

TOWN OF CARVER SCHOOL DEPARTMENT EMPLOYEE BENEFITS INFORMATION

- * **MEDICAL INSURANCE** The Town of Carver offers three medical plans:
→ **Blue Cross/Blue Shield HMO-Network Blue**
→ **Blue Care Elect PPO**
→ **Blue Select \$1000 Deductible**
- 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.
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- * **DENTAL INSURANCE** The Town of Carver offers a dental insurance plan through Altus Dental. Employees pay the full cost of dental insurance. You must join as a new employee, or during open enrollment.
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- * **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 approximately \$26.00/year.
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- * **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.
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- DIRECT DEPOSIT** We encourage everyone to have their paycheck directly deposited. You may have up to 3 separate direct deposit accounts.
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- TSA** Tax sheltered annuities are obtained by the employee through an outside agent. Please see the business office for an approved list of vendors or www.tsacg.com
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- * **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.
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- * **CAFETERIA FLEX PLAN** The Town has a Flex Plan, which allows the employee to make bi-weekly deductions to cover out-of-pocket medical expenses and childcare.

Detailed information about insurance plans can also be found at www.GatewayHealthGroupMA.com

* **Note:** *These benefits are available for enrollment as a new employee (within 30 days of hire), during open enrollment, or with proof of a qualifying event.*

For further information on any of the benefits listed above, please call the business office at 508-866-6170