CAMBRIDGE HOUSING AUTHORITY

Cambridge Housing Authority Comprehensive Benefits Package

(As of July 1, 2010)

The CHA has an agreement with, LIUNA local #367, for housing maintenance laborers/skilled trades, and Teamsters local #122 for administrative, clerical and technical employees. Eligible employees will be asked to join the appropriate union after the 6 month introductory period and dues will be collected. Additional benefits may be reflected in the union contracts. Not all employees are represented by a union.

1. Many benefits are covered through the **Group Insurance Commission (GIC).** GIC benefits can include basic life, basic life and health insurance, optional life insurance, Long Term Disability, and Pre-tax Health Care Spending Account (HCSA), Pre-Tax Dependent Care Assistance Program (DCAP). All full time (37.5 hrs/wk or more) and part time (at least 18.75 hrs/wk) employees are eligible on the first day of the month following 60 calendar days from the first date of employment, or two calendar months, whichever comes first. Employees must enroll within 10 days of the date of hire.

a) HEALTH INSURANCE (GIC)

For newly hired employees the CHA pays 75% of the premium cost. The following insurance plans are those offered through GIC. Further information including coverage and rate cost differences, may be found on their website **www.mass.gov/gic**.

Fallon Community Health Plan Direct Care
Fallon Community Health Plan Select Care
Harvard Pilgrim Independence Plan
Harvard Pilgrim Primary Choice Plan
Health New England
NHP Care - Neighborhood Health Plan
Tufts Health Plan Navigator
Tufts Health Plan Spirit
UniCare State Indemnity Plan / Basic
UniCare State Indemnity Plan / Community Choice
UniCare State Indemnity Plan / PLUS

b) 125 FLEX PLANS (GIC)

Monthly administrative fee for **Pre-Tax Health Spending Account (HCSA)** alone, **Pre-Tax Dependent Care Assistance Program (DCAP)** alone, or combined will be $3.60/mo on a pre-tax basis.

- **Pre-Tax Health Spending Account** (HCSA)-Employees may set up a medical reimbursement account with pre-tax payroll deductions. Annual contribution is anywhere from $500-$5000, and deducted weekly.
- **Pre-Tax Dependent Care Assistance Program** (DCAP)–Employees may set up a dependent care spending account with pre-tax payroll deductions. Maximum contribution is $5000 and deducted weekly.

c) BASIC LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (GIC)

Benefit premiums are paid by the employee. Costs vary, refer to the GIC website.

d) LONG TERM DISABILITY (LTD) (GIC)

In the case of illness or injury causing loss of work over 90 days, coverage is up to 50% of an employee's monthly base up to $10,000. Benefit premiums are paid by the employee and is a tax-free benefit. Costs vary, refer to the GIC website.

2. DENTAL INSURANCE

Benefits are offered to eligible full time and part time employees. Not available to LIUNA Union Workers.

Delta Dental PPO Plus Premier which the agency contributes 65% of the premium for both individual and family coverage.

3. SHORT TERM DISABILITY, SUPPLEMENTAL PERSONAL ACCIDENT, CANCER & HOSPITALIZATION INDEMNITY PLANS AND SUPPLEMENTAL TERM LIFE AND UNIVERSAL LIFE INSURANCE (Colonial Life)

All full-time and part-time employees are eligible to sign up within 31 days of hire. Premiums can be paid through a pre-taxed payroll deduction. All plan premiums are paid by the employee.

- **Short-term Disability Plan** benefit replaces a portion of your income if you become totally disabled because of a covered accident or covered sickness. Maternity is also covered. Cost varies depending on selections. Provides payment directly to the subscriber.
- **Personal Accident Plan** benefit helps offset the unexpected medical expenses, such as deductibles and co-payments that can result from a fracture, dislocation, or other covered accidental injury. Provides payment directly to the subscriber or their beneficiary. Cost varies depending on selections.
- **Personal Cancer Indemnity Plan** benefit provides payment directly to the subscriber or their beneficiary for first –occurrence, hospital confinement, medical imaging, radiation & chemotherapy, immunotherapy and screening wellness related to cancer. Cost varies depending on selections.
- **Hospitalization Indemnity Plan** benefit provides payment directly to the subscriber or their beneficiary on the first day confined following by second and subsequent days due to a covered accidental injury or sickness/surgery. Cost varies depending on selections.
- **Life Insurance Plan** benefit provides death benefit coverage that you can add to later as your life needs change. May build cash value on a tax deferred basis at current interest rates.

4. PAID LEAVE TIME

Employees in their first 6 months of employment are not eligible for any vacation, sick or personal leave time. Vacation, sick and personal leave time is prorated according to hours worked per week.

- **Vacation time** - All full time and part time employees are eligible for paid vacation time. Vacation is granted according to length of service. New employees earn vacation at the rate of one day per calendar month at a maximum of 10 days in the first year of employment.
- **Sick time**- All full time and part time employees are eligible for paid sick time. Employees accrue one and a quarter day of sick time per month. The maximum accrual for LIUNA Union members is 175 days and for the Teamsters Union (and non-represented) members accrue a maximum of 250 days.
- **Personal time-** The CHA allows 3 days of paid personal time
- **Holiday time –** All**, including new employees**, are eligible for paid holiday time. The CHA has 13 paid holidays as established by the Commonwealth of Massachusetts.

5. RETIREMENT BENEFITS

The CHA does not currently contribute on behalf of the employee.

SMART Plan – Massachusetts Deferred Compensation SMART Plan (457b). All full time and part time employees are eligible to participate in the SMART plan of retirement from the day of hire. All deductions are pre-taxed. For additional information please go to their website www.mass-smart.com.

City of Cambridge Retirement System - All permanent full-time and part-time municipal employees eligible to participate in the Cambridge retirement system as of their date of hire and have a mandatory deduction withheld from their regular compensation. Employees do not pay into social security. For additional information please go to their website http://cambridgeretirementma.gov.

6. EMPLOYEE ASSISTANCE PROGRAM

The CHA Employee assistance Program offers services designed to help employees reduce stress, balance work and family responsibilities and improve quality of life. The program consists of resources and referral services, counseling and support services, online information and interactive tools. All services are free, confidential, accessible 24-hours a day, 365 days a year, and available to employees and all members of their household.

7. REIMBURSEMENT T-PASS

70% reimbursement for the cost of monthly MBTA expenses up to $100 for both members of both unions and for those excluded from the unions .

8. TRAINING OPPORTUNITIES

The CHA is dedicated to broaden the opportunities for not only on the job training but also for external Internal-training opportunities include computer skills, safety training, best practices.

9. TUITION REIMBURSEMENT

Tuition reimbursement is available for both Union and Non-Union employees. Amounts vary by Union contract and must be preapproved.

LIUNA Union members are reimbursed a maximum of $2,000 in any contract year.

Teamsters Union (and non-represented) members are reimbursed a maximum of $1,600 for work related courses and $400 for non-work related courses.

Casual Laborers, Tenant Coordinators, Interns, and Contract Employees are not eligible for benefits. All benefits are subject to change without notice. A complete listing of benefits will be found in the Employee Handbook