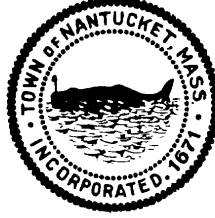


# Town and County of Nantucket Human Resources Office

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## BENEFITS SUMMARY

- ❖ **Health Insurance:** (90% paid by the Town, 10% by the employee)
  - BCBS Blue Care Elect (PPO)
  - BCBS Network Blue New England
- ❖ **Altus Dental:** (no employer contribution)
  - Altus Dental Low Plan
  - Altus Dental High Plan
- ❖ **Flexible Spending Account:** (no employer contribution)
  - Full time employees may elect to participate in the Town's FSA offered by TASC.
- ❖ **Basic Life Insurance:** (50% employer contribution)
  - Boston Mutual basic life coverage of \$5,000; rates are based upon age at time of enrollment. 50% of the monthly premium is paid by the Town. Basic life must be elected to be eligible for Voluntary/Optional life.
- ❖ **Voluntary/Optional Life Insurance:** (no employer contribution)
  - Boston Mutual Voluntary/Optional life coverage of up to \$500,000; rates are based upon age at time of enrollment.
- ❖ **Permanent Life Insurance:** (no employer contribution)
  - Can be elected through our agents: Life Plus Insurance & Colonial Life. Rates vary.
- ❖ **Group Critical Illness Insurance:** (no employer contribution)
  - Can be elected through our agents: Life Plus Insurance & Colonial Life. Rates vary.
- ❖ **Cancer Expense Insurance:** (no employer contribution)
  - Can be elected through our agents: Life Plus Insurance & Colonial Life. Rates vary.
- ❖ **Disability Insurance:** (no employer contribution)
  - Can be elected through our agents: Life Plus Insurance and Colonial Life. Rates vary.
- ❖ **Barnstable County Retirement Association:** (no employer contribution)
  - As a full-time employee of the Town of Nantucket you contribute to a defined benefit plan through Barnstable County. Contribution rates vary.
- ❖ **457 Deferred Compensation:** (no employer contribution)
  - Full time employees also have the option to contribute to a 457-deferred compensation plan with Nationwide and Great West (Smart Plan).

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## Deferred Compensation Plans

For more information and enrollment please contact  
the below representatives.

### Nationwide Retirement Solutions

**William M. Redihan**  
*Sr. Retirement Specialist*  
Phone: (877) 677-3678  
Email: [redihaw@nationwide.com](mailto:redihaw@nationwide.com)  
Website: [www.nrsforu.com](http://www.nrsforu.com)

### Great West (Smart Plan)

**Vito DeSimone**  
*Retirement Plan Advisor*  
Phone: (401) 439-3715  
Email: [Vito.Desimone@Empower-Retirement.com](mailto:Vito.Desimone@Empower-Retirement.com)  
Website: [www.mass-smart.com](http://www.mass-smart.com)

### Sage View (Retirement Plan Advisers)

**Mark Foster**  
*Retirement Consultant*  
Phone: (617) 982-7250  
Email: [mfoster@sageviewadvisory.com](mailto:mfoster@sageviewadvisory.com)  
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