



Human Resources Department
Town of Belmont
Massachusetts

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Summary of Benefits

The Town of Belmont offers a comprehensive benefits package to eligible 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. You can visit the Town website for more detailed information on benefits and enrollment forms:

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

The Human Resources Department can provide additional material, including enrollment forms, to each new hire and any inquiring employee. Please contact Human Resources directly to request additional information.

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, make-up 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. Please refer to the "Qualifying Events" information sheet for a list of qualifying events that the Town recognizes as warranting benefit enrollment. 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

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 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 Pilgrim 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 refer to the website.

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 refer to the website.

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 refer to the website.

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 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.

Voluntary Life:

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).

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 refer to the website.

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 take additional insurance up to the amount of their salary minus \$1,000.00. For rates and additional information regarding Optional Life insurance, please refer to the website.

Flexible Spending Account

The Town offers a Flexible Spending Account, managed by Cafeteria Plan Advisors, Inc. The IRS-approved plan allows employees of Belmont to annually deduct, on a pre-tax basis, up to \$3,050. for medical expenses and \$5,000 for dependent care services. There is a \$610. carry over into the next year for the health FSA. Cafeteria Plan Advisors, Inc. has a monthly \$4.75 administration fee, employees pay this fee monthly through payroll deductions.

For further specifics on plan design, please refer to the website.

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

Or reach out to the Human Resources Department humanresources@belmont-ma.gov to provide you a secure link to upload documents electronically.

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, and Mission Square Retirement. 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: \$23,000.

Age 50+ Catch-Up Limit: \$7500. + 23,000. = \$30,500

Special Pre-Retirement: \$46,000.

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.

Abacus Diabetes Management Program

The Town of Belmont is excited to offer the Good Health Gateway Diabetes Care Rewards program to employees enrolled on our Harvard Pilgrim Health Care plans. More information can be found on our website.

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.