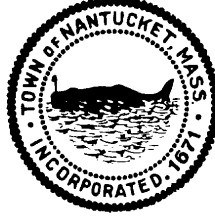


# Town and County of Nantucket Human Resources Office

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## BENEFITS SUMMARY

- ❖ **Health Insurance:** (employer contribution varies by plan)
  - BCBS Blue Care Elect (PPO), 90% paid by the Town 10% by the employee.
  - BCBS Master Medical, 80% paid by the Town 20% by the employee.
  - BCBS Network Blue New England, 90% paid by the Town 10% by the employee.
- ❖ **Altus Dental:** (no employer contribution)
  - Altus Dental Low Plan
  - Altus Dental High Plan
- ❖ **Basic Life Insurance:** (50% employer contribution)
  - Boston Mutual basic life coverage of \$5,000; rates are based upon age at time of enrollment. 50% of the monthly premium is paid by the Town. Basic life must be elected to be eligible for Voluntary/Optional life.
- ❖ **Voluntary/Optional Life Insurance:** (no employer contribution)
  - Boston Mutual Voluntary/Optional life coverage of up to \$500,000; rates are based upon age at time of enrollment.
- ❖ **Permanent Life Insurance:** (no employer contribution)
  - Can be elected through our agents: Life Plus Insurance & Colonial Life. Rates vary.
- ❖ **Group Critical Illness Insurance:** (no employer contribution)
  - Can be elected through our agents: Life Plus Insurance & Colonial Life. Rates vary.
- ❖ **Cancer Expense Insurance:** (no employer contribution)
  - Can be elected through our agents: Life Plus Insurance & Colonial Life. Rates vary.
- ❖ **Disability Insurance:** (no employer contribution)
  - Can be elected through our agents: Life Plus Insurance and Colonial Life. Rates vary.
- ❖ **Barnstable County Retirement Association:** no employer contribution)
  - As a full-time employee of the Town of Nantucket you contribute to a defined benefit plan through Barnstable County. Contribution rates vary.
- ❖ **457 Deferred Compensation:** no employer contribution)
  - Full time employees also have the option to contribute to a 457 deferred compensation plan.
- ❖ **Flexible Spending Account:** (no employer contribution)
  - Full time employees may elect to participate in the Town's FSA.