

## TOWN OF BARNSTABLE BENEFITS SUMMARY *ELECTED OFFICIALS*

### 1. RETIREMENT

#### Barnstable County Retirement Association (BCRA)

The Barnstable County Retirement Association, 508-775-1110, administers the retirement plan for Town of Barnstable municipal workers, including elected officials. **Membership in a contributory retirement system is optional for elected officials.** Elected officials have 90 days from the beginning date of service to elect membership, after which time an elected official must wait until the next election to choose retirement. A member's contribution to the retirement system is based on annual earnings. All members who entered service on or after July 1, 1996 must contribute nine (9) percent. You must earn at least \$5,000 per annum in a position in order to be granted creditable service time.

- Members enrolled in a public retirement system prior to April 2, 2012, who have at least 10 years of service, may request a retirement allowance upon attaining age 55. For more information, see the [Massachusetts Public Employee Retirement Guide For Those Becoming Members Prior to April 2, 2012.](#)
- Members enrolled on or after April 2, 2012, who have at least 10 years of service, may request a retirement allowance upon attaining age 60. For more information, see the [Massachusetts Public Employee Retirement Guide For Those Becoming Members on or after April 2, 2012.](#)
- A member may request a retirement allowance at any age with 20 years of service.

**ATTENTION VETERANS:** *Veterans are allowed to purchase up to four years of creditable service corresponding to their military service. Contact the BCRA directly for more information.*

If an elected official opts not to enroll in BCRA, he/she must enroll in an **OBRA 457 Deferred Compensation** plan administered by Nationwide Retirement Solutions, contributing at a rate of 7.5% through payroll deduction.

### 2. 457(b) DEFERRED COMPENSATION RETIREMENT PLANS

Employees are encouraged to save additional \$\$ for retirement to supplement their pension, and, if applicable, Social Security benefit. Participating in a 457(b) plan allows you to defer a portion of your salary now so you will have access to it in the future. Funds are only taxed at the point of distribution or withdrawal in retirement and investments grow tax-free.

To establish an account, contact a plan representative directly:

- Nationwide, Bill Redihan, 508-320-7001
- Smart Plan, Marianne Cole, Plan Support, 877-457-1900, [Marianne.Cole@empower.com](mailto:Marianne.Cole@empower.com)

*If you have previously contributed to a mandatory OBRA account as a seasonal, temporary, or part time (less than 25 hours) employee, and you have not withdrawn your funds, you have the option of transferring your OBRA \$\$ to a voluntary 457 plan. Also, if you are a member of a governmental retirement system, you may use 457(b) funds to purchase creditable service time, such as seasonal and temporary time worked.*

### 3. HEALTH INSURANCE (pre-tax benefit)

- New employees who are eligible for health insurance coverage and who make timely application for coverage (30 days from date of hire) will have a thirty (30) day waiting period prior to the start of coverage. **Coverage becomes effective the first day of the month following the thirty day waiting period.**
- The Town of Barnstable pays 70% of the premium and the employee is responsible for the remaining 30%. Click here for [current health and dental insurance rates](#).
- Employees may also enroll during the annual open enrollment period in April/May of each year for a July 1<sup>st</sup> effective date, or at the time of a **qualifying event**.

**A qualifying event** allows you to enroll or change your insurance election at a time outside of the annual open enrollment period. Marriage, birth of a child and involuntary loss of coverage are examples of qualifying events. You have only 30 days from the date of the qualifying event to enroll or make changes; otherwise you will have to wait until the next open enrollment.

#### CAPE COD MUNICIPAL HEALTH GROUP

[www.ccmhq.com](http://www.ccmhq.com)

The Town of Barnstable is one of 53 governmental units that together make up the Cape Cod Municipal Health Group, the largest municipal joint purchase group in Massachusetts. The CCMHG offers both **Blue Cross Blue Shield** and **Harvard Pilgrim Health Care** HMO and PPO plans in Standard and High-Deductible formats.

[BCBS Enrollment Form](#)

[HPHC Enrollment Form](#)

**Standard Deductible** plans have relatively low deductibles (\$300 Individual, \$900 Family) that apply to a few covered services, such as in-patient admission, ER, and High-tech Imaging. Once the deductible is satisfied, out-of-pocket expenses include co-pays, such as \$20 for a primary care office visit, and \$500 for in-patient admission to a general hospital. [BCBS Standard Deductible](#), [HPHC Standard Deductible](#).

**HSA-Qualified High-Deductible** plans have relatively high deductibles (\$2,000 Individual, \$4,000 Family) but premiums are lower and the plans come with **Health Savings Accounts** (see below). Most medical services and prescription drugs are subject to the deductible. Instead of co-pays, you pay the full cost of a claim at the contracted rate until the deductible is met, after which medical services are covered in full and prescription drugs are subject to co-pays.

Both the Standard Deductible and High-Deductible plans have **out-of-pocket (OOP) maximums**, that is, the most you will pay out-of-pocket during the plan year, after which, the plan pays in full. Standard Deductible OOP Maximums are \$2,000 per member, \$4,000 per family for medical, and \$3,000 per member, \$6,000 per family for prescriptions. High-Deductible OOP maximums are \$5,000 per member and \$10,000 per family for medical + prescriptions combined.

A **PPO** is a type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost. You do not need a referral from your primary care physician to see a specialist.

An **HMO** is a type of health insurance plan that limits coverage to care from doctors who contract with the HMO. It generally won't cover out-of-network care except in an emergency and requires that you live in its service area to be eligible for coverage. You need a referral from your primary care physician to see a specialist.

A **Health Savings Account (HSA)** is used to pay OOP medical expenses, as well as dental and vision expenses. An employee is automatically enrolled in an HSA when enrolling in a high-deductible plan. The Town contributes an amount equal to half of the deductible to the HSA and every year after that upon the health plan's renewal date, July 1<sup>st</sup>. Employees may also contribute to their HSA through payroll deduction on a pre-tax basis up to an annual year maximum. **Unspent HSA funds do not expire.** You **cannot** contribute to both an HSA and a "full-purpose" Flexible Spending Account (FSA). You can, however, contribute to both an HSA and a "**limited-purpose**" FSA. [HSA Contribution Form](#)

#### Additional CCMHG Benefits

**Wellness activities** including Couch to 5Ks, walking and nutrition challenges, pickle ball, tennis, group bike rides yoga, dance fitness and more. Register for the **Wellness Portal** to earn points for completing a variety of Wellness challenges and become eligible for cash and other prizes.

[CanaRX](#) international prescription drug buying program (**FREE** brand-name medications).

[Diabetes Care Rewards](#) offering **FREE** medications and supplies to subscribers who complete required medical exams and lab tests.

[PinnacleCare](#) –Receive access to a personal care advisor who will help you **navigate the healthcare system** so you receive the best course of treatment for your medical needs at **NO COST** to you.

[OptiMed](#) – preferred provider for Specialty Medications and Infusion Services, potential reduction in costs for services & medications, **FREE** delivery of all medications & supplies, proactive refill calls and care coordination administration and infusion services, 24/7 access to clinical team.

#### 4. [FLEXIBLE SPENDING ACCOUNT \(pre-tax benefit\)](#)      [Flex Enrollment Form](#)

A Flexible Spending Account allows you to pay for certain medical, dental, and even vision care expenses with pre-tax income. The FSA supplements your regular insurance plan coverage. It is 100% employee-funded. Reimbursable expenses include healthcare co-payments, deductibles, contact lenses and eyeglasses, braces, and orthodontia services. Because this benefit uses pre-tax dollars, an FSA is a great way for you to save money and increase your take home pay. You may also open a separate FSA for dependent care, which covers; preschool, after school, summer school and adult day care. Flex funds may only be used for healthcare and dependent care services that occur during the plan year, the so-called "**use it or lose it rule.**" An annual administrative fee of \$51 for one account, \$0 for a second, is charged to the employee. If you are enrolled in a High-Deductible Health Plan with a Health Savings Account, you are eligible to enroll in a "[limited-purpose](#)" [FSA for vision and dental only](#); otherwise, you cannot contribute to an HSA if you are also contributing to a "full-purpose" FSA.

#### 5. [BASIC AND GROUP TERM LIFE INSURANCE \(pre-tax benefit\)](#)

- The opportunity to enroll in Term life insurance without underwriting approval occurs only at time of hire.
- Employees may elect **Basic coverage for \$2,000 at a cost of \$1.19 per month**, which is 50% of the monthly premium. The Town contributes the other 50%.
- An employee must have **Basic** coverage to elect **Voluntary** coverage, available in **\$5,000 increments up to \$100,000 at a cost of \$4.30 per \$5,000 per month**, and Spouse/Dependent – coverage @ \$5,000 for spouse, \$400 each child between 14 days and 6 months, and \$2,000 per child 6 months to age 19, or to age 25 if a full-time student - at a cost of \$4.33 per month.

**6. AUTO, HOMEOWNER AND RENTER INSURANCE**

Auto, homeowner and renter insurance may be purchased from **Rogers|Gray Insurance Agency**. Payments are spread out over the year, eliminating down payments and finance charges. For more information, contact Eric Labo: [eric.labo@rogersgray.com](mailto:eric.labo@rogersgray.com), 508-209-6059, or text QUOTERG to 555 888.

**7. [AFLAC Accident and Cancer Supplemental Income \(pre-tax benefit\)](#)**

Aflac offers two plans: (1) **Accident Indemnity Protection** and (2) the **Maximum Difference Cancer Indemnity Plan**. These plans provide individual and family coverage, are fully portable, and are custom tailored to your needs and budget. Contact Barbara Leone, our Aflac rep at 508-397-4426, or by email at [barbara\\_leone@us.aflac.com](mailto:barbara_leone@us.aflac.com) for more information.

**8. [DELTA DENTAL \(pre-tax benefit\)](#)**

The Town of Barnstable offers two Delta Dental plans: (1) **[the Premier Voluntary Table Plan and \(2\) the PPO Plus Premier Plan](#)**. Both are voluntary plans – there is no employer contribution - and employees pay premiums at 100% through payroll deduction. The Premier Voluntary Table Plan provides up to \$1,500 in coverage annually per member, and provides reimbursements to dentists up to the amount listed in a “Table of Allowance.” The PPO Plus Premier Plan provides up to \$1,000 in coverage annually per member after a deductible of \$50 per individual/\$150 per family (preventive/diagnostic services exempted). Dentists are reimbursed 100% for preventive services, 80% for minor restorative services, and 50% for major restorative services. The PPO Plus Plan also includes some orthodontic coverage for dependents to age 19.

**[Delta Dental Enrollment Form](#)**

**9. FIRST CITIZENS’ FEDERAL CREDIT UNION**

Employees are eligible for membership in First Citizens’ Federal Credit Union, which has Cape Cod branches in Falmouth, Mashpee, Hyannis and Orleans. To learn more about benefits available with their First@Work, Hero Account, and Champion Account programs, contact First Citizens’ at 508-999-1341, or visit their website at [www.firstcitizens.org](http://www.firstcitizens.org).

**10. [EMPLOYEE ASSISTANCE PROGRAM](#)**

The Employee Assistance Program is for employees and family members. Place a call to the EAP @ 800.252.4555 or visit the EAP website @ [www.theEAP.com](http://www.theEAP.com) for more information on FREE counseling, training and personal development, wellness, lifestyle and work/life benefits.

**11. [EMPLOYEE SELF SERVE](#)**

This module allows you to view payroll information, direct deposit and pay stub information, and leave accrual balances. When you log into the first time, your user name is your First Initial, Last Name, last 4 of the your social security number, all upper case. This is all together with no space. The initial password defaults to the last 4 of your social security number and the system will prompt and force you to type in a new password.

For more information, visit our website at [www.town.barnstable.ma.us/humanresources](http://www.town.barnstable.ma.us/humanresources) or **contact us directly**.

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