



## OVERVIEW

ATTLEBORO  
FALL RIVER  
NEW BEDFORD  
TAUNTON  
ONLINE

**BRISTOL**  
COMMUNITY COLLEGE

# My Goal for You Today

- You will come away with a better understanding of the benefits available to you.
- You will have a better understanding of the benefits you are enrolled in.
- You learn about benefits available that maybe you didn't know about.

# My Goal for Me Today



# Today's Topics

- Retirement plans
- Insurance
- Flexible Spending Accounts (FSAs)
- Employee Assistance Program (EAP)
- Annual Enrollment period
- Dental and vision plans
- Leave accruals/Paid Time Off
- Tuition Remission
- Professional Development
- Employee Discounts
- Commonwealth of Massachusetts Financial Wellness Program



Which benefit is most important to you?

# Retirement Plans - Mandatory

COMMONWEALTH OF MASSACHUSETTS EMPLOYEE RETIREMENT PLANS			
Retirement Plan Name	Abbreviation	Description	Eligibility
Massachusetts State Employees' Retirement System	MSERS	Defined benefit plan that provides predictable & guaranteed income (benefits calculated using a formula)	Classified Employees, Faculty, Unit Professionals and Non-Unit Professionals
Optional Retirement Program	ORP	Defined contribution plan that provides income based on the investment performance of your individual account balance, which you decide how to invest	Faculty, Unit Professionals, Non-Unit Professionals
Omnibus Budget Reconciliation Act	OBRA	Massachusetts Deferred Compensation Smart Plan	Part time employees*

\*Exemptions: Already paying into MSERS or ORP/Full time student

For additional information, visit these websites:

MSERS: [www.mass.gov/retirement](http://www.mass.gov/retirement)

ORP: [www.mass.edu.forfacstaff.orp](http://www.mass.edu.forfacstaff.orp)

SMART Plan: [www.mass-smart.com](http://www.mass-smart.com)



# Supplemental Retirement Plans

Retirement Plan Name	Abbreviation	Description	Eligibility
Tax Sheltered Annuity Plan	<b>TSA-403b</b>	Employees may contribute to tax sheltered annuities through various vendors approved by the Commonwealth of Mass.	All Employees
457 Deferred Compensation Plan- SMART Plan	<b>457</b>	Pre-tax employee contributions are invested in the investment options you have selected. All earnings are tax deferred.	All Employees

## Massachusetts 403(b) Supplemental Retirement Plan

Valic – Ken Knopf 774-266-3488 [kenneth.knopf@valic.com](mailto:kenneth.knopf@valic.com)

TIAA – Spiros Seremetis 781.314.2434 [sseremetis@tiaa.org](mailto:sseremetis@tiaa.org)

Fidelity – Matthew Toedt 508-450-4284 [matthew.toedt@fmr.com](mailto:matthew.toedt@fmr.com)



Empower Retirement – Vito DeSimone 401.439.3715 [vito.desimone@empower-retirement.com](mailto:vito.desimone@empower-retirement.com)

2021 Maximum Contributions:

Below 50 years of age: \$19,500    50+: \$26,000

Department of Higher Ed

[www.mass.edu](http://www.mass.edu)

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COMMUNITY COLLEGE



# Insurance Health, Life, Long Term Disability and Flexible Spending Programs

Administered by the Group Insurance Commission (GIC)



## GIC State Employee Benefits

GIC State Employee benefits include health, life, dental and vision, long term disability, flexible spending accounts, and employee assistance programs.

[www.mass.gov/gic](http://www.mass.gov/gic)



# Annual Enrollment



## Annual Enrollment Fiscal Year 2022

**Enrollment Period  
April 7 – May 5, 2021**

**Changes Effective July 1, 2021**



FY22 Benefit Decision Guide

<https://www.mass.gov/doc/fy2022-state-employee-benefit-decision-guide/download>

# Health Insurance



Commonwealth of Massachusetts  
Group Insurance Commission

## 2021-2022 OVERVIEW

KNOW YOUR GIC BENEFITS

COMMONWEALTH  
OF MASSACHUSETTS  
**EMPLOYEES**





**ANNUAL ENROLLMENT:**  
**APRIL 7 – MAY 5, 2021**

Benefits and rates effective **July 1, 2021**

[mass.gov/gic](https://mass.gov/gic)



BASIC LIFE INSURANCE ONLY – \$5,000 Coverage	
HEALTH INSURANCE PRODUCTS (Premium includes Basic Life Insurance)	PRODUCT CATEGORY
UniCare State Indemnity Plan/ Basic with CIC* (Comprehensive)	National Network
UniCare State Indemnity Plan/ Basic without CIC	
UniCare State Indemnity Plan/ PLUS	Broad Network
Tufts Health Plan Navigator	
Fallon Health Select Care	
Harvard Pilgrim Independence Plan	Regional Network
Health New England	
AllWays Health Partners Complete HMO	
UniCare State Indemnity Plan/ Community Choice	Limited Network
Tufts Health Plan Spirit	
Fallon Health Direct Care	
Harvard Pilgrim Primary Choice Plan	

\* CIC is an enrollee-pay-all benefit.

# Health Insurance

		Monthly GIC Product Rates Effective July 1, 2021			
		FOR EMPLOYEES HIRED BEFORE JULY 1, 2003		FOR EMPLOYEES HIRED ON OR AFTER JULY 1, 2003	
		20%		25%	
		EMPLOYEE PAYS MONTHLY		EMPLOYEE PAYS MONTHLY	
BASIC LIFE INSURANCE ONLY - \$5,000 Coverage		\$1.27		\$1.59	
HEALTH INSURANCE PRODUCTS (Premium includes Basic Life Insurance)	PRODUCT CATEGORY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
UniCare State Indemnity Plan/ Basic <i>with</i> CIC* (Comprehensive)	National Network	\$289.58	\$644.22	\$346.88	\$770.90
UniCare State Indemnity Plan/ Basic <i>without</i> CIC		\$229.19	\$506.73	\$286.49	\$633.41
UniCare State Indemnity Plan/ PLUS	Broad Network	\$157.12	\$373.31	\$196.41	\$466.64
Tufts Health Plan Navigator		\$168.02	\$409.03	\$210.02	\$511.29
Fallon Health Select Care		\$173.27	\$419.92	\$216.59	\$524.90
Harvard Pilgrim Independence Plan		\$193.45	\$470.85	\$241.82	\$588.57
Health New England	Regional Network	\$126.90	\$301.11	\$158.62	\$376.39
AllWays Health Partners Complete HMO		\$154.33	\$401.01	\$192.91	\$501.26
UniCare State Indemnity Plan/ Community Choice	Limited Network	\$119.62	\$295.41	\$149.53	\$369.26
Tufts Health Plan Spirit		\$128.57	\$308.58	\$160.71	\$385.72
Fallon Health Direct Care		\$128.33	\$322.49	\$160.42	\$403.11
Harvard Pilgrim Primary Choice Plan		\$140.37	\$356.42	\$175.47	\$445.53

## FY 2022 Active Medical Rate Changes



Carrier	Plan Name	% Increase Individual	% Increase Family
Allways	Complete HMO	6.3%	6.7%
Fallon	Direct Care HMO	3.0%	3.1%
	Select Care HMO	3.0%	3.1%
Harvard Pilgrim	Independence POS	3.1%	3.1%
	Primary Choice HMO	3.0%	3.1%
Health New England	HMO	4.1%	4.3%
Tufts Health Plan	Navigator POS	6.9%	7.1%
	Spirit HMO	7.1%	7.2%
UniCare	Basic w/ CIC	7.2%	7.3%
	Community Choice	6.8%	7.1%
	PLUS	4.0%	4.1%

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# Insurance – Life Insurance



**Life Insurance**

ACTIVE EMPLOYEE AGE	MONTHLY GIC PLAN RATES EFFECTIVE JULY 1, 2021 <i>Per \$1,000 of Coverage</i>	
	NON-SMOKER RATE	SMOKER RATE
Under Age 35	\$0.04	\$0.10
35 - 44	\$0.05	\$0.12
45 - 49	\$0.06	\$0.19
50 - 54	\$0.13	\$0.31
55 - 59	\$0.20	\$0.49
60 - 64	\$0.29	\$0.73
65 - 69	\$0.67	\$1.37
70 and over	\$1.13	\$2.49

1-8 times your salary; rates based on salary and age

# Long Term Disability





**Long Term Disability Insurance**

MONTHLY GIC PLAN RATES EFFECTIVE JULY 1, 2021	
ACTIVE EMPLOYEE AGE	EMPLOYEE PREMIUM - Per \$100 of Monthly Earnings
Under Age 24	\$0.06
25 - 29	\$0.07
30 - 34	\$0.11
35 - 39	\$0.13
40 - 44	\$0.30
45 - 49	\$0.40
50 - 54	\$0.48
55 - 59	\$0.60
60 - 64	\$0.58
65 - 69	\$0.33
70 and over	\$0.20

rates based on salary and age



# Flexible Spending



**Flexible Spending Accounts (FSA)**

- **Health Care Reimbursement Account (Health FSA)**  
For your out-of-pocket medical, dental, vision and hearing expenses.  
You and your dependents do not have to be covered under your employer's medical plan for you to be eligible to participate in a Health FSA plan for your family's out-of-pocket health care expenses.
- **Dependent Care Assistance Account (Dependent Care FSA)**  
For your expenses related to dependent day care such as after school child care.

**Why enroll in an FSA?**

- Give yourself a raise! Increase your spendable income by reducing the amount you pay in taxes.  
Our participants save approximately \$27 in taxes for every \$100 they set aside in an FSA.
- Easily budget for the cost of health care expenses.

*"The first year I heard about the FSA, I wasn't sure about it. I decided to sign up for just enough to cover a pair of glasses I knew I needed. Using the plan was so easy, plus I saved money. The next year I tripled my election amount, and I still spent all of it well before the plan year ended!"*  
— Jennifer, Boston, MA

Enroll or re-enroll online at <https://www.benstrat.com/gic-fsa/>

HCSA: Min \$250/Max \$2,750; DCAP: Max \$5,000/family

# Health Insurance Buyout Plan

Under the Buy-Out plan, eligible state employees receive 25% of the full-cost monthly premium in lieu of health insurance benefits for one 12-month period of time. Employees receive the remittance monthly in their paychecks. The amount of payment depends on your health plan and coverage.

For Example:

State employee with Tufts Health Plan Navigator family coverage:

Full-Cost premium on July 1, 2021 (Monthly): \$2,038.79

12-month benefit = 25% of this premium

Employee receives 12 payroll deposits or monthly checks of:\* \$509.70

Yearly Earnings (12 monthly payments):\* \$6,116.40

\*subject to federal, Medicare, and state taxes

There are two buy-out periods, and your reimbursement will be determined based on the GIC product you are enrolled in at the end of the covered period.

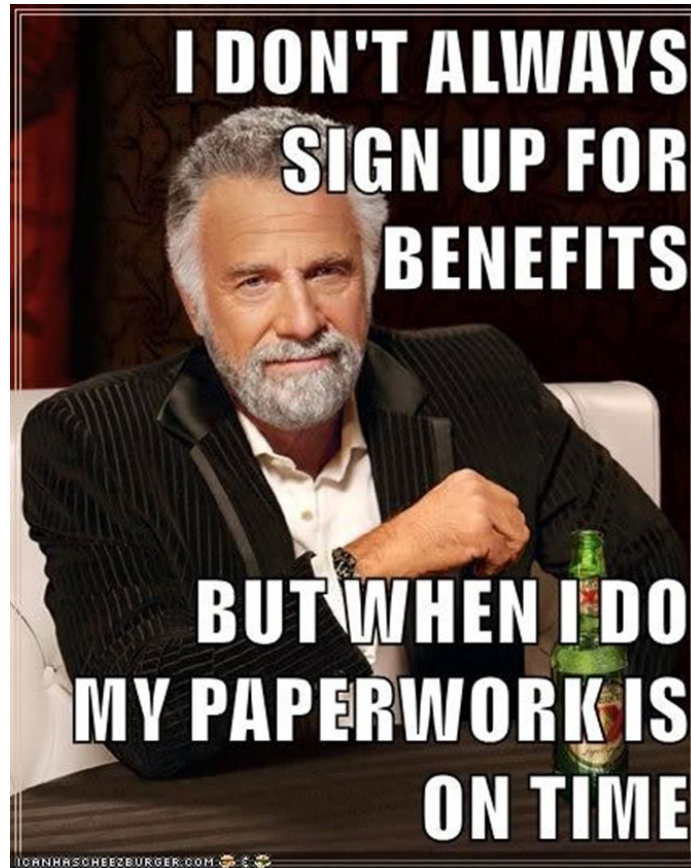
- During Annual Enrollment: If you were insured with the GIC on January 1, 2021 or before, and continue your coverage through June 30, 2021, you may [apply](#) to buy out your health plan coverage effective July 1, 2021.
- October 4 – October 29, 2021: If you are insured with the GIC on July 1, 2021 or before, and continue your coverage through December 31, 2021, you may [apply](#) to buy out your health plan coverage effective January 1, 2022. The enrollment period for this buy-out is October 4 – October 29, 2021.



# Buyout Rates Effective July 1, 2021

1	MONTHLY BUY OUT RATES FOR ACTIVE EMPLOYEES EFFECTIVE JULY 1, 2021														
2	NON-MEDICARE PLANS														
3	INDIVIDUAL COVERAGE								FAMILY COVERAGE						
4	NAME	INDIVIDUAL	GROSS AMT.	FEDERAL	STATE	MEDICARE	TOTAL	ESTIMATED	FAMILY	GROSS AMT.	FEDERAL	STATE	MEDICARE	TOTAL	ESTIMATED
5	OF	FULL	25% OF	TAX	TAX	TAX	FOR	NET	FULL	25% OF	TAX	TAX	TAX	FOR	NET
6	HEALTH PLAN	COST	F/C IND.	22%	5.25%	145%	ALL TAX	PAY	COST	F/C FAM.	22%	5.25%	145%	ALL TAX	PAY
7	UniCare State Indemnity Plan/Basic	\$1,139.58	\$284.90	\$62.68	\$14.96	\$4.13	\$81.77	\$203.13	\$2,527.29	\$631.82	\$139.00	\$33.17	\$9.16	\$181.33	\$450.49
8	UniCare State Indemnity Plan/PLUS	779.26	194.82	\$42.86	10.23	2.82	55.91	138.91	1,860.21	465.05	\$102.31	24.42	6.74	133.47	331.58
9	Tufts Health Plan Navigator	833.73	208.43	\$45.85	10.94	3.02	59.81	148.62	2,038.79	509.70	\$112.13	26.76	7.39	146.28	363.42
10	Fallon Community Health Plan-Select Care	859.98	215.00	\$47.30	11.29	3.12	61.71	153.29	2,093.25	523.31	\$115.13	27.47	7.59	150.19	373.12
11	Harvard Pilgrim Independence Plan	960.90	240.23	\$52.85	12.61	3.48	68.94	171.29	2,347.91	586.98	\$129.14	30.82	8.51	168.47	418.51
12	Health New England	628.13	157.03	\$34.55	8.24	2.28	45.07	111.96	1,499.20	374.80	\$82.46	19.68	5.43	107.57	267.23
13	Allways Health Partners Complete	765.28	191.32	\$42.09	10.04	2.77	54.90	136.42	1,998.69	499.67	\$109.93	26.23	7.25	143.41	356.26
14	UniCare State Indemnity Plan/Community Choice	591.76	147.94	\$32.55	7.77	2.15	42.47	105.47	1,470.69	367.67	\$80.89	19.30	5.33	105.52	262.15
15	Tufts Health Plan Spirit	636.49	159.12	\$35.01	8.35	2.31	45.67	113.45	1,536.53	384.13	\$84.51	20.17	5.57	110.25	273.88
16	Fallon Community Health Plan-Direct Care	635.30	158.83	\$34.94	8.34	2.30	45.58	113.25	1,606.09	401.52	\$88.33	21.08	5.82	115.23	286.29
17	Harvard Pilgrim Primary Choice	695.52	173.88	\$38.25	9.13	2.52	49.90	123.98	1,775.74	443.94	\$97.67	23.31	6.44	127.42	316.52

# Annual Enrollment --- April 7 – May 5, 2021



Annual Enrollment: April 7 – May 5, 2021 for a July 1, 2021 effective date  
To make change to current health or life insurance or long term disability,  
request Form 1: [bit.ly/mygiclink](https://bit.ly/mygiclink)

Enroll or re-enroll in Flexible Spending Accounts:

<https://www.benstrat.com/gic-fsa/>

[illegible]

- GIC health insurance coverage is not required to access the many Mass4You EAP work/life and other support services. Through Mass4You, GIC benefits-eligible employees and their families can find easy access to a comprehensive suite of free, confidential support available 24/7, including:
- Three in-person or Tele-EAP (virtual) counseling visits per issue per year—at no cost
- 30-minute telephonic or in-person legal or mediation consultation per issue per year—at no cost
- Guidance from a financial advisor to help with debt, foreclosure, financial planning and more
- Referrals for a variety of Work-Life convenience services: child care, elder care and more
- Access to Optum’s 24/7 confidential Substance Abuse Treatment Helpline and a licensed clinician

TTY Support: 711 +1.844.263.1982

Substance Use Treatment Helpline: 1.855.780.5955

[www.liveandworkwell.com](http://www.liveandworkwell.com) -- enter access code **mass4you**

**BRISTOL**  
COMMUNITY COLLEGE

# Get support. Save time. Enjoy life.

Get referrals to WorkLife Services with one quick call to **1-844-263-1982**.  
We have 100+ ways to help you manage your life, including:



## PERSONAL SERVICES

- Dining
- Entertainment
- Household services
- Pet services
- Recreation
- Relocation
- Repair: auto, home
- Shopping
- Travel
- Yard and lawn care



## CHILD, FAMILY AND PARENTING SUPPORT SERVICES

- Adoption
- Before- and after-school programs
- Childcare options
- Help with parenting questions
- Infertility resources
- New parent support groups
- Prenatal services
- Special needs care
- Summer camps and activities



## EDUCATIONAL RESOURCES

(from kindergarten through adult)

- Adult education classes
- At-risk youth programs
- College solutions
- Career consulting
- Home schooling
- Nursery schools
- Private school resources
- Sports and recreation programs



## ADULT AND ELDERCARE SUPPORT SERVICES

- Adult day care programs
- Alzheimer's and related disorders
- Community programs
- Elder abuse
- Financial issues
- Grief/loss
- In-home/nursing care options
- Retirement planning
- Skilled nursing facility information



## CHRONIC ILLNESSES AND CONDITIONS SUPPORT SERVICES

- Advocacy
- Affordable housing
- Caregiving resources
- Condition-specific support
- Food service and nutrition help lines
- Living with a disability
- Remodeling for accessibility
- Transportation
- Work issues

**We're here to help.**

Call any time.

**1-844-263-1982**

**Mass 4 YOU**

Your Employee Assistance Program

**BRISTOL**  
COMMUNITY COLLEGE

# Dental and Vision

## Work Group

- **MCCC**
- **Non-Unit Professionals**
- **AFSCME**



## Dental & Vision Provider

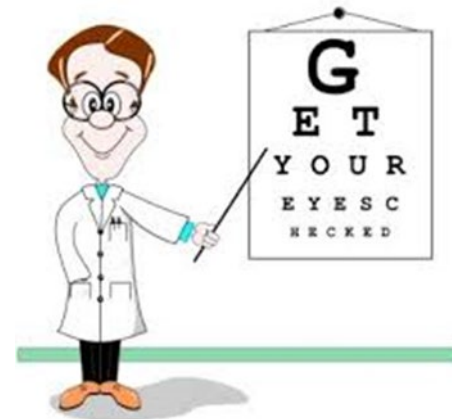
MetLife-Dental & Vision Savings

MetLife-Dental & Vision Savings

[www.healthplansinc.com](http://www.healthplansinc.com)

Delta Dental & Davis Vision

<http://www.mpefund.org/>





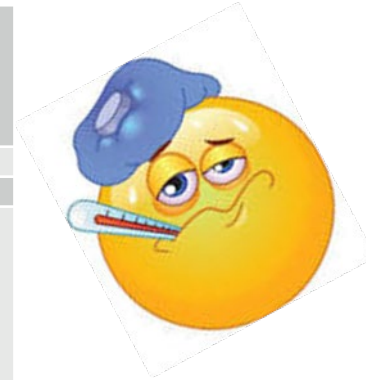
# Leave Accruals

- Benefitted Employees
  - Sick
  - Vacation (faculty do not accrue)
  - Personal
- Non-Benefitted Employees
  - Sick
    - MCCC – by contract
    - Part time non-MCCC – 1 hour earned for every 30 hours worked to maximum of 40 hours per state law.
  - All Purpose Paid Leave
    - MCCC unit professionals (part time, non-benefited)
    - Hours worked over fiscal year earn APPL per contract



# Leave Accruals - Benefited

General Guidelines	Personal	Sick	Vacation
	Granted every January 1	Accrues biweekly Retirement - 20% payout (unless grant funded)	Accrues biweekly Vacation Payout** (unless grant funded)
Work Group	Accruals*	Accruals*	Accruals*
<b>Classified Employees AFSCME/NUC</b>	37.5 hrs. (Unit I) 40 hrs. (Unit II)  New hires: Jan 1 to March 31 - 37.5/40 April 1 to June 30 - 22.5/24 July 1 to September 30 - 15/16 October 1 to December 31 - 0	15 days	10 - 25 days (depending on length of service)
<b>Faculty - MCCC</b>	15 hours  New hires: January 1 to June 30 - 15 July 1 to December 31 - 7.5	10 days (10 month employee)	N/A
<b>Unit Professionals - MCCC</b>	37.5 hours  New hires: January 1 to March 31 - 22.5 April 1 to June 30 - 15 July 1 to December 31 - 7.5	15 days (12 month employee)	20 - 25 days (depending on length of service)
<b>Non Unit Professionals</b>	37.5 hours  New hires: January 1 to March 31 - 30 April 1 to June 30 - 22.5 July 1 to September 30 - 15 October 1 to December 31 - 0	15 days (12 month employee)	20 - 25 days (depending on length of service)



\*Pro-rated if less than full time/52 weeks per year

\*\* Maximum carryover hours - 375



# Tuition Remission



## **Benefited:**

Tuition Remission – Bristol Community College

Tuition Remission/Tuition Credit – Massachusetts State Universities and Community Colleges/UMASS system

## **Adjunct Faculty:**

Tuition Remission – Bristol Community College

Tuition Remission Forms: <http://www.bristolcc.edu/bristolcommunity/facultystaff/humanresources/forms/>

## **Other:**

### **Categorical Waivers**

Wartime Veterans (Massachusetts residents only)

Active Duty Personnel

Senior Citizens (Massachusetts residents only, 60 plus yrs. old.)

Native Americans

Mass Commission for the Blind and Mass Rehab member

SACHEM Faculty, Staff and Students

Human Services Employee

National Guard

State Employee Waiver

For more information, go to the Bristol website at [Categorical Waivers](#)

# Tuition Remission - continued



## **Southern New Hampshire University**

- ❖ Employees and immediate family (spouses, domestic partners, children, siblings and parents) are eligible:
  - ❖ College of Online and Continuing Education – 10% tuition reduction
  - ❖ University College – Currently tuition was reduced to \$15,000/year and alumni of Bristol who transfer are eligible for a 10% tuition savings.
- ❖ For more information , contact Southern New Hampshire University at [academicalliances@snhu.edu](mailto:academicalliances@snhu.edu) or 888.387.0861

# Professional Development

## Classified Development Funds

Available to AFSCME union members



## Bristol Professional Development Funds

Available to full and part-time/adjunct faculty, all MCCC staff and all full-time Bristol staff except AFSCME

- Funding is available for individual or group professional development projects and the maximum amount awarded is \$1,200 per year for 2020-2021.
- You can apply for funds for expenses to support Sabbatical professional development.
- You can apply for funds for Tuition/Fees and/or Books for Certificate, Undergraduate or Graduate credit-bearing courses offered by a currently accredited institution, even if they were state-supported with tuition remission.
- You can apply for conferences and workshops.
- You can apply to organize a professional development event on campus.
- There are no limitations on the number of people attending from one department while maintaining adequate personnel for each area.
- You can apply for funds if you received them in the previous year.
- You should apply for funds if you are presenting a workshop or conference session, representing Bristol.
- Ineligible: Activities or events that are not professional development, such as: Study abroad, Book tours

For more and information or applications, go to:

<http://www.bristolcc.edu/bristolcommunity/facultystaff/humanresources/professionaldevelopment/>

# Tickets at Work



- **TicketsatWork** is the leading Corporate Entertainment Benefits provider, offering exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more. TicketsatWork is a unique benefit offered exclusively to companies and their employees.
- If you haven't signed up yet, click [become a member](#) and enter our company code: BRISTOLCC

[ticketsatwork@info.ticketsatwork.com](mailto:ticketsatwork@info.ticketsatwork.com)



ALREADY A MEMBER? LOG IN FOR EXCLUSIVE SAVINGS

Email Address

Password

LOG IN

☐ Remember Me

[Forgot Your Password?](#)

## YOUR EMPLOYEE BENEFITS JUST GOT BETTER



We are proud to offer you exclusive discounts and special offers in travel and entertainment, and on must-have products and services that are important to you. Enjoy incredible savings on everything you need: home essentials, electronics, streaming services, apparel, food delivery, educational programs, automotive, health and wellness, plus much more.

**Register for TicketsatWork Today!**



Walt Disney World



SeaWorld



UNIVERSAL  
ORLANDO RESORT



LAS VEGAS  
Show Tickets



Six Flags



CIRQUE DU SOLEIL

## SIGN UP TO BECOME A MEMBER OF TICKETSATWORK

Submit your information below to access exclusive discounts and special offers from top brands in travel, entertainment, home essentials, apparel, electronics and more!

*\*All Fields Required*

First Name\*

Personal Password\*

Confirm Password\*

### Sign Up With Your

☐ Work Email (jdoe@abccompany.com)

☒ Company Code [What's this](#)

Company Code\*

Email Address\*

Confirm Email\*

Country\*

--- SELECT COUNTRY --- ☒

State/Province\*

Please select your country first

Zip Code\*

☒ By creating an account, I represent that I am a member/employee of a participating organization, and acknowledge and agree to the [Terms and Conditions of Use](#).

SUBMIT

BRISTOL  
COMMUNITY COLLEGE

# BJs Membership



Special New Member Offers	BJ's PERKS REWARDS® MEMBERSHIP — Just \$50* Save \$60 on a 12-Month BJ's Membership with BJ's Easy Renewal.® Earn 2% cash back on most BJ's purchases**	BJ's INNER CIRCLE® MEMBERSHIP — Just \$25* Save \$30 on a 12-Month BJ's Membership with BJ's Easy Renewal
Renewing Member Offers	BJ's PERKS REWARDS® MEMBERSHIP — Just \$80* Save \$30 on a 13-Month BJ's Membership with BJ's Easy Renewal. Earn 2% cash back on most BJ's purchases**	BJ's INNER CIRCLE® MEMBERSHIP — Just \$40* Save \$15 on a 13-Month BJ's Membership with BJ's Easy Renewal

Representative:

Debbie Lisonbee, Corporate Sales Representative

401 787 8780

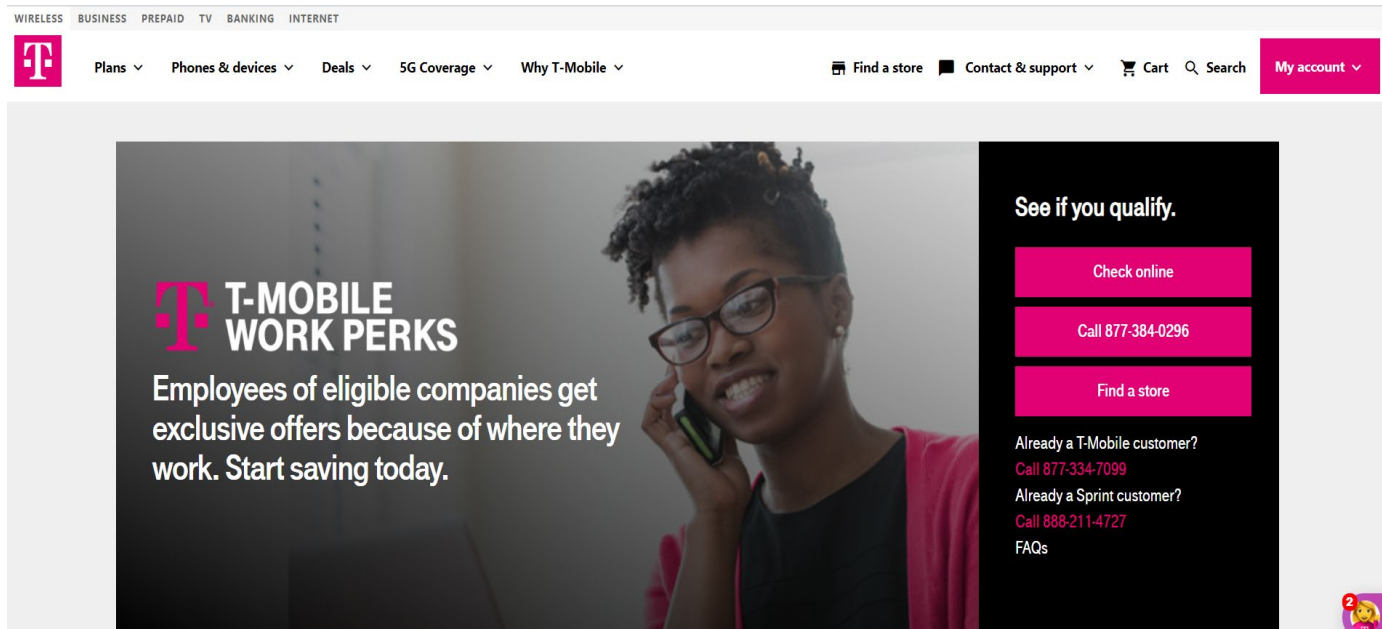
[dlisonbee@bjs.com](mailto:dlisonbee@bjs.com)

BJ's Wholesale Club, Inc.

287 Washington Street

South Attleboro, MA 02703-5537

# T-Mobile



You may click here for more details on our current offers: [T-Mobile Work Perks](#). T-Mobile Work Perks is combinable with other “limited time offers” that T-Mobile has, such as Device On Us offers.



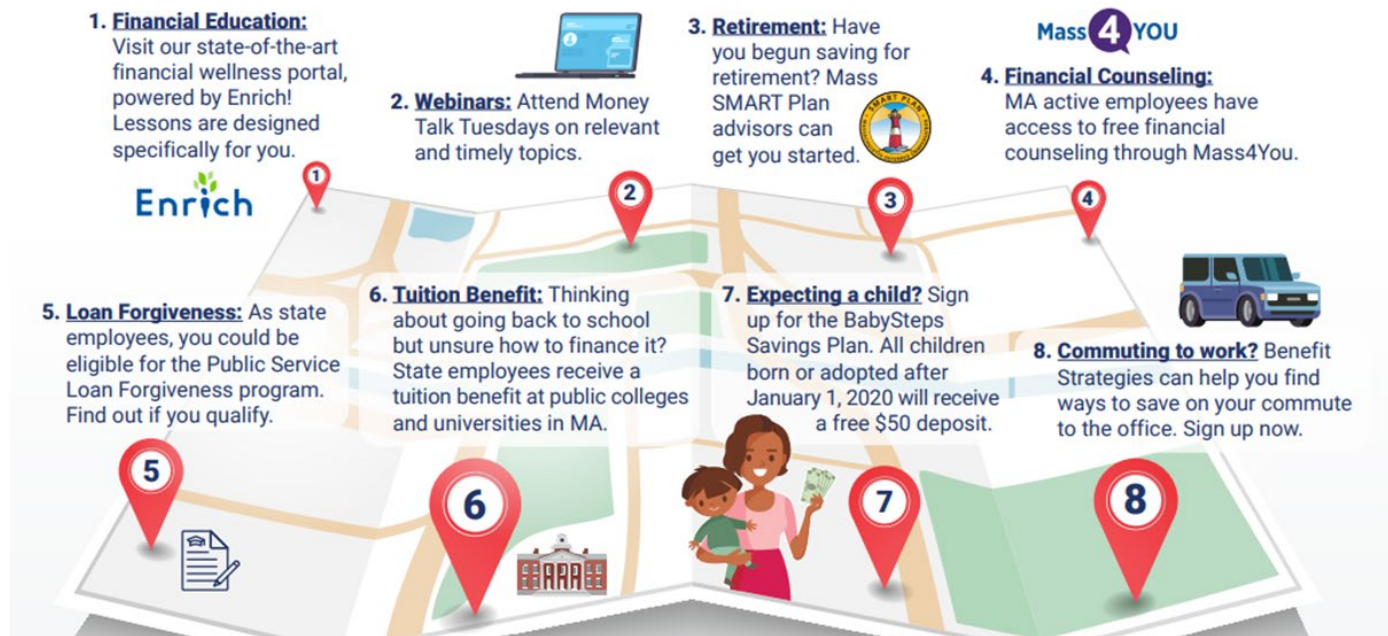
To find out more make sure to call our T-Mobile Work Perks Team at **855-570-9947**. *Limited Time Offer. Some Restrictions Apply. Call for complete Details.*



# Financial Wellness Tools for State Employees

## Your Map to Financial Wellness Resources

The Office of Economic Empowerment and the Massachusetts State Retirement Board are here to guide you on your journey to financial wellness. Learn more about the opportunities, tools, and resources to help you make sound financial decisions for you and your family.



<https://www.mass.gov/financial-education-for-massachusetts-employees-and-retirees>

# Q & A's



# BRISTOL

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## COMMUNITY COLLEGE

ATTLEBORO FALL RIVER NEW BEDFORD TAUNTON ONLINE

Deborah Dziedzic  
Compensation and Benefits Administrator  
[deborah.dziedzic@bristolcc.edu](mailto:deborah.dziedzic@bristolcc.edu)  
774-357-2194