. All forms will be due in the Human Resources office no later than thirty days from your hire date. To complete enrollment please mail the applications, marriage certificate, and birth certificates, to our office at:

Town of Belmont Human Resources
455 Concord Avenue
Belmont, MA 02478

Reach out to Human Resources humanresources@belmont-ma.gov to provide you a secure link to upload documents electronically.

If you are working 20 hours per week and you are not in the Massachusetts Teachers Retirement System, please contact the Town Retirement Office to Enroll. Robert Soohoo or Ryan Horan at 617-993-2792.

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.