



Office of Treasurer/Collector's Office

TOWN OF NORWELL

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Welcome to the Town of Norwell!

We understand the importance of benefits to our employees and their families. The Town offers a generous benefit package to all eligible employees. This packet highlights some of the benefits offered to employees including but not limited to; Group Health Insurance, Group Life Insurance, additional voluntary insurances such as Dental, Whole and Term Life, Accident (AD&D), Short and Long Term Disability, Critical Illness, Cancer Expense, 403B (Educators only), 457 SMART Plan/Deferred Compensation, Flexible Spending (Medical & Dependent), Direct Deposit, Employee Assistance Program, Wellness Program...and more!

Eligibility

As defined under M.G.L. CH.32B, a benefit eligible employee is a permanent Full Time or Part Time employee with *regularly scheduled* hours of *at least 20 hours per week* or half time. Employees who are not permanent but are hired for a period of longer than three months may also be benefit eligible, contact Treasurers office to inquire. In general, Substitute Teachers are not typically benefit eligible however, employees who have a one-year contract, such as a Long Term Substitute Teacher, are considered benefit eligible as long as they are regularly scheduled at least 20 hours per week. Short Term (three months or less), Seasonal, Per Diem, and Variable Hour employees with no regular schedule are not eligible for benefits.



Your Benefits



Town of Norwell
345 Main Street
Norwell, MA 02061



Group Health Insurance

MIIA

The Town of Norwell is a member of the Massachusetts Interlocal Insurance Association [MIIA]. As a member, we are able to offer eligible employees the best insurance plan options at competitive group rates.

Plan Options

We currently offer the following Health Insurance plans:

Insurance Carrier: Blue Cross Blue Shield of Massachusetts

- Blue Cross Blue Shield Network Blue Neighborhood HMO Rate Saver
- Blue Cross Blue Shield Blue Care Elect Value Plus PPO Rate Saver

A Summary of Benefits for both the HMO and PPO plans are available on the Treasurers website under "Employee Forms and Information". The Summary of Benefits highlights plan coverage and costs associated with various services you may need or wish to use.

<https://www.townofnorwell.net/treasurer-collector/pages/employee-forms-information>

Health Insurance Effective Date

Eligible new employees will be insured on the first day of the month following their hire date (i.e. an employee who is hired on October 13th and elects coverage will have an effective date of November 1st). *Exception: Teachers hired in September will have a coverage effective date of September 1st.*

IMPORTANT! If an employee does not enroll at time of hire, he or she will not be able to enroll in a plan until the next Open Enrollment Period. All employees will receive notice of the exact open enrollment period, which is typically sometime in April, with coverage effective dates of July 1st every year. The exception to this rule will be if an employee can provide proof of a qualifying event. Examples of qualifying events include Marriage, Divorce/Legal Separation, Death, Birth, Adoption, and involuntary loss of health insurance. Please contact the Treasurer/Collector's department if you need help in determining if an event qualifies.

Health Insurance Costs

A rate page is enclosed; it provides an overview of the two plans and their associated costs. The full monthly cost of each plan for both Family and Individual coverage options is shown, along with the Employer/Employee cost share of the monthly premium. Your share of the cost is determined by your union or personal contract agreement with the Town of Norwell. Please reference your contract to determine what percent contribution is applicable to you. If you have any questions, please feel free to call the Treasurer's office for assistance.

Please note rate information is also available on the Town of Norwell's website on the Treasurer/Collector page.

<https://www.townofnorwell.net/treasurer-collector/pages/employee-forms-information>

Group Health Insurance- Continued

Payroll Deductions

Employees who elect insurance and are paid bi-weekly will have a single monthly insurance deduction taken from the second pay period of each month. Employees who are paid weekly will have a weekly insurance deduction. Insurance deductions are taken on a pre-tax basis.

Health Insurance Enrollment

If you decide to enroll under one of the town's health insurance plans, you must visit the Treasurer's Office at the Norwell Town Hall, 345 Main Street Norwell, MA 02061 to complete the three-part enrollment form and an employee acknowledgement form.

It is important to bring the following information for each member you are enrolling.

Employee & Dependent:

Legal name, date of birth, social security number

Supporting Documentation:

Supporting documentation must be provided for all enrollments or changes:

- Marriage Certificate if you are enrolling your spouse
- Birth Certificates for all dependents
- Court Decree/Adoption Decree/Divorce Decree (certain pages needed)
- Evidence/Loss of Coverage Letters (from employer & insurance company)

Primary Care Physician (PCP):

A primary care physician (PCP) is the physician you choose to treat and coordinate your healthcare needs. A PCP can be an internist, family practitioner, general practitioner, pediatrician or obstetrician/gynecologist (OB/GYN). Each physician has a unique associated PCP number that is different for each health insurance carrier.

Be sure to bring the PCP number for **EVERY** member of your family who is being enrolled, if you are unsure of the PCP number, you may:

- 1.** Speak to the insurance representative at your physician's office and ask for the PCP number for your selected carrier (BCBS)
- 2.** Go to the carrier's website under "Find a Doctor", look up the PCP number for your physician.
- 3.** Bring all your physicians' information (correct spelling of last name, address, and town of practice) to the Treasurer/Collector's office and we can look it up in the carrier book/directory.

Basic & Voluntary Group Life Insurance **Boston Mutual**

Basic Life Insurance Option

The Town of Norwell offers a \$10,000 Basic Group Life/Accidental Death & Dismemberment Insurance policy for benefit eligible employees. Boston Mutual Life is the insurance carrier. The Town of Norwell contributes 50% towards the cost. The employee monthly cost is **\$4.36**, which is payroll, deducted on a pre-tax basis. Employees must be benefit eligible to enroll.

Voluntary Supplemental Life and AD&D Insurance

Employees who elect to participate in the Basic Life Insurance option above, may elect additional Voluntary Life & AD&D coverage. Supplemental insurance is paid in full by the employee with no town contribution. Premiums are taken on a pre-tax basis via payroll deduction.

Employee & Spouse

There are guaranteed issue amounts for both Employee [\$10,000 min- \$150,000.00 max] and Spouses [\$5,000 min- \$30,000 max]. Guaranteed issue means there are **no medical exams or medical questions**, even if you or your spouse have a pre-existing condition you will be insured up to these amounts. Additional supplemental insurance over and above the guaranteed issue amount are available in incremental bands for employees \$10,000 up to \$500,000 or 5 times salary-whichever is less. Incremental bands for spouses are available \$5,000 up to \$100,000, not to exceed 50% of employee's amount. Note: benefits reduce and in some cases terminate at certain ages for employees, retirees, and spouses. For additional details and enrollment questions, contact the Treasurer's office.

Dependent Children

The monthly cost to insure ALL eligible dependent children for Life Insurance is only **\$1.90 per Family Unit**.

AGE	BENEFIT
14 days to 1 year old	\$1,000.00
1 year old to 19 years old <i>(Age 25 if full time student)</i>	\$10,000.00

Other Voluntary Insurances

The Town of Norwell currently works with several companies to offer various types of Voluntary Insurance Plans to benefit eligible employees. All voluntary insurances listed below are 100% employee paid. Premiums are paid via payroll deductions on either a Pre-Tax or Post Tax basis, depending on the coverage. Contact the Treasurer's office for additional information, brochures, or contact information for the various providers.

Dental Blue Freedom - Voluntary Dental Insurance

The Town of Norwell offers a voluntary dental plan offered through Blue Cross Blue Shield of Massachusetts. The plan is 100% employee paid. Premiums are deducted from an employee's check on a pre-tax basis. To enroll in the Voluntary Dental Insurance Plan, contact the Treasurer/Collectors office.

Dental Rates	<u>Effective: 07/01/2023</u>
Individual:	\$44.15 per month
Family:	\$111.65 per month

Blue 20/20 Vision Plan – Voluntary Vision Plan

The Town of Norwell offers a voluntary Vision plan offered through Blue Cross Blue Shield of Massachusetts. The plan is 100% employee paid. Premiums are deducted from an employee's check on a pre-tax basis. To enroll in the Voluntary Vision Insurance Plan, contact the Treasurer/Collectors office.

Vision Rates	<u>Effective: 07/01/2023</u>
Employee:	\$6.07 per month
Employee + Spouse	\$10.32 per month
Employee + Children	\$10.62 per month
Employee + Family	\$16.69 per month

Allstate-Voluntary Short Term Disability, Permanent Life Insurance, and Cancer Expense Plan

The Town of Norwell offers Voluntary Short-Term Disability, Permanent Life Insurance, and a Cancer Expense Plan through Allstate insurance. Rates vary on an individual basis. Contact James A. Flynn, Life Plus agent, at 781-837-9222 for specific questions and individual price quotes. Premiums can be paid via convenient payroll deductions. Disability and Life insurance are taken out post tax, Cancer expense plan is a pre-tax deduction.

UNUM- Long Term Disability & Life Insurance

The Town of Norwell offers Long Term Disability through UNUM. Contact Lawrence Baker at 781-878-4990 for specific questions and individual quotes. Rates vary on an individual basis. Premiums are taken out on a post-tax basis.

AFLAC- Voluntary Short Term Disability, Accident, Whole & Term Life, Cancer, Hospital Protection, Vision, & Lump Sum Critical Care Rider

The Town of Norwell offers voluntary Short-Term Disability, Accident, Whole & Term Life, Cancer, Hospital Protection, Vision, & Lump Sum Critical Care Rider through AFLAC. Rates vary on an individual basis. Contact Robert Rinko at 781-204-0047 for specific questions and individual price quotes. Premiums can be paid via convenient payroll deductions. Depending on the policy, deductions are taken on a pre-tax or post-tax basis.

Colonial Life- Short Term Disability, Critical Illness, Accidental Death and Dismemberment

The town works with Colonial Life to insure our **Group 4, Police & Fire employees**. Premiums are taken out on a post-tax basis Please contact the Treasurer's office for more information.

Voluntary Supplemental Retirement Savings Options

403B (Teachers/Educators Only)

The Town of Norwell offers 403b plans. A 403b plan, also known as a tax-sheltered annuity (TSA), is a voluntary retirement plan for certain employees of public schools. Attached is a list of approved 403b providers. Plan costs are deducted from the employee's check on a pre-tax basis. For weekly employees, it will be deducted out of the first paycheck every month, for bi-weekly employees, it will be taken out of the first paycheck each month. You can contact each investment provider directly for more information, questions and enrollment. Additional information is included in your welcome packet. The Town uses "Plan with Ease" as a central online tool for you to obtain forms and work with your chosen vendor to process changes and requests related to your 403b account. You may contribute up to the maximum IRS amount each year. Additional information is available on the Treasurers webpage.

<https://www.townofnorwell.net/treasurer-collector/pages/employee-forms-information>

457 SMART PLAN- Deferred Compensation

The Town of Norwell offers through Empower Retirement a 457 Deferred Compensation plan, also known as the SMART Plan. This is a voluntary retirement savings option for all benefit eligible employees. Pretax deductions may be taken each pay period up to the allowable Maximum IRS limits each year. This is a powerful savings option to help you reach your financial goals in the future and supplement your retirement/pension. Forms are available in the Treasurer's office or online on the Treasurers webpage.

<https://www.townofnorwell.net/treasurer-collector/pages/employee-forms-information>

Additional Benefits

Flexible Spending Accounts (FSA)

The Town of Norwell offers Health/Medical and Dependent Care Flexible Spending Accounts (FSA). FSA helps you save on childcare/healthcare expenses that are not covered by your medical, dental and vision insurance plans. You can select your goal amount for Medical FSA or Dependent Care FSA. Medical FSA maximum goal amount is \$2,850.00, Dependent FSA maximum goal amount is \$5,000.00. Your account is established via pre-tax payroll deductions taken out in equal installments each pay period. Savings are realized because taxable income is reduced by the amount of your FSA account. You will automatically receive an FSA Debit Card in the mail shortly after your enrollment in the plan, to be used right away. Wage Works is the company we currently use for Flexible Spending.

Please call the Treasurer's office for more information or to enroll.

<https://www.townofnorwell.net/treasurer-collector/pages/employee-forms-information>

SmartShopper!

It's exciting! We are up and running with a great new program that saves money and helps you earn a **cash** reward when you have a qualifying routine procedure.

Registering is quick and easy! Call your Personal Assistant at 1-877-281-3722 or login to myblue.bluecrossma.com and click on the Find a Doctor link to access SmartShopper.

How it works: *1. Shop 2. Go 3. Earn\$*

Employee Assistance Program

The Town of Norwell in conjunction with MIIA offers a wonderful EAP (Employee Assistance Program) available to **all** employees. It is available 24 hours a day, 7 days per week. Please see the enclosed information in this packet for more detailed information on this program. You may want to consider keeping the phone number in your wallet in case you ever need to call them. 1-800-451-1834

MIIA Wellness Program

The Town of Norwell in conjunction with MIIA offers a fantastic Wellness Program! There are various competitions, events, health, exercise, and nutritional programs offered throughout the year! Be on the lookout for emails regarding all the programs offered.

You will see on a regular basis: Monthly Newsletters including Self-Directed Activities, Virtual Workout's at Home with Your Favorite MIIA Fitness Instructors and "Quizzify" which helps you become a wiser health care consumer, save money, and improve your health! Every month we will send you a 10-question quiz about healthcare, health, and lifestyle.

Just by participating, all subscribers are frequently entered to win various cash and non-monetary prizes!! This is a FREE Health Resource for all employees and their family members! Also.....it is **A LOT OF FUN FOLKS!!**