

4/14/2016

**CITY OF CHELSEA  
CHELSEA PUBLIC SCHOOLS**

**HEALTH, DENTAL AND LIFE INSURANCE**

All full-time employees and permanent part-time employees working 20 hours a week for the City of Chelsea, including the Chelsea Public Schools, are eligible for employee benefits.

**RETIREMENT PLANS**

All teachers are required to enroll in the Massachusetts Teacher's Retirement Board.

All paraprofessionals, clerical staff, maintenance and food service workers are required to enroll in the City of Chelsea Retirement System. Enrollment forms must be completed with a copy of the employee's Birth Certificate attached.

**PAYROLL INFORMATION**

Administrators are paid on a biweekly basis on Friday with a twenty-six (26) pay period schedule.

Teachers are paid on a biweekly basis beginning with the second Friday of the school year on a twenty-four (24) pay period schedule.

All other employees are paid on a weekly basis each Wednesday.

**TAX SHELTERED ANNUITIES**

Employees are eligible to have tax-sheltered annuities. A contract with the annuity company and the employee must be submitted to the payroll office.

**DIRECT DEPOSIT**

All newly hired teachers must have direct deposit. A blank check must accompany the request to the Payroll Department in the Business Office. The direct deposit will not be effective until two payrolls have been processed after submission of the information.

**CREDIT UNION**

Employees are eligible to join the Chelsea Federal Employees Credit Union which is located in City Hall. The telephone number is 617-884-3599.

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**LIFE INSURANCE**

The city presently offers the following life insurance programs to employees:

**BASIC LIFE/ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

(50% employee paid)

Benefit amount	Employee Cost
\$5,000	\$2.37/month

Any employee not wishing to enroll will need to sign a waiver indicating refusal of this policy.

**VOLUNTARY TERM LIFE INSURANCE**

(100% Employee Paid)

Any employee who enrolls in the Basic Life insurance plan is eligible to purchase Life Insurance. See attached.

**For rates see attached sheet.**

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**VOLUNTARY DENTAL INSURANCE**

(100% employee paid)

**DELTA DENTAL**

Employees are eligible to join a voluntary dental plan offered through Delta Dental.

Individual	\$37.59 /month
Family	\$87.36/month

The open enrollment period for current employees to enroll is November for January 1<sup>st</sup> effective date.

**DMS DENTAL**

Employees of the Chelsea Public Schools also have the option to participate in an employee group sponsored Alternate Dental Option through DMS Dental.

Employee	\$22.00/month
Employee + 1	\$43.40/month
Family	\$63.60/month

The open enrollment period for current employees to enroll is May for June 1<sup>st</sup> effective date.

Monthly premiums are not pro-rated regardless of the start date or cancellation date. The first month's premium must be paid before coverage will be effective.

New employees who desire to participate in either dental plan must enroll **WITHIN THE FIRST 30 DAYS OF EMPLOYMENT.**

**NOTE: Any employee, who enrolls in Dental Blue or DMS Dental and then cancels coverage for any reason, is ineligible for any future enrollment in the dental plan.**

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**HEALTH INSURANCE**

The City of Chelsea offers two HMO's and one POS for employees. Employees must contribute a portion of the cost of their insurance depending on the plan chosen:

Harvard Pilgrim Health Care HMO	80% City-paid	20% employee-paid
Harvard Pilgrim Health Care PPO	70% City-paid	30% employee-paid

The employee's costs as of July 1, 2015 are as follows:

	<u>Family</u>	<u>Individual</u>
Harvard Pilgrim Health Plan HMO	\$437.87/month	\$162.79/month
Harvard Pilgrim Health Plan PPO	\$739.48/month	\$274.90/month

New employees who desire to participate in the health insurance program must choose a plan and enroll **WITHIN THE FIRST 30 DAYS OF EMPLOYMENT.**

The open enrollment period for current employees to enroll or change plans is during the month of April for July.

Employees beginning after the 15<sup>th</sup> of the month are not eligible for coverage until the 1<sup>st</sup> of the next month.

Further information on each plan and all enrollment forms are available in the personnel office.