



FY22 NEW HIRE ORIENTATION

NEWTON PUBLIC SCHOOLS

WELCOME!

During this orientation, we will review health, dental, life insurance benefits, general payroll information and school system policies.

Lots of information and forms will be attached as links so you can download and save for review and reference later.

Most of this information is also on the [District website](#): explore and reach out to Human Resources if you have questions

You have 30 days from your date of hire to review and complete all benefit enrollment forms (if applicable), sign the Conflict of Interest form, and to complete the fingerprinting requirement

TOPICS TO BE COVERED

<i>Conflict of Interest Law</i>	<i>Benefits Forms & Info</i>
<i>Contact Information/Calendar</i>	<i>Dental Insurance</i>
<i>Fingerprint Review</i>	<i>Life Insurance</i>
<i>Website Resources</i>	<i>Disability Insurance</i>
<i>Policies & Procedures</i>	<i>Flexible Spending</i>
<i>Direct Deposit Review</i>	<i>CanaRX (Mail order prescriptions)</i>
<i>Retirement Plan Recap</i>	<i>Tax Sheltered Annuities (403(b) & 457)</i>
<i>Employee Assistance Program</i>	<i>Payroll</i>
<i>MCAD Pregnant Workers Fairness Act</i>	<i>COBRA notification</i>
<i>Benefits FAQs</i>	

CONFLICT OF INTEREST TRAINING

Please review the [Summary of Conflict of Interest Law](#) for Municipal Employees

You will need to print the last page, sign, and send to the Newton Public Schools Human Resources within 30 days of your start date

The City of Newton will administer the full Conflict of Interest testing every 2 years

If you have additional questions or concerns regarding ethics, a conflict of interest, or other related topics, you may contact the [State Ethics Commission](#)

CONTACT INFORMATION & CALENDAR

Click [here](#) for:

- A list of contact information and including phone & fax numbers and addresses for all of our school buildings
- A list of frequently-used phone numbers, including insurance companies, retirement boards, and union representatives
- The most updated academic calendar so you can find out what days the district will be closed, when early release dates are, and when graduation will be held

WEBSITE RESOURCES

- Please refer to the Newton Public Schools [district website](#) often for the latest information on your benefits, district news, and other information.
- [Human Resources page](#) includes info on benefits, fingerprinting, employment opportunities, and more. Please check your email and the benefits pages for open enrollment announcements.
 - [Employee Forms page](#) includes forms such as: direct deposit, lane change, incident reports, name, address, or contact information change, tax forms, reimbursement forms, and leave of absence applications
 - [Benefits Orientation page](#) which will include links for enrollment forms & trainings
- [School Committee homepage](#) includes policies, procedures, and protocols, including bullying prevention, tutoring, field trip guidelines, gifts & donations, non-discrimination, harassment, and retaliation protocols, etc.

DIRECT DEPOSIT

- Direct deposit is mandatory for all new employees, and may take up to 2 payroll cycles to activate. You'll receive a live check until your direct deposit begins
- When completing the Direct Deposit form, provide your personal email address and create an email folder for your pay vouchers –This will make it easier to find your paystubs if you apply for a loan!
 - If you do not provide a personal email, your Newton Public Schools email will be used as the default
- You can have up to two direct-deposit accounts, however you must give us the dollar amount for the secondary account.

See next 2 slides for sample paychecks and explanation of deductions

EMP NO	EMPLOYEE NAME	DEPARTMENT	ADVICE DATE	WEEK ENDING	TYPE	ADVICE NO.
<input type="text"/>	<input type="text"/>	<input type="text"/>	06/23/2021	06/30/2021	SEMI-MONTH	<input type="text"/>

EARNINGS					DEDUCTIONS				
	RATE	DAYS/HR	CURRENT	YTD		CURRENT	YTD	EMPLR	EMPLR YTD
SC_BASE_AN			<input type="text"/>	<input type="text"/>	MEDICARE	\$66.51	\$812.40	\$66.51	
SC_BASE_HR	\$0.0000	0.00	<input type="text"/>	<input type="text"/>	SEPO 80/20	\$80.75	\$969.00	\$323.01	\$3,876.12
SC_HR_MISC	\$0.0000	0.00	<input type="text"/>	<input type="text"/>	SGUARD BAS	\$8.66	\$103.92	\$8.66	\$103.92
SC_PD_DA		1.00	\$0.00	\$0.00	FLEX MED	\$41.67	\$500.04	\$0.00	
SC_PL_D		1.00	\$0.00	\$0.00	AXA 50+	\$1,000.00	\$12,000.00	\$0.00	
TOTALS		2.00	<input type="text"/>	<input type="text"/>	FEDERAL TAX	\$477.45	\$5,935.73	\$0.00	

Earnings: base_an is your semi-monthly check.
 Deductions: All mandatory (medicare, fed & state tax, retirement, union dues if applicable) and voluntary (medical, dental, flex spending, annuity, disability, life insurance, etc.)
 Deposits: Amount deposited to your bank account

STATE TAX	\$179.34	\$2,101.37	\$0.00	
MTRS 8%	\$377.43	\$4,567.47	\$0.00	
MTRS 2%	\$69.36	\$841.87	\$0.00	
NTAA-1 DUES	\$0.00	\$715.00	\$0.00	
TOTALS	\$2,301.17	\$28,546.80	\$398.18	\$3,980.04
DEPOSITS		CURRENT	YTD	EMPLR
DD NET THE VILLAGE BANK	<input type="text"/>	<input type="text"/>		

LEAVE	BEGINNING	EARNED	USED	BALANCE	YTD EARNED	YTDUSED
MISC	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
OTHER	4.0000	0.0000	0.0000	4.0000	0.0000	0.0000
PERSL BUS	0.0000	0.0000	0.0000	0.0000	0.0000	2.0000
PERSL ILL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
PD DAY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

WITHHOLDING ALLOWANCES			
FILING STATUS	EXEMPTIONS	EXTRA AMOUNT	
Federal	S	0	\$0.00
State	S	0	\$0.00

ADVICE TOTALS		
TYPE	CURRENT	YTD
Taxable Pay	<input type="text"/>	<input type="text"/>
Gross Pay	<input type="text"/>	<input type="text"/>
Deductions	<input type="text"/>	<input type="text"/>
Net Pay	<input type="text"/>	<input type="text"/>

RETIREMENT PLANS

ALL employees must participate in a pension plan per Federal law.

Massachusetts Teachers Retirement Board (MTRB)

Requirements:

Must be employed as a teacher on at least a half-time basis

Must be certified by the Department of Elementary and Secondary Education or the Board of Allied Health Professionals (physical therapists)

Must be covered by contractual agreement with local board of education or school committee which requires their certification and to work at least half-time

New participants contribute at 11%, and will receive info directly from MTRB.

617-679-6877



RETIREMENT PLANS

ALL employees must participate in a pension plan per Federal law.

City of Newton Retirement Board

Requirements:

Must work 20 hours or more each week. (If an employee's schedule falls below 20 hours per week, they will continue as a member of this plan)

Unit C members of NPS are eligible to enroll after 15 months of consecutive school year employment. Employees in this classification will contribute to Voya for the first 15 months of school year employment and switch over in the 16th month. They will receive the opportunity to purchase the prior 15 months of service for retirement benefits purposes

New participants will contribute 9% of their full salary, plus 2% on earnings over \$30,000

RETIREMENT PLANS

ALL employees must participate in a pension plan per Federal law.

VOYA

This Voya Deferred Compensation Plan is for temporary or part-time employees who don't meet eligibility requirements to participate in the MTRB or City of Newton Retirement Board.

New participants will contribute 7.5%

Employees may request to withdraw their money upon departure from NPS.

EMPLOYEE ASSISTANCE PROGRAM

Free, confidential benefit for all employees (Newton does not receive information from the EAP or its counselors to identify you or the topics discussed, unless you authorize the release of that information)

[Information, problem-solving, and referral resource for all employees](#)

Call 800-444-7262 to schedule an appointment: voicemail messages are confidential and will be returned as soon as possible if a counselor is not available to take your call.

MCAD PREGNANT WORKERS FAIRNESS ACT

Please review this [form](#) to see your rights under the MCAD Pregnant Workers Fairness act.

NPS does not discriminate on the basis of pregnancy or pregnancy-related conditions.

If this becomes relevant to you, please reach out to Human Resources to discuss your rights, accommodations, leave, and any questions.

FINGERPRINTING REMINDER

- As a reminder, you have 30 days from your date of hire to complete the fingerprinting process as outlined in your onboarding paperwork.
- If you haven't already, please visit the MorphoTrust/IdentoGo site at <http://www.identogo.com/locations/Massachusetts>
- Click on “digital fingerprinting” and in the “Agency/Sector” select “Pre-K-12th grade Education” (ESE)
- Indicate if you are a licensed educator (even if your NPS role doesn't require it)
- Enter Newton's provider number 02070000 (otherwise NPS will not receive the results of your fingerprint)
- NPS' employer info is Newton Public Schools, 100 Walnut St, Newtonville, MA 02460 telephone 617-559-6005
- Your continued employment with NPS is contingent upon completion of this process within 1 month of your acceptance of employment and a favorable suitability determination *even if you have previously been fingerprinted for another school district*

FREQUENTLY ASKED QUESTIONS (FAQS):

Click [here](#) for a complete list of frequently asked questions

You can only enroll into a plan within 30 days from your date of hire (first day worked) or during an open enrollment period (every mid-May with an effective date of July 1st for all 24-pay employees {teachers, administrators, etc.} or September 1st for all 20-pay employees {aides and other 10-month employees}) or due to a qualifying event.

Am I eligible to participate in health or dental insurance or flexible spending?

In order to be eligible to participate in a health or dental insurance or flexible spending you must be either full-time or a regular part-time employee working twenty or more hours per week on a consistent basis.

What do I do if I want to enroll, in health or dental or flexible spending benefits?

Information and forms are available on the Newton Public Schools website at www.newton.k12.ma.us (click on Human Resources, then Benefits) You must complete an enrollment form in order to enroll in a health or dental insurance plan or in a flexible spending account and return them to the Human Resources office within 30 days of your date of hire (first day worked).

IMPORTANT:

All employees of the City of Newton are required to present a marriage certificate for spouses and/or a birth certificate or legal document showing proof of adoption or custody for each dependent when enrolling or changing into a family health or dental insurance plan. Please attach a copy of each document with your completed enrollment form.

FREQUENTLY ASKED QUESTIONS (FAQS) CONT.

What is my share of the health and dental insurance premiums?

Employees hired after June 30, 2011 pay 25% of the premiums for Harvard Pilgrim and the Tufts EPO plan, while the City pays 75% of the premiums.

Employees enrolling in a Tufts PPO plan after July 1, 2020 (regardless of hire date) will pay 35% of the premiums, while the City pays 65%.

All employees enrolled in the Basic Guardian plan will pay 50% of the premiums while the City will pay 50% of the premiums. The Guardian High Option Plan enables City of Newton employees to opt to receive enhanced dental coverage for an additional charge. By selecting the Guardian High Option plan, employees pay more (approximately 70%) to receive a more comprehensive dental plan than the basic plan. The City incurs no additional cost to provide this option to its employees.

FREQUENTLY ASKED QUESTIONS (FAQS) CONT.

What are the rates for health benefits?

EMPLOYEES HIRED AFTER JUNE 30, 2011 EMPLOYEE PAYS 25% OF THE TOTAL PREMIUMS	TOTAL ANNUAL PREMIUM	<u>10-MONTH EMPLOYEES</u> INCLUDING: NTA UNITS C & E, NESA, NON-ALIGNED		<u>12-MONTH EMPLOYEES</u> INCLUDING: NTA UNITS A, B, & E, NESA, & NON-ALIGNED		<u>12-MONTH EMPLOYEES</u> CUSTODIANS	
		EMPLOYEE SHARE 20 PAYS	NPS SHARE 20 PAYS	EMPLOYEE SHARE 24 PAYS	NPS SHARE 24 PAYS	EMPLOYEE SHARE 52 PAYS	NPS SHARE 52 PAYS
INDIVIDUAL PLAN							
HARVARD PILGRIM (HMO)	\$9,143.47	\$114.29	\$342.88	\$95.24	\$285.73	\$43.96	\$131.88
TUFTS EPO ADVANTAGE	\$10,077.72	\$125.97	\$377.91	\$104.98	\$314.93	\$48.45	\$145.35
FAMILY PLAN							
HARVARD PILGRIM (HMO)	\$25,980.99	\$324.76	\$974.29	\$270.64	\$811.91	\$124.91	\$374.73
TUFTS EPO ADVANTAGE	\$27,663.17	\$345.79	\$1,037.37	\$288.16	\$864.47	\$133.00	\$398.99

Please note: all rates are subject to change, effective July 1.

EMPLOYEES ENROLLED AFTER JUNE 30, 2020 - EMPLOYEES PAYS 35% OF THE TOTAL PREMIUMS	TOTAL ANNUAL PREMIUM	<u>10-MONTH EMPLOYEES</u> INCLUDING: NTA UNITS C & E, NESA, NON-ALIGNED		<u>12-MONTH EMPLOYEES</u> INCLUDING: NTA UNITS A, B, & E, NESA, & NON-ALIGNED		<u>12-MONTH EMPLOYEES</u> CUSTODIANS	
		EMPLOYEE SHARE 20 PAYS	NPS SHARE 20 PAYS	EMPLOYEE SHARE 24 PAYS	NPS SHARE 24 PAYS	EMPLOYEE SHARE 52 PAYS	NPS SHARE 52 PAYS
INDIVIDUAL PLAN							
TUFTS PPO/OOA ADVANTAGE	\$15,858.46	\$277.52	\$515.40	\$231.27	\$429.50	\$106.74	\$198.23
FAMILY PLAN							
TUFTS PPO/OOA ADVANTAGE	\$38,429.54	\$672.52	\$1,248.96	\$560.43	\$1,040.80	\$258.66	\$480.37

FREQUENTLY ASKED QUESTIONS (FAQS) CONT.

What are the rates for dental benefits?

Individual						
	Annual Premiums			Employee Premiums Per Paycheck		
Plan	Total Annual Premium	Annual City Share	Annual Employee Share	Semi-Monthly (20 Checks)	Semi-Monthly (24 Checks)	Weekly (52 Checks)
Guardian Dental - Basic	\$403.20	\$201.60	\$201.60	\$10.08	\$8.40	\$3.88
Guardian Dental - High Option	\$721.08	\$201.60	\$519.47	\$25.97	\$21.64	\$9.99

Family						
	Annual Premiums			Employee Premiums Per Paycheck		
Plan	Annual Premium	Annual City Share	Annual Employee Share	Semi-Monthly (20 Checks)	Semi-Monthly (24 Checks)	Weekly (52 Checks)
Guardian Dental - Basic	\$1,002.24	\$501.12	\$501.12	\$25.06	\$20.88	\$9.64
Guardian Dental - High Option	\$1,791.84	\$501.12	\$1,290.71	\$64.54	\$53.78	\$24.82

FREQUENTLY ASKED QUESTIONS (FAQS) CONT.

How can I change benefits outside of enrolling as a new employee?

You must have a “qualifying event” or “family status change.”

What is a “qualifying event” or “family status change”?

A “qualifying event” or “family status change” allows you to make changes to your benefit elections DURING the plan year as long as it is within 30 days of the event. The following are some examples of “qualifying events” or “family status changes”:

- ❖ Birth of a child, adoption or change in custody of child
- ❖ Marriage, divorce or legal separation
- ❖ Spouse’s involuntary loss of coverage
- ❖ Spouse’s open enrollment period
- ❖ Spouse is eligible for benefits due to a new job
- ❖ Retirement
- ❖ Death of a spouse or child
- ❖ Dependent’s loss of eligibility (for example, for health insurance if your child is over the age of 26)

Until what age can my dependent children remain on my health insurance plan?

Based on the Patient Protection and Affordable Care Act, dependent children can remain on your health insurance plan until the age of 26.

FREQUENTLY ASKED QUESTIONS (FAQS) CONT.

Where do I return my completed materials?

All completed forms including a copy of a marriage license and copies of birth certificates for all dependents, must be returned to:

Human Resources Office, Room 201 at the Ed Center

Mail/interoffice: ATTN: HR 100 Walnut Street, Newtonville, MA 02460

Email: HRSupport@newton.k12.ma.us

Or Fax: (617) 559-6010

Forms must be submitted no later than 30 days from your date of hire (first day worked).

HEALTH PLANS BEING OFFERED:

Harvard Pilgrim HMO

Employees who choose this plan must use providers (doctors, hospitals, clinics, etc.) that are in the extensive Harvard Pilgrim network. This plan has contracts with all the providers, and the providers are limited in how much they can charge for their services. With this plan you cannot get services covered outside of the Harvard Pilgrim network except in the case of emergencies, or in rare situations with Harvard Pilgrim's approval.

Harvard Pilgrim HMO Rates for New Employees			
Pays	20 (semi-monthly deduction) Aide's, BT's, 10 month employees	24 (semi-monthly deduction) Teacher's, Administrator's, etc.	52 (weekly deduction) Custodians
Individual	\$114.29	\$95.24	\$43.96
Family	\$324.76	\$270.64	\$124.91

HEALTH PLANS BEING OFFERED:

Tufts EPO Advantage – Exclusive Provider Option

Employees who choose this plan must use providers (doctors, hospitals, clinics, etc.) that are in the extensive Tufts network. This plan has contracts with all the providers, and the providers are limited in how much they can charge for their services. With this plan you cannot get services covered outside of the Tufts network except in the case of emergencies, or in rare situations, with Tufts' approval.

Tufts EPO Advantage Rates For New Employees

Pays	20 (semi-monthly deduction) Aide's, BT's, 10 month employees	24 (semi-monthly deduction) Teacher's, Administrator's, etc.	52 (weekly deduction) Custodians
Individual	\$125.97	\$104.98	\$48.45
Family	\$345.79	\$288.16	\$133.00

HEALTH PLANS BEING OFFERED:

Tufts PPO Advantage – Preferred Provider Option

Employees who choose this plan may use providers (doctors, hospitals, clinics, etc.) who are not in the Tufts network. This plan costs more because Tufts does not have contracts with all the providers, and those providers who do not have contracts with Tufts can charge more for their services. You only get 80% coverage when you go outside of the Tufts network.

Tufts PPO Advantage Rates for New Employees

Pays	20 (semi-monthly deduction) Aide's, BT's, 10 month employees	24 (semi-monthly deduction) Teacher's, Administrator's, etc.	52 (weekly deduction) Custodians
Individual	\$277.52	\$231.27	\$106.74
Family	\$672.52	\$560.43	\$258.66

NOTE: Prior to enrolling into the Tufts PPO plan, be sure the value of the services you will receive outside of the Tufts network is greater than the extra cost you will pay.

What are the differences in the health coverage between the Harvard HMO, the Tufts EPO and the Tufts PPO?

TUFTS EPO

- Maternity visits are 10 visits @ \$25/each, and then covered in full, Hospitalization for birth of child is subject to deductible.
- Durable Medical Equipment (DME), covered in full
- 1 eye exam per year, covered in full

TUFTS PPO

- Maternity visits are 10 visits @ \$25/each, and then covered in full, Hospitalization for birth of child is subject to deductible.
- Durable Medical Equipment (DME), covered in full
- 1 eye exam per year, covered in full
- Can go to any provider regardless of network

Harvard

- Maternity visits are covered in full, hospitalization for birth of child is subject to deductible. Nursery/newborn care, covered in full.
- Durable Medical Equipment (DME), subject to deductible
- 1 eye exam per year is subject to \$20 copay
- **No coverage for chiropractic care**

DENTAL INSURANCE PLAN INFORMATION

Newton Public Schools Offers Two (2) Dental Insurance plans through Guardian:

Guardian Basic Plan

Guardian High Option Plan

Guardian Basic Plan employee cost: 50% (City Cost: 50%)

Guardian High Option Plan employee Cost: 70% (City Cost: 30%)

You can only enroll into a plan within 30 days from your date of hire (first day worked) or during an open enrollment period (every mid-May with an effective date of July 1st for all 24-pay employees {teachers, administrators, etc.} or September 1st for all 20-pay employees {aides and other 10-month employees}) or due to a qualifying event.

Both the Guardian Basic and High Option Plans allow you the freedom of choice to see any licensed dentist. However, going to dentist in the Guardian DentalGuard Preferred Provider Network (PPO), will result in lower out-of-pocket expenses and will stretch your calendar year maximum allowable dollars further. To find out if your dentist is part of the Guardian network call their Customer Service department at 1-888-600-1600, or go online at www.guardiananytime.com.

DENTAL PLANS BEING OFFERED:

Guardian Basic Plan

\$750 in coverage per member per calendar year.

[Guardian Basic Plan Summary](#)

Fillings:

Silver Fillings: Once every 24 months per surface per tooth.

White Fillings: Once every 24 months per surface per tooth on front teeth; single surface only on back teeth.

Guardian Basic Dental Rates

Pays	20 (semi-monthly deduction) Aide's, BT's, 10 month employees	24 (semi-monthly deduction) Teacher's, Administrator's, etc.	52 (weekly deduction) Custodians
Individual	\$10.08	\$8.40	\$3.88
Family	\$25.06	\$20.88	\$9.64

DENTAL PLANS BEING OFFERED:

Guardian High Option Plan

High Option Plan Summary

\$1,500 in coverage per member per calendar year. Maximum Rollover benefit. This benefit allows qualifying members to carry forward a portion of their unused annual maximum dollars into future years.

Fillings:

Silver Fillings: every 24 months per surface per tooth

White Fillings: every 24 months per surface per tooth

Guardian High Dental Rates			
Pays	20 (semi-monthly deduction) Aide's, BT's, 10 month employees	24 (semi-monthly deduction) Teacher's, Administrator's, etc.	52 (weekly deduction) Custodians
Individual	\$25.97	\$21.64	\$9.99
Family	\$64.54	\$53.78	\$24.82

DISABILITY INSURANCE

Employees in NESAs are eligible for disability insurance through **Aflac**. Contact HR for details and enrollment forms.

Employees in the MTA (Units A, B, & C) are eligible for long and short-term disability insurance through **Unum**. HR provides enrollment forms but the completed forms along with any questions must be sent directly to Unum.

Non-aligned staff and Unit E members are also eligible for long-term disability insurance through **Unum**. Contact HR for enrollment forms. These forms should be sent directly to HR.

Long-term disability: 60% of your monthly salary with max benefit of \$5,000

Short-term disability: 60% of your monthly salary with max benefit of \$1,150

FLEXIBLE SPENDING (1)

A [Flexible Spending Account](#) (FSA) allows you to set aside money on a pre-tax basis to use for eligible Medical, Dependent Care, Public Transit, and Parking expenses.

The amount you elect will be deducted from your paycheck on a pre-tax basis into your Medical and/or Dependent Care Flexible Spending Accounts for the current calendar year. This generally means a 25% savings on your taxes! Estimate your expenses carefully – IRS regulations state that any unused funds remaining in the accounts at the end of the plan year must be forfeited.

There are four types of Flexible Spending Accounts:

- 1) The Medical Flexible Spending Account allows you to set aside between \$100 and \$2,750 annually for all eligible medical/dental out-of-pocket expenses.
If you enroll in a Medical FSA, you will receive a Cafeteria Plan Advisors Prepaid Benefit Card to be used as you incur eligible out-of-pocket medical care expenses. This card makes it fast and convenient to access the money you've set aside in your Medical FSA. Medical Reimbursement Claim forms can also be submitted to the City of Newton's plan administrator, Cafeteria Plan Advisors, via fax.
- 2) The Dependent Care Spending Account allows you to set aside between \$300 and \$5,000 annually to pay for qualifying work-related child or adult daycare expenses.

FLEXIBLE SPENDING (2)

3) The Transit Flexible Spending account allows you to set aside \$270.00 per month for eligible public transit fees spent as part of your commute to or from your NPS job.

4) The Parking Flexible Spending account allows you to set aside up to 275.00 per month (\$3,240.00 annually) for eligible parking expenses at your place of work or mass-transit lot.

Please remember when completing your enrollment form: You are enrolling now for the remainder of the calendar year and must incur expenses by December 31st. You will need to submit a new enrollment form if you wish to continue your FSA in the next calendar year.

If you wish to enroll for the next calendar year, you must actively enroll during the Flex Spending Open Enrollment period which will be announced around October.

LIFE INSURANCE - GUARDIAN

- Guardian is our vendor for [Life Insurance](#) Policies. Life insurance plans put money aside for your dependents in the event of your death.

Two choices for Life Insurance:

1. **Basic Life Insurance Policy:** Benefit of \$5,000.00, will cost \$4.73 per month (Matched by the City) Basic life insurance deductions are taken from the first paycheck each month.
2. **Optional Life Insurance Policy:** You can purchase additional life insurance of up to \$1,000 less than your annual salary, to a maximum of \$74,000. (Ex: Jane's salary is \$50,000, so her maximum possible optional amount is \$49,000)
 - Additional insurance must be purchased in increments of \$1,000
 - Must be enrolled in the Basic plan to enroll in Optional life insurance
 - Additional life insurance deductions are taken from the last paycheck each month
 - Use the rate sheet on the Life Insurance section of the website to calculate your monthly rate
 - Ex: Jane is 45 and seeking \$49,000 of additional life insurance. She will pay \$0.32 per thousand dollars of coverage. $\$.032 \times 49$ (thousands) = \$15.68 per month

If you enroll in optional life insurance after your first 30 days of employment, you will need to complete the Guardian Evidence of Insurability Form (available on the website)

CANARX PRESCRIPTIONS

- Option to receive 90-day supply of maintenance medications via mail with no shipping/handling costs for \$0 copay
- Must be enrolled in NPS health insurance to participate
- <http://www.newtoncanarx.com/> (Select Tufts or Harvard Pilgrim to access the current formulary of eligible medications)
- Online formulary updated regularly: Your prescription must match exactly in order to qualify
- You must have been on this prescription for at least 3 months prior to application to CanaRX

TAX-SHELTERED ANNUITIES

Tax-Sheltered Annuities are a way to set aside money on a pre-tax basis for retirement

Benefits of 403(b) & 457 plans:

- Contributions are tax-deferred
- Setting aside money for retirement
- May be able to roll over retirement accounts from previous employers: contact TSA for additional information

Information:

- Entirely employee-funded
- TSA Consultants can provide assistance with account setup & withdrawal: <http://www.tsacg.com> or [1-888-796-3786](tel:1-888-796-3786)
- Can participate in both 403(b) and 457 simultaneously
- May be able to roll over retirement accounts from previous employers: contact TSA for additional information
- Can make additional contributions in calendar year in which you turn 50

How to set up payroll deductions through Newton Public Schools:

- You must establish an account through one of our 403(b) or 457 vendors available (see website for approved vendors)
- Once your account has been set up through an approved vendor, a salary reduction agreement form from your provider must be submitted to the Office of Human Resources.

COBRA NOTIFICATION

Under Federal COBRA law, the City of Newton offers covered employees and family members continuation coverage upon the termination (voluntary or otherwise) of service with Newton Public Schools.

The full COBRA notification can be found [here](#)



NEXT STEPS?

You have 30 days from your date of hire (first day worked) to complete the following:

- ✓ Complete the Conflict of Interest training
- ✓ Make all benefits selections and send enrollment forms with supporting documentation to the Human Resources office
- ✓ Complete your fingerprinting with MorphoTrust/IdentoGo

All the information and enrollment forms referenced in this presentation can be found on the [New Hire & Benefits Orientation](#) page on the NPS website.

If you have any questions or concerns, please contact us. We want you to have all the information you need to select the right benefits for you.

HRsupport@newton.k12.ma.us