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## Town of Ipswich Payroll & Benefits Information – Benefited Employee

Ipswich is an Equal Employment Opportunity Community

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### Payroll

You must complete and return to Human Resources the following forms on or before your first day of employment:

- 1) Federal Form W-4
- 2) Massachusetts Employee's Withholding Exemption Certificate
- 3) Employment Eligibility Verification (I-9) – **You need form(s) of identification, see the form for those accepted.**
- 4) Employee Direct Deposit Agreement Form & Void Check
- 5) AFSCME UNION POSITIONS ONLY – Authorization for Payroll Deduction of Union Dues

### Health Insurance

The Town of Ipswich offers the following health plans and contributes 65% of the cost. Bi-weekly cost is noted on the chart below:

Health Insurance		
	MIIA Network Blue New England (HMO) – 35%	MIIA Blue Care Elect Preferred (PPO) – 35%
<i>Family</i>	\$371.40	\$ 475.98
<i>Individual</i>	\$ 139.21	\$ 185.57

Enrollment forms are included in the new hire packet. Plan information can be found here:

<https://planinfo.bluecrossma.com/customblue/2020/miiatownofipswich> **Health coverage begins on your date of hire and you will have double deductions your first month, as we pay a month in advance.** You must submit your enrollment forms on or before your first day of employment.

If you are covered by another plan at this time, you can join at a later date if your coverage changes, however you will need a letter from your or your family member's current employer stating the date you lost coverage. The Town also has an open enrollment period approximately mid-May with a July 1 effective date of each year.

If you choose not to participate in the Town of Ipswich health insurance plan you must complete the Employee Health Insurance Responsibility Disclosure Form on or before your first day of employment with the Town.

### Dental Insurance



Town of Ipswich  
**Human Resources Office**

Ipswich Town Hall, 25 Green Street, Ipswich, Massachusetts 01938  
Tel: 978-356-6602 Fax: 978-356-6616

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The Town of Ipswich offers the following dental plans. The Town does NOT contribute towards dental. Bi-weekly cost is noted on the chart below:

<b>Dental Insurance – Altus Dental</b>		
	<b>Individual</b>	<b>Family</b>
<i>Low Option</i>	\$23.00	\$48.10
<i>High Option</i>	\$27.67	\$62.43

*The Town does not contribute to the dental plan therefore the employee will be responsible for 100% of the premium.*

You must submit your enrollment forms on or before your first day of employment Human Resources. The Town also has an open enrollment period approximately mid-May with a July 1 effective date of each year.

### **Life Insurance**

The Town of Ipswich contributes 50%/50% to a \$2,000 life insurance policy through Dearborn National. Employees electing to participate in this program must complete the Enrollment Form included with this packet and return it to Human Resources within 30 days of your employment with the Town. Additional information can be obtained by contacting Jesse White, Membership Benefits Insurance Agency (781)-910-1438 Email [JWhiteMembershipBenefits@gmail.com](mailto:JWhiteMembershipBenefits@gmail.com) Fax: 1-585-625-2415

### **Essex Regional Retirement System**

You must complete and return to the Payroll & Benefits Coordinator the following forms on or before your first day of employment:

- 1) New Member Enrollment Form\*
- 2) Beneficiary Selection Form
- 3) Statement Concerning Your Employment in a Job Not Covered by Social Security

*\*Form of identification – you must include a copy of your birth certificate. If your last name has changed you must include a copy of your marriage certificate or other documentation relating to the name change.*

### **457(b) Deferred Compensation**



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Plans eligible under 457(b) allow employees of sponsoring organizations to defer income taxation on retirement savings into future years.

The Town of Ipswich offers Deferred Compensation plans through the Massachusetts SMART Plan. Enrollment information can be found online or by contacting the company representative (contact information can be found in the 457B packet). Employees are eligible to enroll in a deferred compensation plan at any time.

### **Flexible Spending Account**

The Town provides a number of benefits to enhance your net salary through tax deferred programs. One of these is the Flexible Spending Account (FSA). The Section 125/Flexible Spending Account allows you to set aside a portion of your paycheck tax free to pay for expenses such as dependent care expenses, out-of-pocket medical/dental expenses, prescription drug co-payments, etc. on an after tax- basis.

This program has a yearly fee of \$60.00. For more information on this program contact Kimberly Moore at 781-848-9848 or [kim@cpa125.com](mailto:kim@cpa125.com) or Jim at [Jim@cpa125.com](mailto:Jim@cpa125.com). Included in this packet is additional information on FSA.

Employees electing to participate in this program must complete the *Authorization for Pre-Tax Payroll Reduction* form included with this packet and return it to the Payroll & Benefits coordinator within 30 days of your employment with the Town.

### **Health Reimbursement Plan**

As part of efforts to keep your medical benefits cost as affordable as possible, the Town of Ipswich sponsors a Health Reimbursement Arrangement (HRA). This plan runs from July 1 to June 30 of each year. Eligible expenses must be incurred within the plan year. You must be on Town's health insurance to participate.

### **Credit Union**

A credit union is a not-for-profit, democratically controlled, cooperative financial institution owned by its members. This structure places primary emphasis on service to all its members. Credit unions are strong, consumer-friendly organizations that strive to give a good value to members through the many economical products and services they offer. The focus is on saving members money on their everyday financial needs.

As an employee of the Town of Ipswich you are eligible to join RTN Federal Credit Union. To enroll you must complete an RTN membership application which can be found on their website and include requested documentation. RTN Credit Union website - [http://www.rtn.org/asp/products/product\\_4.asp](http://www.rtn.org/asp/products/product_4.asp)

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