



Town of Belmont Active School Employees Benefits Guide

Contact Information:

Address:

Town of Belmont Human Resources Office
Belmont Town Hall, 2nd/Top floor
455 Concord Ave
Belmont, MA 02478

Hours:

Mon. 8AM-7PM
Tues. - Thurs. 8AM-4PM
Friday – 8AM-12PM

Benefits Administrator:

Mitch Carolan, HR Generalist
mcarolan@belmont-ma.gov
617-993-2744

Introduction:

Whether you are a long-time benefit eligible employee who is seeking to enroll in benefits for the first time during an open enrollment, recently transitioned to a benefit eligible role or are a new member of team recently hired, the Town of Belmont's Human Resources Team welcomes you!

This guide will provide an informational overview of the benefit plans offered to eligible employees of the Town of Belmont and Belmont Public Schools. Please keep in mind as you explore this document that we have summarized the benefits offered and we have not included every detail. We encourage you to review this document closely and if you have any additional questions to please reach out to the Town's HR Generalist, **Mitch Carolan** who helps to administer benefits for Town and School employees via email at mcarolan@belmont-ma.gov or call 617-993-2744.

For information regarding time off from work and other employment policies, we encourage you to refer to your employee polices and procedures documentation or your respective collective bargaining agreement or reach out directly to the Belmont Public Schools Human Resources Office.

Benefit Providers:

- *Health insurance* through Harvard Pilgrim Health Care
- *Dental Insurance* through Delta Dental
- *Vision Insurance* through Altus Vision
- *Life Insurance* through Boston Mutual
- *Flex Spending and Dependent Care Pre-tax Accounts* through Cafeteria Plan Advisors
- *The Good Health Gateway Diabetes Care Rewards Program*
- 403(b) optional retirement savings plan
- *Employee Assistance Program* through Massachusetts Interlocal Insurance Association (MIIA)
- Tickets at Work Program
- Fitness Programs

Resources:

Belmont Public Schools Employee Benefits Webpage

Please reference this webpage for an outline of benefits for Belmont Public Schools employees.



Town of Belmont Employee Benefits Webpage

Please visit this webpage to find detailed information about employee benefit plans, as well as, links to enrollment forms.



Form Submission:

Please **DO NOT EMAIL ENROLLMENT/CHANGE FORMS AS ATTACHMENTS**, as they contain sensitive information (D.O.B, SSN, etc.). Forms and supporting documentation can be dropped off at the Town Human Resources Office (Belmont Town Hall, 455 Concord Avenue, 2nd Floor) or submitted electronically using a secure link. A secure link can be obtained via the Town of Belmont Human Resources Benefit's Guide webpage (see QR code above) or by requesting one via email with the Town Human Resources Office.

Plan Information:



Health Insurance—Harvard Pilgrim Health Care

Health insurance rates change on the fiscal year calendar, with new rates implemented in the first June paycheck for a July 1st coverage effective date. Please know that, Health insurance premiums are paid one-month in advance. For example, premium charges in the month of June are applied to coverage cost in the following month of July. The Town offers two health plans through Harvard Pilgrim Health. You can choose between:

HMO – Town currently pays 75% or 80% of the annual plan premium (depending on position and date of hire), employee pays remaining 20% or 25%. The HMO plan requires that you schedule routine health care through a primary care physician (PCP), obtain a PCP’s authorization for all specialist visits, and obtain services within the Harvard Pilgrim network of providers (in-network only).

PPO – Town currently pays 50% of the annual plan premium, employee pays remaining 50%. The PPO plan provides coverage if you seek medical care outside of the Harvard Pilgrim network of health providers (out of network), and does not require a PCP’s authorization for specialist visits.

Open Enrollment(s): Health insurance open enrollments occur for school employees **twice per-year**. The first open enrollment occurs leading up to the start of the fiscal year with a coverage effective date of July 1st. The open enrollment period will occur in late April and early May. The second Open enrollment occurs at the start of the school year with a coverage effective date of September 1st. The Open enrollment period includes a benefit fair in August and September with all application’s due no later than September 30th.

New Employee Premium “Make-Up”: New employees are eligible to have their insurance coverage begin on their employment start date. Due to premium payments being scheduled on a month ahead basis, new employees likely will need to contribute an additional premium to make up for missed contributions for coverage in the first month of their employment. This will appear on paystubs as “Medical MU” and is calculated based on a pro-rated monthly premium charge amount.

Dependent/Spouse Eligibility and Proof: Eligible spouses, ex-spouses and dependents may be covered under the Town’s health insurance. The Town requires the following supporting documentation for their enrollment:

<i>Spouse</i>	A copy of the marriage certificate.
<i>Ex. Spouse</i>	A copy of the divorce decree section on health insurance
<i>Children (under age 26)</i>	A copy of government-issued birth certificate for each covered dependent

More Information



Rates



Enrollment Form





Dental Insurance—Delta Dental

Dental insurance rates change on the fiscal year calendar every 3 years, with new rates implemented in the first June paycheck for a July 1st coverage effective date. Please know, Dental insurance premiums are paid one-month in advance. For example, premium charges in the month of June are applied to coverage cost in the following month of July. The Town does not contribute towards the premium cost of the plan (**Dental Insurance is 100% employee funded**), but employees receive a group discount on the premiums, which are deducted on a pre-tax basis.

Open Enrollment(s): Dental insurance open enrollments occur for school employees **twice per-year**. The first open enrollment occurs leading up to the start of the fiscal year with a coverage effective date of July 1st. The open enrollment period will occur in late April and early May. The second Open enrollment occurs at the start of the school year with a coverage effective date of September 1st. The Open enrollment period includes a benefit fair in August and September with all application's due no later than September 30th.

New Employee Premium “Make-Up”: New employees are eligible to have their insurance coverage begin on their employment start date. Due to premium payments being scheduled on a month ahead basis, new employees likely will need to contribute an additional premium to make up for missed contributions for coverage in the first month of their employment. This will appear on paystubs as “Dental MU” and is calculated based on a pro-rated monthly premium charge amount.

Dependent/Spouse Eligibility and Proof: Eligible spouses, ex-spouses and dependents may be covered under the Town’s health insurance. The Town requires the following supporting documentation for their enrollment:

<i>Spouse</i>	A copy of the marriage certificate.
<i>Ex. Spouse</i>	A copy of the divorce decree section on health insurance
<i>Children (under age 26)</i>	A copy of government-issued birth certificate for each covered dependent

More Information



Rates



Enrollment Form



Altus Vision™

Vision Insurance—Altus Vision

Vision insurance offered as an individual or family plan and provides coverage toward frames, lenses, additional eye exams, etc. The Town does not contribute towards the premium cost of the plan (Vision Insurance is 100% employee funded), but employees receive a group discount on the premiums, which are deducted on a pre-tax basis.

Open Enrollment(s): Vision insurance open enrollments occur for school employees **twice per-year**. The first open enrollment occurs leading up to the start of the fiscal year with a coverage effective date of July 1st. The open enrollment period will occur in late April and early May. The second Open enrollment occurs at the start of the school year with a coverage effective date of September 1st. The Open enrollment period includes a benefit fair in August and September with all application's due no later than September 30th.

New Employee Premium “Make-Up”: New employees are eligible to have their insurance coverage begin on their employment start date. Due to premium payments being scheduled on a month ahead basis, new employees likely will need to contribute an additional premium to make up for missed contributions for coverage in the first month of their employment. This will appear on paystubs as “Vision MU” and is calculated based on a pro-rated monthly premium charge amount.

Dependent/Spouse Eligibility and Proof: Eligible spouses, ex-spouses and dependents may be covered under the Town’s health insurance. The Town requires the following supporting documentation for their enrollment:

<i>Spouse</i>	A copy of the marriage certificate.
<i>Ex. Spouse</i>	A copy of the divorce decree section on health insurance
<i>Children (under age 26)</i>	A copy of government-issued birth certificate for each covered dependent

More Information



Rates



Enrollment Form



Life Insurance—Boston Mutual



The Town offers active employees Life Insurance through Boston Mutual. Employees must enroll in the Basic Life Insurance plan to subsequently enroll in voluntary or optional plans. The Basic Life Insurance plan is as \$2,000.00 policy, the Town pays 50% of the Basic Life Insurance plan premium. The cost for basic life insurance is \$3.07 a month for the employee. Employees pay 100% of optional or voluntary coverage. Life Insurance does not hold enrollment annually, so it is important to make the decision to enroll within 30 days upon hire.

More Information



Enrollment Form



Flex Spending and Dependent Care Pre-tax Accounts — Cafeteria Plan Advisors



The Town offers Flexible Spending Accounts (FSA) and Dependent Care Accounts (DCA) through a contracted third-party provider, Cafeteria Plan Advisors. The plan is a calendar year plan with open enrollment annually in November for the next calendar year. There is a carry-over amount that changes each calendar year, but it is important to “know what you expect to spend” over the course of the calendar year to avoid losing any funds at the end of the calendar year.

More Information



Enrollment Form



403(b) optional retirement savings plan

A 403(b) plan (also called a tax-sheltered annuity or TSA plan) is an optional retirement savings plan offered to public school employees. Signing up for this benefit is done by selecting an authorized Investment provider from a list that can be accessed via the Town or School Human Resources webpages.

More Information



Additional Benefits:

Abacus Diabetes Management Program

For employees, their spouses and dependents who have health insurance with the Town of Belmont through Harvard Pilgrim that have been diagnosed with diabetes, The Good Health Gateway Diabetes Care Rewards Program is a way that diabetes care can be managed that can result in \$0 copay on all covered diabetes medications and supplies. **For more information you can call 800-643-8028.**

MIIA Employee Assistance Program (EAP)

Belmont Public Schools offers all staff access to the Well Aware program managed by the Massachusetts Interlocal Insurance Association (MIIA). Through Well Aware, BPS employees can contact a free and confidential Employee Assistance Program (EAP) for help with a number of personal and professional matters such as:

- Alcohol/substance abuse
- Job-related stress
- Co-worker relationships and communication
- Home-work balance
- Parenting and family challenges
- Legal/financial issues

The District or Town does not find out who called the EAP or why, keeping the process completely confidential. **For more information, call 1-800-451-1834.**

TicketsatWork Program

The TicketsatWork benefits program, provides discounts to theme parks, attractions and shows nationwide. This service is free and available to all BPS employees. Through TicketsatWork, you can save on movie tickets, concerts, sporting events, and other special events. You can check the TicketsatWork website whenever you want to find the latest deals.

To enroll and create your login account:

- Go to the TicketsatWork website
- Enter your email address - this can be your personal email address (so you can choose to receive emails on current promotions)
- Click the orange 'Become A Member' button
- Choose a password, enter your name and zip code - if you are asked for a Company Code, enter **BELMONTPS**

The Active Work Place Bootcamp Classes

The Active Work Place offers Bootcamp classes for BPS employees, held in Chenery Middle School's Small Gym. The classes are a combination of plyometrics, weight/resistance training and floor drills. This workout is guaranteed to work up a sweat, burn lots of calories and keep your metabolism high for the rest of the day! Get ready to WORK!!

More Information



BURNIN' by Ray Fitness Studio

BURNIN' by Ray is a small fitness studio located in Waverley Square, Belmont. The BURNIN' By Ray (BBR) low-impact high-intensity workout incorporates low impact motor-less cardio pieces, video-guided strength training, and passionate, energetic instructors to keep you motivated. BBR's programmed, rotating workouts will help you reach fat-burning peaks more effectively than traditional cardio because you are the motor moving the machine! The BBR data driven model provides members with bod pod assessments, vo2 max testing and mobility/flexibility screenings. This data is combined with nutrition and accountability for a program that promotes transformational wellness. BBR classes are designed for all fitness levels.

Special offers for BPS Employees:

Free Week - Kick off your experience with a FREE week of UNLIMITED classes, no commitment or membership is necessary

Discounted Teachers/BPS Membership - As a BHS employee you are eligible for a discounted membership on unlimited classes per month.

More Information

