

# **Town of Hubbardston**

7 MAIN STREET HUBBARDSTON, MASSACHUSETTS 01452 (978) 928-1400 FAX (978) 928-3392

## **INSURANCE BENEFITS**

#### I. BASIC LIFE INSURANCE

The Town of Hubbardston will offer a basic life insurance policy for all eligible employees at the time of initial employment.

## II. <u>HEALTH INSURANCE</u>

All eligible employees are entitled to participate in the health insurance programs offered by the Town. Eligibility is in accordance with these policies, M.G.L. c.32b and various federal laws. Employees must comply with notice requirements regarding dependents and selection of benefits.

Employees should notify the Town Treasurer or Town Administrator of any qualifying event that would affect the employee's insurance coverage (i.e., divorce, dependent child reaching maximum age for coverage under the parent's plan, change in individual or family coverage, planned retirement, or termination). Continued medical insurance coverage is available when an employee or their dependents' status changes (COBRA).

### I. BASIC LIFE INSURANCE

The Town of Hubbardston offers several volunteer insurance coverages to include dental, short-term disability and vision. The town does not currently contribute to these insurance programs, but for a list of contacts or to set up an appointment with the town's insurance provider, please contact the Town Administrator.