



North Middlesex Regional School District - Summary of Benefits

Health Insurance (75% employer paid 25% employee paid)

- ❖ Tufts HMO
- ❖ Tufts POS
- ❖ Tufts HMO HSAQ
- ❖ Harvard Pilgrim HMO
- ❖ Harvard Pilgrim PPO
- ❖ Harvard Pilgrim HMO HSAQ
- ❖ Fallon SelectCare HMO
- ❖ Fallon DirectCare HMO
- ❖ Fallon SelectCare HMO HSAQ
- ❖ Fallon DirectCare HMO HSAQ
- ❖ Wellness Coordinator / Minuteman Nashoba Health Group

Delta Dental (100% employee paid)

- ❖ Delta Dental Premier
- ❖ Delta Dental PPO Premier Plus

Vision Plan - EyeMed (100% employee paid)

Long Term Disability – Sunlife Financial (100% employee paid)

- ❖ Benefit pays 60% of salary income tax free

Life Insurance – Boston Mutual

- ❖ Basic Life \$10,000 policy, cost is shared by district and employee
- ❖ Voluntary Life, Voluntary Spouse, Voluntary Child - up to \$500,000 (100% employee paid)
- ❖ Employee Life Option Plus (Permanent Life) (100% employee paid)
- ❖ Accident Plan (100% employee paid)

Tax Deferred Annuity Plans (403b)

- ❖ Administered through *planwithease*
- ❖ Many plan provider options to choose from

Health Care FSA / Dependent Care – Cafeteria Plan Advisors, Inc.

- ❖ Pre-tax contribution, you choose your annual amount (pursuant to IRS maximum annual deferrals)

Aflac (100% employee paid)

- ❖ short-term disability
- ❖ hospital plan
- ❖ accident plan
- ❖ cancer plan

★ Direct Deposit

★ Paid holidays, personal & sick time