

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

| BENEFIT                                  | ELIGIBILITY  | COVERAGE  | COST  |
|--|--|---|---|
| <u>Health Insurance</u>                  | First day of the month after 30 days of employment   | Medical, dental, vision & life insurance is offered under a PPO plan  | Employee only = \$0                           |
|  |  |   | Employee + 1 dependent = \$60/month           |
|  |  |   | Employee + 2 dependents = \$120/month         |
|  |  |   | Employee + 3 or more dependents = \$180/month |
| <u>401K Plan</u>                         | 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        |
| <u>Employee Assistance Program (EAP)</u> | 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   |   |
| <b>Life Insurance</b>                    | 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   |   |
| <b>Voluntary Life Insurance</b>          | 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.          |   |
| <b>Flexible Spending Accounts (FSA)</b>  | Upon hire or during annual open enrollment   | Employees can elect payroll deductions up to \$2,500 annually for health care and \$5,000 for day care. It is a tax-effective way to pay for eligible health care and dependent care expenses.  |   |
| <b>Service Awards</b>                    | The town recognizes employees upon the completion of each of five years of service with service awards |   |   |
| <b>Long-term Disability</b>              | After 90 days of employment  | Provides income protection if you are unable to work due to illness or accident.  | No cost to employee                           |
| <b>Bereavement Leave</b>                 | 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.  |   |
| <b>Jury Duty</b>                         | Upon hire  | Town pays full salary   |   |
| <b>Employee Shuttles</b>                 | 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             |
| <b>Fitness Room</b>                      | 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 treadmills, stationary bikes, and stair steppers, and free-weights for strength training. |   |

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|--|--|--|-------------|
| <b>Holiday Pay</b>                                     | 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.   |             |
| <b>Paid Time Off (PTO)</b>                             | 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<br/> After 2 thru 2.99 years = 208 hours<br/> After 3 thru 3.99 years = 216 hours<br/> After 4 thru 4.99 years = 224 hours<br/> After 5 thru 5.99 years = 232 hours<br/> After 6 thru 6.99 years = 240 hours<br/> After 7 thru 7.99 years = 248 hours<br/> After 8 thru 8.99 years = 256 hours<br/> After 9 thru 9.99 years = 64 hours<br/> After 10 thru 10.99 years = 272 hours<br/> After 11 thru 11.99 years = 280 hours<br/> After 12 thru 12.99 years = 288 hours<br/> After 13 thru 13.99 years = 296 hours<br/> After 13 thru 14.99 years = 304 hours<br/> After 15 thru 15.99 years = 312 hours<br/> After 16 thru 16.99 years = 320 hours<br/> After 17 thru 17.99 years = 328 hours<br/> After 18 thru 18.99 years = 336 hours<br/> After 19 thru 19.99 years = 344 hours<br/> After 20 full years = 352 hours</p> |             |
| <u>Public Employee's Retirement Association (PERA)</u> | 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>   |             |
| <b>Wellness</b>  | Annual open enrollment                             | In effort to promote healthy lifestyles, employees are eligible for reimbursement up to \$700 towards ski passes, fitness equipment, public transportation, smoking cessation, weight management programs, and fitness club memberships.   |             |
| <b>Discounted Spa Membership</b>                       | First day of the month after 30 days of employment | Discounted spa membership through payroll deduction.   | \$150/month |