



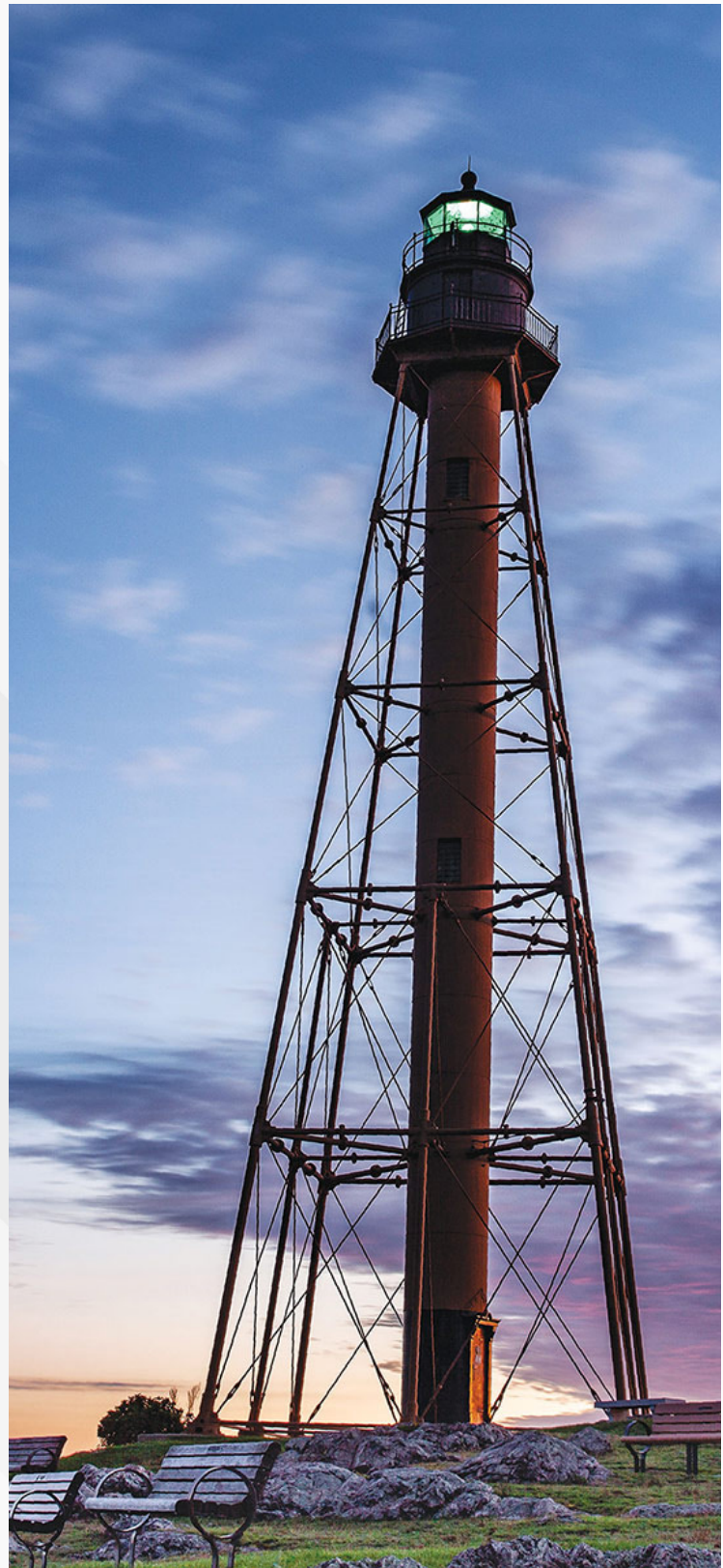
TOWN OF
MARBLEHEAD

EMPLOYEE BENEFITS

2026 New Hire Enrollment Guide

AMANDA VIECELLI
BENEFITS COORDINATOR
viecellia@marbleheadma.gov

KATHY CAREY
TOWN PAYROLL MANAGER
careyk@marbleheadma.gov



Have questions about employee
benefits or ready to enroll?

FIND US IN THE TOWN PAYROLL
OFFICE AT:

The Mary Alley Municipal Bldg
7 Widger Road
Marblehead, MA 01945
781-631-1705

Welcome to Marblehead!

We are thrilled to have you join our team. In this guide, you will find resources for each benefit available to eligible employees, along with website links, contact information, rates, and enrollment instructions. Please review these resources to determine which benefits are right for you, your family, and your financial goals.

Your employee benefits are managed by the town payroll/HR office. Please direct all enrollment and benefit-related queries to the town Benefits Coordinator Amanda Viecegli and town Payroll Manager Kathy Carey at payroll@marbleheadma.gov or 781-631-1705. Our office is located in the Mary Alley Municipal Building at 7 Widger Road. Business hours are 8a-5p on Mondays, Tuesdays, & Thursdays, 8a-6p on Wednesdays, and 8a-12:30p on Fridays.

Key Deadlines & Information

All enrollments and any required supporting documents must be received within 21 calendar days of your start date, where day one is your first actual day of work.

PLEASE NOTE:

- **There are no exceptions to this deadline.** If you do not complete your elections before your deadline, your next opportunity to enroll without a qualifying life event will be during Open Enrollment in the spring.
- We pay premiums one month in advance. This means that depending on when you enroll and where your start date falls within the month, payroll deductions for your benefits will be higher for the first few checks. Please contact the town payroll office once you have made your elections to discuss what that will look like for you.

BENEFITS INTRODUCTION

Your Benefits Package

The Town of Marblehead offers a variety of benefits allowing you the opportunity to customize a benefits package that meets your personal needs. You have the option to enroll in any or all of the benefit plans. Each benefit is independent of the others (with the exception of voluntary life insurance) and you may choose any combination you like.

In the following pages, you'll learn more about the benefits offered. We have included all the links to websites and documents you will need for a successful enrollment period.

Choosing Your Benefits

You must actively choose any benefit that you pay for, or share in the cost with your employer. The premium for elected coverages are taken from your paycheck automatically. There are two ways that the money can be taken out, pre-tax or post-tax.

Pre-tax vs. Post-Tax Benefit Premiums

What is the benefit to paying premiums pre-tax?

There is a definite advantage to paying for some benefits with pre-tax money. Taking the money out before your taxes are calculated lowers the amount of your pay that is taxable. Therefore, you pay less in taxes.

Benefit	Who pays the cost?
Medical	The town pays a portion of health insurance premiums. The split depends on the plan you elect, with the town paying 83% for most.
Dental & Vision	Employees pay 100% of the premium for dental and/or vision coverage.
Basic Life/ AD&D	The town pays 75% of the monthly premium for basic life.
Voluntary Life	Employees pay 100% for voluntary life insurance, Whole Life, and Critical Illness plans.
Short Term Disability	Employees pay 100% for short term disability.
FSA/DCA Accounts	Employees pay 100% of the amount they elect for flexible spending and dependent care accounts.

PRE-TAX BENEFITS:

Medical, Dental, Vision, Flexible Spending and Dependent Care Accounts, 457(b) tax deferred compensation plan, 403(b) plans (school employees only)

POST-TAX BENEFITS:

Basic Life, Voluntary Life, Whole Life Insurance, Critical Illness Insurance, Short Term Disability, 457(b) Roth plans

HEALTH INSURANCE

We are pleased to offer several plans and tiers through the Group Insurance Commission (GIC). Within 48 hours after your first day of work, you should receive an email from MyGICLink containing a link to their online portal and a registration pin number you will need to enroll. You can then enroll right from their portal.

You can click on the links below to review their guide and plan-specific details. If you choose not to enroll as a new hire, your next opportunity will be during our next Open Enrollment period unless you have a qualifying life event before that. Please contact the town payroll office with any questions.

Please Note: *If you have been enrolled in GIC previously, please let us know **immediately** as the enrollment process will differ slightly.*

****PLEASE CHECK WITH YOUR CURRENT PROVIDERS TO ENSURE THEY ACCEPT THE PLAN YOU WANT BEFORE MAKING YOUR SELECTION IN THE GIC MEMBER PORTAL****

Health Insurance Documents and Links

- [GIC Benefit Guide 2026-2027](#)
- [Rate Form](#)
- **Harvard Pilgrim Health Care**
 - [Plan Comparison](#)
 - Website: www.harvardpilgrim.org/gic
- **Wellpoint Health Plan**
 - [Total Choice Benefit Summary](#)
 - [Plus Benefit Summary](#)
 - [Community Choice Benefit Summary](#)
 - [Wellpoint Plan Comparison & Hospital Tier Chart](#)
 - Website: www.wellpointmass.com
- **Mass General Brigham Health Plan**
 - [Benefit Summary](#)
 - Website: massgeneralbrighamhealthplan.org/gic-members
- **Health New England** (Western MA residents only)
 - [Benefit Summary](#)
 - Website: healthnewengland.org/gic

DENTAL & VISION

We offer both dental and vision insurance through Altus Dental. You can choose to enroll in both or either of them individually. These are 100% employee-funded benefits. You can find the benefit summaries and rate form as well as additional resources for both options below.

To open any of the resources below, click the title or link.

Please complete the enrollment form linked below and return to the payroll office in person or via email to payroll@marbleheadma.gov.

Documents and Links

- Altus [Dental Benefit Summary](#) - [En español](#)
- Altus [Vision Benefit Summary](#) - [En español](#)
- [Rate Form](#) for all tiers and plans
- **[Enrollment Form](#)**
- Altus [Preventative Rewards Flyer](#) - [En español](#)
- Altus [VSP Network Benefit Enhancements & Highlights](#) - [En español](#)
- Altus [Pre-Treatment Estimate Information](#) - [En español](#)
- Altus [Online Member Portal Information](#) - [En español](#)
- Altus Website: www.altusdental.com

If you have any specific benefit questions or would like to speak to an Altus representative, please contact:

Kristyn Bourne
(401) 457 - 7257
kbourne@altusdental.com

FLEXIBLE SPENDING

Marblehead offers our employees the option to enroll in pre-tax Flexible Spending and Dependent Care Accounts through Voya Financial. This gives you the opportunity to pay for some health or dependent care expenses with money set aside from your paycheck before your taxes are calculated, saving you a bit of money in taxes overall. You will pay off the amount you elect throughout the plan year in the form of payroll deductions. Below you will find links to the brochures for each option, the enrollment form, and Frequently Asked Questions, along with examples of some eligible expenses.

Please complete the enrollment form linked below and return to the payroll office in person or via email to **payroll@marbleheadma.gov**.

***Please note our benefit year runs from July - June, so the amount you elect for these plans now will only be through June of the current fiscal year. Employees are required to re-enroll each year during Open Enrollment to continue this benefit.*

The IRS has increased the limit for FSA accounts to \$3,400 for 2027. Dependent Care account limits have increased to \$3,750 each if filing married or \$7,500 for single filers.

Documents and Links

- [Flexible Spending Account Brochure](#) - [En español](#)
- [Dependent Care Account Brochure](#) - [En español](#)
- [Frequently Asked Questions](#) - [En español](#)
- [Eligible Expenses and the FSA Store](#) - [En español](#)
- [Enrollment Form](#)

Questions or issues with your FSA account? Reach out to Voya Financial at 833-232-4673 for assistance.

457(b) TAX DEFERRED COMPENSATION & ROTH PLANS

Marblehead employees have the option to set aside some of their pay into two various plans for retirement in addition to their pension. You can choose a pre-tax Deferred Compensation 457(b) option or a post-tax Roth government 457(b) option. We offer both of these options through Voya Financial.

These plans are available to town and school employees.

You can enroll in either plan at any time of the year. To sign up, please contact our Voya Investment Advisor listed below.

Documents and Links

- [457\(b\) Deferred Compensation Option Brochure](#)
- [457\(b\) Roth Option Brochure](#)
- [Plan Comparison Chart](#)
- [How Much Can I Contribute?](#)
- [How to Get Started](#)

If you have questions about the plans or are ready to enroll in one or both, please contact our Voya investment advisor:

Brady Cowling
(781) 796 - 9973 or
(860) 416 - 0742
brady.cowling@voyafa.com

403(b) TAX DEFERRED & ROTH OPTIONS - OMNI

****SCHOOL EMPLOYEES ONLY****

School employees also have the option to enroll in a tax deferred 403(b) or Roth plan through Omni TDS. You can enroll in these plans anytime throughout the year.

Please see links and resources below. Click on the titles to open the corresponding file or website.

Please contact Omni or the school business office with any questions if you have additional questions and to enroll.

Documents and Links

- [OMNI TDS Website](#)
- [Plan Summary Sheet](#)
- [Salary Reduction Agreement Form](#)

LIFE INSURANCE

Marblehead offers employees the choice to enroll in a Basic Life/AD&D insurance plan, as well as options for Voluntary Life, Whole Life, and Critical Illness insurance. The basic life insurance plan offers \$15,000 in coverage. The exact amount taken per paycheck will depend on your number of annual pay periods.

We also offer a Voluntary Life benefit in addition to Basic (please see the options and age-based rates in the Voluntary benefit summary linked below). You must enroll in Basic to select the Voluntary option.

Rates for Critical Illness and Whole Life coverage are determined on an individual basis. Reach out to the representatives listed below for more information on the cost of those plans.

To enroll in Basic Life and Voluntary Life, please complete the enrollment form linked below and return to the payroll office in person or email to payroll@marbleheadma.gov.

Please note: If you enroll as a new hire, you will not be required to answer medical questions to be covered. If you choose not to enroll now and instead wait until one of our regular annual open enrollment period for benefits each April, a comprehensive medical questionnaire will be required for coverage.

Documents and Links

- [Basic Life Insurance Summary](#)
- [Voluntary Term Life Insurance Summary](#) and [Rate Grid](#)
- [Whole Life Insurance Summary](#)
- [Critical Illness Summary](#)
- **[Enrollment Form](#)** (for BASIC LIFE and VOLUNTARY LIFE only)

If you have any questions or would like to enroll in Whole Life or Critical Illness, please reach out to our Boston Mutual representatives listed below:

Jesse White
(781) 910 - 1438
jwhite@membershipbenefitsgroup.com
jwhitemembershipbenefits@gmail.com

Liam Gillis
(781) 775 - 3481
liam@membershipbenefitsgroup.com
liam.gillis.mbg@gmail.com

SHORT TERM DISABILITY

Our short term disability plan is administered through Colonial Life. This benefit is employee-funded, so you will pay 100% of the premium through payroll deductions.

Out-of-pocket medical costs can add up.

Talk with your Colonial Life benefits counselor to learn how supplemental benefits can help cover the direct medical costs of qualifying accidents and sicknesses. You can:

- Select benefits with no medical underwriting to qualify for coverage up to certain amounts
- Select coverage options for yourself and/or eligible dependents
- Receive direct benefits that can be used however you'd like, regardless of any other insurance you may have.
- Focus on health and recovery and worry a little less about paying bills

The following voluntary benefits are offered as part of our Short Term Disability benefit:

- Disability Insurance
- Accident Insurance
- Critical Illness with Cancer Insurance
- Hospital Confinement Insurance
- Term Life Insurance
- Whole Life Insurance

Documents and Links

- [Colonial Life New Hire Enrollment Packet](#)

If you have any questions or would like to enroll in the short term disability offered through Colonial Life, please reach out to our representative listed below:

Liam Gillis
(781) 775 - 3481
liam@membershipbenefitsgroup.com
liam.gillis.mbg@gmail.com



M M E F C U

Marblehead municipal employee federal credit union

Serving Marblehead Municipal Employees for more than 40 years

SUPPORT YOUR EMPLOYEE CREDIT UNION

"Borrow with confidence; we have your best interest in mind."

Welcome to all New Marblehead Employees!

Let us introduce ourselves. The Municipal Employees Credit Union was formed to help Marblehead employees and their family members financially.

We are not a bank in that we are member owned. Once you create a share account you become part owner of the institution. We do not operate to make a profit. We exist to serve the town employees.

We are a fee free institution. There is no cost for accounts or services we provide our members. Stop in if you have any questions. We have already helped many of your peers. Come in and see if we can do something for you!

Member Services:

- Savings Accounts
- Certificates of Deposit
- Notary Public Services

Loans:

- Auto New/Used
- Personal
- Vacation/Christmas
- Credit Card/Bill Payer
- Boat/RV
- Motorcycle

Notary Services available

Call Jim, Tammie or Michael for details

*APR Annual Percentage Rate

MMEFCU ♦ 7 Widger Rd., Marblehead, MA 01945 ♦ Tel: 781.631.7356 ♦ FAX: 781.639.8717

Here to support you through life's challenges



Mass4YOU is an Employee Assistance Program brought to you by the Group Insurance Commission (GIC) and the Commonwealth of MA, powered by Optum. **Mass4YOU** is a friendly and confidential service that provides a wide range of free resources for any life situation.

Let us do the research for you

Here are just a few of the ways **Mass4YOU** can help you and your family:

- WorkLife Services referrals
- Financial and legal help
- Child, family and parenting support
- Stress management

Get support when times are tough

Our **Mass4YOU** Employee Assistance Program (EAP) can help you with family concerns, financial issues, separation and divorce, substance abuse, stress and anxiety, and more. Call to speak confidentially with a specialist to get referrals or prior approval for services. You may also visit supportfinder.optum.com to search for a provider.



Your Employee Assistance Program

Powered by Optum®

Connect to Mass4YOU in 3 convenient ways



Call
1-844-263-1982



Scan the QR code or visit
supportfinder.optum.com
(access code **mass4you**)



Download the **Support Finder** progressive web app: Open mobile browser and type **supportfinder.optum.com/mass4you** to get started
(access code **mass4you**)

Get support. Save time. Enjoy life.

Get referrals to WorkLife Services with one quick call to **1-844-263-1982**. We have 100+ ways to help you manage your life, including:



Your Employee Assistance Program

Powered by Optum®



PERSONAL SERVICES

- Dining
- Entertainment
- Household services
- Pet services
- Recreation
- Relocation
- Repair: auto, home
- Shopping
- Travel
- Yard and lawn care



CHILD, FAMILY AND PARENTING SUPPORT SERVICES

- Adoption
- Before- and after-school programs
- Childcare options
- Help with parenting questions
- Infertility resources
- New parent support groups
- Prenatal services
- Special needs care
- Summer camps and activities



EDUCATIONAL RESOURCES

(from kindergarten through adult)

- Adult education classes
- At-risk youth programs
- College solutions
- Career consulting
- Home schooling
- Nursery schools
- Private school resources
- Sports and recreation programs



ADULT AND ELDERCARE SUPPORT SERVICES

- Adult day care programs
- Alzheimer's and related disorders
- Community programs
- Elder abuse
- Financial issues
- Grief/loss
- In-home/nursing care options
- Retirement planning
- Skilled nursing facility information



CHRONIC ILLNESS SUPPORT SERVICES

- Advocacy
- Affordable housing
- Caregiving resources
- Condition-specific support
- Food service and nutrition help lines
- Living with a disability
- Remodeling for accessibility
- Transportation
- Work issues

CONNECT TO MASS4YOU IN 3 CONVENIENT WAYS



Call
1-844-263-1982



Scan the QR code or visit
supportfinder.optum.com
(access code **mass4you**)



Download the **Support Finder progressive web app**: Open mobile browser and type
supportfinder.optum.com/mass4you to get started
(access code **mass4you**)

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.



Nonprofit
Locally based
Member driven

Serving Massachusetts communities since 1982



Life comes with challenges. **Your Employee Assistance Program (EAP) is here to help.**

Your Employee Assistance Program can help you reduce stress, improve mental health, and make life easier by connecting you to the right information, resources, and referrals.

All services are at no cost to the employee, confidential, and available to you and your family members. This includes access to short-term counseling and the wide range of services listed below:

Mental Health Sessions

Manage stress, anxiety, and depression, resolve conflict, improve relationships, overcome substance abuse, and address any personal issues.

Life Coaching

Reach personal and professional goals, manage life transitions, overcome obstacles, strengthen relationships, and achieve greater balance.

Financial Consultation

Build financial wellness related to budgeting, buying a home, paying off debt, resolving general tax questions, preventing identity theft, and saving for retirement or tuition.

Legal Referrals

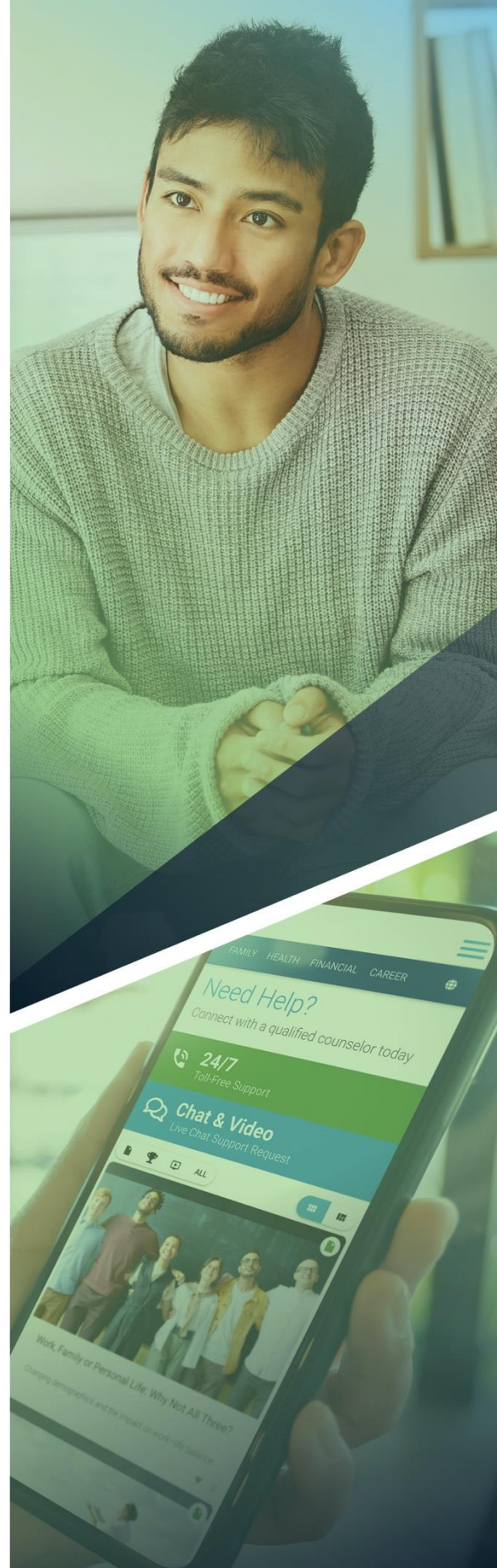
Receive referrals for personal legal matters including estate planning, wills, real estate, bankruptcy, divorce, custody, and more.

Work-Life Resources and Referrals

Obtain information and referrals when seeking childcare, adoption, special needs support, eldercare, housing, transportation, education, and pet care.

Medical Advocacy

Get help navigating insurance, obtaining doctor referrals, securing medical equipment, and planning for transitional care and discharge.



Call: 800-451-1834
Visit: allonehealth.com/miia-eap





Nonprofit
Locally based
Member driven

Serving Massachusetts communities since 1982



La vida viene con desafíos.

Su Programa de Asistencia al Empleado (EAP) está aquí para ayudarlo.

Su Programa de Asistencia al Empleado puede ayudarlo a reducir el estrés, mejorar la salud mental y facilitarle la vida al conectarlo con la información, los recursos y las referencias correctos.

todos los servicios son sin costo para el empleado, confidenciales y están disponibles para usted y los miembros de su familia. Esto incluye el acceso a asesoramiento a corto plazo y la amplia gama de servicios que se enumeran a continuación:

Sesiones de salud mental

Controle el estrés, la ansiedad y la depresión, resuelva conflictos, mejore las relaciones, superar el abuso de sustancias, y aborde cualquier problema personal.

Asesoramiento de vida

Alcance metas personales y profesionales, maneja las transiciones de la vida, supere obstáculos, fortalezca las relaciones y logra mayor equilibrio.

Consulta financiera

Desarrolle bienestar financiero relacionado con el presupuesto, compra de vivienda, pago de deudas, resolver preguntas fiscales generales, prevención del robo de identidad y ahorro para la jubilación o enseñanza.

Referencias legales

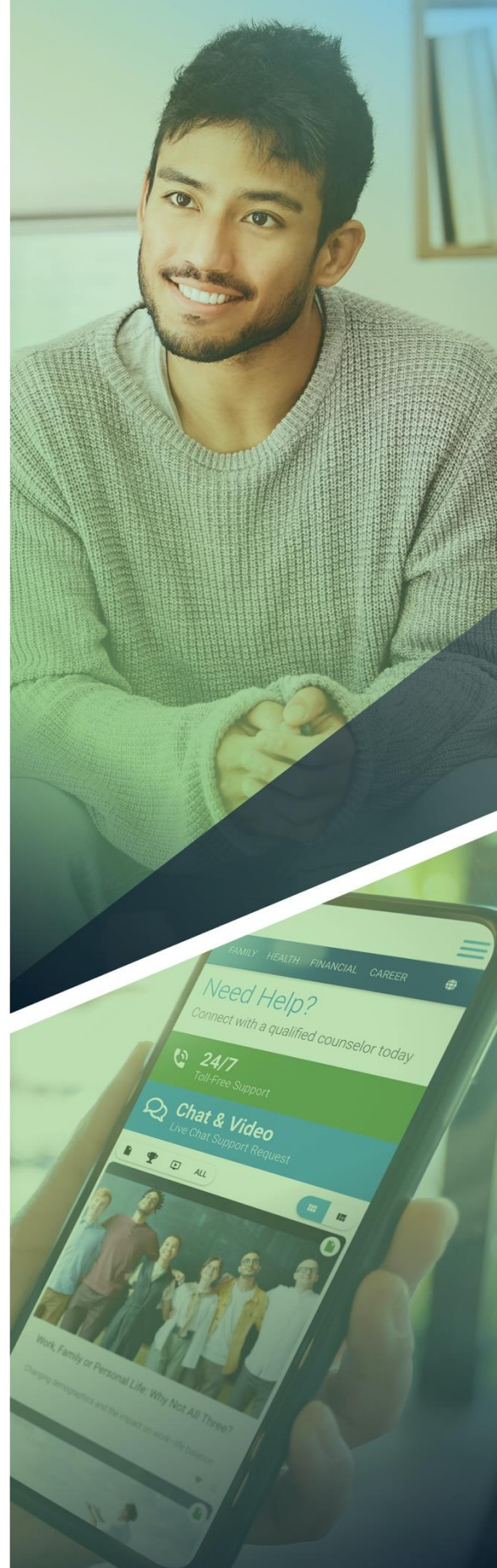
Reciba referencias para asuntos legales personales, incluyendo la planificación patrimonial, testamentos, bienes raíces, bancarrota, divorcio, custodia y más.

Recursos y referencias de trabajo-vida

Obtenga información y referencias cuando busque cuidado de niños, adopción, apoyo para necesidades especiales, cuidado de ancianos, vivienda, transporte, educación y cuidado de mascotas.

Apoyo médico

Obtenga ayuda para navegar los seguros, obtener referencias médicas, asegurar equipo médico, y planificar la atención de transición y el alta.



Llame: 800-451-1834
Visita: allonehealth.com/miia-eap

ALLONE
HEALTH