

SEEM Collaborative

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TO: SEEM Employees

FROM: Linda DiCecca

SUBJECT: Insurance, Health, Dental and Disability

DATE: 2015-2016

Health Insurance is provided through Tufts and SEEM pays 70% of the premiums. Rates are effective from the date of hire. The employee cost for Health Insurance will be deducted over twenty-four pay periods. The deduction amounts are listed below.

	HMO Value	HMO Advantage	HMO Network Saver
Individual	\$104.08	\$90.18	\$62.93
Family	\$272.98	\$226.55	\$165.06

Dental Insurance is a voluntary plan (SEEM does not pay any portion of the premiums.)

Short term disability is a voluntary plan (SEEM does not pay any portion of the premiums.) Rates are determined by evaluating information based on the individual.

Full time employees who work 1,040 hours or more PER SCHOOL YEAR are eligible for a free \$20,000 group life insurance policy as well as long term disability.

All Employees are eligible to participate in a 403B plan. Our current plans are through Mass Mutual, Waddell & Reed, Metlife, USAA, and Valic. This allows for pre-tax deductions to an annuity or mutual fund to save for retirement.

Please sign below to indicate that you were provided with the above insurance information. It is your responsibility to complete all enrollment forms and return them to me by the date indicated below.

You may make changes in your coverage during open enrollment, or within 30 days of a qualifying event.

I acknowledge that the above benefits have been offered to me. I understand that it is my responsibility to complete enrollment forms and return them to the Human Resource department.

Signature_____

Date _____

updated 10/22/2015