

EMPLOYEE BENEFITS 2025

NEW HIRE ENROLLMENT GUIDE



TOWN OF MARBLEHEAD

KEY INFORMATION & DATES TO REMEMBER

Welcome to the Town of Marblehead!

We are thrilled to have you join our team. In this guide, you will find resources for each benefit available to you, along with website links, contact information, rates, and enrollment instructions. Please review these resources to determine which benefits are right for you, your family, and your financial goals.

Your employee benefits are managed by the town payroll/HR office. Please direct enrollment and benefit-related queries to Benefits Coordinator Amanda Viecegli and Payroll Manager Kathy Carey at payroll@marbleheadma.gov or **781-631-1705**. Our office is in the Mary Alley Municipal Building at 7 Widger Road, and our business hours are 8a-5p on Mondays, Tuesdays, & Thursdays, 8a-6p on Wednesdays, and 8a-12:30p on Fridays.

All enrollments and any required supporting documents must be received within 21 calendar days of your start date, where day one is your first actual day of work.

PLEASE NOTE:

- There are **no exceptions** to this deadline. If you do not complete your elections before your deadline, your next opportunity to enroll without a qualifying life event will be during Open Enrollment in the spring.
- We pay premiums one month in advance. This means that depending on when you enroll and where your start date falls within the month, payroll deductions for your benefits will be higher for the first few checks. Please contact the town payroll office once you have made your elections to discuss what that will look like for you.

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 enrollment period.

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 the 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, 403(b) plans (school employees only)

POST-TAX BENEFITS: Basic Life, Voluntary Life, Whole Life, Critical Illness Insurance, Short Term Disability, 457(b) Roth plans

HEALTH INSURANCE LINKS

We are pleased to offer several plans and tiers through the Group Insurance Commission (GIC). Within a couple of days after your first day of work, you should receive an email from MyGICLink containing a link to their online portal and a registration pin number you will need to enroll. You can then enroll right from their portal. You can click on the links below to review their guide and plan-specific details.

If you choose not to enroll as a new hire, your next opportunity will be during our next Open Enrollment period unless you have a qualifying life event before that. Please contact the town payroll office with any questions.

****IMPORTANT: PLEASE CHECK WITH YOUR CURRENT PROVIDERS TO ENSURE THEY ACCEPT THE PLAN YOU WANT BEFORE MAKING YOUR SELECTION IN THE GIC MEMBER PORTAL.**

- [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

We offer both dental and vision insurance through Altus Dental. You can choose to enroll in both or either of them individually. These are 100% employee-funded benefits. You can find the benefit summaries and rate form, as well as additional resources for both options below.

To open any of the resources below, click the title or link.

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

- [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 an Altus representative, please contact:

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 Financial. This gives you the opportunity to pay for some health or dependent care expenses with money set aside from your paycheck 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 complete the enrollment form linked below and return to the payroll office in person or via email to payroll@marbleheadma.gov.

❖ *Per the IRS, you can elect up to \$3,300 this year for the FSA and up to \$5,000 for dependent care accounts!*

- [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

Eligible employees have the option to set aside some of their pay into two various plans for retirement in addition to their pension plan. You can choose a pre-tax Deferred Compensation 457(b) option or a post-tax Roth 457(b) option. 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, whose contact information is listed below.

We have provided some plan resources to review. Please click the links below to download.

- [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 also have the option to enroll in a Tax Deferred Solutions (TDS) retirement plan in addition to their MTRS or town pension plan. TDS offers several options through various financial companies. You can enroll in these options 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: www.tdsplans.org
- [TDS Comparison Chart: 403\(b\) vs. 457\(b\)](#)
- [TDS Salary Reduction Agreement Form](#)

BOSTON MUTUAL LIFE INSURANCE

LINKS & RESOURCES

Marblehead offers employees the choice to enroll in a Basic Life/AD&D insurance plan, as well as options for Voluntary Life, Whole Life, and Critical Illness insurance. The basic life insurance plan offers \$15,000 in coverage and costs around \$7 per month. The exact amount taken per paycheck will depend on your number of annual pay periods.

We also offer a Voluntary Life benefit in addition to Basic (please see the options and age-based rates in the Voluntary benefit summary linked below). **You must enroll in Basic to select the Voluntary option.**

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

Please note: If you enroll as a new hire, you will not be required to answer medical questions to be covered. If you choose not to enroll now and instead wait until one of our regular annual open enrollment period for benefits each April, a medical questionnaire will be required for coverage.

- [Basic Life Insurance Summary](#)
 - [Voluntary Term Life Summary](#) and [Voluntary Rate Grid](#)
 - [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 representatives listed below:

Jesse White

(781) 910 - 1438

jwhite@membershipbenefitsgroup.com

Liam Gillis

(781) 775 - 3481

liam@membershipbenefitsgroup.com

SHORT TERM DISABILITY

LINKS & RESOURCES

Our short term disability plan is administered through Colonial Life. This benefit is employee-funded, so you will pay 100% of the premium through payroll deductions.

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 are offered as part of our Short Term Disability benefit:

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

- [Colonial Life New Hire Enrollment Packet](#)

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

Liam Gillis
(781) 775-3481

Liam@membershipbenefitsgroup.com



M M E F C U

Marblehead municipal employee federal credit union

Serving Marblehead Municipal Employees for more than 40 years

SUPPORT YOUR EMPLOYEE CREDIT UNION

"Borrow with confidence; we have your best interest in mind."

Welcome to all New Marblehead Employees!

Let us introduce ourselves. The Municipal Employees Credit Union was formed to help Marblehead employees and their family members financially.

We are not a bank in that we are member owned. Once you create a share account you become part owner of the institution. We do not operate to make a profit. We exist to serve the town employees.

We are a fee free institution. There is no cost for accounts or services we provide our members. Stop in if you have any questions. We have already helped many of your peers. Come in and see if we can do something for you!

Member Services:

- Savings Accounts
- Certificates of Deposit
- Notary Public Services

Loans:

- Auto New/Used
- Personal
- Vacation/Christmas
- Credit Card/Bill Payer
- Boat/RV
- Motorcycle

Notary Services available

Call Jim, Tammie or Michael for details

*APR Annual Percentage Rate



Nonprofit
Locally based
Member driven

Serving Massachusetts communities since 1982



Life comes with challenges. **Your Employee Assistance Program (EAP) is here to help.**

Your Employee Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are at no cost to the employee, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

Mental Health Sessions

Manage stress, anxiety, and depression, resolve conflict, improve relationships, overcome substance abuse, and address any personal issues.

Life Coaching

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance.

Financial Consultation

Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

Legal Referrals

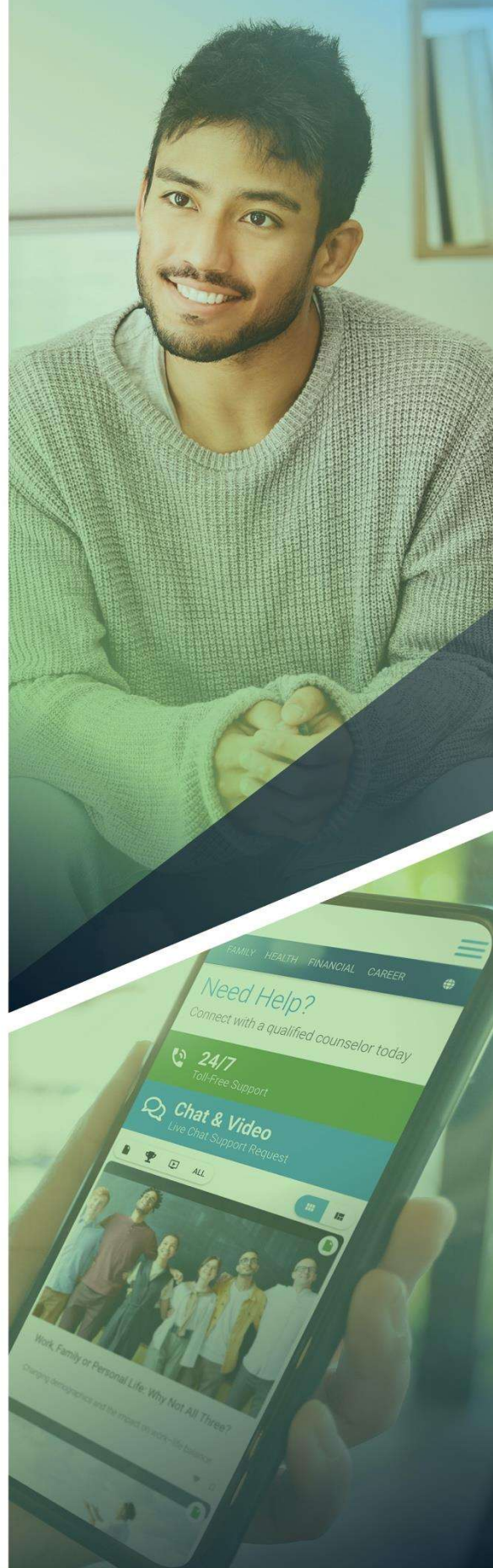
Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

Work-Life Resources and Referrals

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Medical Advocacy

Get help navigating insurance, obtaining doctor referrals, securing medical equipment, and planning for transitional care and discharge.



Call: 800-451-1834
Visit: allonehealth.com/miia-eap





Nonprofit
Locally based
Member driven

Serving Massachusetts communities since 1982



La vida viene con desafíos.

Su Programa de Asistencia al Empleado (EAP) está aquí para ayudarle.

Su Programa de Asistencia al Empleado puede ayudarlo a reducir el estrés, mejorar la salud mental y facilitarle la vida al conectarlo con la información, los recursos y las referencias correctos.

todos los servicios son sin costo para el empleado, confidenciales y están disponibles para usted y los miembros de su familia. Esto incluye el acceso a asesoramiento a corto plazo y la amplia gama de servicios que se enumeran a continuación:

Sesiones de salud mental

Controle el estrés, la ansiedad y la depresión, resuelva conflictos, mejore las relaciones, superar el abuso de sustancias, y aborde cualquier problema personal.

Asesoramiento de vida

Alcance metas personales y profesionales, maneja las transiciones de la vida, supere obstáculos, fortalezca las relaciones y logre mayor equilibrio.

Consulta financiera

Desarrolle bienestar financiero relacionado con el presupuesto, compra de vivienda, pago de deudas, resolver preguntas fiscales generales, prevención del robo de identidad y ahorro para la jubilación o enseñanza.

Referencias legales

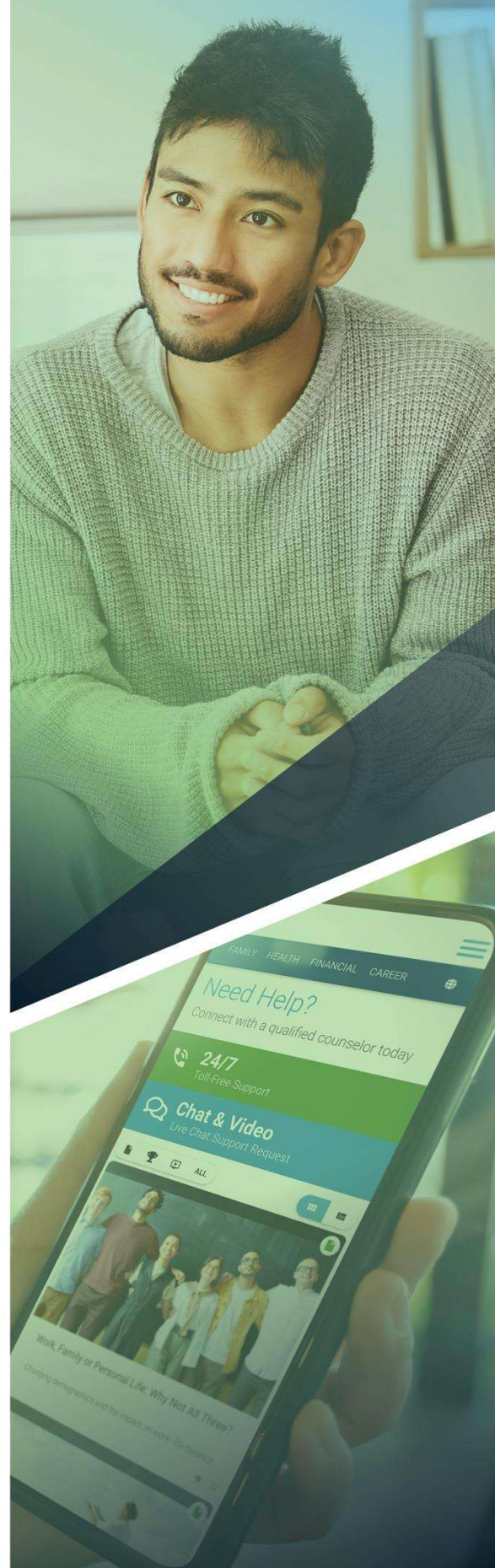
Reciba referencias para asuntos legales personales, incluyendo la planificación patrimonial, testamentos, bienes raíces, bancarrota, divorcio, custodia y más.

Recursos y referencias de trabajo-vida

Obtenga información y referencias cuando busque cuidado de niños, adopción, apoyo para necesidades especiales, cuidado de ancianos, vivienda, transporte, educación y cuidado de mascotas.

Apoyo médico

Obtenga ayuda para navegar los seguros, obtener referencias médicas, asegurar equipo médico, y planificar la atención de transición y el alta.



Llame: 800-451-1834
Visita: allonehealth.com/miia-eap



Employee EAP Services



MIIA

Nonprofit
Locally based
Member driven

Serving Massachusetts communities since 1982

Our confidential resource and referrals are available at no cost to you. Services with referral sources are optional and fees may exist.

GET HELP WITH:



Family Conflict



Couples/Relationships



Substance Abuse



Work/Life Balance



Stress



Depression/Anxiety



Grief



Parenting

YOU HAVE ACCESS TO MENTAL HEALTH COUNSELING

Short-term counseling by licensed, Master's-level counselors via phone, mobile app, chat, and video. Available to you and your household members 24/7.



EVERYDAY ASSISTANCE:

Overwhelmed and scared about her teen's active substance misuse, a member called in looking for assistance. She received an appointment with a counselor, and during their sessions, she learned parenting strategies and boundary-setting to help manage the situation. The member also received information about local treatment programs for her son and family support groups.

**ACCESS
VIA:**



myassistanceprogram.com/miia-eap/



1-800-451-1834

Our confidential resource and referrals are available at no cost to you. Services with referral sources are optional and fees may exist.

GET HELP WITH:



Bankruptcy



Home Buying



Debt



Identity Theft



Retirement Planning



College Planning



Budget Coaching



Taxes

YOU HAVE ACCESS TO FINANCIAL ASSISTANCE

Financial Assistance connects individuals with certified financial planners, public accountants, and credit counselors to help with personal financial challenges.



EVERYDAY ASSISTANCE:

Maggie reached out feeling overwhelmed and anxious after receiving a letter from an attorney regarding an old debt that was not paid. The letter also specified that her wages were to be garnished. After utilizing financial consultation services through the assistance program, Maggie learned, in this instance, it was illegal to garnish her wages, and that the letter was a scam.



**ACCESS
VIA:**



myassistanceprogram.com/miia-eap/



1-800-451-1834

Our confidential resource and referrals are available at no cost to you. Services with referral sources are optional and fees may exist.

GET HELP WITH:



Bankruptcy



Divorce



Custody



Estate Planning



Wills



Real Estate



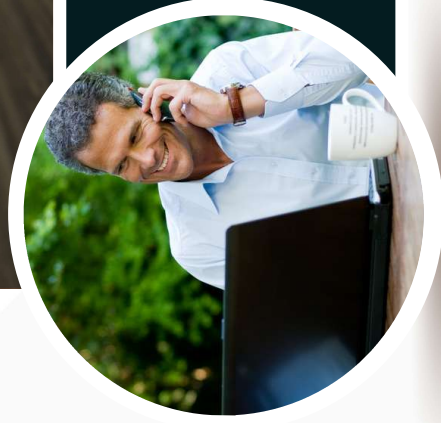
Adoption



Eldercare

YOU HAVE ACCESS TO LEGAL ASSISTANCE

*Get connected with a qualified attorney
for a FREE 30-minute consultation.*



EVERYDAY ASSISTANCE:

A member called in looking for help with finding an attorney. He had hired a company to repair his roof and already signed a contract. Suddenly the company stopped responding and never came back to finish the job. The Assistance Program was able to locate an attorney within 5 miles and offer a discount to use this attorney's services.



**ACCESS
VIA:**

 myassistanceprogram.com/miia-eap/

 **1-800-451-1834**

Our confidential resource and referrals are available at no cost to you. Services with referral sources are optional and fees may exist.

GET HELP WITH:



Life Transitions



Communication Skills



Stress & Time Management



Work/Life Balance



Managing Multiple Projects



Goal Setting/Action Steps



Improving Relationships



Living a More Purposeful Life

LEVEL UP WITH LIFE COACHING

Reach your personal and professional goals with free coaching sessions.



EVERYDAY ASSISTANCE:

A member was studying to retake a professional exam that she needed to pass and was looking for help with time management. Our coach helped her develop a study schedule that worked with her already hectic work schedule and kept her accountable to stay on top of it. She e-mailed her coach a few months later to report she passed her exam!

**ACCESS
VIA:**



myassistanceprogram.com/miia-eap/



1-800-451-1834

Our confidential resource and referrals are available at no cost to you. Services with referral sources are optional and fees may exist.

GET HELP WITH:



Childcare



Eldercare



Housing



Transportation



Adoption



Education



Pet Care



Household Errands

BALANCE BETTER WITH WORK/LIFE RESOURCES

*Receive personalized support for
a wide range of caregiving, life
management and family needs.*



EVERYDAY ASSISTANCE:

A hard-working parent reached out to the program looking for alternative infant care since their provider was closed due to COVID-19. The team found 5 childcare providers in her area that were open and provided detailed information including pricing, fees, hours, and availability. The parent responded, "This program is a lifesaver!"



**ACCESS
VIA:**



myassistanceprogram.com/miia-eap/



1-800-451-1834

Our confidential resource and referrals are available at no cost to you. Services with referral sources are optional and fees may exist.

GET HELP WITH:



Insurance Navigation



Doctor Referrals



Health Care Transportation



Discharge Planning



Care Transition



Durable Medical Equipment



Geriatric Care



Medical Appointment Preparation

YOU HAVE ACCESS TO MEDICAL ADVOCACY

Medical advocates help you interpret medical information related to claims, coverage, and medical diagnosis.



EVERYDAY ASSISTANCE:

A member needed a reliable, medically trained babysitter to help take care of her young son who has chronic asthma. She and her husband had tried every avenue they could think of to get a decent sitter but kept coming up blank. The Assistance Program was able to provide a list of professional babysitters, all medically trained, and well suited to her son's needs. This member now has time back in her day, and peace of mind that her son is well cared for.



**ACCESS
VIA:**

 myassistanceprogram.com/miia-eap/

 **1-800-451-1834**

Here to support you through life's challenges



Mass4YOU is an Employee Assistance Program brought to you by the Group Insurance Commission (GIC) and the Commonwealth of MA, powered by Optum. **Mass4YOU** is a friendly and confidential service that provides a wide range of free resources for any life situation.

Let us do the research for you

Here are just a few of the ways **Mass4YOU** can help you and your family:

- WorkLife Services referrals
- Financial and legal help
- Child, family and parenting support
- Stress management

Get support when times are tough

Our **Mass4YOU** Employee Assistance Program (EAP) can help you with family concerns, financial issues, separation and divorce, substance abuse, stress and anxiety, and more. Call to speak confidentially with a specialist to get referrals or prior approval for services. You may also visit liveandworkwell.com to search for a provider.



Your Employee Assistance Program

Powered by Optum®

Connect to Mass4YOU in 3 convenient ways



Call
1-844-263-1982



Scan the
QR code or visit
liveandworkwell.com
(access code **mass4you**)



Download the
Optum Assist
mobile app
(access code **mass4you**)

Get support. Save time. Enjoy life.

Get referrals to WorkLife Services with one quick call to **1-844-263-1982**. We have 100+ ways to help you manage your life, including:



Your Employee Assistance Program

Powered by Optum®



PERSONAL SERVICES

- Dining
- Entertainment
- Household services
- Pet services
- Recreation
- Relocation
- Repair: auto, home
- Shopping
- Travel
- Yard and lawn care



CHILD, FAMILY AND PARENTING SUPPORT SERVICES

- Adoption
- Before- and after-school programs
- Childcare options
- Help with parenting questions
- Infertility resources
- New parent support groups
- Prenatal services
- Special needs care
- Summer camps and activities



EDUCATIONAL RESOURCES

(from kindergarten through adult)

- Adult education classes
- At-risk youth programs
- College solutions
- Career consulting
- Home schooling
- Nursery schools
- Private school resources
- Sports and recreation programs



ADULT AND ELDERCARE SUPPORT SERVICES

- Adult day care programs
- Alzheimer's and related disorders
- Community programs
- Elder abuse
- Financial issues
- Grief/loss
- In-home/nursing care options
- Retirement planning
- Skilled nursing facility information



CHRONIC ILLNESS SUPPORT SERVICES

- Advocacy
- Affordable housing
- Caregiving resources
- Condition-specific support
- Food service and nutrition help lines
- Living with a disability
- Remodeling for accessibility
- Transportation
- Work issues

CONNECT TO MASS4YOU IN 3 CONVENIENT WAYS



Call
1-844-263-1982



Scan the QR code or visit
liveandworkwell.com
(access code **mass4you**)



Download the **Optum Assist**
mobile app (access code **mass4you**)

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.