



# TOWN OF BRIDGEWATER

# BENEFIT GUIDE - FY 2027

## HEALTH INSURANCE

### BLUE CROSS BLUE SHIELD OF MA



#### HMO NE BENCHMARK

Deductible: \$300 for Individual /  
\$900 for Family

Office Visits: \$20 per visit  
Specialist Office Visits: \$60 per visit  
Emergency Room Visits: \$100 per visit after deductible

#### Weekly Deduction

	20% Contribution	25% Contribution
Individual	\$53.30	\$66.62
Family	\$141.85	\$177.31

### HARVARD PILGRIM HEALTH CARE



#### CHOICENET BENCHMARK

Deductible: \$300 for Individual /  
\$900 for Family

Office Visits: \$20 per visit  
Specialist Office Visits: \$60 per visit  
Emergency Room Visits: \$100 per visit

#### Weekly Deduction

	20% Contribution	25% Contribution
Individual	\$59.25	\$73.81
Family	\$156.95	\$196.18

### **NEW** ACCESS BLUE NE SAVER HDHP

Deductible: \$2,000 for Individual /  
\$4,000 for Family

2026 HSA Limit: \$4,400 for Individual\* / \$8,750  
for Family\*\*  
Catch-up Contribution (age 55+): \$1,000

\*The Town will contribute \$1,000 towards this amount for individual plan  
\*\*The Town will contribute \$2,000 towards this amount for family plan

Office Visits: Deductible then covered in full  
Specialist Office Visits: Deductible then covered in full  
Emergency Room Visits: \$50 copayment per visit after deductible

#### Weekly Deduction

	20% Contribution	25% Contribution
Individual	\$45.30	\$56.62
Family	\$120.85	\$151.06

### **NEW** BEST BUY HSA HMO

Deductible: \$2,000 for Individual /  
\$4,000 for Family

2026 HSA Limit: \$4,400 for Individual\* / \$8,750  
for Family\*\*  
Catch-up Contribution (age 55+): \$1,000

\*The Town will contribute \$1,000 towards this amount for individual plan  
\*\*The Town will contribute \$2,000 towards this amount for family plan

Office Visits: Deductible then covered in full  
Specialist Office Visits: Deductible then covered in full  
Emergency Room Visits: Deductible then \$50 copay

#### Weekly Deduction

	20% Contribution	25% Contribution
Individual	\$48.75	\$60.93
Family	\$126.85	\$158.56

Get reimbursed up to \$300 per calendar year for Wellness and Mind & Body Wellness Programs and up to \$150 per calendar year for Weight Loss

Website: [www.bluecrossma.com](http://www.bluecrossma.com)

Get reimbursed up to \$300 per calendar year for Wellness and up to \$150 per calendar year for Weight Management and Childbirth Classes

Website: [www.harvardpilgrim.org](http://www.harvardpilgrim.org)

## DENTAL INSURANCE

### ALTUS DENTAL

**altusdental**

Deductible: \$50 for Individual / \$150 for Family

Annual Maximum: \$2,000

#### 100% Covered

- Oral exams
- Cleaning -
- Single X-Rays
- & more!

#### 80% Covered

- Palliative treatment
- Fillings
- Extractions
- General anesthesia
- Root canal therapy
- & more!

#### 50% Covered

- Crowns over natural teeth
- Bridges and crowns over implants
- Partial and complete dentures
- & more!

#### Weekly Deduction

##### 100% Contribution

Individual \$13.71

Family \$35.14

Website: [www.altusdental.com](http://www.altusdental.com)

## VISION INSURANCE



VSP  
**vsp.**  
vision care

Exam: \$10 copay

Routine Retinal Screening: Up to \$39

Contact Lens Exam: Up to \$60

Frames: \$25 copay; 20% off balance over \$150 allowance

Single Vision Lenses: \$25 copay

Bifocal: \$25 copay

Contacts: \$0 copay; \$150 allowance

#### Weekly Deduction

##### 100% Contribution

Individual \$1.63

Individual + Spouse \$3.25

Individual + Children \$3.41

Family \$4.71

Website: [www.vspdirect.com](http://www.vspdirect.com)

## FLEXIBLE SPENDING

### CAFETERIA PLAN ADVISORS



**Health Care FSA:** Max annual election up to \$3,400. Eligible for qualified medical, dental, and vision expenses. Up to \$680 you can roll over to the next plan year provided you re-enroll for that new plan year.

**Dependent Care FSA:** Max annual election up to \$7,500. Includes reimbursement of qualified daycare expenses for eligible dependents (as defined by the IRS) under age 13, and elderly or special needs dependents requiring daycare. Includes daycare, pre-school, before/after-school care, day camp, elder daycare.

*\*Enrollment occurs each January. New hires may enroll during their initial eligibility period. Effective January 2027, employees cannot be enrolled in both a High-Deductible Health Plan (HDHP) and a Flexible Spending Account (FSA) at the same time.*

Website: [www.cpa125.com](http://www.cpa125.com)

## LIFE INSURANCE

### BOSTON MUTUAL LIFE INSURANCE



Basic Life Insurance and Accidental Death and Dismemberment policy for \$10,000 for active employees.

#### Weekly Deduction

50% Contribution

\$1.57

Website: [www.bostonmutual.com](http://www.bostonmutual.com)

### COLONIAL LIFE



- Disability Insurance
- Critical Illness Insurance
- Accident Insurance
- Hospital Confinement Insurance
- Life Insurance - Currently No Health Questions!

To apply for coverage, or get help, contact the enrollment call-in center:

(800) 833-3429  
Monday - Friday  
8:30a.m. - 4:30p.m.

Website: [www.coloniallife.com](http://www.coloniallife.com)

## RETIREMENT

### PLYMOUTH COUNTY RETIREMENT



Plymouth County Retirement (PCR) is required for all permanent employees working over twenty (20) hours at the date of employment.

Contribution rates for new municipal employee start at 9% and any wages over \$30,000 annually have an extra 2% taken.

Website: [www.pcr-ma.org](http://www.pcr-ma.org)

Max Contribution for 457(b) deferred compensation plan is \$24,500 in 2026. Employees aged 50 or older may contribute up to an additional \$8,000 for a total of \$32,500.

Max Contribution for both traditional and Roth IRA is \$7,500 in 2026. Employees aged 50 or older may contribute up to an additional \$1,100 for a total of \$8,600.

### EMPOWER



A retirement savings program that allows employees to save and invest before-tax and after-tax dollars through salary deferrals (contributions).

#### Traditional 457

- Before-tax dollars
- Contributions are taxed when distributed
- Any potential earnings on your contributions are taxed when distributed
- You have more take-home pay in your paycheck

#### Roth 457

- After-tax dollars
- Free of income taxes and penalties
- Any contributions and potential earnings, will grow tax free in your account
- Take-home pay in your paycheck is reduced dollar for dollar

Website: [www.mass-smart.com](http://www.mass-smart.com)

### NATIONWIDE



Offers 457(b) plans for public sector employees.

With a 457 retirement savings plan:

- There isn't an additional 10% early withdrawal tax, although withdrawals are subject to ordinary income taxes
- There's a withdrawal option for unforeseen emergencies that meet certain legal criteria, if all other financial resources are exhausted
- Distributions are available in a lump sum, annual installments or as an annuity
- There's no tax withholding if you leave for a new job and roll over your money into an IRA or your new employer's eligible retirement plan.

Website: [www.nationwide.com](http://www.nationwide.com)

### SECURITY BENEFIT



Personalized, local service from a financial professional

Participants can take withdrawals without a sales charge for qualified distributable events (e.g. retirement, separation of service)

Contributions made on a pretax basis

Roth contributions are also available to 457 plans

Contributions plus earnings continue to grow tax-deferred until withdrawal

Your contributions are immediately vested

Website: [www.securitybenefit.com](http://www.securitybenefit.com)

## TUITION WAIVER

### BRIDGEWATER STATE UNIVERSITY



Full-time and qualifying part-time regular employees are eligible for tuition waiver. When approved, you are granted a waiver of tuition and associated fees only. Books and course materials are not supplied. Enrollment is the employee's responsibility. A form must be completed prior to the beginning of each semester for which tuition waiver is requested. A tuition waiver is required for courses which are audited.

Website: [www.bridgew.edu](http://www.bridgew.edu)

# EMPLOYEE ASSISTANCE PROGRAM

## ALLONE HEALTH



Through an Employee Assistance Program (EAP), the Town provides confidential access to professional counseling services for help with personal and/or work-related issues that could affect job performance, health, mental or emotional well-being. The EAP is available to all employees and their immediate family members and offers problem assessment, short-term counseling, and referral to appropriate community and private services. There is no initial cost for employees to consult with an EAP counselor.

The program is available to employees and household members 24 hours a day, 7 days a week. If employees need some assistance, they are encouraged to call (800) 451-1834 and speak with one of the counselors at EAP.

This service is provided to all employees by AllOne Health®. AllOne Health provides workplace physical and mental health services to improve employee well-being, ensure compliance, safety, and mitigate risk.

<b>Mental Health</b> EAP Counseling, Life Coaching, In-the-Moment Support	<b>Physical Health</b> Wellness Solutions, Wellness Coaching, Medical Advocacy, Webinars	<b>Financial Wellness</b> Financial Coaching, Legal Consultation, Online Tools	<b>Family Care</b> Referrals for Caregiving, Adoption, Education, Life Milestones	<b>Lifestyle Support</b> Concierge, Errand Running, Housing, Travel, Personal Assistant	<b>Organizational Health</b> Organizational Consulting, DEI, Crisis Response, Training

Website: <https://allonehealth.com/>

## ADDITIONAL INFORMATION

### PAY WEEKS AND DIRECT DEPOSIT



The Town of Bridgewater requires all employees to be enrolled in direct deposit at a financial institution of their choosing.

The Town of Bridgewater's pay weeks are from Thursdays to Wednesdays. You receive direct deposit to your chosen bank account every Monday.

*\*If Monday is a holiday, you will receive direct deposit on the preceding Friday.*

### PAID TIME OFF



We offer paid time off to support rest, health, and personal needs.

- Holidays
- Vacation Time
- Sick Time
- Personal Days
- Bereavement Leave

*Please Note: PTO benefits, including eligibility and accruals, may vary by union affiliation and position. Refer to your collective bargaining agreement or employee manual for more details.*

### EMPLOYEE SELF SERVICE (ESS) PORTAL

Employee Self Service (ESS) is a secure, password-protected, on-line portal for employees who are paid through the Town's financial management system.

*You can use ESS to:*

- Display and print your current earnings statements
- Display your leave balances
- View up to four (4) years of pay check history
- View up to four (4) years of W-2 history

Website: <https://bridgewatermaemployees.munisselfservice.com>

For more information, please visit the Human Resources website [www.bridgewaterma.gov](http://www.bridgewaterma.gov) or contact the department at [HR@bridgewaterma.org](mailto:HR@bridgewaterma.org)