TOWN OF HANOVER
PAYROLL & BENEFITS OFFICE
188 BROADWAY
HANOVER, MASSACHUSETTS 02339
(781) 878-0786

Welcome to the Town of Hanover!

The Payroll and Benefits Office for the Town of Hanover would like to congratulate and welcome you on your new position. The staff is available and prepared to offer assistance with the numerous options offered to all benefit eligible employees.

Please complete all of the enclosed documents. As soon as you complete all of the paperwork, call Audrey Barresi to set up an appointment. It is very important to bring the required documentation listed below with you to your appointment.

- Voided check or bank authorization form for direct deposit.
- Driver's License **AND** U.S. Passport **or** either a social security card or copy of your birth certificate
- Copy of your birth certificate (for all employees hired for 20+ hours per week)
- Social Security numbers and birthdates for any dependents or beneficiaries you may be including on health, life, or retirement documents.
- Birth Certificates for any dependents you are adding to your health insurance.
- Primary Care Physician (PCP) #'s for health insurance forms.

Prior to beginning your employment, all new employees are required to review the following documents listed below. These notices can be found on our website at http://www.hanover-ma.gov/payrollbenefits-office/pages/required-notices

Conflict of Interest Law Summary and Training
Children's Health Insurance Program (CHIP) Notice
HIPAA Notice of Privacy Practices
HIPAA Notice of Special Enrollment Rights
Creditable Coverage Disclosure Notice
Health Insurance Marketplace Information
Sexual Harassment Policy

For more information please feel free to contact the office with any questions or concerns at 781-878-0786.

Payroll/Benefits Supervisor	**Lisa Keefe**	**Ext. 14**
Benefits Specialist:	**Audrey Barresi**	**Ext. 23**
Payroll Assistant:	**Lisa Feeney**	**Ext. 18**

Please sign below in acknowledgment that you have been notified of the required employee documents listed.

_____ _____ _____
Employee signature Benefits Administrator Date

Form W-4 (2016)

Purpose. Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Consider completing a new Form W-4 each year and when your personal or financial situation changes.

Exemption from withholding. If you are exempt, complete **only** lines 1, 2, 3, 4, and 7 and sign the form to validate it. Your exemption for 2016 expires February 15, 2017. See Pub. 505, Tax Withholding and Estimated Tax.

Note: If another person can claim you as a dependent on his or her tax return, you cannot claim exemption from withholding if your income exceeds $1,050 and includes more than $350 of unearned income (for example, interest and dividends).

Exceptions. An employee may be able to claim exemption from withholding even if the employee is a dependent, if the employee:

- Is age 65 or older,
- Is blind, or
- Will claim adjustments to income; tax credits; or itemized deductions, on his or her tax return.

The exceptions do not apply to supplemental wages greater than $1,000,000.

Basic instructions. If you are not exempt, complete the **Personal Allowances Worksheet** below. The worksheets on page 2 further adjust your withholding allowances based on itemized deductions, certain credits, adjustments to income, or two-earners/multiple jobs situations.

Complete all worksheets that apply. However, you may claim fewer (or zero) allowances. For regular wages, withholding must be based on allowances you claimed and may not be a flat amount or percentage of wages.

Head of household. Generally, you can claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals. See Pub. 501, Exemptions, Standard Deduction, and Filing Information, for information.

Tax credits. You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the **Personal Allowances Worksheet** below. See Pub. 505 for information on converting your other credits into withholding allowances.

Nonwage income. If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax for Individuals. Otherwise, you may owe additional tax. If you have pension or annuity income, see Pub. 505 to find out if you should adjust your withholding on Form W-4 or W-4P.

Two earners or multiple jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others. See Pub. 505 for details.

Nonresident alien. If you are a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

Check your withholding. After your Form W-4 takes effect, use Pub. 505 to see how the amount you are having withheld compares to your projected total tax for 2016. See Pub. 505, especially if your earnings exceed $130,000 (Single) or $180,000 (Married).

Future developments. Information about any future developments affecting Form W-4 (such as legislation enacted after we release it) will be posted at *www.irs.gov/w4*.

Personal Allowances Worksheet (Keep for your records.)

A	Enter "1" for **yourself** if no one else can claim you as a dependent	A ____
B	Enter "1" if: • You are single and have only one job; or • You are married, have only one job, and your spouse does not work; or • Your wages from a second job or your spouse's wages (or the total of both) are $1,500 or less. . . .	B ____
C	Enter "1" for your **spouse.** But, you may choose to enter "-0-" if you are married and have either a working spouse or more than one job. (Entering "-0-" may help you avoid having too little tax withheld.)	C ____
D	Enter number of **dependents** (other than your spouse or yourself) you will claim on your tax return	D ____
E	Enter "1" if you will file as **head of household** on your tax return (see conditions under **Head of household** above) . .	E ____
F	Enter "1" if you have at least $2,000 of **child or dependent care expenses** for which you plan to claim a credit . . . (**Note:** Do **not** include child support payments. See Pub. 503, Child and Dependent Care Expenses, for details.)	F ____
G	**Child Tax Credit** (including additional child tax credit). See Pub. 972, Child Tax Credit, for more information. • If your total income will be less than $70,000 ($100,000 if married), enter "2" for each eligible child; then **less** "1" if you have two to four eligible children or **less** "2" if you have five or more eligible children. • If your total income will be between $70,000 and $84,000 ($100,000 and $119,000 if married), enter "1" for each eligible child . .	G ____
H	Add lines A through G and enter total here. (**Note:** This may be different from the number of exemptions you claim on your tax return.) ▶	H ____

For accuracy, complete all worksheets that apply.

- If you plan to **itemize** or **claim adjustments to income** and want to reduce your withholding, see the **Deductions and Adjustments Worksheet** on page 2.
- If you are **single and have more than one job** or are **married and you and your spouse both work** and the combined earnings from all jobs exceed $50,000 ($20,000 if married), see the **Two-Earners/Multiple Jobs Worksheet** on page 2 to avoid having too little tax withheld.
- If **neither** of the above situations applies, **stop here** and enter the number from line H on line 5 of Form W-4 below.

---------- **Separate here and give Form W-4 to your employer. Keep the top part for your records.** ----------

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.**

OMB No. 1545-0074

2016

1	Your first name and middle initial	Last name	2 **Your social security number**
	Home address (number and street or rural route)	3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. **Note:** If married, but legally separated, or spouse is a nonresident alien, check the "Single" box.	
	City or town, state, and ZIP code	4 **If your last name differs from that shown on your social security card, check here. You must call 1-800-772-1213 for a replacement card.** ▶ ☐	

5	Total number of allowances you are claiming (from line **H** above **or** from the applicable worksheet on page 2)	5	
6	Additional amount, if any, you want withheld from each paycheck	6	$
7	I claim exemption from withholding for 2016, and I certify that I meet **both** of the following conditions for exemption. • Last year I had a right to a refund of **all** federal income tax withheld because I had **no** tax liability, **and** • This year I expect a refund of **all** federal income tax withheld because I expect to have **no** tax liability. If you meet both conditions, write "Exempt" here . . . . . ▶	7	

Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.

Employee's signature
(This form is not valid unless you sign it.) ▶ **Date** ▶

8	Employer's name and address (Employer: Complete lines 8 and 10 only if sending to the IRS.)	9 Office code (optional)	10 Employer identification number (EIN)

Deductions and Adjustments Worksheet

Note: Use this worksheet *only* if you plan to itemize deductions or claim certain credits or adjustments to income.

1	Enter an estimate of your 2016 itemized deductions. These include qualifying home mortgage interest, charitable contributions, state and local taxes, medical expenses in excess of 10% (7.5% if either you or your spouse was born before January 2, 1952) of your income, and miscellaneous deductions. For 2016, you may have to reduce your itemized deductions if your income is over $311,300 and you are married filing jointly or are a qualifying widow(er); $285,350 if you are head of household; $259,400 if you are single and not head of household or a qualifying widow(er); or $155,650 if you are married filing separately. See Pub. 505 for details	1	$
2	Enter: { $12,600 if married filing jointly or qualifying widow(er); $9,300 if head of household; $6,300 if single or married filing separately }	2	$
3	**Subtract** line 2 from line 1. If zero or less, enter "-0-"	3	$
4	Enter an estimate of your 2016 adjustments to income and any additional standard deduction (see Pub. 505)	4	$
5	**Add** lines 3 and 4 and enter the total. (Include any amount for credits from the *Converting Credits to Withholding Allowances for 2016 Form W-4* worksheet in Pub. 505.)	5	$
6	Enter an estimate of your 2016 nonwage income (such as dividends or interest)	6	$
7	**Subtract** line 6 from line 5. If zero or less, enter "-0-"	7	$
8	**Divide** the amount on line 7 by $4,050 and enter the result here. Drop any fraction	8	
9	Enter the number from the **Personal Allowances Worksheet,** line H, page 1	9	
10	**Add** lines 8 and 9 and enter the total here. If you plan to use the **Two-Earners/Multiple Jobs Worksheet,** also enter this total on line 1 below. Otherwise, **stop here** and enter this total on Form W-4, line 5, page 1	10	

Two-Earners/Multiple Jobs Worksheet (See *Two earners or multiple jobs* on page 1.)

Note: Use this worksheet *only* if the instructions under line H on page 1 direct you here.

1	Enter the number from line H, page 1 (or from line 10 above if you used the **Deductions and Adjustments Worksheet**)	1	
2	Find the number in **Table 1** below that applies to the **LOWEST** paying job and enter it here. **However,** if you are married filing jointly and wages from the highest paying job are $65,000 or less, do not enter more than "3"	2	
3	If line 1 is **more than or equal to** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "-0-") and on Form W-4, line 5, page 1. **Do not** use the rest of this worksheet	3	

Note: If line 1 is **less than** line 2, enter "-0-" on Form W-4, line 5, page 1. Complete lines 4 through 9 below to figure the additional withholding amount necessary to avoid a year-end tax bill.

4	Enter the number from line 2 of this worksheet	4	
5	Enter the number from line 1 of this worksheet	5	
6	**Subtract** line 5 from line 4	6	
7	Find the amount in **Table 2** below that applies to the **HIGHEST** paying job and enter it here	7	$
8	**Multiply** line 7 by line 6 and enter the result here. This is the additional annual withholding needed	8	$
9	Divide line 8 by the number of pay periods remaining in 2016. For example, divide by 25 if you are paid every two weeks and you complete this form on a date in January when there are 25 pay periods remaining in 2016. Enter the result here and on Form W-4, line 6, page 1. This is the additional amount to be withheld from each paycheck	9	$

Table 1

Married Filing Jointly		All Others	
If wages from **LOWEST** paying job are—	Enter on line 2 above	If wages from **LOWEST** paying job are—	Enter on line 2 above
$0 - $6,000	0	$0 - $9,000	0
6,001 - 14,000	1	9,001 - 17,000	1
14,001 - 25,000	2	17,001 - 26,000	2
25,001 - 27,000	3	26,001 - 34,000	3
27,001 - 35,000	4	34,001 - 44,000	4
35,001 - 44,000	5	44,001 - 75,000	5
44,001 - 55,000	6	75,001 - 85,000	6
55,001 - 65,000	7	85,001 - 110,000	7
65,001 - 75,000	8	110,001 - 125,000	8
75,001 - 80,000	9	125,001 - 140,000	9
80,001 - 100,000	10	140,001 and over	10
100,001 - 115,000	11		
115,001 - 130,000	12		
130,001 - 140,000	13		
140,001 - 150,000	14		
150,001 and over	15		

Table 2

Married Filing Jointly		All Others	
If wages from **HIGHEST** paying job are—	Enter on line 7 above	If wages from **HIGHEST** paying job are—	Enter on line 7 above
$0 - $75,000	$610	$0 - $38,000	$610
75,001 - 135,000	1,010	38,001 - 85,000	1,010
135,001 - 205,000	1,130	85,001 - 185,000	1,130
205,001 - 360,000	1,340	185,001 - 400,000	1,340
360,001 - 405,000	1,420	400,001 and over	1,600
405,001 and over	1,600		

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person who claims no withholding allowances; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

FORM M-4

MASSACHUSETTS EMPLOYEE'S WITHHOLDING EXEMPTION CERTIFICATE

Rev. 1/12

Print full name ..... Social Security no. .....

Print home address ..... City..... State ..... Zip .....

Employee:

File this form or Form W-4 with your employer. Otherwise, Massachusetts Income Taxes will be withheld from your wages without exemptions.

Employer:

Keep this certificate with your records. If the employee is believed to have claimed excessive exemptions, the Massachusetts Department of Revenue should be so advised.

HOW TO CLAIM YOUR WITHHOLDING EXEMPTIONS

1. Your personal exemption. Write the figure "1." If you are age 65 or over or will be before next year, write "2" .....
2. If married and if exemption for spouse is allowed, write the figure "4." If your spouse is age 65 or over or will be before next year and if otherwise qualified, write "5." See Instruction C..... .....
3. Write the number of your qualified dependents. See Instruction D..... .....
4. Add the number of exemptions which you have claimed above and write the total.....
5. Additional withholding per pay period under agreement with employer $ _____

A. ☐ Check if you will file as head of household on your tax return.

B. ☐ Check if you are blind. C. ☐ Check if spouse is blind and not subject to withholding.

D. ☐ Check if you are a full-time student engaged in seasonal, part-time or temporary employment whose estimated annual income will not exceed $8,000.

EMPLOYER: DO NOT withhold if Box D is checked.

I certify that the number of withholding exemptions claimed on this certificate does not exceed the number to which I am entitled.

Date..... Signed .....

THIS FORM MAY BE REPRODUCED

THE COMMONWEALTH OF MASSACHUSETTS, DEPARTMENT OF REVENUE

A. Number. If you claim **more** than the correct number of exemptions, civil and criminal penalties may be imposed. You may claim a smaller number of exemptions. If you do not file a certificate, your employer must withhold on the basis of no exemptions.

If you expect to owe more income tax than will be withheld, you may either claim a smaller number of exemptions or enter into an agreement with your employer to have additional amounts withheld.

You should claim the total number of exemptions to which you are entitled to prevent excessive overwithholding, unless you have a significant amount of other income.

If you work for more than one employer at the same time, you must not claim any exemptions with employers other than your principal employer.

If you are married and if your spouse is subject to withholding, each may claim a personal exemption.

B. Changes. You may file a new certificate at any time if the number of exemptions **increases**. You **must** file a new certificate within 10 days if the number of exemptions previously claimed by you **decreases**. For example, if during the year your dependent son's income indicates that you will not provide over half of his support for the year, you must file a new certificate.

C. Spouse. If your spouse is not working or if she or he is working but not claiming the personal exemption or the age 65 or over exemption, generally you may claim those exemptions in line 2. However, if you are planning to file separate annual tax returns, you should not claim withholding exemptions for your spouse or for any dependents that will not be claimed on your annual tax return.

If claiming a wife or husband, write "4" in line 2. Using "4" is the withholding system adjustment for the $4,400 exemption for a spouse.

D. Dependent(s). You may claim an exemption in line 3 for each individual who qualifies as a dependent under the Federal Income Tax Law. In addition, if one or more of your dependents will be under age 12 at year end, add "1" to your dependents total for line 3.

You are not allowed to claim "federal withholding deductions and adjustments" under the Massachusetts withholding system.

If you have income not subject to withholding, you are urged to have additional amounts withheld to cover your tax liability on such income. See line 5.

IF THE ALLOWABLE MASSACHUSETTS WITHHOLDING EXEMPTIONS ARE THE SAME AS YOU ARE CLAIMING FOR U.S. INCOME TAXES, COMPLETE U.S. FORM W-4 ONLY.

Employment Eligibility Verification

Department of Homeland Security
U.S. Citizenship and Immigration Services

USCIS
Form I-9
OMB No. 1615-0047
Expires 03/31/2016

►START HERE. Read instructions carefully before completing this form. The instructions must be available during completion of this form.
ANTI-DISCRIMINATION NOTICE: It is illegal to discriminate against work-authorized individuals. Employers **CANNOT** specify which document(s) they will accept from an employee. The refusal to hire an individual because the documentation presented has a future expiration date may also constitute illegal discrimination.

Section 1. Employee Information and Attestation *(Employees must complete and sign Section 1 of Form I-9 no later than the **first day of employment**, but not before accepting a job offer.)*

Last Name *(Family Name)*	First Name *(Given Name)*	Middle Initial	Other Names Used *(if any)*

Address *(Street Number and Name)*	Apt. Number	City or Town	State	Zip Code

Date of Birth *(mm/dd/yyyy)*	U.S. Social Security Number	E-mail Address	Telephone Number
	___-___-____		

I am aware that federal law provides for imprisonment and/or fines for false statements or use of false documents in connection with the completion of this form.

I attest, under penalty of perjury, that I am (check one of the following):

☐ A citizen of the United States

☐ A noncitizen national of the United States *(See instructions)*

☐ A lawful permanent resident (Alien Registration Number/USCIS Number): _____

☐ An alien authorized to work until (expiration date, if applicable, mm/dd/yyyy) _____. Some aliens may write "N/A" in this field. *(See instructions)*

*For aliens authorized to work, provide your Alien Registration Number/USCIS Number **OR** Form I-94 Admission Number:*

1. Alien Registration Number/USCIS Number: _____

OR

2. Form I-94 Admission Number: _____

If you obtained your admission number from CBP in connection with your arrival in the United States, include the following:

Foreign Passport Number: _____

Country of Issuance: _____

Some aliens may write "N/A" on the Foreign Passport Number and Country of Issuance fields. (*See instructions*)

3-D Barcode
Do Not Write in This Space

Signature of Employee:	Date *(mm/dd/yyyy)*:

Preparer and/or Translator Certification *(To be completed and signed if Section 1 is prepared by a person other than the employee.)*

I attest, under penalty of perjury, that I have assisted in the completion of this form and that to the best of my knowledge the information is true and correct.

Signature of Preparer or Translator:			Date *(mm/dd/yyyy)*:
Last Name *(Family Name)*	First Name *(Given Name)*		
Address *(Street Number and Name)*	City or Town	State	Zip Code

STOP ***Employer Completes Next Page*** STOP

Section 2. Employer or Authorized Representative Review and Verification

(Employers or their authorized representative must complete and sign Section 2 within 3 business days of the employee's first day of employment. You must physically examine one document from List A OR examine a combination of one document from List B and one document from List C as listed on the "Lists of Acceptable Documents" on the next page of this form. For each document you review, record the following information: document title, issuing authority, document number, and expiration date, if any.)

Employee Last Name, First Name and Middle Initial from Section 1:

List A Identity and Employment Authorization	**OR**	**List B** Identity	**AND**	**List C** Employment Authorization
Document Title:		Document Title:		Document Title:
Issuing Authority:		Issuing Authority:		Issuing Authority:
Document Number:		Document Number:		Document Number:
Expiration Date *(if any)(mm/dd/yyyy)*:		Expiration Date *(if any)(mm/dd/yyyy)*:		Expiration Date *(if any)(mm/dd/yyyy)*:
Document Title:				
Issuing Authority:				
Document Number:				
Expiration Date *(if any)(mm/dd/yyyy)*:				
Document Title:				
Issuing Authority:				
Document Number:				
Expiration Date *(if any)(mm/dd/yyyy)*:				

3-D Barcode
Do Not Write in This Space

Certification

I attest, under penalty of perjury, that (1) I have examined the document(s) presented by the above-named employee, (2) the above-listed document(s) appear to be genuine and to relate to the employee named, and (3) to the best of my knowledge the employee is authorized to work in the United States.

The employee's first day of employment *(mm/dd/yyyy)*: _____ **(*See instructions for exemptions.*)**

Signature of Employer or Authorized Representative	Date *(mm/dd/yyyy)*	Title of Employer or Authorized Representative
Last Name *(Family Name)* First Name *(Given Name)*		Employer's Business or Organization Name
Employer's Business or Organization Address *(Street Number and Name)*	City or Town	State / Zip Code

Section 3. Reverification and Rehires *(To be completed and signed by employer or authorized representative.)*

A. New Name *(if applicable)* Last Name *(Family Name)* First Name *(Given Name)* Middle Initial	**B.** Date of Rehire *(if applicable) (mm/dd/yyyy)*:

C. If employee's previous grant of employment authorization has expired, provide the information for the document from List A or List C the employee presented that establishes current employment authorization in the space provided below.

Document Title:	Document Number:	Expiration Date *(if any)(mm/dd/yyyy)*:

I attest, under penalty of perjury, that to the best of my knowledge, this employee is authorized to work in the United States, and if the employee presented document(s), the document(s) I have examined appear to be genuine and to relate to the individual.

Signature of Employer or Authorized Representative:	Date *(mm/dd/yyyy)*:	Print Name of Employer or Authorized Representative:

LISTS OF ACCEPTABLE DOCUMENTS
All documents must be UNEXPIRED

Employees may present one selection from List A
or a combination of one selection from List B and one selection from List C.

LIST A Documents that Establish Both Identity and Employment Authorization	OR	LIST B Documents that Establish Identity	AND	LIST C Documents that Establish Employment Authorization
1. U.S. Passport or U.S. Passport Card		**1.** Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		**1.** A Social Security Account Number card, unless the card includes one of the following restrictions: (1) NOT VALID FOR EMPLOYMENT (2) VALID FOR WORK ONLY WITH INS AUTHORIZATION (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION
2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		**2.** ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		**2.** Certification of Birth Abroad issued by the Department of State (Form FS-545)
3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa		**3.** School ID card with a photograph		**3.** Certification of Report of Birth issued by the Department of State (Form DS-1350)
4. Employment Authorization Document that contains a photograph (Form I-766)		**4.** Voter's registration card		**4.** Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal
5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status: **a.** Foreign passport; and **b.** Form I-94 or Form I-94A that has the following: (1) The same name as the passport; and (2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.		**5.** U.S. Military card or draft record		**5.** Native American tribal document
		6. Military dependent's ID card		**6.** U.S. Citizen ID Card (Form I-197)
		7. U.S. Coast Guard Merchant Mariner Card		**7.** Identification Card for Use of Resident Citizen in the United States (Form I-179)
		8. Native American tribal document		**8.** Employment authorization document issued by the Department of Homeland Security
		9. Driver's license issued by a Canadian government authority		
		For persons under age 18 who are unable to present a document listed above:		
6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI		**10.** School record or report card		
		11. Clinic, doctor, or hospital record		
		12. Day-care or nursery school record		

Illustrations of many of these documents appear in Part 8 of the Handbook for Employers (M-274).

Refer to Section 2 of the instructions, titled "Employer or Authorized Representative Review and Verification," for more information about acceptable receipts.

TOWN OF HANOVER

PAYROLL & BENEFITS OFFICE
188 BROADWAY
HANOVER, MASSACHUSETTS 02339
(781) 878-0786
Website: www.hanover-ma.gov

DIRECT DEPOSIT

The Town of Hanover offers the use of direct deposit for all employees. This benefit allows you to have your paycheck deposited electronically to any bank account(s) YOU specify. There are no restrictions on your choice of financial institutions.

Direct deposit will benefit you in many ways. There is no need to stand in line at the bank and there will be no hold on your money until your payroll check clears. Your money is available for immediate use each Thursday at 12:01 a.m. To sign up for direct deposit, please complete the information requested below. If your funds will be deposited into a checking account please attach a voided check and return it to the Payroll/Benefits Department.

Name: _____

Department: _____

Primary Direct Deposit

Financial Institution 1: _____

Routing Number _____ Account Number _____

Checking account $ _____ ☐ Savings account $_____

*Net Balance $*_____

Additional Accounts (Savings, Christmas Club, etc.)

Financial Institution 2: _____

Routing Number _____ Account Number _____

Checking account $ _____ ☐ Savings account $_____

Financial Institution 3: _____

Routing Number _____ Account Number _____

Checking account $ _____ ☐ Savings account $_____

I hereby authorize the Town of Hanover to electronically deposit my paycheck to the financial institutions noted above.

Signature_____ Date_____

Please attach either a voided check or a bank authorization form for all direct deposits.

TOWN OF HANOVER
PAYROLL & BENEFITS OFFICE
188 BROADWAY
HANOVER, MA 02339
(781)878-0876 X23

EMPLOYEE EMERGENCY CONTACT INFORMATION FORM

EMPLOYEE PERSONAL INFORMATION

LAST NAME:	**FIRST NAME:**	**MIDDLE INITIAL**
ADDRESS:		
CITY:	**STATE:**	**ZIP CODE:**
CELL PHONE:	**HOME PHONE:**	
PERSONAL E-MAIL ADDRESS:		

TOWN INFORMATION

WORK PHONE:	**E-MAIL ADDRESS:**

PRIMARY EMERGENCY CONTACT INFORMATION

(emergency contacts should be local)

LAST NAME:	**FIRST NAME:**
CELL PHONE #	**HOME PHONE #:**

SECONDARY EMERGENCY CONTACT INFORMATION

LAST NAME:	**FIRST NAME:**
CELL PHONE #	**HOME PHONE #:**

☐ I CHOOSE NOT TO PROVIDE PERSONAL CONTACT INFORMATION.

ACKNOWLEDGE THAT BY NOT DOING SO THERE MAY BE CRITICAL INFORMATION NOT ABLE TO BE SENT TO ME IN A TIMELY FASHION.

Statement Concerning Your Employment in a Job Not Covered by Social Security

Employee Name _____ **Employee ID#** _____

Employer Name Town Of Hanover **Employer ID#** 04-6001171

Your earnings from this job are not covered under Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from this job. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.

Windfall Elimination Provision

Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. For example, if you are age 62 in 2005, the maximum monthly reduction in your Social Security benefit as a result of this provision is $313.50. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to Social Security Publication, "Windfall Elimination Provision."

Government Pension Offset Provision

Under the Government Pension Offset Provision, any Social Security spouse or widow(er) benefit to which you become entitled will be offset if you also receive a Federal, State or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension.

For example, if you get a monthly pension of $600 based on earnings that are not covered under Social Security, two-thirds of that amount, $400, is used to offset your Social Security spouse or widow(er) benefit. If you are eligible for a $500 widow(er) benefit, you will receive $100 per month from Social Security ($500 - $400=$100). Even if your pension is high enough to totally offset your spouse or widow(er) Social Security benefit, you are still eligible for Medicare at age 65. For additional information, please refer to Social Security Publication, "Government Pension Offset."

For More Information

Social Security publications and additional information, including information about exceptions to each provision, are available at www.socialsecurity.gov. You may also call toll free 1-800-772-1213, or for the deaf or hard of hearing call the TTY number 1-800-325-0778, or contact your local Social Security office.

I certify that I have received Form SSA-1945 that contains information about the possible effects of the Windfall Elimination Provision and the Government Pension Offset Provision on my potential future Social Security benefits.

Signature of Employee _____ **Date** _____

Information about Social Security Form SSA-1945
Statement Concerning Your Employment in a Job Not Covered by Social Security

New legislation [Section 419(c) of Public Law 108-203, the Social Security Protection Act of 2004] requires State and local government employers to provide a statement to employees hired January 1, 2005 or later in a job not covered under Social Security. The statement explains how a pension from that job could affect future Social Security benefits to which they may become entitled.

Form SSA-1945, **Statement Concerning Your Employment in a Job Not Covered by Social Security**, is the document that employers should use to meet the requirements of the law. The SSA-1945 explains the potential effects of two provisions in the Social Security law for workers who also receive a pension based on their work in a job not covered by Social Security. The Windfall Elimination Provision can affect the amount of a worker's Social Security retirement or disability benefit. The Government Pension Offset Provision can affect a Social Security benefit received as a spouse or an ex-spouse.

Employers must:

- Give the statement to the employee prior to the start of employment;
- Get the employee's signature on the form; and
- Submit a copy of the signed form to the pension paying agency.

Social Security will not be setting any additional guidelines for the use of this form.

Copies of the SSA-1945 are available online at the Social Security website, www.socialsecurity.gov/form1945. Paper copies can be requested by email at oplm.oswm.rqct.orders@ssa.gov or by fax at 410-965-2037. The request must include the name, complete address and telephone number of the employer. Forms will not be sent to a post office box. Also, if appropriate, include the name of the person to whom the forms are to be delivered. The forms are available in packages of 25. Please refer to Inventory Control Number (ICN) 276950 when ordering.

THE COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE OF PUBLIC SAFETY AND SECURITY
Department of Criminal Justice Information Services
200 Arlington Street, Suite 2200, Chelsea, MA 02150
TEL: 617-660-4640 | TTY: 617-660-4606 | FAX: 617-660-5973
MASS.GOV/CJIS

Criminal Offender Record Information (CORI)
Acknowledgement Form

To be used by organizations conducting CORI checks for employment, volunteer, subcontractor, licensing, and housing purposes.

Hanover Public Schools/ Town of Hanover is registered under the
(Organization)
provisions of M.G.L. c.6, § 172 to receive CORI for the purpose of screening current and otherwise qualified prospective employees, subcontractors, volunteers, license applicants, current licensees, and applicants for the rental or lease of housing.

As a prospective or current employee, subcontractor, volunteer, license applicant, current licensee, or applicant for the rental or lease of housing, I understand that a CORI check will be submitted for my personal information to the DCJIS. I hereby acknowledge and provide permission to Hanover Public Schools/ Town of Hanover
(Organization)
to submit a CORI check for my information to the DCJIS. This authorization is valid for one year from the date of my signature. I may withdraw this authorization at any time by providing Hanover Public Schools/ Town of Hanover
(Organization)
with written notice of my intent to withdraw consent to a CORI check.

FOR EMPLOYMENT, VOLUNTEER, AND LICENSING PURPOSES ONLY:

The Hanover Public Schools/ Town of Hanover may conduct
(Organization)
subsequent CORI checks within one year of the date this Form was signed by me, provided, however, that Hanover Public Schools/ Town of Hanover, must first provide me
(Organization)
with written notice of this check.

By signing below, I provide my consent to a CORI check and affirm that the information provided on Page 2 of this Acknowledgement Form is true and accurate.

_____ _____
Signature of CORI Subject *Date*

THE COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE OF PUBLIC SAFETY AND SECURITY
Department of Criminal Justice Information Services
200 Arlington Street, Suite 2200, Chelsea, MA 02150
TEL: 617-660-4640 | TTY: 617-660-4606 | FAX: 617-660-5973
MASS.GOV/CJIS

SUBJECT INFORMATION

Please complete this section using the information of the person whose CORI you are requesting.
The fields marked with an asterisk (*) are required fields.

* First Name: _____ Middle Initial: _____

* Last Name: _____ Suffix (Jr., Sr., etc.): _____

Former Last Name 1: _____

Former Last Name 2: _____

Former Last Name 3: _____

Former Last Name 4: _____

* Date of Birth (MM/DD/YYYY): _____ Place of Birth: _____

* Last **SIX** digits of Social Security Number: ___ ___ -- ___ ___ ___ ___ ☐ No Social Security Number

Sex: _____ Height: _____ ft. _____ in. Eye Color: _____ Race: _____

Driver's License or ID Number: _____ State of Issue: _____

Father's Full Name: _____

Mother's Full Name: _____

Current Address

* Street Address: _____

Apt. # or Suite: _____ *City: _____ *State: _____ *Zip: _____

SUBJECT VERIFICATION

The above information was verified by reviewing the following form(s) of government-issued identification:

_____

_____

_____

Verified by:

_____

Print Name of Verifying Employee

_____ _____

Signature of Verifying Employee *Date*

Hanover Public Schools
188 Broadway
Hanover, MA 02339

Telephone *(781) 878-0786*
Facsimile *(781) 871-3374*

Matthew A. Ferron
Superintendent of Schools

To: Newly Hired Hanover Public School Employees
From: Lisa Keefe, Human Resources
Subject: Fingerprinting Requirements for Public School Employees
Date: July 1, 2015

Overview

Effective July 1, 2013, all school employees are now required to submit fingerprints for a state and national criminal records check. Under the new law, all newly hired school employees are required to submit their fingerprints for state and national criminal history background checks prior to beginning active employment. Fingerprinting is a one-time process, unlike CORI's, which we will continue to process every three years.

The Vendor

The vendor selected to process school employee fingerprints in the state of Massachusetts is Morpho Trust USA. They operate IdentoGo Centers throughout the state of Massachusetts. Please refer to their website http://www.identogo.com/FP/Massachusetts.aspx for center locations, directions and additional information.

Registration Process

There are two ways to register. You can register on-line at the IdentoGo website http://www.identogo.com/FP/Massachusetts.aspx or you can call 866-349-8130 to set up an appointment. You must make an actual appointment to be fingerprinted. IdentoGo does not allow walk-in appointments.

Prior to registering, please review the materials provided under the Massachusetts: Forms and Links section on the IdentoGo website. This is where you can find a list of acceptable forms of identification (everyone must bring one valid current form of ID to their fingerprinting session), the Registration Guide for the ESE fingerprinting process and other important information.

The registration process takes about 5 minutes and most of the information requested is of a personal nature, however, there is specific school district information that is required and that information is provided below:

Agency/Sector: Pre-K-12th Grade Education (ESE)

Provider ID:	Location	Code
	Cedar Elementary	01220004
	Center Elementary	01220005
	Sylvester	01220015
	Hanover Middle	01220305
	Hanover High	01220505
	Hanover	01220000 (Districtwide/Salmond employees)

Applicant Employer Information: Hanover Public Schools
188 Broadway
Hanover, MA 02339
781-878-0786

Employer Contact name: Lisa Keefe
Human Resources

When you complete your registration, you will receive a confirmation number. You must bring your confirmation number and a verifiable and unexpired form of ID (as listed on the website) to your appointment.

Fees
Each individual is responsible for the cost of their fingerprinting. There is a fee of $35.00 for non-licensed employees and a $55.00 fee for DESE licensed professionals (including those with pending applications/licenses). Payment can be made on-line with a credit card at the time of your registration or you can pay with a personal check at your IdentoGo center.

Substitutes
Under the new law, substitutes are school employees so they must adhere to the new fingerprinting guidelines. Substitutes may, however, provide up to 10 district Provided ID codes on their registration. In order to do this, you will need to contact each district and ask for their code so you can process all of them at the same time. This will help control the cost and time associated with the process for those substitutes working in more than one district. Like all other employees, if a substitute teacher is licensed, the fee is $55.00 and if they are not licensed, the fee is $35.00.

Fingerprinting session
It only takes about 5 minutes to be fingerprinted. Please make sure you bring your confirmation number and a valid ID. When your fingerprints have been processed, you will receive a SAFIS Fingerprinting Receipt which looks like a credit card slip. You MUST send a copy of this to Betsy Low, Human Resources, Salmond School as soon as possible. This is our confirmation that your fingerprints have been processed.

We MUST receive your fingerprinting results before you can begin work.

If you have any questions, please contact Lisa Keefe at Lkeefe@hanoverschools.org or call 781-878-0786 x14.

Employee Acknowledgement:
(Employees with MMHG health insurance must sign and return to employer)

- I understand that I am required to notify my employer within thirty (30) days of the following events:

  a. marriage
  b. birth of a child
  c. adoption of a child or placement for adoption
  d. legal guardianship
  e. divorce
  f. death of a dependent
  g. dependent's loss of status as a dependent (except for turning age 26)
  h. myself, my spouse or dependent becoming eligible for Medicare and/or enrolling in Medicare
  i. divorced spouse's re-marriage
  j. change of address

Caution: Failure to notify your employer that your dependent(s) is/are no longer eligible may result in being financially responsible for any claims that were paid for an ineligible dependent. Your contract may be cancelled retroactively if you have committed fraud or misrepresented yourself and/or dependent(s).

- I understand that I may cancel health insurance for myself and/or dependent(s) voluntarily at any time with 30 days advance notice.

- If I refuse health insurance or cancel coverage I understand that I may only enroll during the next open enrollment period (effective July 1st) unless a valid qualifying event occurs.

- I have received the comparison of benefits, Summary of Benefits and Coverage (SBC) and/or other benefit plan summary information that explain my health insurance benefits, HIPAA notice of privacy practices **or** have gone online to receive this information at www.MMHG.org

Mayflower Municipal Health Group reserves the right to request additional information to support eligibility in accordance with G.L. c.32B section 6.

In order to process your Health Insurance enrollment please read this form, sign, and date. Attach this document to your completed enrollment application. Please keep a copy of this form for your records.

VISIT US ON THE WEB AT: WWW.MMHG.ORG

_____ _____
Signature (subscriber) **Date**

Print Name:_____ / Employer/Governmental Unit:_____

Email address _____ (you will receive wellness email updates with important incentive programs and your email address will not be shared with anyone)

Insurance plan selected (circle one): BCBS HP / Type of plan (circle one): IND FAM

TOWN OF HANOVER
PAYROLL & BENEFITS OFFICE
188 BROADWAY
HANOVER, MASSACHUSETTS 02339
781-878-0786

HEALTH-LIFE-DENTAL INSURANCE – DENIAL FORM

I have been offered Health Insurance Benefits with the Town of Hanover and do not accept any at this time. I understand that if I am eligible, I have the option of joining at the time of open enrollment.

Signed: _____ Date: _____

I have been offered Life Insurance Benefits with the Town of Hanover and do not accept the benefit at this time. I understand that if I opt for Life Insurance in the future, I must complete a physical exam to be accepted by the Insurance Company.

Signed: _____ Date: _____

I have been offered Dental Insurance Benefits with the Town of Hanover and do not accept the benefit at this time. I understand that if I am eligible, I have the option of joining at the time of open enrollment.

Signed: _____ Date: _____

BOSTON MUTUAL LIFE INSURANCE PROGRAM

TOWN OF HANOVER

BASIC LIFE AND AD&D INSURANCE GROUP # G-25937 DIV 1

	Life	AD&D
Active Employees	$2,000	$2,000
Municipal Employees	$5,000	$5,000
Upon retirement	$2,000	$2,000

VOLUNTARY LIFE & AD&D INSURANCE GROUP # G-25937 DIV 3

You must be enrolled in the Basic Life Insurance to join this plan

Active Employees: Choice of $5,000 to $50,000 in increments of $5,000 (All Guarantee Issue)

Cost: $.80 per $1,000 per month (100% employee paid)

		(Cost per month)
Active Employees:	$ 5,000	$ 4.00
	$10,000	$ 8.00
	$15,000	$12.00
	$20,000	$16.00
	$25,000	$20.00
	$30,000	$24.00
	$35,000	$28.00
	$40,000	$32.00
	$45,000	$36.00
	$50,000	$40.00

Dependent Life: *(Employee must have voluntary coverage to elect dependent coverage)*	**Spouse:**	$5,000
	Children:	
	14 days to 6 months	$ 400
	6 months to age 19; (to age 25, if full-time student)	$2,000

Cost for Dependent Life coverage: $2.16 per family per month

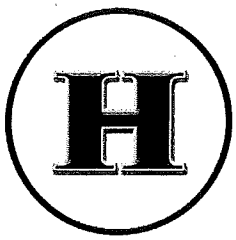
Retirees: Upon retirement, Life and Accidental Death and Dismemberment benefits reduce to $5,000.

All benefits, including dependent life, for Active employees and Retirees shall terminate at age 75.

Basic & Voluntary Life Insurance Includes:
Accidental Death & Dismemberment Insurance (AD&D)
Waiver of Premium
Right to Convert

Hanover Public Schools
188 Broadway
Hanover, MA 02339

Telephone *(781) 878-0786*
Facsimile *(781) 871-3374*



Matthew A. Ferron
Superintendent of Schools

Hanover Public School Employees
403(b) Salary Reduction Contribution Eligibility Notification 2015-2016

I have been notified that I am eligible to participate in the Hanover Public School 403(b) Salary Reduction Program. Should I elect to participate, I will complete a Salary Amendment Agreement form and return it to the Human Resource Office. New staff may begin participating upon their date of hire. Existing staff are encouraged to make changes to previous elections or elect to participate during the first 90 days of each school year.

Name: _____ Date of Hire: _____

Signature: _____ Date: _____

The following Companies are currently available with the Town of Hanover:

- Life Insurance Co. of the Southwest
- VALIC
- Ameriprise Financial (IDS-Amex)
- Fidelity Investments
- Metlife Resources
- Great American Financial Resources
- Horace Mann Insurance Co.
- AXA Equitable Life Insurance Co.
- Lincoln Investment Planning Inc.
- Oppenheimer Funds

Please note, under the new regulations, there may be no life insurance, incidental or otherwise, component of your chosen investment.

Additional information about the 403(b) Salary Reduction Plan can be found on the Plan Administrators website, TSA Consulting Group, www.tsacg.com or by contacting Human Resources at 781-878-0786 or Blow@hanoverschools.org.

Hanover Public Schools

Matthew A. Ferron
Superintendent of Schools

Deborah St. Ives
Assistant Superintendent

Thomas R. Raab, Ed.D.
Business Manager

Beverly Shea
Director of Pupil Personnel Services

TEACHERS' SICK LEAVE BANK
NEW EMPLOYEE NON-PARTICIPATION FORM

To: New Teachers and Nurses
From: Dr. Thomas Raab, Business Manager

Pursuant to Article XVI Leave Policy of the collective bargaining agreement between the Hanover Teachers Association and the Hanover School Committee, members of the Sick Leave Bank ("Bank") may draw on sick days from the Bank if they have exhausted their own sick leave, contingent on application to and approval from the Sick Leave Bank Committee.

Membership in the Bank is voluntary. All bargaining unit members have the opportunity not to join the Bank.

If you wish not to join the Sick Leave Bank, you must sign and submit this form to the Superintendent's Office no later than thirty (30) school days following the first day of employment (for the 2015-2016 school year, by October 15, 2015.) If you submit this Non-Participation Form, you will not be permitted to join the Bank at any later time.

In the alternative, if you wish to become a member of the Bank, simply do not submit any form to the Superintendent's Office. Unless this Non-Participation Form is received by the date designated above, you will automatically become a member of the Bank. As a new member of the Bank, one of your personal sick days from this year will be donated for deposit into the Bank. In addition, whenever the total days in the Bank fall below 600, you will be required to donate one additional day in order to retain your membership in the Bank.

____ **I DO NOT wish** to donate one of my sick days for deposit into the Teachers' Sick Leave Bank. I understand in choosing not to make a deposit, I am declining my only opportunity to become a member of the Bank and I will not be permitted to join at a later time.

Date: _____ School: _____

_____ _____
Name Printed Signature

Return this form to:
Human Resources
188 Broadway
Hanover, MA 02339

Hanover Public Schools

Matthew A. Ferron
Superintendent of Schools

Deborah St. Ives
Assistant Superintendent

Thomas R. Raab, Ed.D.
Business Manager

Beverly Shea
Director of Pupil Personnel Services

HANOVER PUBLIC SCHOOLS
SECTION 409A INFORMATION SHEET

This is to notify you that under IRS Regulation 409A, employers providing 10 month employees with an option of 21 or 26 payments must provide an election notice prior to the start of the following school year. Employees must provide the employer with a written notice of their election to avoid paying additional income tax on the amounts deferred. Amounts are considered deferred under a 26 week election. This election is irrevocable for the school year in question. However employees may change their election for future years provided they do so before the start of the school year. ***Should an employee not notify the school prior to the start of the school year or start working after the school year has started, the employee will be put on the default option of 21 payments as prescribed by the IRS.*** In the event of separation from service as defined in Section 409A of the Treasury Regulations, employees will be paid based on their per diem for the number of contract days worked.

Failure to complete and return your election prior to the start of the school year may subject you to a tax penalty of 20% on the salary deemed to be deferred by the IRS.

PAY PREFERENCE

In accordance with Section 409A (Tax Rules Defining Deferred Compensation for School Employees), I acknowledge that I have received written notice that, as an employee with a choice between a 21 or a 26 payment system, prior to the 2015-2016 school year, I must notify the employer, in writing, of the manner in which I wish to receive my pay.

Accordingly, I wish to receive my salary payment in the following manner:

_____ 21 Payments

_____ 26 Payments with payments 22 through 26 paid as a lump sum payment (with separate checks for each week) along with payment 21 in June

This election is irrevocable for the 2015-2016 school year. If I fail to submit written notice on a timely basis, I will be paid based on a 21 payment schedule. Failure to submit written notice on a timely basis may also subject me to a 20% tax penalty on any salary amounts deemed to be deferred by the IRS.

In the event of my separation from service as defined in Section 409A of the Treasury Regulations, if such separation from service occurs before the end of the payment period, I will be entitled to be paid at my per diem rate for the number of days worked but not yet paid from the beginning of the school year pay period until the date of my separation from service. Any adjustment will be included in my final paycheck.

This notice of payment election will continue for future years unless and until I provide a written notice of revocation prior to the start of such school year.

Name: _____ School:_____

Signature:_____ Date:_____

What Are "Life Problems"?

Life problems affect our personal lives and can affect our job performance. Among typical problems **EAP Network** can help you or a loved one with include:

- marital problems
- family problems
- couples conflict
- alcohol and other drug issues
- legal concerns
- financial issues
- problems with children
- problems with parents
- aging issues
- child care issues
- stress
- mental illness
- depression
- grief
- anxiety
- crisis intervention
- workplace crisis
- traumatic events
- domestic violence
- smoking cessation
- health or weight concerns
- gender problems

(partial list)

Employees

...in their own words...

"I was desperate when I called EAP Network and an appointment was arranged the next day. It was a huge relief."

"I would recommend EAP Network to anyone."

"After my divorce I thought everything would be better, but it got worse. Money problems mounted, the kids acted up and their school work suffered. I called EAP Network and now have a clear financial plan. They also helped me, and family counseling has improved things for me and the kids."

"I called EAP Network for legal help. They were right here when I needed them."

EAP Network

For Confidential Assistance Call:

EAP Network

1-800-333-6624

www.eapnetwork.com

EAP Network

Your Employer Has Provided This Employee Assistance Program

We All Have "Life Problems"

...legal, financial and emotional... that leave us uncertain. Sometimes we are able to solve these problems ourselves, especially if they are simple. Often we need the help of an experienced professional. Now comes more uncertainty. Where do you turn for help? Who can you trust? How much will it cost?

Your employer has provided a FREE, CONFIDENTIAL benefit to help you during those uncertain times.

EAP Network is here to help you when life presents problems. We have been helping employees and those they love for decades and with successful outcomes. But we know you have more questions about EAP, so here we answer some common questions.

What is an Employee Assistance Program?

EAP Network, your employee assistance program (EAP), provides you and your loved ones with counseling or consultations to help you with "life problems" whether they are legal, financial or emotional.

Always completely confidential, your EAP is available 24 hours a day, 7 days a week. Your employer has put this program in place for the health and well being of each and every employee. Neither your employer nor co-workers will know of your request for help.

How Does It Work?

By calling **EAP Network** at:

1-800-333-6624

anytime day or night, you or a family member can speak in confidence with a trained professional about any personal issue and arrange to meet with a counselor face to face. Your "family" can be anyone you decide needs help. Your loved one will get the same benefit, same professional service and can call on his/her own. No special ID's or numbers are needed... just a call.

Who Will Be Helping Me?

The professionals who are part of EAP Network are licensed and degreed. They are among the most experienced in their field. The lawyers, therapists or financial planners you will meet with are located close to your work or home.

For legal problems, a face to face legal consultation with a qualified lawyer is provided at no cost and with no obligation. For financial help, a meeting with an adviser is arranged. Whether you need help to get out of debt or start a savings plan, the financial planning is personalized and free. If an emotional problem has you or a family member confused, our counselors can provide free, short term counseling. In many cases, that is all that is needed. If more counseling is necessary, your full insurance benefit is available for you to continue with your current counselor or another of your choice.

No Conflict of Interest

Rest assured that any recommendations made to you by EAP Network staff are with your best interests in mind. Your employer pays an annual, fixed fee for this benefit and EAP Network receives no money for any referral it makes. Our only obligation is to provide you with the best help available.

EAP Network