

TOWN OF CARVER / SCHOOL DEPARTMENT

EMPLOYEE BENEFITS INFORMATION

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.