

## 1. RETIREMENT

### **Barnstable County Retirement Association (BCRA)**

The BCRA administers a retirement plan for permanent, non-teaching school employees who work a minimum average of 25 hours per week.

### **Massachusetts Teachers Retirement System (MTRS)**

You are eligible to join the MTRS if you are employed as a teacher or administrator in a Massachusetts public school outside the City of Boston or in any charter school in Massachusetts and:

- you are covered by a contractual agreement regarding your employment;
- you are employed on at least a half-time basis;
- you are certified by the Department of Education; and,
- your contractual agreement requires that you be certified by the Department of Education as a condition of your employment.

Employees 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. Employees who enroll on or after April 2, 2012, are eligible for a retirement allowance upon attaining age 60 with 10 years of service. An employee is eligible to retire at any age with 20 years of service.

***Attention Veterans: veterans may purchase up to four years of creditable service time corresponding to their military service. Contact the BCRA directly for more information.***

For more detailed information concerning membership in the BCRA, please refer to the [Public Employee Retirement Administration Committee \(PERAC\) Retirement Guide](#), or contact the BCRA directly at 508-775-1110.

For more detailed information concerning membership in the MTRS, visit the MTRS website at <https://mtrs.state.ma.us/>, or contact the MTRS directly at 617-679-6877.

### **Retiree Health Insurance**

**BCRA retirees** may continue health insurance through the Town of Barnstable at the 50% contribution rate.

**MTRS retirees** transfer to the Massachusetts Group Insurance Commission ([GIC](#)) Retired Municipal Teacher Program for their health insurance. Barnstable retired municipal teachers contribute 15% of the premium. ***NOTE: In order to be eligible for benefits through the GIC when you retire, you must have at least Basic life insurance OR health insurance on the date of your retirement.***

### **OBRA**

If you have not been enrolled previously in a Massachusetts retirement system and you work less than a minimum average of 25 hours per week, you will be enrolled 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 PLAN**

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 or [redihaw@nationwide.com](mailto:redihaw@nationwide.com)
- **Smart Plan**, Jesse Pawlowski, Plan Advisor, 877-457-1900, [jesse.pawlowski@empower.com](mailto:jesse.pawlowski@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. **403(B) TAX-SHELTERED ANNUITY**

Similar to a 457(b), a 403(b) Tax-Sheltered Annuity (TSA) is a retirement income plan enabling employees of public schools to defer taxation on retirement savings to future years. Enrollment is managed by a third party administrator, **PenServ**. Contact a TSA vendor from the list of eligible vendors in the [PenServ Online Enrollment and Web Access Guide](#) where you'll also find [enrollment](#) and PenServ contact information.

## 4. **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.ccmhg.com](http://www.ccmhg.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](#)

[HPC 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.

[\*\*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.

**5. 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.

**6. BASIC AND GROUP TERM LIFE INSURANCE (pre-tax benefit)**

- 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.
- The opportunity to enroll in Term life insurance without underwriting approval occurs only at time of hire.

**7. 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.labot@rogersgray.com](mailto:eric.labot@rogersgray.com), 508-209-6059, or text QUOTERG to 555 888.

**8. DISABILITY INSURANCE**

Short-Term and Long-Term Disability Insurance is available through payroll deduction and provided by:

- Boston Mutual Life Insurance Co. – return enrollment forms to Human Resources
- MTA Disability Benefits (MTA members only) – Contact Tom Colbert, 888.646.1972, ext. 101

**9. 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 for more information.

**10. 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](#)

**11. 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. Visit FCFCU's website to learn more about their First@Work, Hero Account, and Champion Account programs.

**12. 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.

**13. 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.

**14. FAMILY AND MEDICAL LEAVE**

The Town provides up to twelve (12) weeks of unpaid family medical leave as required by federal law under the Family and Medical Leave Act of 1993 for birth or adoption of a child, the employee's own serious illness or the serious illness of the employee's spouse, child or parent. The employee may request leave or the Town, based on available information regarding the need for leave, may designate it. For more information, contact Deputy HR Director, Tammy Cunningham at 508-862-4692, [tammy.cunningham@barnstable.gov](mailto:tammy.cunningham@barnstable.gov).

**15. BENEFITS AVAILABLE UNDER COLLECTIVE BARGAINING**

Each collective bargaining unit has negotiated the specifics of certain benefits, such as **longevity, accrued leave, and educational reimbursement**. An employee should consult his/her union's specific agreement, or if non-affiliated, the personnel regulations, for further clarification. School contracts can be found on the Barnstable Public School website, under Human Resources, or you can click on this link: [BPS Union Contracts](#)

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

Benefits Administrator: Suzanne McLaughlin, 508-862-4689, [Suzanne.mclaughlin@barnstable.gov](mailto:Suzanne.mclaughlin@barnstable.gov)

Onboarding/Benefits Coordinator: Rachael Tynan, 508-862-4704; [rachael.tynan@barnstable.gov](mailto:rachael.tynan@barnstable.gov)