



Congratulations and welcome to the Town of Wellesley. All new employees are required to review and complete the enclosed documents as well as attend a new employee orientation. Taking the time to review these materials will help you make the best choices for you and your family and make your first few days on the job as stress-free as possible. If you have any questions, please contact Human Resources at (781) 431-1019 x2244.

Newly hired benefited employees have 30 days from their start date to sign up for benefits. Also, changes to health insurance must occur within 30 days of a qualifying event, such as marriage, birth, or loss of coverage.

Additional information, including plan design information, rates, and enrollment forms can be found at www.WellesleyMA.gov under the Human Resources Department page.

1. Please review the following before your scheduled orientation:

Health Insurance

If you are eligible for health insurance please review all your options by taking these simple steps:

1. The Town of Wellesley contributes 80% of the cost toward the Fallon Select and Fallon Direct plans, and 60% towards any non-Fallon plan. All new employees are encouraged to consider the Fallon Select and Direct plans based on their value, cost to the employee, low out of pocket costs and wide network of doctors and facilities.
2. Verify that the providers you wish to see are in the network of the health plan you are considering.
3. Review the co-pays and premium rates to better understand the cost of the insurance plans and which option best fits your needs.
4. Bring with you to the orientation the necessary information to enroll you and your spouse/dependents, including Social Security numbers, marriage certificates, birth certificates and names of their primary care providers. You will be able to fill out the enrollment forms at the orientation.

Dental Insurance

The Town of Wellesley offers two dental plans: a “basic option” that offers basic services and coverage and a “high option” that allows for upgraded coverage and services.

1. Review the differences between the basic and high dental plan options.
2. Compare costs between dental plans.

Long Term Disability

The Town of Wellesley offers two levels of long-term disability coverage. This coverage takes effect after the 90th day of disability:

1. All benefit eligible employees receive, for free, the basic level of coverage which covers 40% of your salary up to \$1,250 per month.
2. Employees may purchase additional coverage of 60% of your salary up to \$2,500 per month (or up to \$6,000 per month for employees earning over \$50,000).

Health Reimbursement Arrangement

The Town provides each subscriber to a Town health insurance plan with a free **Health Reimbursement Arrangement (HRA)** account. The funds in the HRA are available to reimburse subscribers for a portion of the co-pays for office visits, prescription drugs, emergency room visits, same-day surgery procedures, in-patient hospitalizations and diagnostic imaging (such as MRIs).

Other benefits

The Town of Wellesley offers additional benefits, such as life insurance, 457B retirement programs, discount golf memberships, access to school fitness facilities, and many more. For a complete list of available benefits, please go to the Human Resources page at www.WellesleyMA.gov.

COBRA Notification

Notice regarding your extension of health and dental insurance coverage for you and your family members should you lose your health and dental insurance coverage.

2. What to bring to your orientation

- Personal identification (drivers license, passport, etc.)
- If enrolling in health or dental insurance, bring proof of relationship for members expected to be part of a family plan (marriage and/or birth certificates)
- Voided check for direct deposit and Health Reimbursement Arrangement account
- All forms completed to the best of your ability

3. You can complete the following forms DURING your employee orientation:

- Health Insurance (be sure to bring a birth and/or marriage certificate if enrolling your dependents or spouse)
- Dental Insurance Enrollment
- Long Term Disability Enrollment
- Health Reimbursement Arrangement Enrollment
- Flexible Spending Account Enrollment
- Life Insurance