

Benefits of working for  include:

Health Insurance Benefits

◆ Group Medical Insurance

LPVEC will pay 70 percent of the premium for the plan selected for individual or family coverage. Employees must meet a 20-hour workweek minimum to be eligible to enroll in an LPVEC health insurance plan for the employee, his/her spouse, and any dependent children in the family. HMO plans are available from Blue Cross Blue Shield, Health New England, and Harvard Pilgrim. PPO plans are available from Blue Cross Blue Shield.

Coverage is available on the first of the month following the employee's hire date, during the Open Enrollment Period each year, or when a qualifying event occurs.

Group medical insurance is also available to qualifying surviving spouses and retirees.

LPVEC is a member of the Scantic Valley Regional Health Trust (SVRHT), which provides participating governmental employers with high-quality health plan options at the best possible value, to promote a Culture of Wellness throughout its membership, and to help its members become prudent consumers of health services.

Information on the health plans offered and additional wellness activities can be found at <http://www.scantichealth.org>.

◆ Dental Insurance

Blue Cross/Blue Shield Dental Blue Freedom coverage is available to eligible employees and family members. The dental plan is voluntary, which means that the employee covers the full premium through payroll deduction. You do not need to be enrolled in health insurance to elect one of these plans

◆ Vision Insurance

Blue Cross/Blue Shield Blue 20/20.. With our Blue 20/20 plan, you can save on eyeglasses, contacts, and comprehensive eye exams. This plan provides access to one of the nation's largest vision networks and thousands of independent providers

◆ CanaRx Prescription Service

Employees enrolled in an LPVEC health insurance plan now have access directly from CanaRx to certain brand name maintenance medications at NO COST to the member, and they will be delivered by mail right to your doorstep! Your medication may be on the list of available medications. Check the Prescription Formulary Lists (a separate one for each health plan)at <http://www.canarx.com/plan/?planid=SVRHT>

◆ Good Health Gateway Diabetes Program

The Scantic Valley Regional Health Trust is pleased to offer the Diabetes Care Rewards Program to all employees and their family members who are enrolled in an LPVEC health insurance plan. The program is designed to help people understand their diabetes and encourage them to have important screenings and exams to manage their diabetes. Not only do participants in the program have better health, but they also receive FREE diabetes medications and supplies (\$0 co-pay) just for taking care of their diabetes. More information can be found at <http://www.scantichealth.org/diabetes.html>

Retirement Benefits

◆ Teachers' Retirement System (MTRS), Massachusetts State Employees Retirement System (MSERS), Massachusetts or Mandatory OBRA through Empower

LPVEC employees do not contribute to Social Security. Instead, employees contribute to one of the Commonwealth's mandatory plans for retirement.

Teachers and other eligible DESE-licensed professionals are enrolled in the Massachusetts Teachers' Retirement System. All other full-time qualified employees participate in the Massachusetts State Retirement System. After 10 years of employment and meeting eligibility requirements you are eligible to receive a pension from LPVEC and remain on the LPVEC health plans at 50% of the premiums in effect at that time.

Employees who work less than 20 hours per week are enrolled in an OBRA plan where they contribute 7.5 percent of compensation.

LPVEC employees are also eligible to further save for retirement through deferred compensation plans. Employees can choose to contribute to both 403(b) and 457 (b) plans.

◆ SMART Plan 457(b)

Plan for a more secure and comfortable retirement with a 457(b) supplemental retirement savings plan. The Massachusetts Deferred Compensation SMART Plan allows employees to save for retirement on a tax-deferred basis. To set up voluntary contributions or to learn more contact Vincent Gosselin at 860-461-5723 or by email Vincent.Gosselin@empower.com. Access the website at <https://mass-smart.empower-retirement.com>

◆ 403(b) plans

A 403(b) plan allows you to save for retirement on a tax-deferred basis. Your contributions are voluntary, and you can choose the amount based on your retirement goals. For more specific information on the LPVEC plan design, please reference the Meaningful Notice, which can be accessed at <https://www.tsacg.com/individual/plan-sponsor/massachusetts/lower-pioneer-valley-educational-collaborative/>

Other Benefits

◆ SVRHT WELLNESS PROGRAM

The Scantic Valley Regional Health Trust established a Wellness Program in 2008 to help employees improve their health through preventive screenings, physical activity, healthy eating, tobacco cessation, and stress reduction. The main goal of this comprehensive wellness program is to promote well-being through a healthy lifestyle and to reduce employee health risks. All municipal employees, retirees, and insured family members who have health insurance through the Trust are encouraged to participate in wellness activities. Other family members and friends are welcome to participate but will be ineligible for any incentives offered. Contact Regional Wellness Coordinator Marcy Morrison at Marcy@scantichealth.org or (617) 431-6651. Check out the website for newsletters and programs at <http://www.scantichealth.org/about.html>

◆ Colonial Life

Voluntary supplemental benefits are available for whole life, term life, accident, short-term disability, and critical illness insurance. Contact Jeff Spicola (j.spicola@neenrollment.com) 401-692-1144 or Stephanie DeChristofaro (s.dechristofaro@neenrollment.com) 888-623-6236 x 803

****Free Benefits to all Employees from Colonial Insurance****

You are eligible for the benefits below simply by being an employee of LPVEC. These benefits are available to you even if you do not sign up for a Colonial Insurance plan mentioned above.

Contact the Colonial Life representatives named above for more information.

College Tuition Program Benefit for each year of employment you earn Tuition Rewards that you can use to reduce the cost of tuition at over 380 private Colleges and Universities across the nation. This benefit is for eligible children, grandchildren, nieces, nephews, stepchildren, and godchildren.

WellCard Savings is a discount medical plan. You and your family can enjoy the benefits with discounts at doctor's office visits, prescription drugs, vision and hearing products and services, lab work, MRI scans, X-rays, vitamins, and daily living products. Plus you can gain access to 24/7 doctor consultations by phone or email, medical bill help, cash rewards, and entertainment benefits.

◆ Flexible Spending Account

A healthcare flexible spending account (FSA) is a tax-advantaged spending account for healthcare expenses. When you enroll in an FSA, you will choose an amount to contribute, tax-free, to pay for thousands of eligible expenses. You will have the flexibility to choose a contribution amount that you're comfortable with and makes sense for your situation. Your total contribution will be available to you on the first day of the plan year, providing a safety net should you need that money right away.

◆ Dependent Care Account

A dependent care account (DCA) allows employees to set aside pre-tax dollars to pay for costs associated with the daily care of an eligible child, elderly parent, or other dependents that are unable to care for themselves.

◆ **ALLONE Health Employee Assistance Program (EAP)**

LPVEC employees are eligible for services from All One Health at no cost. The EAP 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 free, confidential, and available to you and your family members. This includes access to short-term counseling and a wide range of services such as financial concerns, legal issues, alcohol or drug problems, marital problems, illness of a family member, emotional worries, child care problems, elder care concerns, and more. The EAP is paid for by LPVEC, is available 24/7/365 and is completely confidential. Simply call 800-451-1834 code lpvec
Or visit www.allonehealthep.com

◆ **Credit Unions**

Premier Source Credit Union – Member benefits include loans, ATMs, holiday and vacation clubs, etc. To sign up, contact Premier Source Credit Union at 413- 525-2002. Their offices are in East Longmeadow and Springfield. <https://www.premier-sourcecu.com>

Holyoke Credit Union – There are 3 convenient locations in Holyoke, West Springfield, and Agawam. To sign up call 413-532-7007. www.holyokecu.com

◆ **Discounts**

Working Advantage – Save up to 60% on tickets, travel and shopping. Log onto www.workingadvantage.com. Select the **Register** button at the top of the page. Select **Employees Click Here**, then enter Member ID: **996206030**. You can use your personal or work email. They send a lot of emails.

BJs Wholesale Club- New memberships are \$20, renewals are \$50. Contact Kim Sbrogna at ksbrogna@bjs.com or call 1-800-313-8887 and reference code 450484. Email or call only-- offer/code will not work online or in the club.

Healthtrax Fitness & Wellness Club – Contact Healthtrax for more information. Payroll deduction is available for this benefit. <https://www.healthtrax.com>

Century Fitness Club – No sign-up fees. Contact Century Fitness at 413-525-8800 or go to www.centuryfit.com

Scantic Valley YMCA – Memberships are available at discounted rates through our affiliation with Scantic Valley Regional Health Trust (SVRHT). <https://springfielddy.org/family-centers/join/>