



Haverhill Public Schools

Employee Benefits Summary July 1, 2016 - June 30, 2017

The Haverhill Public Schools offers the following benefits to permanent full-time employees working 20 or more hours per week. **Enrollment must be completed within 30 days of hire. If enrolling spouse and/or children, copies of marriage certificate and children's birth certificates must be provided.** The health, dental and flexible spending account benefits are effective on the first day of employment. Additional information can be found in each plan's Summary of Benefits, by visiting our website www.haverhill-ps.org/hr or by **contacting Nina Torrisi, Benefits Specialist** at 978-420-1964 or nina.torrisi@haverhill-ps.org.

HEALTH INSURANCE – Blue Cross Blue Shield

Two health plan options are available - **HMO-Network Blue New England Deductible** or **PPO-Blue Care Elect Deductible**. You may choose individual or family coverage. For employees hired after July 2011, the City of Haverhill pays 70% of the health insurance premium and the employee pays 30%. The following employee deductions are pre-tax, bi-weekly, deducted from 20 paychecks and in effect from July 1, 2016–June 30, 2017.

	<u>HMO</u>	<u>PPO</u>
Individual	\$126.13	\$207.14
Family	\$338.04	\$480.57

HEALTH REIMBURSEMENT ARRANGEMENT (HRA) – Crosby Benefit Systems

Employees enrolled in one of the health plans are automatically enrolled in the City sponsored Health Reimbursement Arrangement (HRA). This plan helps to offset out of pocket expenses associated with co-payments for outpatient surgery, inpatient admission and hi-tech imaging.

DENTAL INSURANCE – Delta Dental

Two dental plan options are available – **Basic** or **Enhanced**. Both plans use the same network of “Premier” providers. You may choose individual, individual + 1 or family coverage. The employee pays 100% of the dental premium. The following employee deductions are pre-tax, bi-weekly, deducted from 20 paychecks and in effect from July 1, 2016–June 30, 2017.

	<u>Basic</u>	<u>Enhanced</u>
Individual	\$16.79	\$29.21
Individual + 1	\$34.55	\$60.13
Family	\$53.18	\$92.53

FLEXIBLE SPENDING ACCOUNTS (FSA) – Crosby Benefit Systems

Two Flexible Spending Accounts are available – **Healthcare FSA with Carryover** and **Dependent Care FSA**. FSA's allow you to set aside pre-tax deductions (**up to \$2,550/yr. for Healthcare** and **up to \$5,000/yr. for Dependent Care**) to help pay for eligible healthcare and/or dependent care expenses. **This benefit requires that you re-enroll each year during the open enrollment period.**

LIFE INSURANCE and OTHER INSURANCES – Boston Mutual and Allstate Benefits

Basic, Voluntary and **Permanent Life** as well as **Cancer Expense, Disability** and **Critical Illness Insurance** plans are available. Basic Life is a \$5,000 policy for the employee only. The premium is split 50/50 between the City and you (**your bi-weekly premium is \$3.25**). For all other plans, the employee pays 100% of the premium. All coverage is effective the first day of the month following one month of employment/underwriting.

RETIREMENT SAVINGS ACCOUNTS - PenServ and VOYA

Two optional retirement plans are available - **403(b) Tax-Deferred Plan** and **457(b) Deferred Compensation Plan**. The 403(b) plan is administered through PenServ and you have a choice of 14 investment providers. The 457(b) plan is administered through VOYA. You may choose to enroll in one or both of the plans and may enroll in the plan(s) and change your deferral amount or investment options at any time.

EMPLOYEE ASSISTANCE PLAN (EAP) – MIIA EAP

Employees are automatically enrolled in the EAP benefit which is a 24 hours a day/7 days a week free, confidential counseling and referral service designed to help you and your household members manage all aspects of your life.

DIRECT DEPOSIT / CREDIT UNION

Payroll checks are issued bi-weekly and you are strongly encouraged to enroll in direct deposit. You are also able to join the HTM Credit Union, which is located in Room 3 at City Hall.