

TOWN OF CARVER SCHOOL DEPARTMENT EMPLOYEE BENEFITS INFORMATION

MEDICAL INSURANCE

The Town of Carver offers four medical plans:

- (BCBS) **Network Blue NE \$500 deductible HMO** (*dental rider option available*)
- (BCBS) **Blue Care Elect \$500 deductible PPO**
- (BCBS) **Network Blue SELECT \$1000 deductible HMO**
- (BCBS) **Access Blue Saver NE HMO**

The school budget pays for 75% of the total monthly cost of each plan. You must join as a new employee (*within 30 days of hire*), during open enrollment, or with proof of a qualifying event.

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. *There are two plans available, a Low Plan to add to the HPI HMO or a High Plan to elect separately.*

VISION INSURANCE

The Town of Carver offers a vision insurance plan through Altus. Employees pay the full cost of vision insurance. 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 approximately \$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.

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

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.

FLEX PLAN & ADDITIONAL INSURANCES

Additional Insurance Options including a Flex Plan, which allows the employee to make bi-weekly deductions to cover out-of-pocket medical expenses and childcare, are available through Aflac.

EMPLOYEE ASSISTANCE PROGRAM

Resources offered to municipal employees through All One Health by the Town of Carver including: Mental Health Counseling, Medical Advocacy, Financial Consultation, Family Care, Lifestyle Personal Assistant Support, Organizational Support

Detailed information about insurance plans can also be found online under the "staff information" menu option on our website at <http://www.carver.org>

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