

Greater Lowell Technical High School
Human Resource Office
Summary of Benefits



About Us

Greater Lowell Technical High School (GLTHS) is a fully accredited high school offering a full academic program and 23 technical programs to a culturally diverse student body of 2100. Students come to GLTHS from four communities: the city of Lowell, and the towns of: Dracut, Tyngsboro, and Dunstable. In addition to a competitive salary, GLTHS provides an employee benefits package worth approximately *43% of your salary in additional compensation, depending on benefit selection. This is a general summary of benefits afforded to GLTHS eligible employees. The information contained herein is only a guideline and not exhaustive, is not a contract, and is subject to change. Specific current benefit information is available from the Human Resource Office. Questions about this information should also be addressed to Human Resources. This information generally applies to regular full time employees.

Health Insurance

Greater Lowell presently offers two health plan options for benefit eligible employees: Blue Choice and HMO Blue NE (aka Network Blue NE).

- ❖ (Premiums can be Tax Exempt)
- ❖ Individual and family coverage available.
- ❖ Greater Lowell contributes to the cost for individual or family HMO or POS coverage.

Point of Service Plan (POS)— With Blue Cross Blue Shield, Blue Choice Plan, the individual selects a primary health care provider from a list of preferred providers within the POS network. The individual will then receive all medical care from the doctor or medical specialist selected. Referrals to other specialty doctors and hospitals that are also part of the POS plan, will originate and be directed by the primary health care provider. Aside from having a primary health care provider refer you to specialists within the plan, you also have the option to refer yourself to a specialist or doctor. When you seek care on your own from a participating provider, your out-of-pocket costs are greater.

Health Maintenance Organization (HMO) — Through Blue Cross Blue Shield, HMO Blue New England, the individual selects a primary care physician (PCP), who acts as a "gatekeeper" to direct access to medical services. PCPs are usually internists, pediatricians, family doctors, or general practitioners (GPs). The service area includes cities and towns in MA, RI, VT, CT, NH and ME. Coverage is provided when traveling outside the HMO Blue NE service area and the individual requires urgent or emergency care.

The information provided should only be used as an overview. Detailed information regarding plan coverage, riders, terms and conditions, limitations or exclusions, is available in the plan's subscriber certificate.

*Based on annual salary of \$50,000 and employee selecting family coverage.

Updated: 6-2015.

Dental Insurance

Greater Lowell presently offers one dental plan, Delta Dental Premier, a preferred provider plan that allows eligible employees to access providers throughout the country.

- ❖ Premiums Are Tax Exempt
- ❖ Individual and family coverage available
- ❖ Greater Lowell contributes to the cost for individual or family coverage

With three out of four dentists in the country and 96% of Massachusetts dentists participating in the Delta Dental Premier network, it's Delta's largest. The plan provides 100% coverage for diagnostic and preventive care, 80% for restorative, oral surgery, periodontics, endodontic, prosthetic maintenance, and 50% for major restorative and prosthodontics with a yearly overall dollar cap on benefits.

Health Care & Dependent Care Reimbursement Accounts (Flexible Spending Account):

Eligible employees may enroll in either or both reimbursement accounts which provide a means for employees to set aside pre-tax dollars into an individual account to be reimbursed for eligible health care and dependent care expenses.

Group Term Life Insurance and AD&D

- ❖ All benefit eligible employees receive School District paid group term life and accidental dismemberment insurance coverage equal to \$20,000. Upon the age of 70, an active employees Life and AD&D reduces to \$5,000.

Supplemental Optional Life Insurance and AD&D

- ❖ Employees have the option of electing insurance amounts equal to 1x annual salary, minus \$1,000. Amounts can be elected from \$1,000 to a maximum of \$74,000 based on the guidelines of Chapter 32B Section 11a. Optional life and AD&D rates are based on age; premium amounts change each time the insured's age advances into the next higher age bracket. The employee contributes the full cost of the premium.

Deferred Compensation/Tax Sheltered Annuity –403(b) Plan

- ❖ **(Contributions and earnings are tax deferred)**
Employees may elect to participate in tax-deferred 403(b) annuity programs as a supplemental means of employee retirement savings and planning. Funds may be contributed on a pre-tax basis through a variety of six authorized 403(b) vendors. This is a 100% employee funded benefit. The plan is administered by a third party provider.

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Employee Assistance Program

- ❖ The School District provides an Employee Assistance Program or "EAP" which is an employer pre-paid benefit that provides confidential, short-term counseling and referral services to employees and their household members. This confidential service is available 24x7.

Long-Term Disability Insurance

- ❖ Long term disability insurance (LTD) is an insurance policy that protects an employee from loss of income in the event that he or she is unable to work due to illness, injury, or accident. The elimination period is 90 calendar days. Employees may enroll in the LTD plan that pays a benefit of up to 60% of your monthly basic earnings up to maximum of \$6,000, per month. Premiums are based on age and monthly salary. The employee contributes the full cost of the premium.

WORKER'S COMPENSATION INSURANCE: Employees are covered for on-the-job injuries through worker's compensation insurance. Premiums for this coverage are paid by the School District and are based on payroll.

PAYROLL DIRECT DEPOSIT: Employees may have their paychecks conveniently deposited directly into checking or savings accounts at their bank.

AUTO & HOME DISCOUNT –Liberty Mutual Insurance

- ❖ As an employee of the *Greater Lowell Technical High School*, you could you save on your car and home insurance with Liberty Mutual, and receive enhanced insurance coverage for everyday situations you face-at no additional cost. Insurance premiums are not payroll deducted. Premiums through the group discount program are paid via direct billing or electronic fund transfer. * Greater Lowell Technical High School, its agents and representatives, does not make any express or implied warranties, representations, endorsements or conditions with respect to this information and accepts no responsibility or liability for the content of this material.

Trustmark Voluntary Benefits:

- ❖ Voluntary benefits
- ❖ 100% employee paid

Cancer/Critical Illness Insurance: This insurance pays a lump sum cash benefit when you, or a covered family member is first diagnosed with a certain catastrophic illness.

Universal Life Insurance: This is a permanent and portable protection which provides cash value and has a Home health/long term care benefit rider.

Accident Insurance: Pays a cash benefit if you hurt or are injured in an accident.

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Retirement Systems

Federal law requires that nearly all employees participate in a retirement plan. Greater Lowell Technical High School does not participate in the Federal Insurance Contributions Act (FICA) Part A (formerly known as Social Security). Therefore, most employees must contribute/participate in one of the following *plans:

I. Massachusetts Teachers' Retirement System-a defined benefit plan

In general, you are eligible to join the MTRS if you are employed as a teacher or administrator in a Massachusetts public school outside the City of Boston or in any charter school in Massachusetts and:

- you are covered by a contractual agreement regarding your employment;
- you are employed on at least a half-time basis;
- you are certified by the Department of Education; and,
- your contractual agreement requires that you be certified by the Department of Education as a condition of your employment.

MTRS determines final eligibility. For new members enrolled after 7/1/2001, the contribution rate is 11%. For additional information call 617-727-3661 or visit online at <http://www.mass.gov/mtrs/>.

II. Middlesex County Retirement System- a defined benefit plan

In general, you are eligible to join the Middlesex County Retirement System if you are employed for more than ninety (90) days and work at least twenty (20) hour per week. If your membership began on or after January 1, 1979 and if your annual rate of regular compensation is under \$30,000, you will contribute at 9%. If your annual rate of regular compensation is over \$30,000, you will contribute at 9% plus an additional 2% on the compensation above \$30,000.

For additional information call 978-439-3000 or visit online at www.middlesexretirement.org. To download a copy of the Massachusetts Public Employee Retirement Guide go to www.middlesexretirement.org/forms and click on "Retirement Guide for membership prior to April 2, 2012, or, Retirement Guide for membership after April 2, 2012.

III. Comm. of Mass. Deferred Compensation SMART Plan - Mandatory OBRA Contributions-a 457k plan

Employees (part-time, seasonal, temporary) who do not meet the eligibility requirements to participate in the Mass. Teachers' Retirement System or the Middlesex County Retirement System are required to participate in the Mass. Deferred Compensation SMART Plan, unless otherwise exempt from OBRA . The SMART Plan has been designated as an alternative retirement system for individuals not covered by MA State Teachers' or Middlesex County Retirement Systems. This is a State operated plan as permitted by the Federal Omnibus Budget Reconciliation Act of 1990 (OBRA). This

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plan is managed for the Commonwealth of MA by Great West under a State contract. As an OBRA employee, you must contribute 7.5% of your gross compensation per pay period to the Plan. Your mandatory contributions can be withdrawn once Greater Lowell Technical High School no longer employs you, unless you are still currently contributing under another employer.

For additional information call Great West Customer Service at 877-457-1900 or visit online at www.mass-smart.com.

Other Highlights:

- ❖ Greater Lowell Technical High School offers a great collaborative, smoke-free work environment equipped with a restaurant and cafe, automotive shop, hair/styling salon, Tot-Shop/Child Care Center, bakery, bank, shopping mall, and on-site free parking to list a few.

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