

**Benefits SnapShot 2021**  
(for employees working 20+ hours per week)

3/12/2021 2:39 PM

Provider Benefit	Contact & other Information	SIGN-UP				WHO PAYS?		
		upon hire	open enroll.	Qualifying event	anytime	% paid Town	% Paid Employee	PRE-TAX
BCBS/MIIA Health Insurance HMO & PPO options	Benefits 781-383-4102x5113 SRice@CohassetMA.org call phone number on back of membership card	X	X	X		89% Indiv 69% family	11% Indiv 31% family 50% PPO	Y
BCBS/MIIA Dental Insurance High & Low options	Benefits 781-383-4102x5113 SRice@CohassetMA.org call phone number on back of membership card	X	X	X		0%	100%	Y
<b>*NEW* BCBS/MIIA Blue 20/20 Vision Insurance admin. by EyeMed Vision Care</b>	<b>Benefits 781-383-4102x5113 SRice@CohassetMA.org call phone number on back of membership card</b>	X	X	X		<b>0%</b>	<b>100%</b>	<b>Y</b>
Cafeteria Plan Advisors Flexible Spending Account (FSA)	781-848-9848 info@cpa125.com <a href="http://cpa125.com/">http://cpa125.com/</a>	X	X	X		0%	100%	Y
Boston Mutual Basic Life Insurance (\$5000 policy)	Benefits 781-383-4102x5113 SRice@CohassetMA.org	X				50%	50%	Y
Boston Mutual Expanded Life Insurance (up to \$300,000*, also dependents)	Jim O'Leary : 617-696-4455 Jim@groupins.com * \$100,000 guaranteed issue up to age 60 ** open enrollment approx. every 5 yrs	X	**			0%	100%	N
Boston Mutual Group Long Term Disability	Jim O'Leary : 617-696-4455 Jim@groupins.com *** open enrollment periodically	X	***			0%	100%	Y/N
Aflac Short Term Disability, Dental, Accident, Critical Illness, Life Insurance, vision, ...	Erin Murphy : 617-828-3041 Erin_Murphy@US.Aflac.com <a href="http://www.aflac.com">www.aflac.com</a>	X	X			0%	100%	Y/N
SMART PLAN from Empower (formerly Great West) 457 Plan	Marianne Cole : 339-788-4621 Marianne.Cole@Empower-Retirement.com <a href="http://www.mass-smart.com">www.mass-smart.com</a>	X	X	X	X	0%	100%	Y
Equitable (formerly AXA) 457 Plan	Scott Novak, MBA : 857-998-0557 Scott.Novak@Equitable.com <a href="http://www.Equitable.com">www.Equitable.com</a>	X	X	X	X	0%	100%	Y
AIG (formerly VALIC) 457 Plan	Edward McBride : 508-930-9913 Edward.McBride@aig.com <a href="https://www.aigrs.com/">https://www.aigrs.com/</a>	X	X	X	X	0%	100%	Y
TSA Consulting Group 403b Plan (School employees only)	Find Your Vendor Here <a href="#">Cohasset Page of TSA website</a>	X	X	X	X	0%	100%	Y
Massachusetts Teachers' Retirement System (MTRS) (ESE certified employees)	617-679-MTRS (6877) <a href="https://mtrs.state.ma.us/">https://mtrs.state.ma.us/</a>	X					11% of salary	Y
Norfolk County Retirement System (NCRS) (non-ESE certified employees)	781-821-0664 <a href="http://www.norfolkcountyretirement.org">www.norfolkcountyretirement.org</a>	X					9% salary + 2% salary over \$30K	Y
MIIA Employee Assistance Program (EAP)	AllOne Health **** Open to all employees & household 800-451-1834 <a href="https://allonehealth.com/MIIAEAP/">https://allonehealth.com/MIIAEAP/</a>	****	****	****	****	100%	0	n/a