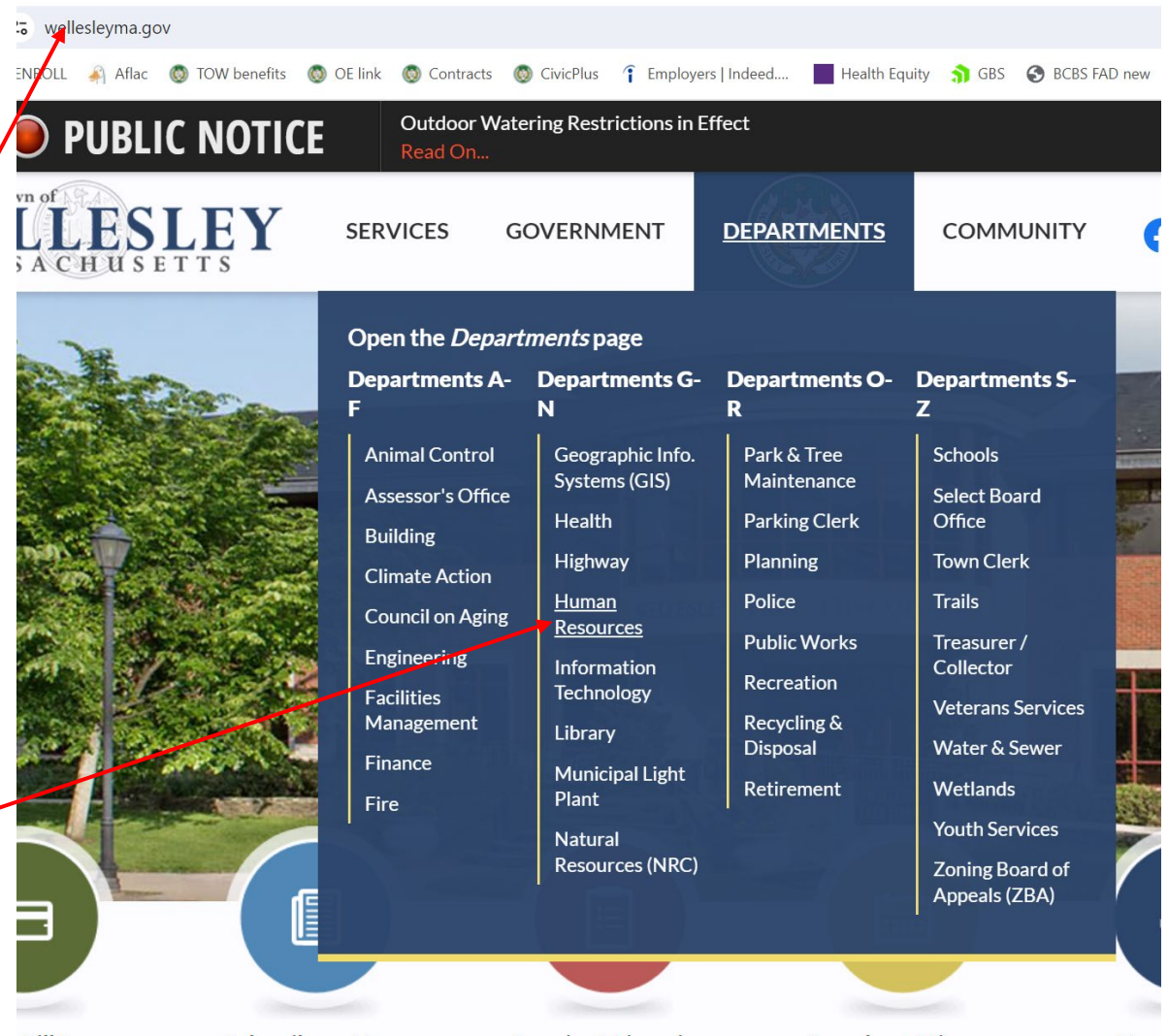


Town of Wellesley Benefit Options for New Hires

Employees who work 20 or more hours per week are eligible for benefits.

Benefits offered are found on the Town of Wellesley website at www.wellesleyma.gov under the Human Resources Department.

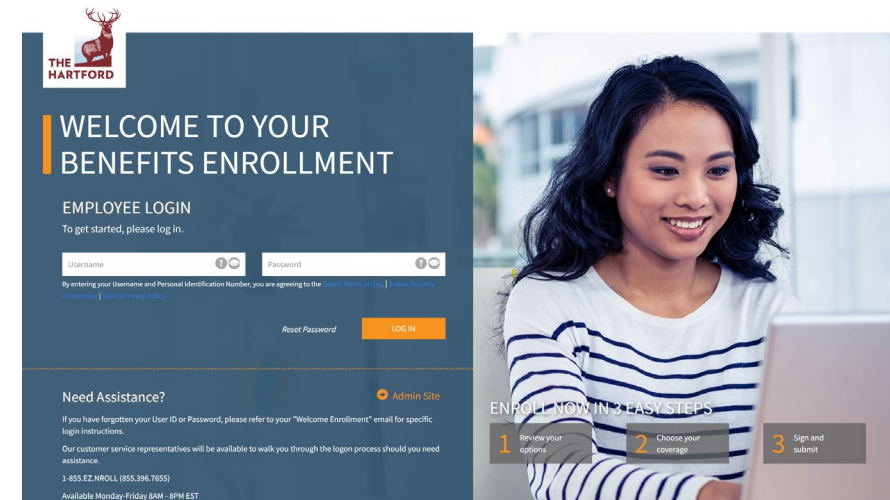
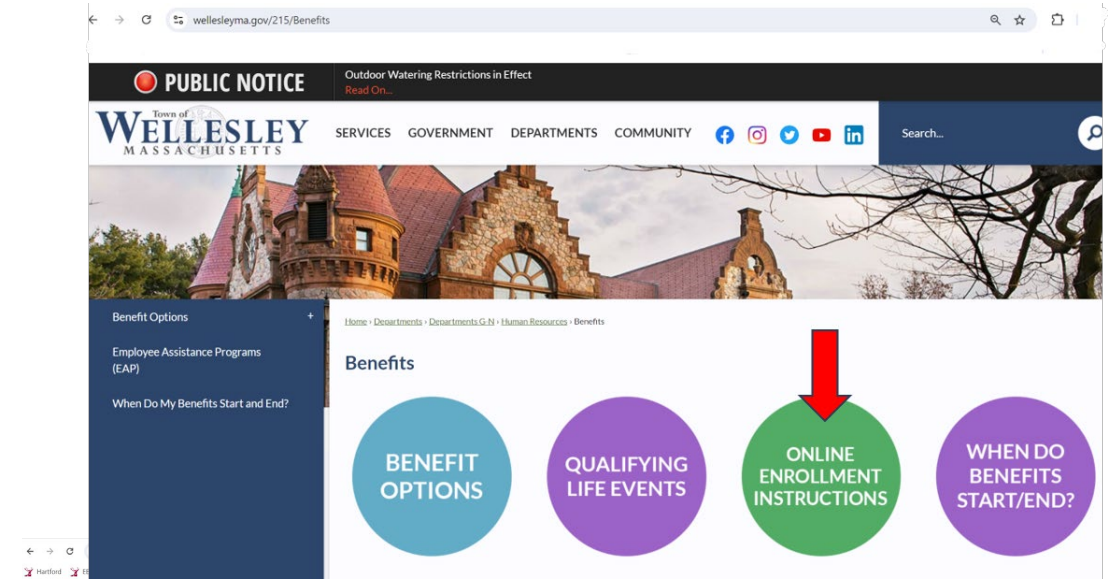


How Do I Sign Up?

- Once your information is entered into both our payroll and benefit systems, you will get an email from enroll.thehartfordatwork.com that gives you instructions on how to log in and enroll in benefits. The email address used is the one that you have provided for payroll purposes.
- **Be sure to have all the required documentation for any dependents covered before starting enrollment:** Social security number, birthdate and legal documentation demonstrating the new hire's relationship to the dependent (ex: city/state issued birth/marriage certificate, court orders to cover an ex-spouse, court guardianship papers for a minor, adoption papers, etc.) ***Enrollment cannot be completed without it.***
- You have 30 calendar days (day 1 is your start date) to enroll in benefits. Benefits are effective the first of the month following your start date. *(If your start date is August 28, your benefits begin September 1)*

I Am Ready To Sign Up – Where Do I Go?

- The email from enroll.thehartfordatwork.com inviting you to enroll will have instructions on where to go and how to sign in to the online enrollment tool. Information on how to enroll can also be found on the Town of Wellesley Human Resources page.
- The link to enroll in your benefits is www.thehartford.com/benefits/enroll and the enrollment site looks like the graphic on the right.



Configuring Your Username And Password

- The username and password is configured by using the rules below. Please make sure to follow the rules exactly or you will be unable to log in. Please note: the configuration below is based on the full legal name, not a nickname. If your first name is Elizabeth and you go by Betty, the first initial for your username is e, not b.

Username – Your username will be the first letter of your first name and first letter of your last name followed by the last four digits of your Social Security Number (SSN).

- **For example:** John Smith's SSN is 987-65-4321. His username is js4321

Password/PIN – Your password/PIN will be the first letter of your first name and the first letter of your last name followed by your date of birth using 2 digits for the month, 2 digits for the day and 4 digits for the year (MMDDYYYY).

- **For example:** John Smith's birth date is February 25, 1963. His password/PIN is js02251963.

***Your password/PIN is case sensitive, you need to use lowercase letters.**

Benefits Offered

Pre-Tax

- Medical
- Dental
- Health Savings Accounts (HSA)
- Flexible Spending Accounts (FSA)
- 457(b) Retirement Savings Option

Post-Tax

- Health Reimbursement Accounts (HRA)
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Vision
- Long Term Disability
- Life Insurance

Medical Insurance – Blue Cross & HPHC*



MEDICAL INSURANCE

Benchmark Plan

\$300 ind/\$900 fam deductible

FSA/HRA eligible

Pro-rated FSA **match** up to \$150 for a Town of Wellesley individual medical plan subscriber and up to \$450 for a Town of Wellesley family medical plan subscriber

2 options: Limited network & regular network plan

High Deductible Plan

\$2,000 ind/\$4,000 family deductible

HSA eligible

Eligible for up to \$1,000 in HSA money for a Town of Wellesley individual medical plan subscriber and up to \$2,000 for a Town of Wellesley family medical plan subscriber

*PPO plan is also offered through HPHC – details on this plan are available on the [HR website](#)

Dental



- One provider – Altus Dental
- Low and High Coverage
- Low individual dental plan is free
- If a town of Wellesley medical plan is selected and the dental plan is waived, the employee is eligible for a \$300 opt out. This payment shall be distributed evenly on a per-paycheck basis throughout the applicable payroll year.

Vision



- Plan provider is EYEMED
- Plan offers discounts on a variety of eyewear (frames, lenses, contacts, etc.)
- Various levels of coverage to include employee, employee+spouse, employee+children & family coverage
- Eye exams are NOT covered – those are covered through your medical insurance
- Uses in the Insight network

Long Term Disability



Long-Term
Disability

- Pays you a portion of your salary should you become disabled for more than 90 days
- All employees get the basic coverage (up to 40% of your monthly earnings) up to a maximum of \$1,250/month
- 2 buy up options, both up to 60%
 - Buy up option 1 – maximum monthly payment up to \$2,500
 - Buy up option 2 – maximum monthly payment up to \$6,000
 - Monthly payment amount and premium paid for this benefit is dependent upon base salary and will be calculated for you in the online enrollment tool.

Life Insurance



- Is ONLY offered during the first 30 days of your initial benefit eligibility date
- 2 plans: Basic and Supplemental
 - Basic
 - 10k term life policy
 - Supplemental
 - \$250,000 guaranteed issue
 - Up to \$500,000 of life insurance with evidence of insurability
 - Cost is based on how much life insurance is approved & age of the covered individual

Flexible Spending Accounts (FSA)



- Money put away pre-tax from an employee's paycheck for medical, dental and vision related expenses
- Can ONLY be used for expenses incurred during the current benefit year (7/1 - 6/30)
- 2 types:
 - Medical
 - IRS sets the limit each year
 - Use it or lose it. A partial rollover for 7/1 is allowed if you re-enroll for the medical FSA for the following benefit year
 - Up to \$150/\$450 pro-rated **match** for **Town of Wellesley medical insurance subscribers only**
 - Can ONLY be used with a low deductible or PPO medical plan
 - Dependent Care (childcare for dependents under 13)
 - IRS limit for Dependent Care is **\$5,000 per household**
 - Use it or lose it
 - Not linked to health insurance plan

Health Reimbursement Account



- Can ONLY be used with a Town of Wellesley Benchmark Medical Insurance Plan
- Partially reimburses for certain services
- Can be used in conjunction with FSA plan

The Plan provides each eligible employee participating in the Benchmark Health Insurance plans the opportunity to be reimbursed up to \$200 for an Individual and up to \$600 for a family for the following expenses:

Specialist Visit Co-payments (\$60+)	\$30 per visit
Urgent Care Co-payments	\$20 per visit
Same Day Surgery Co-payments	\$100 per surgery
Imaging Co-payments (MRI, CAT SCANS, PET SCANS)	\$50 per visit
Mail Order Prescription Co-payments (\$75+)	\$25 per prescription

Health Savings Account (HSA)



- Only eligible for this if you have a Town of Wellesley High Deductible Medical Insurance Plan.
- IRS contribution limits are set each year*.
- Town of Wellesley will contribute up to \$1,000 to a Town of Wellesley individual plan subscriber and up to \$2,000 to a Town of Wellesley family plan in HSA money. Certain deadlines apply.
These payments are included in the overall max amount allowed for the tax year.

*Individuals who are 55+ can contribute an extra \$1,000 to their HSA.



Accidents



Critical
Illnesses



Hospitalizations

Critical Illness/Hospital Indemnity/Accident

- Offered by the Hartford
- Are supplemental insurances that are meant to be used in conjunction with your medical insurance plan
- Offered in a variety of coverage levels
- Critical Illness coverage is the only age banded coverage and allows for a coverage amount between \$5,000 and \$30,000
- **If you have a Town of Wellesley medical plan**, you are eligible for one of two options:
 - Free* Hospital Indemnity OR Accident plan OR
 - A \$300 opt out payment if you opt out of Hospital Indemnity AND Accident. This payment shall be distributed evenly on a per-paycheck basis throughout the applicable payroll year

**Dropping a Town of Wellesley medical plan that the subscriber has a free accident OR hospital indemnity plan with will revert to those insurances becoming a paid insurance plan as opposed to a free plan the date the medical plan is dropped.*



457(b) Retirement Savings Option

The Town of Wellesley sponsors a 457(b) deferred compensation plan. This plan is designed to provide additional financial security by supplementing your Town of Wellesley pension plan through additional voluntary retirement payroll deductions.

Benefits include:

- Pre-tax contribution
- Easy enrollment
 - Part time employees: [Please complete an enrollment form](#)
 - Full Time (pension eligible) employees: [Click here to set up an account and enroll online!](#)
- Tax deferred earnings growth
- Ability to choose from a wide range of mutual fund families
- An alternative stability of principal account with minimum interest guarantees
- Withdrawal options for retirement, separation of service, hardship, or death
- Numerous distribution options are available once a triggering event has occurred, including IRA Rollovers

Final Thoughts

- You ONLY have 30 calendar days to enroll in your benefits. Once your 30 day window closes, your only option to enroll is during open enrollment (April for a 7/1 start date) OR as a result of a qualifying event.
- Benefit year runs from 7/1 – 6/30 of any given year
- Info on all benefits offered can be found on our website at <https://www.wellesleyma.gov/2214/Benefit-Options>
- Have questions?
 - Call (781) 431-1019, ext. 2244
 - Email benefits@wellesleyma.gov
 - Review the benefit guide on the Town of Wellesley HR website

