

BENEFIT SUMMARY: FULL-TIME, YEAR-ROUND EMPLOYEE 2019

| BENEFIT | ELIGIBILITY | COVERAGE | COST |
|---|--|--|---|
| Health Insurance | First day of the month after 30 days of employment | Medical, dental, vision & life insurance is offered under a PPO plan | Employee only = No cost to employee |
| | | | Employee + 1 dependent = \$60/month |
| | | | Employee + 2 dependents = \$120/month |
| | | | Employee + 3 or more dependents = \$180/month |
| 401(k) Plan | Upon hire | Employee & town contributions are 100% vested immediately | First year = 2% matching contribution |
| | | | Second year = 3% matching contribution |
| | | | Third year = 4% matching contribution |
| | | | Fourth year = 5% matching contribution |
| Employee Assistance Program (EAP) | Upon hire | Employees and immediate family members have free and confidential access to: | |
| | | local mental health professionals for three counseling sessions per incident per year | |
| | | financial advice with certified financial planners twice a year | |
| | | legal advice twice a year in 30 minute consultations with an attorney plus a 20% discount if the attorney is retained | |
| Life Insurance | First day of the month after 30 days of employment | Employee coverage is \$50,000 | No cost to employee |
| | | Spouse coverage is \$5,000 | |
| | | Child coverage is \$2,000 | |
| Voluntary Life Insurance | Upon hire or during annual open enrollment | Through PERA, employees may purchase group, decreasing-term life insurance. Employees may purchase this insurance without evidence of good health upon hire or during the open enrollment period, or at other times with evidence of good health. \$7.75 per month per unit. | |
| Flexible Spending Accounts (FSA) | Upon hire or during annual open enrollment | Employees can elect payroll deductions up to \$2,650 annually for health care and \$5,000 for dependent care. It is a tax-effective way to pay for eligible health care and dependent care expenses. | |
| Service Awards | The town recognizes employees upon the completion of each of five years of service with service awards | | |
| Long-term Disability | After 90 days of employment | Provides income protection if you are unable to work due to illness or accident. | No cost to employee |
| Bereavement Leave | Upon hire | To attend a funeral of an immediate family member, employees are eligible for up to 40 hours of paid leave, in addition to any PTO the employee may be eligible for. | |
| Jury Duty | Upon hire | Town pays full salary | |
| Commuter Shuttles | Upon hire | The Town provides safe transportation to/from work for employees who work similar shifts and who commute in similar directions from the same general route. | Payroll deduction of \$2 per ride |
| Fitness Room | Upon hire | Employees are welcome to utilize the fitness rooms located in Town Hall and on the second floor of the Fire Station at no cost. The fitness rooms offer a wide range of equipment including treadmill, stationary bike, and free-weights for strength training. | |

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|---|--------------------------------------|---|------|
| Holiday Pay | Upon hire | Non-exempt employees receive time and one half for hours worked on designated holiday pay dates: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. | |
| Paid Time Off (PTO) | Upon hire | <p>The PTO plan allows for employees to have necessary time away from work for personal, sick, holiday and vacation. It is accrued at an hourly rate.</p> <p>Upon hire thru 1.99 years = 192 hours After 2 thru 2.99 years = 208 hours After 3 thru 3.99 years = 216 hours After 4 thru 4.99 years = 224 hours After 5 thru 5.99 years = 232 hours After 6 thru 6.99 years = 240 hours After 7 thru 7.99 years = 248 hours After 8 thru 8.99 years = 256 hours After 9 thru 9.99 years = 264 hours After 10 thru 10.99 years = 272 hours After 11 thru 11.99 years = 280 hours After 12 thru 12.99 years = 288 hours After 13 thru 13.99 years = 296 hours After 13 thru 14.99 years = 304 hours After 15 thru 15.99 years = 312 hours After 16 thru 16.99 years = 320 hours After 17 thru 17.99 years = 328 hours After 18 thru 18.99 years = 336 hours After 19 thru 19.99 years = 344 hours After 20 full years = 352 hours</p> | |
| Public Employee's Retirement Association (PERA) | Upon hire | <p>All employees contribute the required 8% (in lieu of social security) and the town contributes 13.7%. PERA contributions are tax-deferred, and interest will always be returned to you.</p> <p><u>Survivor benefits:</u> in the event of your death before retirement, PERA provides benefits to your qualified survivors or a lump sum payment to your named beneficiary(ies).</p> <p><u>Disability:</u> Vested PERA members (five or more years of earned service credit) are provided with a two-tier Disability Program consisting of short-term disability (STD) insurance and a disability retirement benefit. Members are not charged a premium.</p> | |
| Wellness | Annual open enrollment | In effort to promote healthy lifestyles, employees are eligible for reimbursement up to \$900 towards ski passes, fitness equipment, public transportation, smoking cessation, weight management programs, and fitness club memberships. | |
| AFLAC | Upon hire and annual open enrollment | voluntary benefit | |