



OPEN ENROLLMENT 2025

April 2, 2025 - May 1, 2025

TOWN OF MARBLEHEAD
employee benefits

TABLE OF CONTENTS

- Important Dates.....3
- Benefits Introduction.....4
- Important Changes Coming.....5
- What's New This Year?.....6
- Instructions Overview.....7
- Medical Insurance.....8
- Dental and Vision Insurance.....10
- Flexible Spending and Dependent Care Accounts.....11
- 457(b) Deferred Compensation & Roth Options.....12
- Tax Deferred Solutions.....13
- Boston Mutual Life Insurance.....14
- Short Term Disability.....15

Tip: Click the section you want to see to go directly to that page!



IMPORTANT DATES TO REMEMBER

- April 2, 2025: Open Enrollment Begins
- April 9, 2025: Open Enrollment Benefits Fair
12pm - 5pm
Downstairs Conference Room
Mary Alley Building
7 Widger Road, Marblehead
- May 1, 2025: **OPEN ENROLLMENT DEADLINE**
**** NO CHANGES ACCEPTED AFTER THIS DATE!**
- June 1, 2025: Paycheck premium deductions change to the new rates for all benefits except FSA and DCA accounts.
- July 1, 2025: Changes made during Open Enrollment take effect. Paycheck deductions for FSA and DCA change to new rates.

BENEFITS INTRODUCTION

Your Benefits Package

The Town of Marblehead offers a variety of benefits allowing you the opportunity to customize a benefits package that meets your personal needs. You have the option to enroll in any or all of the benefit plans. Each benefit is independent of the others (with the exception of voluntary life insurance) and you may choose any combination you like.

In the following pages, you'll learn more about the benefits offered. We have included all the links to websites and documents you will need for a successful Open Enrollment.

Benefit	Who pays the cost?
---------	--------------------

Medical	The town pays a portion of your medical insurance premium. The split depends on your plan.
---------	--

Dental & Vision	Employees pay 100% of the premium for dental and/or vision coverage.
-----------------	--

Basic Life/AD&D	The town pays 75% of your cost for basic life insurance.
-----------------	--

Voluntary Life	Employees pay 100% of the premium for voluntary life insurance.
----------------	---

Short Term Disability	Employees pay 100% of the premium for short term disability.
-----------------------	--

FSA/DCA Accounts	Employees pay 100% of the amount they elect for Flexible Spending and Dependent Care Accounts.
------------------	--

Choosing Your Benefits

You must actively choose any benefit that you pay for, or share in the cost with your employer. The premium for elected coverages are taken from your paycheck automatically. There are two ways that the money can be taken out, pre-tax or post-tax.

Pre-tax vs. Post-Tax Benefit Premiums

What is the benefit to paying premiums pre-tax?

There is a definite advantage to paying for some benefits with pre-tax money. Taking the money out before your taxes are calculated lowers the amount of your pay that is taxable. Therefore, you pay less in taxes.

PRE-TAX BENEFITS:

Medical, Dental, Vision, Flexible Spending and Dependent Care Accounts, 457(b) Deferred Compensation plans (town employees), 403(b) plans (school employees)

POST-TAX BENEFITS:

Basic Life, Voluntary Life, Whole Life, Critical Illness Insurance, Short Term Disability, 457(b) Roth plans (town employees)



IMPORTANT CHANGES COMING!

PREMIUM DEDUCTION FREQUENCY CHANGES

FOR TOWN EMPLOYEES (does not apply to school employees):

Currently, your medical premium is deducted on 48 out of your 52 paychecks each year. Historically, dental, vision, and other benefits have been taken on every paycheck you receive in a year (52 total deductions).

Beginning June 1, 2025, we will be changing the deduction frequency for all benefits to match the medical deduction 48-week schedule.

This means a couple of things for you:

- Deductions for all benefits will be taken on the first four paychecks each month. For the months that have a fifth Thursday, you will not see any benefit deductions - this is how your medical deduction already works.
- *Your dental and vision premiums are not increasing this year.* However, you will see your weekly deductions go up very slightly to account for the four less deductions we will be taking throughout the year.

FOR SCHOOL EMPLOYEES (does not apply to town employees):

- *If you are already on a 22 pay-cycle, your deduction schedule will not change.*
- For school employees who have been paid weekly until now, as you know your pay schedule will be changing to biweekly starting July 1, 2025. **Your new number of pay periods each year is 26. Your deductions will be taken every single check, for a total of 26 deductions for each benefit per year.** As you had your benefits paid over 38 or 48 pay periods prior to this change, your deduction amounts will change accordingly.
 - Please be sure to account for the increase in your deduction amounts due to the decrease in number of deductions per year.

✦ WHAT'S **NEW** THIS YEAR? ✦



Short Term Disability

We are pleased to begin offering Short Term Disability through Colonial Life with this upcoming plan year.



457(b) Roth Option

We will be offering a post-tax Roth 457(b) option through Voya Financial in addition to the currently offered Deferred Compensation 457(b) plan. Employees can now choose which option is best for their families and financial goals.



Change to Dental Benefit

Starting July 1, 2025, the Altus dental plan yearly benefit maximum will increase from \$1,000/year to \$1,500/year. This applies to both new and existing dental subscribers. There will be **NO** premium increase for our employees for this increased coverage amount!



Change to Basic Life Insurance Benefit

Starting July 1, 2025, the Basic Life insurance amount offered through Boston Mutual is changing from \$2,000 to \$15,000 for active employees. This does result in an increased premium amount of \$7.88 per month (employee share) for new and current enrollees. Please refer to the Boston Mutual section of this guide for more information.

OPEN ENROLLMENT

INSTRUCTIONS & RESOURCES

How do I enroll in new benefits or make changes to what I have?

On the next several pages, you will find instructions for each benefit you can enroll in, along with links to benefit summaries, rate forms, websites, and enrollment forms if applicable.

Please take some time to familiarize yourself with the offerings and determine which benefits are right for you, your family, and your financial goals.

How long do I have to enroll or change my current benefits?

Open Enrollment opens on WEDNESDAY APRIL 2, 2025. It will end on May 1, 2025. This is a hard deadline - We are unable to accept any enrollments or changes after May 1st without a qualifying event!

**ALL ENROLLMENTS &
CHANGES MUST BE
RECEIVED BY MAY 1ST,
2025.**

**There will be NO EXCEPTIONS
to this deadline!**

MEDICAL INSURANCE



Marblehead offers health insurance options through the Group Insurance Commission (GIC). The enrollment is done through the MyGIC online portal:

- GIC's annual enrollment process is done electronically through their MyGICLink Member Benefits Portal at mygiclink.my.site.com.
- If you are already registered for GIC's online portal, you can log in during the Open Enrollment period (4/2/25 - 5/1/25) and change your plan, add or remove dependents, or cancel if you so choose to. ***Please note the following requirements for adding eligible dependents:***
 - If you are adding a spouse, you must upload a scan of your marriage certificate at time of enrollment.
 - If you are adding children, you must upload scans of their birth certificates at time of enrollment.
- If you are not registered, you will need a registration pin number to do so. If you do not have an email from GIC from when you first enrolled in one of their plans that has a number, you will need to contact GIC to request one here: <https://mygiclink.my.site.com/customerportal/s/pin-resend>. (***Please note: the payroll office cannot generate this for you - you must contact GIC directly for the pin number!***)
- See more information about the MyGICLink Member Benefits Portal, including how-to videos, here: www.mass.gov/guides/mygiclink-member-benefits-portal-resources.

MEDICAL INSURANCE LINKS

On this page, you will find links to all of the resources you will need to decide which plan is right for you and your family. Please take the time to review the GIC Benefit Guide, the rate form, and the websites and plan documents for each available option. *To open any of the resources below, click the title or link.*

****IMPORTANT: PLEASE CHECK WITH YOUR CURRENT PROVIDERS TO ENSURE THEY ACCEPT THE PLAN YOU WANT BEFORE MAKING YOUR SELECTION IN THE GIC MEMBER PORTAL. We cannot change it after Open Enrollment ends for any reason, so you will be unable to switch plans until next year's annual enrollment period if they do not accept your new plan.**

- GIC Benefit Guide 2025-2026
- Rate Form
- **Harvard Pilgrim Health Care** - Resources & Plan Documents:
 - Plan Comparison
 - Website: www.harvardpilgrim.org/gic
- **Wellpoint** - Resources & Plan Documents:
 - Total Choice Benefit Summary
 - Plus Benefit Summary
 - Community Choice Benefit Summary
 - Wellpoint Plan Comparison & Hospital Tier Chart
 - Website: www.wellpointmass.com
- **Mass General Brigham Health Plan** - Resources & Plan Documents:
 - Benefit Summary
 - Website: massgeneralbrighamhealthplan.org/gic-members
- **Health New England** (Western MA residents only)
 - Website: healthnewengland.org/gic

ALTUS DENTAL & VISION

INSURANCE LINKS

On this page, you will find links to all of the resources you will need to decide if these plans are right for you and your family. Please review the benefit summaries, rate form, and additional resources before making your selection. Once Open Enrollment ends, you will be unable to change your elections until next year's annual enrollment without a qualifying event. *To open any of the resources below, click the title or link.*

Please note: Dental and vision are two separate plans offered by the same company. You do not need to enroll in both if you only need one; they are administered separately. Please check the appropriate boxes for which type of coverage you would like to enroll in on the enrollment form linked below.

Please complete the enrollment form linked below and return to the payroll office in person or via email to payroll@marblehead.org.

- [Altus Dental Benefit Summary](#)
- [Altus Vision Benefit Summary](#)
- [Rate Form for all tiers and plans](#)
- [**Enrollment Form**](#)
- [Altus Preventative Rewards Flyer](#)
- [Altus VSP Network Benefit Enhancements & Highlights](#)
- [Altus Pre-Treatment Estimate Information](#)
- [Altus Online Member Portal Information](#)
- Altus Website: www.altusdental.com
- If you have any specific benefit questions or would like to speak to our Altus representatives, please visit our Benefit Fair on 4/9/25 at the Mary Alley Building or contact our representative listed below:

Kristyn Bourne
(401) 457 - 7257
kbourne@altusdental.com

FLEXIBLE SPENDING & DEPENDENT CARE ACCOUNTS RESOURCES & FORMS

Marblehead offers our employees the option to enroll in pre-tax Flexible Spending and Dependent Care Accounts through Voya. This gives you the opportunity to pay for some health or dependent care expenses with money set aside before your taxes are calculated, saving you a bit of money in taxes overall. You will pay off the amount you elect throughout the plan year in the form of payroll deductions. Below, you will find links to the brochures for each option, the enrollment form, and Frequently Asked Questions, along with examples of some eligible expenses.

Please note: IRS law dictates that all enrollees MUST RE-ENROLL EVERY YEAR in order to continue this benefit. This benefit WILL NOT roll over! If you do not get the enrollment form to us by May 1, 2025, you will be UNABLE to enroll in the FSA and DCA plans for the 2025-2026 plan year. There will be no exceptions made to this policy.

Please complete the enrollment form linked below and return to the payroll office in person or via email to payroll@marblehead.org.

The maximum for FSA has increased to \$3,300 this year!

- [Flexible Spending Account Brochure](#)
- [Dependent Care Account Brochure](#)
- [Frequently Asked Questions](#)
- [Examples of Eligible Expenses](#)
- [Enrollment Form](#)

457(b) DEFERRED COMPENSATION & ROTH PLANS RESOURCES & CONTACTS

****TOWN EMPLOYEES ONLY****

Town employees have the option to set aside some of their pay into two various plans for retirement in addition to their pension. You can choose a pre-tax Deferred Compensation 457(b) option or a post-tax Roth 457(b) option. The Roth option is a new benefit available to you and will kick in on July 1, 2025. We offer both of these options through Voya Financial.

You can enroll in these two options at any time of the year. In order to sign up, you must contact our Voya Investment Advisor listed below.

We will have our Investment Advisors present at the Benefits Fair on April 9, 2025. Please attend if you can between 12pm - 5pm to speak to them about these valuable plans and find out which option fits your situation and financial goals best.

- [457\(b\) Deferred Compensation Plan Summary](#)
- [457\(b\) Roth Option Plan Summary](#)
- [Plan Comparison Chart](#)
- [How Much Can I Contribute?](#)
- [How to Get Started](#)
- To enroll in either plan, please contact our Investment Advisor:
Brady Cowling
(781) 796 - 9973 or (860) 416 - 0742
brady.cowling@voyafa.com

TAX DEFERRED SOLUTIONS: LINKS & RESOURCES

**** SCHOOL EMPLOYEES ONLY****

School employees have the option to enroll in a TDS plan in addition to their retirement plans. They offer several options through various financial companies. You can enroll anytime during the year.

Please see links and resources below. Click on the titles to open the corresponding file or website. *Please contact TDS or the school business office with any questions if you have additional questions and to enroll.*

- [TDS Website](#)
- [TDS Comparison Chart: 403\(b\) vs. 457\(b\)](#)
- [TDS Salary Reduction Agreement Form](#)

We will have Tax Deferred Solutions representatives present at the Benefits Fair on April 9, 2025. Please attend if you can between 12pm - 5pm to speak to them about these valuable plans and find out which option fits your situation and financial goals best.

BOSTON MUTUAL LIFE INSURANCE

LINKS & RESOURCES

Marblehead offers employees the choice to enroll in a Basic Life insurance plan through Boston Mutual Life Insurance Company, as well as options for Voluntary Life, Whole Life, and Critical Illness insurance. This year, the benefit for the Basic Life option is increasing from \$2,000 to \$15,000. As a result, the employee share of the premium for this benefit will increase to \$7.88 per month. All current enrollees will see a change in their Basic Life payroll deductions after June 1, 2025 to reflect this new rate. *To open any of the resources below, click the title or link.*

For Voluntary Life: please see the options & age-based rates in the benefit summary linked below. **In order to select a Voluntary Term Life policy, you must enroll in Basic Life.**

To enroll in Basic Life and Voluntary Life, please complete the enrollment form linked below and return to the payroll office in person or via email to payroll@marblehead.org.

PLEASE NOTE: A medical exam may be required to enroll as an existing employee.

- [Basic Life Insurance Summary](#)
 - [Voluntary Life Insurance Summary](#)
 - [Voluntary Life Employee Rates](#)
 - [Voluntary Life Spouse Rates](#)
 - [Whole Life Insurance Summary](#)
 - [Critical Illness Summary](#)
 - [Enrollment Form \(for BASIC LIFE and VOLUNTARY LIFE only\)](#)
- If you would like to enroll in Whole Life or Critical Illness, please contact our Boston Mutual representative listed below:

Jesse White
(781) 910 - 1438
jwhite@membershipbenefitsgroup.com

SHORT TERM DISABILITY

LINKS & RESOURCES

We are pleased to begin offering you this new benefit through Colonial Life starting July 1, 2025!

This benefit is employee-funded, so you will pay 100% of the premium through payroll deductions. Rates may vary.

****PLEASE NOTE: THIS BENEFIT WILL ONLY BE OPEN FOR ENROLLMENT EVERY TWO YEARS!****

No medical questions will be required for ONLY this initial enrollment period!

Out-of-pocket medical costs can add up.

Talk with your Colonial Life benefits counselor to learn how supplemental benefits can help cover the direct medical costs of qualifying accidents and sicknesses. You can:

- Select benefits with no medical underwriting to qualify for coverage up to certain amounts
- Select coverage options for yourself and/or eligible dependents
- Receive direct benefits that can be used however you'd like, regardless of any other insurance you may have.
- Focus on health and recovery and worry a little less about paying bills

The following voluntary benefits will be offered during enrollment:

- Disability Insurance
- Accident Insurance
- Critical Illness with Cancer Insurance
- Hospital Confinement Insurance
- Term Life Insurance
- Whole Life Insurance

LEARN MORE!

Use your smartphone camera to scan the QR code below to learn more about this new benefit.



learn.coloniallife.com/town-of-marblehead

If you would like to enroll, please contact our Boston Mutual representative listed below:

Jesse White

(781) 910 - 1438

jwhite@membershipbenefitsgroup.com