

## EMPLOYEE BENEFITS OPTIONS

### ELIGIBILITY

All regular, full-time & part-time employees working at least 20 hours per week are eligible for benefits. You may opt to begin your medical, basic life and dental benefits immediately which would require doubling the payroll deductions during the first month of employment. Flexible Spending enrollment occurs in the fall. The start date for life and disability benefits is determined by the arrangement you set up with the contracted provider.

### SUMMARY OF BENEFITS

The Town of Topsfield offers the following benefit programs:

- ❖ Health Insurance
- ❖ Basic Life Insurance
- ❖ Optional Life insurance
- ❖ Long Term Disability
- ❖ Flexible Spending Account
- ❖ Dental Insurance

### HEALTH INSURANCE

The Town of Topsfield provides health insurance through The Massachusetts Interlocal Insurance Association (MIIA). MIIA is a partner with Blue Cross Blue Shield of Massachusetts. This partnership allows us to offer a variety of competitive health plans for you to choose from. The Town pays between 60%-67% of the premium, and the employees share is paid through the payroll deduction process. Participants who are admitted to the hospital are also eligible for \$100 reimbursement per hospital admission.

### BASIC LIFE INSURANCE

The Town of Topsfield offers a \$10,000 Basic Life Insurance Policy where the Town pays 67%, leaving a minimal employee payroll deduction. If you enroll when you are hired, the physical is waived. A physical would be required if you enroll during open enrollment.

### OPTIONAL LIFE INSURANCE

Get peace of mind and protection for loved ones with whole life and term life insurance options. Colonial Life offers various policies; and depending on the options

you choose, your policy can help your loved ones pay for funeral costs, cover bills and ongoing living expenses, pay off debts, finance future needs and protect retirement plans in the event that something were to happen to you. These policies are provided at group rates when set up through payroll deductions.

### SHORT TERM DISABILITY & ACCIDENT INSURANCE

Colonial Life offers employees short-term disability and accident insurance at a group rate when set up through the payroll deductions. Short term disability protects your paycheck due to accidents, sickness, surgery and maternity leave. Accident Insurance coverage is available for the employee, spouse and their children. Accidental insurance plans are completely portable and benefits are paid directly to policyholder in the event of an injury.

### FLEXIBLE SPENDING ACCOUNTS (FSA)

You can enroll in Health and/or Dependent Care FSA to set aside money on a pre-tax basis to pay for qualified expenses, reducing your federal and state income taxes. Open enrollment will take place each year and employees must re-enroll each year. The contributions are taken from the employee's pay through payroll deductions, and the program fee is paid by the Town.

### DENTAL INSURANCE

The Town offers two plans through Delta Dental: Low Plan & High Plan. Both plans offer comprehensive coverage and the deductible is waived for Preventative and diagnostic care. Individual deductibles are \$0 or \$50 and family cap for deductible is \$0 or \$150 depending on plan. Annual maximum benefit is \$1,200 or \$1,500 per person per plan year. Options require payroll deduction.

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## For more information

Please contact TOPSFIELD TOWN HALL:

Janet Sacco, Payroll/Benefits Coordinator  
[jsacco@topsfield-ma.gov](mailto:jsacco@topsfield-ma.gov)  
978-887-1511