



**CITY OF SOMERVILLE, MASSACHUSETTS**  
***HUMAN RESOURCES DEPARTMENT***  
**KATJANA BALLANTYNE**  
**MAYOR**

*ANNE GILL*  
DIRECTOR

*ELLEN COLLINS*  
DEPUTY DIRECTOR

To: All Benefit Eligible Employees

From: Barbara Brown, Benefits Manager

Re: New Hire information for Health & Welfare Benefits with the City of Somerville

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The Human Resources department administers the health and welfare benefits for the City of Somerville.

If you are eligible for Health & Welfare benefits with the City of Somerville, you may obtain enrollment information by contacting the City of Somerville Benefits #3324 at 617-625-6600 X 3324 or [benefits@somervillema.gov](mailto:benefits@somervillema.gov). All benefit information can be found at <http://www.somervillema.gov/benefits>.

You have 10 days from the date of hire to select your benefit options for the health, dental, flexible spending accounts, group life and additional life insurance even though your benefits would not begin until the dates noted below.

If you do not enroll within the applicable enrollment dates when you are first eligible for benefits, you will not be able to enroll until the next open enrollment unless you experience a qualifying event during the year.

Please carefully review all benefits plan options and the costs before making enrollment decisions for you and your family members.

You will receive the following benefit information as a new hire:

**Health Insurance**

Effective on the first day of the month following 60 calendar days from your first date of employment, or two calendar months, whichever comes first (See Enrollment Eligibility and Effective Dates sheet). Application must be submitted to the City Hall Personnel Office

within two weeks of date of hire. Please contact the City Hall Human Resources Office at ext. 3324 if you have any questions regarding health insurance. All health insurance benefits are offered through the Group Insurance Commission (GIC).

If you choose to enroll in the health insurance, you will need to sign off on the Municipal Employee Acknowledgement Form within 10 days of the date of hire.

If you are transferring from another municipality and are enrolled in the GIC insurance, you may not have to exhaust the waiting period. Please speak with the benefits team to confirm how this is processed.

***If you choose to decline the health insurance you must complete and sign the GIC Enrollment Form indicating "Declined" and an Employee Health Insurance Responsibility Disclosure Form (HIRD).***

#### **Dental Insurance**

Effective the first of the month following 60 calendar days from your date of hire (See Enrollment Eligibility and Effective Dates sheet). All dental benefits are offered through Delta Dental.

#### **Vision Insurance**

Effective the first of the month following 60 calendar days from your date of hire (See Enrollment Eligibility and Effective Dates sheet). All vision benefits are offered through Vision Service Plan.

#### **Flexible Spending Accounts**

Health Care Flexible spending effective the first of the month following 60 calendar days from your date of hire for the Health Care Accounts.  
Dependent Care Flexible spending effective as of date of hire.

#### **Group Life & Additional Life Insurance**

Effective the first of the month following 60 calendar days from your date of hire. All group life and Additional life insurance is offered through Boston Mutual.

***If you choose to decline the group life and voluntary life insurance you must complete and sign the Enrollment Form indicating "Declined".***

#### **Long Term Disability Insurance**

Effective the first of the month following 60 calendar days from your date of hire. Long Term Disability insurance is offered through UNUM.

**Voluntary Insurance** – The following voluntary insurance products are offered through Colonial Life Insurance Company.

- A. Accident
- B. Cancer
- C. Critical Illness
- D. Hospital Confinement Indemnity
- E. Short Term Disability
- F. Life Insurance
  - a. Universal Life
  - b. Term Life
  - c. Whole Life

Please contact Garth Brown at [Garth.Brown@colonial.com](mailto:Garth.Brown@colonial.com) to enroll in the any of the Voluntary Plans with Colonial Life.

**Deferred Compensation**–A governmental 457 (b) deferred compensation plan (457 plan) is a retirement savings plan that allows eligible employees to supplement any existing retirement and pension benefits by saving and investing pre-tax dollars through voluntary salary deferral.

Voluntary deferred compensation is offered by three vendors:

- A. Equitable
- B. Empower Retirement
- C. Nationwide Retirement Solutions

\*\*Plan coverage may vary dependent upon individual's union affiliation. Please contact the individuals that are noted on the 457 Deferred Compensation Plan Providers Summary page for information on enrollment and effective dates of enrollment.