

Summary of Benefits

Employees working 20 or more hours per week are eligible to enroll in the benefit programs on the first of the month coincident with or next following date of hire. Contribution rates are semi-monthly and are based on full-time employment. Contribution amounts will be pro-rated for part-time employees.

Medical Insurance: The MBL offers three comprehensive healthcare plans through Blue Cross Blue Shield of Massachusetts. Employees pay a portion of the semi-monthly premium on a pre-tax basis.

Dental Insurance: The MBL pays 100% of the premium for Employee Only coverage. Employees and the MBL share the cost of Employee + 1 and Employee + Family coverage. The plan is administered by Blue Cross Blue Shield of Massachusetts.

Voluntary Vision Insurance: MBL offers a voluntary, employee paid, vision plan through VSP.

Basic Life/AD&D Insurance: The MBL offers Life/AD&D insurance through Sun Life in the amount of two times salary. The MBL pays 100% of the premium.

Voluntary Life/AD&D Insurance: The MBL offers voluntary, employee paid, life/AD&D insurance through Sun Life. Coverage also available for spouse and child(ren).

Short-Term Disability Insurance (STD): The MBL offers STD insurance through Sun Life. The employer-paid STD covers 60% of weekly pay after a 7-day waiting period. The MBL pays 100% of the premium.

Long-Term Disability Insurance (LTD): The MBL offers LTD insurance through Sun Life. LTD covers 60% of pay after a 140-day elimination period. The MBL pays 100% of the premium.

Paid Time Off: Vacation Time: Employees accrued based on years of service, beginning with 12 days/year. Sick Time: Employees accrue 13 sick days/year. Accrued paid time off is pro-rated based on scheduled hours. Holidays: 10 paid holidays per year plus 2 floating holidays. Union members get 11 paid holidays and one floating holiday per year. New hires first year floating holidays are pro-rated based on hired date.

Flexible Spending Accounts: Employees may make pre-tax contributions up to the yearly IRS limit for health care expenses and for dependent care expenses. The plan is administered by Discovery Benefits/WEX.

Tax Deferred Annuity Plan: Employees may make pre-tax or after-tax contributions to a TIAA account up to the IRS limit.

MBL Retirement Plan: The MBL contributes 5% of salary (normally 10% but temporarily reduced due to COVID) to the Retirement Plan to a TIAA 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 offers an EAP which provides free and confidential counseling to employees and family members. The program is administered by New Directions Behavioral Health.