

Benefits - Town of Norfolk
FY21

Life Insurance	Boston Mutual Life Insurance Company		Town Portion	Total
	Life Basic(Group) G-15176	\$ 1.89 \$10,000 Policy 0.94 Upon retirement converts to \$5,000	\$ 2.61 1.31	\$ 4.50 2.25
	Life-Vol(Group) G-15490	\$0.77 per thousand increments of \$5000 up to \$30,000 \$3.94 \$5000 coverage for spouse \$2000 coverage for children under 19 (age 25 if student)		

AFLAC #BW282
Life, Disability **totally employee funded - town only the collector of premiums**
employee to contact AFLAC Rep Jim Rocha 508-734-5616
for enrollment information

COLONIAL LIFE #E4046751
Life,Disability **totally employee funded - town only the collector of premiums**
employee to contact Colonial Rep Ted McNeil, McNeil & Assoc
508-359-4490 for enrollment information

Health Insurance MIIA Blue Cross see rates ans plans on web site

Dental **totally employee funded - town only the collector of premiums**

DMS Dental - network of dentists	\$ 29.60 employee only
CIGNA DENTAL	\$ 52.00 employee plus one
	\$ 87.60 employee & family
Altus Hi - Any Dentist	\$ 45.69 employee only
	\$ 89.06 employee plus one
	\$ 154.31 employee & family

Vision Blue 20/20 **totally employee funded - town only the collector of premiums**
\$ 7.70 employee only
\$ 15.41 employee plus spouse
\$ 14.64 employee plus one child
\$ 22.65 employee & family

*****once you enroll in vision or dental , you must stay in for one year or open enrollment

Flexible Savings Account see Finance Dept

FSA - Medical Deduction limit is up to \$2700

FSA-Dedpendent Care Deduction limit is up to \$5000

Deductions are withheld on a calendar year
New Employees have 90-day waiting period
Cafeteria Plan Advisors, Inc Braintree, MA 781-848-9848

Forms available in Finance Office

TSA's Tax Shelter Annuity 403B for teachers
see Human resource at school
Gallic
Fidelity
American Funds
New York Life
Horace Mann
Lincoln Investment
Franklin Templeton
Putnam Investments

457 Plans ICMA 457 Plan
Plan # 303111
Forms available in Municipal Finance Office

Great West
Voluntary-Part-time
Voluntary-Full Time
Contact: Eileen Neubert 508-792-2881