



**New England Village (NEV)  
Employee Benefit Summary  
Effective July 1, 2017**



**At A Glance: Eligibility for Benefits by Hours Worked**

**ALL Employees**

20% reduced cost for all employees at our organic Colchester Neighborhood Farm in Plympton, MA  
Wellness benefits including exclusive onsite monthly fitness classes, swimming, walking groups, and more  
Access to our online eAcademy for training and learning  
Organization wide activities, gatherings, and employee appreciation events

**19 hours or Less**

Sick Pay

**20 – 29 Hours**

NEV Inc. 403(b) Plan  
Earned Time Prorated  
Holidays Prorated  
Tuition Reimbursement

**30+ Hours**

NEV Inc. 403(b) Plan  
Earned Time Prorated  
Holidays Prorated  
NEV Funded Tuition Reimbursement  
MA State Tuition Remission  
Health  
Dental  
Employer Paid Life Insurance & AD&D  
Voluntary Life & AD&D  
Voluntary STD  
Employer Paid LTD when enrolled in STD

**Earned Time**

Accrual based on 40 hours per week and prorated for 20 to 39 hours worked per week. Earned time is accrued but cannot be used for the first three months of employment.

First year of employment	15 days/120 hours annually
2 – 4 years of employment	20 days/160 hours annually
5 – 9 years of employment	23 days/184 hours annually
10 – 14 year of employment	25 days/200 hours annually
15-20 years of employment	28 days/224 hours annually
21 or more years of employment	30 days/240 hours annually

**Holidays**

12 per year (prorated for 20 to 39 hours worked per week)

**Tuition Remission and Tuition Reimbursement**

Massachusetts State Tuition Remission is available to all employees working 30 or more hours per week and who have completed six continuous months of employment. Remission is for undergraduate tuition only and enrollment applies only to MA state community colleges, state colleges and universities.

Tuition Reimbursement is available to all staff that work 20 or more hours per week and are ineligible for State Tuition Remission. See Handbook for reimbursement amounts and Human Resources for program process and rules.

**New England Village, Inc. 403B Plan**

Eligible at hire when working 20 or more hours per week. Investment choices through Fidelity Investments and TIAA CREF. NEV match is 35% of employees’ contribution (up to 6% of base pay) for employees who have completed two years of service and are commencing their third years of service. NEV will match 70% (up to 6% of base pay) for employees who have completed five years of service and are commencing their sixth year of service.

**Medical - Health Insurance**

NEV offers two plans with Tufts –one plan with a \$1,500/ \$3,000 deductible and an additional plan with a \$2,000/\$4,000 deductible and a 20% co-insurance. Employees are eligible who work 30 or more hours per week. Coverage available after 30 days of continuous employment.

**Cost sharing for employees who work 30+ hours per week  
Tufts Advantage \$1,500/\$3,000 Plan**

Plan	Type	Total Yearly Cost	Monthly Village Cost	Monthly Staff Cost	Biweekly Deductions
HMO	Employee	\$9,164.28	\$595.68	\$168.01	\$77.54
HMO	Employee+1	\$18,328.68	\$1,053.90	\$473.49	\$218.53
HMO	Family	\$27,492.84	\$1,512.11	\$778.96	\$359.52

**Cost sharing for employees who work 30+ hours per week  
Tufts HMO Advantage \$2,000/\$4,000 with 20% Coinsurance Plan**

Plan	Type	Total Yearly Cost	Monthly Village Cost	Monthly Staff Cost	Biweekly Deductions
HMO	Employee	\$8,134.44	\$528.74	\$149.13	\$68.83
HMO	Employee+1	\$16,268.88	\$935.46	\$420.28	\$193.98
HMO	Family	\$24,403.32	\$1,342.18	\$691.43	\$319.12

**Health Reimbursement Account**

Health Reimbursement Account (HRA) plans are employer-funded medical reimbursement plans. The HRA is funded by New England Village to offset deductible expenses and is available to all employees enrolled in the \$1,500/\$3,000 Plan. The HRA will pay for the final \$500 of the \$1,500 deductible and the final \$1,000 of the \$3,000 deductible.

**Flexible Spending Accounts**

Eligible at hire. The FSA allows employees to set aside pre-tax dollars to pay for certain medical/dental and vision expenses such as copayments and deductible expense. The Dependent Care Account (DCA) can be used to pay for custodial care of eligible dependents while the employee is at work. Amount chosen is deducted pretax from your pay check to pay for these expenses.

**Altus Dental Insurance Plan**

Employees are eligible who work 30 or more hours per week. Coverage available after 30 days of continuous employment. Biweekly costs are \$7.81 for Individual and \$23.45 for Family.

**Voluntary Benefits – 100% Employee Paid**

Short Term Disability - Eligible after 30 continuous days of employment and for employees who work 30 or more hours per week. \*Electing coverage automatically provides you with long term disability that is 100% paid by NEV.

Voluntary Life for employee, spouse and/or children

Pet

Auto

Home/Renter

**100% Employer Paid**

Long Term Disability - Eligible after 30 continuous days of employment and for employees who work 30 or more hours per week. Employees must have elected Voluntary Short Term Disability to be eligible for this benefit.

Life - Eligible after 30 continuous days of employment and for employees who work 30 or more hours per week.

*Separate booklets describe benefits summarized only briefly here. The actual provisions of each benefit plan or provider contract will govern if there is any inconsistency between this summary and NEV's formal plans or contracts.*