

Other Benefits Offered

Dental Insurance

Monthly Rates are \$38.96 Individual and \$120.96 Family (pre-tax)

Plan Highlights

Any Dentist

Preventive & Diagnostic Services - 100%

Basic/Minor Restorative Services - 80%

Major Restorative Services - 50%

Deductible \$50/\$150

Calendar Year Maximum per member - \$1500

Dependent Children to Age 26

Orthodontics: Plan pays 50% for dependent children to Age 19* for orthodontics started after your effective date

Lifetime Maximum (orthodontics only) \$1000

See Benefit Highlights for a Comprehensive Listing of Covered Services which can be found on town website or Employee Forward

Disability Income Benefits

We sponsor plans offered by Boston Mutual, Colonial Life and Aflac which provides full-time employees with disability income benefits. The employee pays the full cost of this coverage. In the event you become disabled from a non work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

Voluntary Life and Accidental Death & Dismemberment Insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through your payroll deductions. You can purchase coverage on yourself, your spouse or your dependent children.

Cancer and Critical Care Insurance

We sponsor plans offered by Boston Mutual, Colonial Life and Aflac. Employee pays the full cost of these plans.

Health Care and Dependent Care Flexible Spending Accounts

Flexible Spending Accounts provide you the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flexible Spending Accounts. A health care FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work. You must enroll/re-enroll in the plan to participate for the plan year Jan. 1 to Dec. 31.

Open Enrollment for these plans are held each year in December with an effective date of January 1.

Open Enrollment notices are posted on Employee Forward home page as well as townofsomerset.org

Employee Assistance Plan (EAP) - This plan offers confidential help for life's challenges:

Counseling Benefits - Help with personal issues from relationships to stress and substance abuse

Work/Life Benefits - Assistance for other personal, financial and legal issues

Information Resource Benefits - Access to a vast collection of self-help tools and articles

Lifestyle Benefits - Discounts to help with fitness, nutrition and weight management

Personal Development Benefits - Help balancing your work, life and career.

Wellness Benefits - Information and resources to improve your overall wellness.

CanarX - Voluntary prescription drug program that is available to eligible Employees, Retirees and their Dependents where all member prescription copayments have been waived for this program **only**.

United Way - Payroll deductions offered