

**DESCRIPTION OF EMPLOYEE BENEFIT PACKAGE FOR
FULL-TIME & PART-TIME NON-UNION EMPLOYEES**

PROBATIONARY STATUS OF EMPLOYMENT

All full or part-time employees shall be considered a probationary employee for either the first six (6) months or twelve (12) months of employment depending on their position.

PART-TIME EMPLOYEES

Permanent part-time employees that work at least thirty (30) hours may be provided benefits. However, entitlement and cost will be prorated according to regularly scheduled hours. (i.e. Vacation Accrual, Sick Accrual, Personal Time, Holidays, and Contribution to Health & Dental Insurance.)

RETIREMENT PLANS

The employee has the option of joining either the International City Manager's Association Retirement Corporation (ICMARC) or the Maine Public Employees Retirement System (MainePERS). The Town contributes to only one of the elective retirement plans. Participation in Social Security is mandatory.

MAINE PUBLIC EMPLOYEES RETIREMENT SYSTEM (MainePers)

MainePers is a defined benefit plan that provides you with a fixed retirement income. Once you make the election to participate, you cannot change it. This is a one-time, irrevocable choice for all employees and it applied to all MainePers Retirement Plans. Employees who join MainePers' defined benefit plan are not eligible to withdraw their contributions or stop participating unless they terminate employment with the Town. The MainePers plan is based upon an employee contribution and an employer contribution. The employee's contribution is a percentage of gross wages and the amount of the contribution varies depending upon which MainePers plan the employee is enrolled in. Ask the Human Resource Manager what percentage your position entails. The Town also contributes a percentage of the employee's gross wage. Only Federal taxes are exempt from these contributions.

The employee becomes vested after participating in the system for five (5) years. This means that the employee will be guaranteed a minimum pension. An employee who is working under the system until age sixty (60), regardless of number of years of service, will also be entitled to draw a pension, although it will be pro-rated according to the number of years worked under the system.

The employee may withdraw his/her contributions from MainePers after separation from service, if the employee is not eligible for a pension. He/she will not receive the employer contributions. If contributions are withdrawn from the system, the employee is no longer a member and will not be eligible for a future pension.

In addition to the retirement pension, there are survivor benefits, disability benefits, accidental work-related death benefits and military service credits.

ICMARC 457 DEFERRED COMPENSATION PLAN

The Town will contribute five percent (5%) percentage of the employee’s weekly salary to a Section 457 Deferred Compensation Plan administered through ICMARC to those eligible employees not enrolled in MainePers. Employees may add to that amount or not as they choose, up to the legally allowed maximum. Employees who are members of MainePers may also participate in the ICMARC at their own expense. Employees are one hundred percent (100%) vested with both employee and employer contribution from the start date of contribution.

MEDICAL, DENTAL AND LIFE BENEFITS

You are eligible to enroll in these employee benefit plans if you are a permanent employee regularly scheduled for thirty (30) hours or more year-round.

You may choose to cover your eligible dependents under the Town’s employee benefit plan(s). Eligible covered dependents must be enrolled in the same coverage in which you are enrolled. Eligible dependents include: Spouse, biological children, step children, & foster children (to the age of 26).

Benefits begin the first month following date of hire unless enrolled during Open Enrollment and/or a qualifying event.

- Note: Qualifying Event – Marriage, Divorce, Birth of Child, adoption or legal guardianship, death, or loss of health insurance. You have 60 days from the date of the qualifying event to submit the necessary enrollment forms.

HEALTH INSURANCE

Health insurance is provided by Maine Municipal Employees Health Trust (MMEHT) (contracted with Anthem Blue Cross & Blue Shield to provide network access and claims) to employees who work an average of at least thirty (30) hours a week and are regularly scheduled on a year-round basis. Eligible employees who decline enrollment or elect to withdraw from the health insurance program and can show proof of other current health insurance are entitled to receive a stipend in-lieu of the insurance benefit. Enrollment at a date later than your hire date is available only during the Open Enrollment Period, unless Portability or Special Enrollment

provisions apply. **A non-union employee's cost share is fifteen percent (15%) of the monthly premium, regardless of coverage (family, employee/child, employee/spouse or employee only) and an union employee's cost share is twenty (20%) of the monthly premium, regardless of coverage (family, employee/child, employee/spouse or employee only).** The annual premium adjustments take effect each January. The employee may make his/her contributions toward health insurance on a pre-tax basis. If you request to enroll after your hire date, enrollment will be available only during annual Open Enrollment, subject to Eligibility and Late Enrollment provisions, unless there is a qualifying event. Coverage begins the first month after date of hire.

The Town provides a POS Comprehensive Plan which is a managed care program that provides different benefit levels for in-network and out-of-network services. All services must be rendered or referred by a primary care physician (PCP) to be considered in-network, except self-referral services, such as (but not limited to): routine eye examinations, routine maternity services, and annual gynecological exams. *(See attached Maine Municipal Employee's Health Trust POS C Benefit Summary).*

DENTAL INSURANCE

Dental insurance is an optional benefit available through MMEHT (contracted with Delta Dental to provide network access and claims) to employees working at least thirty (30) hours per week and regularly scheduled on a year-round basis. The employee is responsible for fifty percent (50%) of the monthly premium regardless of coverage (family, employee/child, employee/spouse or employee only). If you request to enroll after your hire date, enrollment will be available only during annual Open Enrollment, subject to Eligibility and Late Enrollment provisions, unless there is a qualifying event. Coverage begins the first month after date of hire unless during Open Enrollment and/or qualifying event. *(See attached Maine Municipal Employee's Health Trust POS C Benefit Summary).*

VISION INSURANCE

Vision insurance (VSP) is an optional benefit available through MMEHT to employees working at least thirty (30) hours per week and regularly scheduled year-round. The premiums are fully employee paid. If you request to enroll after your hire date, enrollment will be available only during annual Open Enrollment, unless there is a qualifying event. Coverage begins the first month after date of hire unless during Open Enrollment and/or qualifying event. *(See attached Maine Municipal Employee's Health Trust VSP Benefit Summary).*

LIFE INSURANCE**Basic Life**

Employees enrolled in a Health Trust health insurance plan receive a Basic Life insurance benefit equal to one times their annual salary, at no additional cost to either the employee or the employer. Eligible employees who are not enrolled in a Health Trust health insurance plan (for example, because they have coverage through a spouse's health insurance plan) may choose to enroll in "Life No Med", which is the Basic Life insurance benefit, paid by the Town. The Basic Life insurance plan includes an equal amount of Accidental Death & Dismemberment (AD&D) coverage. Benefit is reduced by 50% at age 70.

Supplemental Life

Employees may purchase one times the employees annual salary to a maximum of \$100,000 (in addition to the Basic Life) without evidence of good health. An additional two times (to a maximum of \$200,000) or three times (to a maximum of \$300,000) the employee's annual salary may be obtained with evidence of good health. The total maximum Supplemental Life Benefit is \$300,000. The Supplemental Life benefit includes an equivalent amount of Supplemental Accidental Death and Dismemberment insurance. The cost is \$.035 per thousand dollars of coverage per month. Benefit is reduced by 50% at age 70.

Dependent Life

Employees may purchase coverage for their eligible dependents (legal spouse and/or children), whether or not the dependents are covered under a Health Trust health plan. Coverage A allows the employee to cover their dependent(s).

Two options available:

Option A: Rate \$1.50 monthly premium

Spouse.....1/2 employee's basic coverage amount (\$5,000 maximum)

Children....birth to 6 months \$1,000 and 6 months to 26 years 1/2 employee's basic coverage amount (\$5,000 maximum)

Option B: Rate \$3.20 monthly premium

Spouse.....1/2 employee's basic coverage amount (\$50,000 maximum)

Children....birth to 6 months \$2,500 and 6 months to 26 years 1/2 employee's basic coverage amount (\$5,000 maximum)

INCOME PROTECTION PLAN (STD)

The Income Protection Plan provides income benefits to employees who are unable to work due to a non-job related accident, injury or illness. Benefits are paid regardless of any sick leave or other disability income the employee may receive. The Town covers the cost of the premium for 55% coverage of the employee's weekly benefits. Employees are eligible to purchase the 70% coverage at their cost of the difference between the 55% and 70% monthly premiums.

Benefits will be paid for a maximum of fifty-two (52) weeks for each separate period of disability. The maximum benefit an employee may receive is \$1,000 per week. Benefits begin on the 1st day of an accident or on the 8th day following an illness. This plan is administered by UNUM. To be eligible for this benefit, employee must work at least thirty-seven (37) hours per week. *(See attached Maine Municipal Employee's Health Trust Income Protection Plan Summary).*

FLEXIBLE SPENDING ACCOUNTS - This optional benefit allows an employee to direct a fixed amount of pre-taxed wages to a personal account. Qualified expenses may include child care or uncovered medical expenses. The amount set aside must be determined in advance. Up to \$500 of pre-taxed dollars that have been set aside for uncovered medical expenses may be carried over to the following plan year. The Flexible Spending Account is administered by Group Dynamics, Inc.

- Plan year is September 1st through August 31st
- Medical Spending Account – up to \$1500/year
- Dependent Care Account - \$5,000

HOLIDAYS

All full-time employees receive the following paid holidays:

- New Year's Day
- Martin Luther King Day
- Presidents Day
- Patriots Day
- Memorial Day
- Fourth of July
- Labor Day
- Columbus Day
- Veterans Day,
- Thanksgiving Day
- Day after Thanksgiving
- ½ Day Christmas Eve
- Christmas Day

PERSONAL DAY

Full time eligible employees receive the following per calendar year.

- 14 hours for 37 hour employees
- 16 hours for 40 hour employees
- 32 hours for Full-time Police Officers
- 48 hours for Full-time Firefighters

Employee cannot roll-over these hours and are not payable if unused.

VACATION

Full time eligible employees accrue weekly the following hours for vacation usage.

37 Hour Employee

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| • DOH – 5 th years | 1.423 hrs weekly (74 hrs annually) |
| • Start of 6 th year to 10 th year | 2.130 hrs weekly (111 hrs annually) |
| • Start of the 11 th year to 25 th year | 2.850 hrs weekly (148 hrs annually) |
| • Start of 25 th year to retirement | 3.557 hrs weekly (185 hrs annually) |

40 Hour Employee

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| • DOH – 5 years | 1.54 hrs weekly (80 hrs annually) |
| • Start of 6 th year to 10 th year | 2.31 hrs weekly (120 hrs annually) |
| • Start of the 11 th year to 25 th year | 3.08 hrs weekly (160 hrs annually) |
| • Start of 25 th year to retirement | 3.85 hrs weekly (200 hrs annually) |

Firefighter (provided January 1st each year)

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| • Completion of 1 year | 48 hours annually |
| • Completion of 2 years up to 4 years | 96 hours annually |
| • Completion of 5 years up to 9 years | 144 hours annually |
| • Completion of 10 years up to 19 years | 192 hours annually |
| • Completion of 20+ years | 240 hours annually |

Police (provided January 1st each year)

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| • After being employed one (1) continuous year | 80 hours |
| • After being employed two (2) continuous years | 96 hours |
| • After being employed three (3) continuous years | 112 hours |
| • After being employed four (4) continuous years | 128 hours |
| • After being employed five (5) continuous years | 144 hours |
| • After being employed ten (10) continuous years | 160 hours |
| • After being employed twenty (20) continuous years | 200 hours |

SICK LEAVE

Full time eligible employees accrue weekly the following hours for sick leave.

- 1.708 hours for 37 hour employees (Maximum hours 888)
- 1.85 hours for 40 hour employees (Maximum hours 960)
- 2.769 hours for firefighters (Maximum hours 1440)

Probationary employees shall not be entitled to use accrued sick leave until they have completed 180 days employment.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Town of Old Orchard Beach has an Employee Assistance Program through our insurance provider, Maine Municipal Employees Health Trust and Anthem Blue Cross/Blue Shield. The employee may access services by calling a 1-800 number or through the AnthemEAP.com website. The EAP program links the employee or members of the employee's household with a Counselor. The Counselor will meet with the employee for up to 3 sessions and then will refer the employee to appropriate community resources should they need treatment on a continuing basis. The employee may access the service directly or the employee's supervisor may refer the employee to the program if the employee is exhibiting behavior problems at work. All contacts are confidential. In the case of a supervisory referral, the EAP Counselor will notify the supervisor if the employee has contacted the program but will not divulge the nature of the employee's problem(s).

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