



**New England Village (NEV)  
Employee Benefit Summary**  
Effective July 1, 2016

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

<b>19 hours or Less</b>	<b>20 – 29 Hours</b>	<b>30 – 34 Hours</b>	<b>35+ Hours</b>
NEV Inc. 403(b) Plan	NEV Inc. 403(b) Plan	NEV Inc. 403(b) Plan	NEV Inc. 403(b) Plan
Sick Pay	Earned Time Prorated	Earned Time Prorated	Earned Time Prorated
	Holidays Prorated	Holidays Prorated	Holidays Prorated
	Tuition Reimbursement	Tuition Reimbursement	Tuition Reimbursement
		Health	Voluntary Life
		Dental	Voluntary Accident
			Health
			Dental
			Voluntary STD
			*LTD
			*Life/AD&D
			(*If 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)

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

Eligible at hire. Investment choices through Fidelity Investments and TIAA CREFF. 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.

**Flexible Spending Account**

Eligible at hire. Pays for medical/dental insurance premiums, non-covered medical expenses and child care expense. Amount chosen is deducted pretax from your pay check to pay for these expenses.

**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 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 Human Resources for program process and rules.

**Medical and Dental**

Tufts HMO Advantage Medical Insurance with a \$1,500 deductible or a \$3,000 deductible. 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 Plan**

Plan	Type	Village Cost	Staff Cost	Biweekly Deductions
HMO	Employee	\$6,716.80	\$1,785.50	\$68.67
HMO	Employee+1	\$11,733.10	\$5,271.40	\$202.75
HMO	Family	\$17,089.50	\$8,417.20	\$323.74

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

Plan	Type	Village Cost	Staff Cost	Biweekly Deductions
HMO	Employee	\$5,966.52	\$1,586.04	\$61.00
HMO	Employee+1	\$10,422.62	\$4,682.59	\$180.10
HMO	Family	\$15,180.65	\$7,477.03	\$287.58

**Healthcare Reimbursement Advantage**

A Health Reimbursement Advantage (HRA) is a tax-advantaged benefit that allows both employees and employers to save on the cost of healthcare. HRA plans are employer-funded medical reimbursement plans. NEV will pay the second half of the \$1,500 or \$3,000 deductibles when the employee reaches the \$750 (for individual) and \$1,500 (for plus one and family) expenditure level of their particular deductible.

**Altus Dental 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 35 or more hours per week. \*Electing coverage automatically provides you with life, accidental death and dismemberment, and long term disability that are 100% paid by NEV. See details below.

Pet

Auto

Voluntary Life for employee, spouse and/or children

Home/Renter

Voluntary Accident

**100% Employer Paid**

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

**Exclusive Benefits**

Wellness initiatives and activities

Wide variety of training opportunities – both in-house and through our eAcademy

Employee appreciation events and celebrations

*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.*