Summary of Benefits

Coverage for insurance benefits plans begins on the first of the month. Premiums are semi-monthly based on full time employment or part time 30+hrs/week.

**Medical and Prescription Drug** – Blue Cross Blue Shield (BCBSMA)

- **HMO Blue** - MBL pays 90% of the premium for Single coverage, 70% for Family coverage based on the HMO Blue New England rates.
  - Single $32.60
  - Family $245.72

- **Blue Choice POS New England** – Employees pay the difference in cost between HMO Blue and Blue Choice POS.
  - Single $50.30
  - Family $268.97

**Dental** – BCBSMA Dental Blue – MBL pays 100% of the premium for Single coverage, employees pay the difference in premium between Single and either +1 or Family

- Single $0.00
- Employee +1 $11.36
- Family $20.39

**Vision** – MBL offers a voluntary, employee paid vision plan through Vision Service Plan (VSP).

- Single $2.77
- Family $5.94

**Life/AD&D** – MBL offers Life/AD&D insurance through The Hartford in the amount of two times salary. MBL pays 100% of the premium.

**Long-Term Disability** (LTD) – MBL offers LTD insurance through The Hartford. LTD covers 60% of pay after a 90 day elimination period. MBL pays 100% of the premium.

**Paid Time - Sick Time** – Employees accrue 13 sick days/year. **Holidays** – MBL offers 10 paid holidays/year + 2 Floating Holidays. **Vacation Time** – Vacation time is accrued based on years of service, beginning with 12 days/year.

**Flexible Spending Accounts** – Employees may make pre-tax contributions up to $2,500 for healthcare expenses and up to $5,000 for dependent care expenses. The plan is administered by HRC Total Solutions

**Tax Deferred Annuity Plan** – Employees may make tax-deferred or after-tax Roth contributions to a TIAA-CREF account.

**MBL Retirement Plan** – The MBL contributes 10% of salary to the Retirement Plan to a TIAA-CREF account. Eligibility is two years of service however service at other government or non-profit institutions may count toward this requirement. Contributions are immediately fully vested

**Employee Assistance Program (EAP)** – The MBL provides LifeScope, an EAP which provides free and confidential counseling to employees and family members.

Refer to the specific Summary Plan Descriptions ( SPD) for more detailed information.