

Health Insurance: This coverage is offered through Blue Cross Blue Shield of Massachusetts. Please enroll through the Treasurer's Office. This benefit is 60% paid for by the Town and 40% paid by the Employee. The Town offers Network Blue New England health insurance for either an Individual or Family.

Dental Insurance: This coverage is offered through Blue Cross Blue Shield Dental Blue. Please enroll through the Treasurer's Office. This benefit is 100% employee paid. The Town offers both a Low option with an Annual Maximum of \$750 per member per calendar year and a High option with an Annual Maximum of \$1,000 per member per calendar year; for either an Individual or Family.

Vision Plan: This coverage is offered through DavisVision. Please enroll through the Treasurer's Office. This benefit is 100% employee paid. The Town offers DavisVision insurance for an Individual, Employee & Spouse, Employee & Dependent and Employee & Family.

Life Insurance: This coverage is offered through Boston Mutual Life Insurance. If interested please contact Roger Goodson from Life Plus Insurance Agency, Inc. at 781-987-4020.

Basic Term Life Plan

The Town pays 60% of the premium and the employee pays 40%.

- \$10,000 life insurance
- \$10,000 accidental death

The monthly deduction for this plan is: \$1.96.

Issue Age Optional Life Plan*

This benefit is 100% employee paid. *You must have basic term life coverage in order to purchase the issue age optional term life insurance.

- Amounts between \$10,000 and \$500,000 to a maximum of seven times your salary
- Up to \$150,000 of coverage without any medical questions, during your first 30 days
- Spouses and dependents

Permanent Universal Life Insurance: This coverage is offered through Allstate Insurance. This benefit is 100% employee paid. If interested contact Roger Goodson from Life Plus Insurance Agency, Inc. at 781-987-4020.

- Choose the death benefit amount to leave behind
- Cover yourself, spouse and/or children
- Premiums are conveniently payroll deducted
- Coverage is portable if you leave your job

Disability Insurance: Both long term and short term coverage is offered through Boston Mutual. This benefit is 100% employee paid. If interested contact Roger Goodson from Life Plus Insurance Agency, Inc. at 781-987-4020.

- Covers both sickness and accident
- Covers up to 60% of your monthly earnings
- Choose your own elimination and benefit periods
- Maternity covered same as an illness after 10 months of issue date

Cancer Expense Plan: This coverage is offered through Allstate Insurance. This benefit is 100% employee paid. If interested contact Roger Goodson from Life Plus Insurance Agency, Inc. at 781-987-4020.

- Benefits are paid directly to you
- Coverage available for you or your family
- Helps cover costs associated with treatments

Group Accident Coverage: This coverage is offered through Boston Mutual. This benefit is 100% employee paid. If interested contact Roger Goodson from Life Plus Insurance Agency, Inc. at 781-987-4020.

- Benefits are paid directly to you
- Coverage available for you or your family
- Helps cover out of pocket expenses you may incur as a result of an accident

Flexible Spending Account: The Town offers a Flexible Spending Account (or Cafeteria Plan) which allows you to have pre-tax dollars set aside to pay for medical and dependent care expenses. This program is administered through Cafeteria Plan Advisors. This benefit is 100% employee paid. Please call 800-544-2340 or visit their website at www.cpa125.com for information and enrollment forms.

Deferred Compensation: The Town offers a Massachusetts Deferred Compensation Plan called the Smart Plan. This Plan is offered through Empowerment. The plan allows you to defer up to 25% of your total compensation or \$19,500 (this increases if you are over 50), whichever is less. You can choose a Pre-Tax option or the Roth Post-Tax option.

Credit Union: The Town participates in the Lincoln-Sudbury Town Employees Federal Credit Union. Please contact the Treasurer/Collector's office at 781-259-2605 to enroll in this program.

Direct Deposit: Have your paycheck deposited in up to two (2) accounts at financial institutions by filling out the Electronic Funds form and submitting the form(s) along with a voided check(s) or a print out from your bank indicating the ABA Routing Number and Account Number. Please note: the second direct deposit must have a designated dollar amount.

As a new hire, you are eligible for these optional benefits at your time of hire, otherwise you must wait until the next available open enrollment period or with a "qualifying event" to enroll. Open enrollment is during the month of September each year with an effective date of November 1st. All premiums are paid for one month in advance i.e. deductions taken in October pay for coverage in November. Your Benefits end on your last day of employment. All new employees must provide a marriage certificate in order to enroll a spouse and/or a birth certificate to enroll a dependent. Dependent children are eligible for coverage until their 26th birthday.

Any questions that you may have regarding any of the Optional Benefits can be directed to the Treasurer's Office at (781) 259-2605 or brennanp@lincolntown.org. We would be happy to go over any of the details with you.