

## **BENEFIT SUMMARY FOR POLICE SUPERIOR OFFICERS BENEVOLENT ASSOCIATION FULL-TIME EMPLOYEES – July 2019**

### Pension Benefits

The City of Portland does not participate in Social Security, and offers its employees the option of participating in either a defined benefit program or a defined contribution program.

The defined benefit plan is offered under the Maine Public Employees Retirement System (MainePERS). A defined benefit program is one in which retirement benefits are calculated by a formula including income, retirement age, and years of service. See note (\*) below.

The defined contribution program is offered by the International City Managers Association (ICMA), and is so named because benefits are not described by a formula, as above, but are variable according to how one makes investment decisions regarding their contributions, and what type of fund disbursement choices one makes at point of retirement.

The employee's decision to join either plan is irrevocable for all periods of employment with the same employer as per MainePERS laws and rules.

New participants of both MainePERS and ICMA RC contribute 7.35% of pensionable pay to the respective plan. The employer contribution rate for MainePERS is determined on an annual actuarial basis. The employer contribution rate for ICMA RC is 7.5% of gross pay.

For more specific information regarding pension choice, visit the City's website to view the pension comparison chart: <http://www.portlandmaine.gov/DocumentCenter/Home/View/5747>.

\*Note: Police Officers enroll in 25 years, no age Special Plan.

### Group Term Life Insurance

City of Portland employees are eligible to purchase group term life insurance at their own expense through Maine Public Employees Retirement System (underwritten by Aetna). Coverage is purchased in increments of the employee's annual salary rounded up to the nearest \$1,000. The City will pay the full cost of premiums of the Maine Public Employees Retirement System Group Life Insurance Plan for each employee at the maximum level permitted at the basic level of said insurance program. Those employees electing the supplemental and dependent life coverages will pay the full cost for such coverage.

Rates for supplemental insurance are "age-based" as follows:

- Age ≤ 34     \$.0100 per \$1,000 coverage
- Age 35-44     \$.0180 per \$1,000 coverage
- Age 45-49     \$.0280 per \$1,000 coverage
- Age 50-54     \$.0380 per \$1,000 coverage
- Age 55-59     \$.0750 per \$1,000 coverage
- Age 60-64     \$.1080 per \$1,000 coverage
- Age ≥ 65     \$.2180 per \$1,000 coverage

Group Term Life Insurance (continued)

So, for example, if a person is 46, earns \$41,000, and chooses twice their salary level for coverage, cost would be  $41 \times .028 = \$1.15$  for a total cost of \$5.87.

Dependent coverage is available with the purchase of basic coverage. There are two plans:

- Plan A @ \$.49 per which provides \$5,000 for spouse, \$5,000 for children 6 months or older, \$1,000 for children 0-6 months.
- Plan B @ \$.85 per week which provides \$10,000 for spouse, \$5,000 for children 6 months or older, \$2,500 for children 0-6 months.

Unmarried children are covered to age 19 or full-time students to age 22.

Payroll pre-tax deductions are over 48 pay days.

Health Insurance

The City of Portland maintains a self-insured value-based health plan currently administered by Aetna. Each covered member is required to select an Aetna participating Primary Care Physician (PCP). The City’s health plan includes a high-value network (you receive the highest level of benefits and pay the least out of your own pocket) for the services of patient-centered medical home (PCMH) PCPs, preference-sensitive care specialists and supply-sensitive care specialists.

Preference-sensitive care specialists are for hip/knee replacements, herniated disk surgery and spine surgery. Supply-sensitive care specialists are for upper GI endoscopy, spinal injections for pain, shoulder/knee arthroscopy, sinus surgery and bariatric surgery.

To find high-value network and Aetna network doctors and providers, visit [www.portlandmaine.gov/312/Health-Plan-Aetna](http://www.portlandmaine.gov/312/Health-Plan-Aetna) and click on “Custom link to search for doctors” in the middle of the page. You can utilize the site under the “Continue as a Guest” option. Doctors and providers in the high-value network are denoted with “P Employer Preferred Network” in blue under the column Plan Information.

If you are selecting a PCP who is “new” to you, please call their offices and ensure they are accepting new patients before designating them as your PCP for insurance enrollment purposes.

Employees have 60 days from their date of hire or qualifying event to enroll. Coverage begins the first full month following the month the health insurance form is completed. Open enrollment is held during June each year with an effective date of coverage for July 1.

Current weekly costs through 6/30/20 are:

|                       | <u>Without Incentive Credit</u> | <u>With Full Incentive Credit</u> |
|-----------------------|---------------------------------|-----------------------------------|
| Employee Only         | \$ 28.23                        | \$ 0.00                           |
| Employee & Child(ren) | \$ 90.14                        | \$ 61.91                          |

Health Insurance (continued)

|                              |          |          |
|------------------------------|----------|----------|
| Employee & Adult             | \$116.68 | \$ 88.45 |
| Employee, Adult & Child(ren) | \$178.60 | \$150.37 |

Refer to following Employee Wellness Program section to understand how to reduce or eliminate 15% share of overall single plan premium.

Payroll pre-tax deductions are over 52 pay days.

For specific information as to what the City's health insurance plan covers, visit: <http://www.portlandmaine.gov/312/Health-Plan-Aetna>.

Here you can view the following documents:

- Summary of Benefits & Coverage
- Schedule of Benefits
- Plan Booklet

### Employee Wellness Program

The City will pay 85% of the health insurance premium for an individual subscription per full-time employee. The City of Portland's wellness program allows employees to reduce their 15% share (a value of \$28.23) of the overall **single plan** insurance premium back to \$0 by participating in various wellness activities (each activity currently equal to approximately \$5.65 per wellness incentive credit earned).

Participation in this program is voluntary. The annual program campaign to complete activities runs from August 1 through May 31 to impact employee share of the overall single plan insurance premium for July 1 to June 30.

Employees hired after April 1st do not have time to complete the activities and will be charged \$0 through June 30<sup>th</sup> of the following year. They will then need to participate in the annual campaign to maintain \$0 cost for the following July 1 to June 30 period.

### CityFit!

CityFit! is a group of City employees dedicated to bringing employees a series of activities and programs to improve their health. This group keeps a focus on physical activity, nutrition, smoking cessation and overall well-being.

Examples of past activities:

- Pick your own apples and strawberries at designated local farms with \$10 credit
- Healthy Holiday Reception
- Lunch & Learns with healthy lunches
- Physical fitness class opportunities at local facilities
- Community Supported Agriculture (CSA) farm shares with discount

Also, in an effort to help City employees stay healthy, the Parks, Recreation & Facilities Department is offering the following recreational opportunities to benefit eligible employees:

- Riverside Golf Course Membership (includes green fees only) valid for both the North Course and South Course
- Troubh Ice Arena – free public skate
- Riverton & Reiche Aquatics – free adult lap swim

Dates and times for these opportunities are managed by the Parks, Recreation & Facilities Department. Proof of employment with the City of Portland (i.e., employee ID badge or pay stub) is required.

### Fitness Reimbursement

The City of Portland’s health plan provides fitness reimbursement benefits to employees only who are members of the plan.

Covered programs improve cardiovascular condition, muscular strength/endurance and flexibility (for example, health clubs, gyms, yoga, martial arts, pilates, swim programs).

You must work out 8 times per month or 24 times in a three-month period. Benefits are limited to a maximum of \$25 per month, included as a taxable reimbursement in your paycheck.

### Dental Insurance

The City of Portland’s dental coverage is through Northeast Delta Dental.

Employees have 60 days from their date of hire or qualifying event to enroll. Coverage begins the first full month following the month the dental insurance form is completed. Open enrollment is held during June each year with an effective date of coverage for July 1.

Current weekly costs through 6/30/20 are:

- \$8.99 for single
- \$21.80 for two-person (employee and child or employee and adult)
- \$26.87 for family (employee and children or employee, adult and child(ren))

Payroll pre-tax deductions are over 52 pay days.

For specific information as to what is covered by the dental insurance plan, visit: <http://www.portlandmaine.gov/306/Dental-Plan>.

Here you can view the following:

- Benefits Overview
- Dental Plan Description Booklet
- Participating Dentists

### Health and/or Day Care Flexible Spending Accounts (FSAs)

Employees may defer monies on a pre-tax basis over 52 pay days for eligible medical and dental expenses not covered by insurance or child care and elder care expenses through one or both of

these accounts. Navia Benefit Solutions is the City of Portland's administrator for these accounts.

Employees have 60 days from date of hire or qualifying event to enroll. Our plan year is January 1 – December 31. Open enrollment is held in late October to mid November each year.

Participants have a \$5.00 monthly account fee and are issued Navia Benefits Cards with a three year expiration date.

Maximum annual elections are:

- Health Care FSA - \$2,700
- Day Care - \$5,000 (\$2,500 if married and file separate returns)

Eligibility for reimbursement:

- Health Care FSA – incurred expenses up to annual election at any time in the plan year
- Day Care FSA – incurred expenses up to your current account balance/accrued payroll deduction

### Income Protection

Employees are eligible to purchase income protection at their own expense through Maine Municipal Employees Health Trust (MMEHT). Employees have 60 days from date of hire to enroll without providing evidence of insurability.

The cost is \$2.04 per \$100 of coverage purchased. Employee may opt for coverage at 40%, 55% or 70% of their gross salary. Benefits are paid on a weekly basis and continue for a maximum of 52 weeks per disability. Benefit payments begin on the first day of an accident, the eighth day of an illness. Employees have 90 days to file claim paperwork.

Payroll after-tax deductions are over 48 pay days.

### Supplemental Retirement Savings Plans

The City of Portland offers two supplemental retirement savings plans through ICMA RC; a 457 deferred compensation plan and a payroll deduct Roth IRA plan. Employees are eligible to join either or both of these plans effective the first of a month.

The pre-tax ICMA RC 457 plan annual normal limit is \$19,000.

The after-tax ICMA RC payroll deduct Roth IRA plan annual normal limit is \$6,000.

### Employee Assistance Program

The City of Portland provides an in-house Employee Assistance Program. Carol Young is our EAP Coordinator. You may call her directly on her confidential line Monday through Friday at

871-9272 to talk or make an appointment to visit her. Her office is located on 44 Exchange Street.

### Tuition Reduction Programs

The City of Portland has a special arrangement with the University of Southern Maine (USM) that offers employees a 50% tuition reduction on undergraduate or graduate degree courses. Additionally, USM provides an affiliate discount of 20% on workshop fee for any USM Professional Development course(s). Dependents are not eligible.

### Other Employee Discount Opportunities

- AAA Northern New England group discount
- Portland Dine Around group discount
- Verizon Wireless cell phone discount
- Tire Warehouse service labor discount
- NAPA auto parts discount
- Fun park discounts

### Paid Holidays\*

- New Year's Day
- Martin Luther King's Birthday
- President's Day
- Patriot's Day
- Memorial Day
- Independence Day
- Labor Day
- Indigenous People's Day (City Holiday)/Columbus Day (Federal Holiday)
- Veteran's Day
- Thanksgiving Day
- Christmas Day
- Floating Holiday

\*Converted sick to personal leave may be used in recognition of the many different cultures and religious practices of the City workforce.

### Vacation Leave

In the first through the second year, an employee earns two work weeks of vacation leave per year, accrued on a weekly basis.

In the third through sixth year, an employee earns three work weeks of vacation leave per year, accrued on a weekly basis.

In the seventh through nineteenth year of service, an employee earns four weeks of vacation leave per year, accrued on a weekly basis.

In the twentieth year and over, an employee earns five work weeks of vacation per year, accrued on a weekly basis.

Employees may accumulate up to a maximum of 320 hours of vacation leave.

### Sick Leave

Employees are granted twelve (12) days of sick leave per year earned (accrued) on a weekly basis.

### Sick Leave Conversion to Personal Leave

Any employee working the standard work week who has been employed by the City for twelve (12) consecutive months as of the beginning of the fiscal year (July 1) is eligible to convert up to two (2) days of previously earned sick leave to an equivalent amount of personal leave. Employees who reach their one (1) year anniversary during the fiscal year may make their election during their anniversary month for that year only.

***For more information regarding pay, benefits and working conditions for your position, refer to the Agreement Between the City of Portland And Police Superior Officers Benevolent Association: <http://www.portlandmaine.gov/DocumentCenter/Home/View/898>.***