

2025 BENEFITS GUIDE



BENEFITS

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Seekonk

Building Community, one dedicated team member at a time



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SEEKONK

The Town of Seekonk appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about annual enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource. Anytime you have questions about benefits or the enrollment process, you can contact the Treasurer's office. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the Treasurer's website for additional plan information.





Enrolling in Benefits



May is Open Enrollment
Be on the lookout for an email

If you want medical coverage in 2023 for yourself or your family, you must enroll in one of the plan options during the annual enrollment period. If you need to add or remove coverage for yourself or your dependents, you must wait until the next open enrollment period, unless you have a qualifying life event as defined by the IRS.

Here are some examples of qualifying life events:

- Birth, legal adoption or placement for adoption.
- Marriage, divorce, or legal separation.
- Dependent child reaches age 26.
- Spouse or dependent loses or gains coverage elsewhere.
- Death of your spouse or dependent child.
- Spouse or dependent become eligible or ineligible for Medicare/Medicaid or the state children's health insurance program.
- Change in residence that changes coverage eligibility.
- Court-ordered change.
- Spouse's open enrollment that occurs at a different time than yours.

The IRS requires that you make changes to your coverage within 30 days of your qualifying life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter.

Please remember to add your Social Security number and the Social Security numbers of your dependents during enrollment.



Eligibility

Open enrollment is your opportunity to elect coverage in Seekonk's benefit plans. Our open enrollment period will be held in the month of May each year. All elections made during this period will be effective July 1 through June 30 the following year.

Outside this open enrollment period, you will not have the chance to add, change or remove benefits unless you have a qualifying life event.

Eligible Employees

You may enroll in the benefits program if you are a regular full-time employee who is actively working a minimum of 20 hours per week. As a benefits-eligible employee, you have the opportunity to enroll in benefit plans as a new hire or during the annual open enrollment period.

If you're enrolling as a new employee, you become eligible for benefits on your first day of employment.



Dependent eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- Your spouse.
- Your children up to the age of 26. This includes your natural children and those of your spouse, adopted children, stepchildren, foster children, or children obtained through court-appointed legal guardianship. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided to and approved by the Town.





Medical Benefits

Health Insurance

Employees who work 20 or more hours per week may enroll in the town's health insurance plan: Network Blue New England Value (HMO) or Blue Care Elect Enhanced Value (PPO). *For all family enrollments, a copy of your marriage license and copies of birth certificates for all dependents are required.

New employees have thirty (30) days from their date of hire to enroll in an insurance plan. Should you choose to enroll at a later time, you may do so during the "Open Enrollment" period that is held in May, effective July 1st of each year.

Current Insurance Rates are for Fiscal Year 26, July 1, 2025 through June 30, 2026.

Rates

Blue Care Elect Value Plan - PPO

Contribution	Individual	Family
Employee Monthly Contribution	\$455.50	\$1,132.50
Employee Bi-Weekly Contribution	\$227.75	\$566.25

Network Blue NE Value Plan - HMO

Contribution	Individual	Family
Employee Monthly Contribution	\$253.75	\$665.25
Employee Bi-Weekly Contribution	\$126.88	\$332.63



The Town pays 50% of Health Insurance Premiums to all retirees receiving a pension and their dependents for the duration of the retirees lifetime.

Lifetime Insurance





Medical Benefits

Vision Insurance



Employees who work 20 or more hours a week have the option to enrolling the Eye Med Vision Insurance Program.

New employees have thirty (30) days from their date of hire to enroll in an insurance plan. Should you choose to enroll at a later time, you may do so during the “Open Enrollment” period that is held in May, effective July 1st of each year.

Dental Insurance



Employees who work 20 or more hours a week have the option to enroll in the Altus Dental Insurance Program.



Current Insurance Rates are for Fiscal Year 26, July 1, 2025 through June 30, 2026.

Rates

Altus Vision Care

Plan Type	Monthly Rate
Individual	\$5.00
Employee & Spouse	\$10.00
Employee & Children	\$10.50
Family	\$14.50



Altus Dental - Low Plan

Contribution	Individual	Two Person	Family
Employee Monthly Contribution	\$17.64	\$35.28	\$52.92
Employee Bi-Weekly Contribution	\$8.82	\$17.64	\$26.46

Altus Dental - High Plan

Contribution	Individual	Two Person	Family
Employee Monthly Contribution	\$19.74	\$41.84	\$61.56
Employee Bi-Weekly Contribution	\$9.87	\$20.92	\$30.78



Pharmacy Benefits

Stay on top of your prescriptions with your MyBlue Account

Create a MyBlue account and get online access to your benefits from Blue Cross Blue Shield of Massachusetts.

MyBlue is the best way to instantly manage your medications, review your pharmacy claims, and easily keep track of your pharmacy benefits, all in one place. You can even download the app to your phone and keep your prescriptions in your pocket.



Discover the power of MyBlue

Take advantage of your plan's tools and benefits, whenever and wherever



Track claims and benefits



Check deductible balances



Find a Doctor



Your medications
at a glance



View your member
ID card





Living Healthy Naturally

Discover healthy savings up to 30% on wellness offerings for mind and body, including:

Blue Cross Blue Shield of Massachusetts members can save up to 30% off the standard rates at network alternative health practitioners in all 50 states.



To take advantage of your Living Healthy Naturally discount, just show your Blue Cross Blue Shield of Massachusetts member ID card when you go for your appointment.

Besides saving money, you'll have peace of mind knowing that all the practitioners in this program are accredited in their fields and meet the network's requirements for education, training, and facilities.



Yoga, Pilates, tai chi, and more



Acupuncture



Nutrition counseling and personal training



Massage Therapy



Mind/body techniques

Find an alternative care provider at

<https://www.bluecrossma.org/myblue/find-care/care-options/find-holistic-care/find-alternative-care>



Life and AD&D Insurance

Seekonk's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. Group term life and Accidental Death and Dismemberment (AD&D) coverage are provided cost to you upon employment at a 25% cost to you.

Basic Life Insurance

Employees who work 20 or more hours a week are eligible for a \$4,000.00 life insurance policy with Boston Mutual Life Insurance Company. The Town of Seekonk contributes 95% of the premium and the employee contributes 5% of the premium. This basic life insurance policy is available to employees at the rate of \$0.18 per month. Employees must enroll in the life insurance plan within thirty (30) days of your hire date.



Voluntary Life Insurance

Employees who work 20 or more hours a week may purchase additional voluntary life insurance. Refer to enclosed Boston Mutual Benefit Summary for Coverage and Bi-Weekly Rates. These rates are based on amount of coverage elected as well as employee's age and spouse's age if applicable.

Spouse and children may be added to the policy. Coverage amounts are in units of \$5,000.00 for spouse, \$10,000 per child(ren).

Disability, Life, Accident, and Cancer Insurance

We offer Colonial Life Disability, Life, Accident & Cancer insurance plans. Interested employees may enroll at their time of hire by contacting our Colonial Life representative, Andrew Rogers, at 617-719-2651, or aprininsurance@comcast.net



Lifetime Benefit

The Town pays 50% of Health Insurance Premiums to all retirees receiving a pension and their dependents for the duration of the retirees lifetime.



Colonial Life





Basic Insurance Terms

COINSURANCE: Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service. Your coinsurance will begin after you have met your deductible. For example, if the health plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health plan pays the rest of the allowed amount.

COPAY: A copay is a fixed dollar amount you pay for a healthcare service. The amount can vary by the type of service. Your copays will not count toward your deductible but will count toward your out-of-pocket maximum.

DEDUCTIBLE: The deductible is the amount you owe for covered healthcare services before your plan begins to pay benefits. For example, if your deductible is \$2,800, your plan won't pay anything until you've met your \$2,800 deductible for covered healthcare services subject to the deductible. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

EMBEDDED DEDUCTIBLE: If you are on a family medical plan with an embedded deductible, your plan contains two components: an individual deductible and a family deductible. Having two components to the deductible allows each member of your family to have your insurance policy cover their medical bills prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

EXPLANATION OF BENEFITS (EOB): An EOB is a statement from the insurance company showing how claims were processed. The EOB tells you what portion of the claim was paid to the healthcare provider and what portion of the payment, if any, you are responsible for.

INDIVIDUAL MANDATE: Federal health reform mandates most US citizens have health insurance for themselves and their dependents. Seekonk helps you stay insured by offering affordable healthcare for all employees who work at least 20 hours each week. Coverage is effective the first of the month following date of hire and allows you to cover your spouse and children.

IN-NETWORK VS. OUT-OF-NETWORK: A network is composed of all contracted providers. Networks request providers to participate in their network, and in return, providers agree to offer discounted services to their patients. If you pick an out-of-network provider, your claims will be higher because you will not receive the discounts the in-network providers offer.

OUT-OF-POCKET MAXIMUM: The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. Your out-of-pocket maximum includes your deductible, coinsurance and copays that come out of your pocket. After you have paid the specified out-of-pocket amount during a policy year, the plan pays the remaining covered services at 100%.

PREVENTIVE CARE: Routine healthcare services can minimize the risk of certain illnesses or chronic conditions. Examples of preventive care services include but are not limited to physical exams, mammograms, flu vaccines, prostate tests and smoking cessation.





Special Benefits

Employee Assistance Programs



Perspectives LTD

WorkLife Online

Provides access to articles, assessments, skill-building courses, links, information, and resources in the following areas: Parenting, Aging, Balancing, Thriving, Working, Living, and dealing with Stress and Anxiety.

With Perspectives LiveConnect you can instant message a WorkLife consultant 24 hours a day, 7 days a week.

Assessment / Referral / Counseling

Includes 24-hour access to masters-level professionals who can help with telephone or in-person short-term counseling (videoconference and text counseling options during COVID-19), and referrals to other services.

We also offer in-the-moment support, referrals to local and national resources as well as short-term counseling.

Legal / Financial Services

Provide over-the-phone access to attorneys and financial consultants for a variety of issues, including separation/divorce, child custody, housing / real estate, will and probate, family mediation, retirement planning, tax consultation, and financial planning. Legal / Financial Services also include referrals to attorneys in our network for free 30-minute in-person consultations and a 25% fee discount.

Need Assistance?

Call 800-456-6327 or log into perspectivesltd.com with your username and password to learn more or get started.

Username: MEGA

Password: perspectives

Southcoast Health EAP

Southcoast Health's Employee Assistance Program (EAP) is a professionally staffed, confidential resource offered by an employer. The EAP provides assistance with personal problems affecting job performance and other areas of an employee's life.

EAP services are offered to employees and immediate family members as a benefit of employment. Employees may contact the EAP on their own for assistance with personal problems.

The program is voluntary and strictly confidential. No information regarding the employee's assessment and counseling sessions will be reported back to the supervisor unless the employee gives written authorization.

Core Services Offered

- Supervisor/Manager Training and Consultation
- Confidential Assessment and unlimited counseling
- Case management
- Wellness and Prevention Educational Programs
- Critical Incident Debriefings
- Team Building
- Conflict Resolution
- Leadership Coaching





Special Benefits

Deferred Compensation

The Massachusetts Deferred Compensation 457 SMART Plan is a retirement savings program available for Commonwealth of Massachusetts state and municipal employees. Eligible employees can save and invest before-tax dollars or post-tax ROTH through salary deferrals into our wide array of low fee investments options.

Empower Retirement Services serves as the Deferred Compensation Plan Administrator for the State of Massachusetts. Interested employees may enroll by contacting our Empower representative, Vito DeSimone at 877-457-1900, Ext. 20090 (Toll Free) or Vito.DeSimone@empower-retirement.com

ICMA Retirement Corporation also offers a Deferred Compensation Plan. Informational packets and enrollment forms are available through the Treasurer's Office.

Direct Deposit

Direct Deposit

Employees may have their payroll checks directly deposited into their checking and/or savings account (form enclosed). Details are available at the Treasurer's Office or by telephone at (508) 336-2970.



Pension

What is a Pension?

A pension plan is an employee benefit that commits the employer to make regular contributions to a pool of money set aside to fund payments made to eligible employees after they retire. In the United States, traditional pension plans, or defined-benefit plans, have become increasingly rare and replaced by retirement benefits that are less costly to employers, such as the 401(k) retirement savings plan.

Bristol County Retirement

As an employee of the Town of Seekonk, you will make mandatory contributions to the Bristol County Retirement System. Through payroll deductions, you will contribute 9% of your regular compensation and an additional 2% on wages in excess of \$30,000. To learn more about your retirement system, please see their website www.bristolcountyretirement.org. As Town of Seekonk employees, you will either be in Group 1 (officials and general employees including clerical, administrative and technical workers, laborers, mechanics, and all others not otherwise classified) or Group 4 (public safety officers, officials, and employees, such as police officers, firefighters, and certain correction officers).

Vested in 10 Years





Loan Forgiveness

As an employee of the Town you may be eligible for loan forgiveness

The Town of Seekonk is an eligible employer under the Federal Public Service Loan Forgiveness (PSLF) Program

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan, while working full-time for a qualifying employer.

Qualifying for PSLF

To qualify for PSLF, you must

- be employed by a U.S. federal, state, local, or tribal government or qualifying not-for-profit organization (federal service includes U.S. military service);
- work full-time for that agency or organization;
- have Direct Loans (or consolidate other federal student loans into a Direct Loan);
- repay your loans under an income-driven repayment plan or a 10-year Standard Repayment Plan; and
- make a total of 120 qualifying monthly payments that need not be consecutive.



Eligible Loans

Any loan received under the William D. Ford Federal Direct Loan (Direct Loan) Program qualifies for PSLF.

Eligible

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans

Ineligible

- Federal Family Education Loan (FFEL)
- Federal Perkins Loan (Perkins Loan)
- Student loans from private lenders

Qualifying Payments

A qualifying monthly payment is one you make while employed full-time by a qualifying employer (after October 1, 2007) at any time during that month.

- While under a qualifying repayment plan, and
- for the full amount due as shown on your bill; or
- when you are in one of the accepted types of deferments or forbearance at any time during that month.

Your 120 qualifying payment don't need to be consecutive. For example, if you have a period of employment with a nonqualifying employer, you will not lose the payment counts for prior qualifying payments you made.



Patient Protection Disclosure

Network Blue New England Value (HMO) generally requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members.

For information on how to select a primary care provider, and for a list of the participating primary care providers, please visit <https://www.bluecrossma.org/>

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Network Blue New England Value (HMO) or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre- approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, please visit <https://www.bluecrossma.org/>

If you have further questions, you may contact the Treasurer's Office at 508-336- 2970 or School Administration at 508-399-5106.





Contacts

AhealthyMe

Website:
<https://bluecrossma.healthy.me.com>
Customer Service: 1-888-617-0696

Altus Dental

Customer Service: 877-223-0588
Fax: 401-457-7240
Email: customerservice@altusdental.com
Website: altusdental.com

Blue Cross Blue Shield

Member Services: 800-262-2583
Website: <https://www.bluecrossma.org/>

Bristol County Retirement

Address: 645 County Street, Taunton,
MA 02780
Phone: 508-824-4029
Fax: 508-880-8749
Website:
<https://www.bristolcountyretirement.org/>

Colonial Life

Representative: Andrew Rogers
Phone: 617-719-2651
Email: aprinsurance@comcast.net
Website: coloniallife.com

Deferred Compensation

SMART Plan of Massachusetts
Representative: Vito DeSimone, CRC
Phone: 877-457-1900, Ext. 20090
Email: vito.desimone@empower-retirement.com
Website: <https://www.mass.gov/smart-plan-for-public-employees>

ICMA Retirement Corporation
Informational packets and enrollment forms are available through the Treasurer's Office.

Altus Vision

Customer Service: 401-457-7240
Website: <https://vision.altusdental.com/>

Perspectives EAP

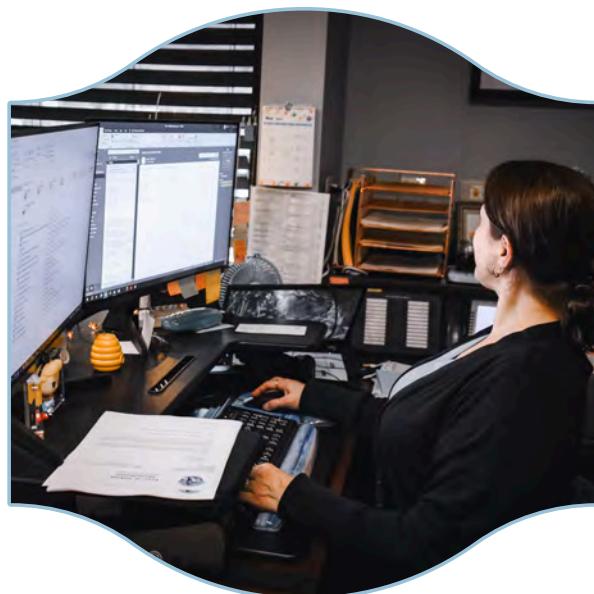
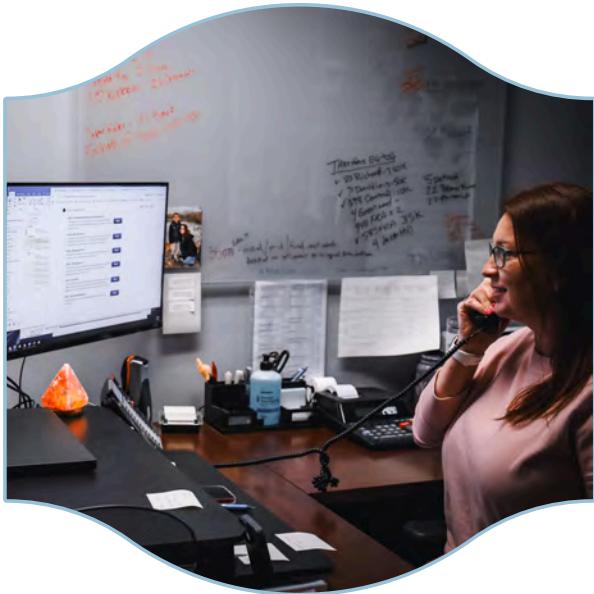
Phone: 800-456-6327
Website: perspectivesltd.com
Available 24 hours a day

Southcoast Health EAP

Phone: 508-973-7171
Staff Contacts: Katherine Riley-Keough and Ronald Pelletier
Email: keoughk@southcoast.org and pelletierr@southcoast.org

Treasurer's Office

Phone: 508-336-2970
Email: treasurer@seekonk-ma.gov



The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

