

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

BENEFIT	ELIGIBILITY	COVERAGE	COST
<b><u>Health Insurance</u></b>	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
<b><u>401(k) Plan</u></b>	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
<b><u>Employee Assistance Program (EAP)</u></b>	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 \$2,650 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

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<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  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>	
<b><u>Public Employee's Retirement Association (PERA)</u></b>	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 \$895 towards ski passes, fitness equipment, public transportation, smoking cessation, weight management programs, and fitness club memberships.	
<b>AFLAC</b>	Upon hire and annual open enrollment	voluntary benefit	