

# TOWN OF CARVER / SCHOOL DEPARTMENT

## EMPLOYEE BENEFITS INFORMATION

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### **MEDICAL**

The Town of Carver offers four medical plans

- Blue Cross/Blue Shield HMO-Network Blue
- Harvard/Pilgrim Health Care
- Blue Care Elect PPO

The school budget pays for 75% of the total monthly cost of each plan. You must join as a new employee, or during open enrollment.

### **BASIC LIFE INSURANCE**

The Town of Carver offers a \$10,000 policy on you, the employee. The school budget pays for 75% of the total monthly cost. The employee's cost is \$26.00/year.

### **ADDITIONAL LIFE INSURANCE**

The Town of Carver offers additional life insurance in increments of \$5,000 plus optional dependent coverage. Employees pay the full cost of additional insurance.

### **DENTAL INSURANCE**

The Town of Carver offers a dental insurance plan through Delta Dental. Employees pay the full cost of dental insurance. You must join as a new employee, or during open enrollment.

### **DIRECT DEPOSIT**

We encourage everyone to have their paycheck directly deposited. You may have up to 3 separate direct deposit accounts.

### **TSA**

Tax sheltered annuities are obtained by the employee through an outside agent. Please see the business office for an approved list of vendors.

### **RETIREMENT**

Teachers and administrators must join MASSACHUSETTS TEACHERS RETIREMENT SYSTEM. New MTRS members' contribution rate is 11%. All other employees must join PLYMOUTH COUNTY RETIREMENT. The Country requires a copy of your Birth Certificate to be submitted with the form. PCR's contribution rate is 9%. For those earning over \$30,000 per year, an additional 2% is deducted.

### **PRE -TAX CAFETERIA FLEX PLAN**

The Town has a Flex Plan, which allows the employee to make Pre-Tax deductions to cover out-of-pocket medical expenses and childcare.

***For further information on any of the benefits listed above, please call the business office at 508-866-6102.***