

**Benefits of working for  include:**

◆ **Group Medical Insurance**

Employees must meet a 20-hour work week minimum to be eligible to enroll in a LPVEC health insurance plan for the employee, his/her spouse, and any dependent children in the family. LPVEC will pay 70 percent of the premium for the plan selected for either individual or family coverage. Coverage is available on the first of the month following the employee's hire date or during the Open Enrollment Period each year. Group medical insurance is also available to qualifying surviving spouses and retirees. For more information on the health plans offered and additional wellness activities can be found at <http://www.scantichealth.org>.

◆ **CanaRx Prescription Service**

Employees enrolled in a LPVEC health insurance plan now have access directly from CanaRx to certain brand name 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 [www.scantichealth.org/prescription-plans.html](http://www.scantichealth.org/prescription-plans.html).

◆ **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 a 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>

◆ **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. Contact HR for more information.

### ◆ Vision Insurance

Benefits you can see – from a company you can trust. Save money on all your vision needs. With our Blue 20/20 plans, you can save on eyeglasses, contacts, and routine eye exams. This plan provides access to one of the nation's largest vision networks

### ◆ Colonial Insurance

Voluntary supplemental benefits are available for whole life, term life, accident, short-term disability, and critical illness insurance. Contact Tom Kienzler ([thomas.kienzler@coloniallife.com](mailto:thomas.kienzler@coloniallife.com)) or M-J Licata ([mj.gattozzi@coloniallife.com](mailto:mj.gattozzi@coloniallife.com)) or by calling either at 800-325-4368.

### **\*\*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 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 and 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.

### ◆ Retirement

State Board of Retirement (SRB), Teachers' Retirement System (MTRS), or Mandatory OBRA

LPVEC employees do not contribute to Social Security. Instead, employees contribute to one of the Commonwealth's plans for retirement. Employees who work less than 20 hours per week are enrolled in an OBRA plan where they contribute 7.5 percent of compensation. Teachers and other eligible DESE licensed professionals are enrolled in the Massachusetts Teachers' Retirement System. All other employees participate in the Massachusetts State Retirement System.

### ◆ **SMARTPlan**

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 Dan Moroney at 413-335-0542 or by email at [Dan.Maroney@Empower-Retirement.com](mailto:Dan.Maroney@Empower-Retirement.com). Access the website at <https://mass-smart.empower-retirement.com>

### ◆ **Educators' Employee Assistance Program (EAP)**

LPVEC employees and their family members are eligible for services from ESI Employee Assistance Group at no cost. The EAP is available to assist those faced with personal challenges including 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 800-252-4555 or 800-666-5327 or visit the Educators EAP at [www.EducatorsEAP.com](http://www.EducatorsEAP.com) for more information.

### ◆ **Flexible Spending Account**

A healthcare flexible spending account (FSA) is a smart and easy way for employees to save money while protecting themselves from the high cost of medical bills. Participants can save up to 40% on thousands of eligible everyday expenses.

For more information, contact LPVEC Human Resources at 413-735-2200 or email to [HR@lpvec.org](mailto:HR@lpvec.org).

### ◆ **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.

For more information, contact LPVEC Human Resources at 413-735-2200 or email to [HR@lpvec.org](mailto:HR@lpvec.org).

## ◆ 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](http://www.holyokecu.com)

## ◆ Discounts

Working Advantage – Save up to 60% on tickets, travel and shopping. Log onto [www.workingadvantage.com](http://www.workingadvantage.com). Select the **Register** button at the top of the page. Select **Employees Click Here**, then enter Member ID: **996206030**.

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](http://www.centuryfit.com)

Scantic Valley YMCA – Memberships available at discounted rates through our affiliation with Scantic Valley Regional Health Trust (SVRHT). <http://www.springfieldy.org/family-centers/scantic-valley-y-family-center/>

Verizon Wireless – 15% Discount on cell phone service plan.

[www.verizonwireless.com/getdiscounts](http://www.verizonwireless.com/getdiscounts)

BJs Wholesale Club – Contact Peter Enselek at 508-948-9402 or email at [penselek@bjjs.com](mailto:penselek@bjjs.com).

Auto & Home Insurance Discounts –

- Liberty Mutual – Contact Nick Moschetti at 413-310-0109 or email [Nicholas.Moschetti@libertymutual.com](mailto:Nicholas.Moschetti@libertymutual.com)
- Horace Mann Educators Corp – Contact Daniel Gagnon at 413-273-1380 or email [daniel.gagnon@horacemann.com](mailto:daniel.gagnon@horacemann.com)