



## Benefit Sheet

**Health** - Eligible employees are covered under the Blue Cross & Blue Shield Health of Massachusetts Health Care Plan (HMO Blue). The agency currently contributes 80% of coverage for individual, dual, and family plans. The agency also pays for the \$1000 deductible for individuals and \$2500 for family health care plans. Employees are eligible to enroll in the plan after 30 days of employment. Part-time regular employees working 20 hours per week or more are eligible to enroll with an agency contribution pro-rated to regular hours worked.

**Dental** – Eligible employees are covered under Delta Dental (Delta Premier) Plan. The agency contributes 25% of coverage for individual and family plans. Employees are eligible to enroll after 30 days of employment. Part-time benefit eligible employees working 20 hours per week or more are eligible to enroll with an agency contribution pro-rated to regular hours worked. If your dentist is a provider in the Delta Dental network there is no annual deductible. If your dentist is not a provider the individual deductible is \$50.00 and the family deductible is \$150.00 per calendar year.

**Short Term Disability** – Short-term disability is provided free of cost. Employees must work at least 20 hours per week to be covered. Employees are automatically enrolled after 90 days of continuous active employment. The eligibility elimination period is 14 days and the weekly benefit is 60% of earnings up to a maximum benefit of \$1,000.00 per week. The maximum period of payments under this plan is 11 weeks. This plan does not cover disabilities due to occupational sickness or injury. Please contact the Human Resources Department for further clarification.

**Long Term Disability** – Long-term disability is provided free of cost. Employees must work at least 20 hours per week to be covered. Employees are automatically enrolled after 90 days of continuous active employment. This plan is effective to employees after the Short Term Disability benefit has maxed out. The weekly benefit is 60 % of earnings to a maximum benefit of \$6,000.00 per month. The maximum period of payment under this plan is according to age. Please contact the Human Resources Department for further clarification.

**Life and Accidental Death and Dismemberment Insurance** – Group term life insurance is provided free of cost in an amount equal to your annual salary rounded to the nearest \$1,000 not exceeding \$50,000. AD&D insurance is also provided free of cost and the benefit is equal to life insurance. This benefit is paid out when you sustain bodily injuries as a direct result from an accident. This benefit does not cover workers compensation injuries.

**Voluntary Supplemental Life** – This is a voluntary addition to the life insurance that is provided to you at a cost. Benefits may be elected in increments of \$10,000 with a maximum of \$500,000 or 5 times your salary (whichever is less). Rates are based on age and whether you’re a non-smoker or a smoker. All active employees who are regularly working a minimum of 20 hours per week are eligible for this elective coverage. Please contact the Human Resources Department for additional information.

**Earned Time** – Earned time is credited monthly at the rate of 2 days per month with a maximum accrual of 24 days /192 hours for the first three years of service. Regular full-time employees may earn additional time off after completion of service as follows:

<u>Years of Service</u>	<u>Maximum earned days</u>	<u>Maximum earned hours</u>
3 years	26 days	208 hours
5 years	28 days	224 hours
7+ years	30 days	240 hours

**Holidays** – Victory Programs celebrates 9 paid holidays per year. The agency also offers two floating holidays (Patriots Day & Veterans Day). The first floating holiday must be used during the first six months of the year, and the second floating holiday must be used during the last six months of the year or they will be forfeited.

New Year's Day            Labor Day            Thanksgiving Day    Christmas Day    Independence Day  
Martin Luther King Day   Memorial Day    Columbus Day    Presidents Day

**Retirement Savings Plan** – A 401 (K) Tax Deferred Annuity Plan (TDA) is also available. Employees have the option of enrolling at any time. The plan is 100% employee paid, through payroll deduction on a pretax basis.

**Direct Deposit** – Employee may choose to have payroll checks deposited directly into their bank accounts.

**Flexible Spending Account** – A program that allows you to set aside (on a pre-tax basis) a portion of your salary to be used for reimbursement of certain medical expenses not covered under your health insurance plan. You can also use this account to pay for dental, child care, transit and work related parking expenses.

**Tuition Remission Program** – This is a program that enables “eligible” employees of Human Service Providers to attend any community college, state college or the University of Massachusetts on a tuition free basis. The tuition remission program does not cover the cost of program fees, application fees, laboratory fees, books and supplies, or any other costs.

**The tuition remission program is for undergraduate courses only.** Please contact the Human Resources Department for additional information.

**Credit Union** – The Metropolitan Credit Union offers a variety of financial services. You can use payroll deductions for many transactions.

**Movie Tickets** – Regal CineMedia and Showcase Cinemas/National Amusements movie tickets are \$7.75 (non-restricted). AMC Silver movie tickets are \$6.00 (restricted) and \$7.50 (non-restricted).

Restricted movie tickets have a waiting period of 12 days from the release date of a movie and non-restricted movie tickets allow you to attend a movie with no waiting period. A list of participating movie theatres can be picked up at the reception desk.

**DELL© Employee Purchase Plan** - Receive a 2-6% discount based on the price of the computer system you choose. You may double your discount and save up to 12% by extending your protection plan to a 3 or 4 Year At-Home Service protection plan that is valid on all Dimension Desktops and Inspirion Notebooks.

**Employee Assistance Program** – All One Health (1-800-451-1834) is a free, voluntary and confidential counseling service, which offers you help with personal, professional or family concerns. Licensed counselors provide expert help for such problems such as stress, marital, or family problems, anxiety, depression, alcohol, or drug abuse, legal and financial concerns, and childcare and eldercare issues. Your EAP benefit provides 8 counseling sessions to assess a problem, assist in developing a plan to address the problem, offer short-term counseling and arrange referral and follow-up treatment if needed.

Part-time employees are eligible for certain benefits on a pro-rated basis. Please contact Human Resources for further clarification.

**Benefits presented on this explanation sheet were revised December 2008. These benefits may be modified from time to time. This benefit summary is a general reference to be used as a guideline. Please contact the Human Resources Department at (617) 541-0222 if you have any questions.**