



## Benefits Summary

Maintaining and enhancing the wellness of our employees, all of whom are integral to our continued success, is a priority. Benefits are an essential part of your total compensation package.



**Health, Dental, Vision, Life, and Flexible Spending Accounts**



**Income Protection and Long-Term Disability**



**Pension and Retirement**

### Medical Plan

The MMEHT via Anthem PPO – 500 (Katahdin) Plan features preventive care coverage at 100%, no PCP and/or referral requirement, and you pay less if your provider is in-network. The City pays 88% of the medical premium costs. Coverage begins on the 1st of the month following hire date.

**Opt-Out:** The City provides a medical opt-out incentive to employees who can show proof of coverage through another source.

Benefit	In-Network	Out-of-Network
Calendar Year Deductible	\$500 Individual / \$1,000 Family	\$1,000 Individual / \$2,000 Family
Coinsurance	Plan Pays 80%	Plan Pays 60%
Calendar Year Out-of-Pocket Maximum	\$2,000 Individual / \$4,000	\$3,000 Individual / \$6,000
Office Visit Co-Pay*	Preventive care is covered at no cost \$20 for PCP Visit \$35 for Specialist Visit	Preventive care is covered at no cost 60% after \$20 (PCP); \$35 Specialist

## Medical Plan (Cont.)

Benefit	Retail	Mail Order
Pharmacy	<ul style="list-style-type: none"> <li>• Tier 1: \$10 copay</li> <li>• Tier 1: \$30 copay</li> <li>• Tier 2: \$50 copay</li> <li>• Tier 3: \$75 copay</li> <li>• Tier 4: \$150 copay</li> <li>• Specialty: Filled through Specialty Pharmacies &amp; up to 30-day supply</li> </ul>	<ul style="list-style-type: none"> <li>• Tier 1: \$20 copay</li> <li>• Tier 1: \$60 copay</li> <li>• Tier 2: \$100 copay</li> <li>• Tier 3: \$150 copay</li> <li>• Tier 4: N/A</li> </ul>
City Funding – Health Reimbursement Arrangement (HRA)	The City of Westbrook funds an HRA which automatically reimburses you 75% of your in-network deductible and co-insurance expenses to a maximum of \$1,500 for an individual and \$3,000 for a family per calendar year	

\*Maine Law specifies that there will be no copay for the first visit to an in-network primary care physician (PCP) and mental health provider in the calendar year.

**Behavioral Health Services via Telehealth:** Copays are waived for members who receive mental health or substance abuse services via telehealth.

Anthem offers so much more than medical coverage including Behavioral Healthcare Program Options such as Aspire365 and Talkspace, Diabetes Prevention Program, Anthem Website Registration, Sydney App, Walk-In Clinic List, 24/7 Nurse Line, Live Health Online, Condition Care for asthma, diabetes, COPD, heart disease or heart failure, Building Healthy Families, and Care and Cost Finder. Information on these programs can be found at <https://www.mmeht.org/medical-plans/medical-forms-resources/>.

## Flexible Spending Accounts (FSA)

The City of Westbrook offers participation in a Medical and/or Dependent Care Flexible Spending Account (FSA) administered by Flores. Participation begins on the 1st of the month following hire date.

### Medical FSA

- Reimbursed for out-of-pocket expenses such as deductibles, copays, and coinsurance for medical, prescription, dental, and vision services
- City Contribution of \$100 with enrollment
- Total maximum contribution up to \$3,300 per plan year on a pre-tax basis for 52 pay periods

### Dependent Care FSA

- Reimbursed for expenses related to eligible childcare (up to age 13) and/or elder care
- Total maximum contribution up to \$5,000 per plan year on a pre-tax basis for 52 pay periods/\$2,500 if married and file an individual tax return

## Dental Plan – Non-Fire & Dispatch Employees

The City of Westbrook offers dental coverage through Northeast Delta Dental. The City pays 90%, 85%, or 80% (depending on group) of the dental premium costs. Coverage begins on the 1st of the month following hire date.

Benefit	Coverage Level
Annual Calendar Year Deductible	\$0 per person
Annual Maximum	\$1,000 per person per calendar year
Diagnostic & Preventive	Plan pays 100%
Basic Services	Plan pays 100%
Major Services	Plan pays 75%
Orthodontic Care	Plan pays 75%
Orthodontic Lifetime Maximum	\$1,500 per person for dependent children under age 19

## Dental & Vision Plan – Fire & Dispatch Employees

The City of Westbrook offers dental and vision coverage through Allegiant Care. The City pays 100% or 90% (depending on group) of the dental and vision premium costs. Coverage begins on the 1st of the 2nd month following 250 full-time hours worked.

Benefit	Coverage Level
Annual Calendar Year Deductible	\$25 for individual / \$50 for family
Annual Maximum	\$1,000 per person per calendar year
Diagnostic & Preventive	Plan pays 100%
Basic Services	Plan pays 80% after deductible
Major Services	Plan pays 50% after deductible
Orthodontic Care	Plan pays 75%, no deductible
Orthodontic Lifetime Maximum	\$1,500 per person for dependent children under age 19

Benefit	Coverage Level
Eye Exam	No Charge every 12 months
Frames	\$200 allowance plus 20% discount off balance; every 24 months (adults), 12 months (child)
Lenses	No charge; every calendar year
Lens Enhancement	Progressive Premium Tier 4 - \$125 copay
Contact Lenses	In lieu of glasses: \$150 allowance; every calendar year

## Vision Plan – Non-Fire & Dispatch Employees

The City of Westbrook offers vision coverage through MMEHT via VSP. You pay 100% of the vision premium costs. Coverage begins on the 1st of the month following hire date.

Benefit	Coverage Level
Eye Exam	\$15 every calendar year
Frames	\$25 copay with \$185 allowance and an additional \$50 for featured frames (total allowance of \$235) and 20% savings on the balance; every other calendar year
Lenses	Every calendar year
Lens Enhancements	Progressive lenses with copay; every calendar year
Contact Lenses	No copay with \$170 allowance; every calendar year

## Basic Life and Accidental Death & Dismemberment (AD&D)

The City of Westbrook provides Basic Life and AD&D in the amount of 1x salary rounded to the next multiple of \$1,000 to a maximum of \$150,000 at no cost to you through MMEHT via The Standard Life Insurance Company. Coverage begins on the 1st of the month following hire date. Per IRS rules, life insurance is a tax-free benefit in amounts up to \$50,000. You pay income tax on the value of any amount exceeding \$50,000 which is called imputed income.

Voluntary elections are available for Accident, Critical Illness, Supplemental Disability, Hospital Confinement Indemnity, and Supplemental and/or Dependent Life insurance available through Colonial Life. You pay 100% of the premium costs.

## Income Protection Plan (IPP)

The City of Westbrook offers a voluntary Income Protection Plan through MMEHT via Unum. Coverage begins on the 1st of the 2nd month following hire date. You pay 100% of the premium costs.

- Benefit options are 40%, 55%, or 70% of your weekly earnings, to a maximum of \$1,000 per week
- Benefits begin on the first day for an accident or the 8<sup>th</sup> day for an illness
- Benefits are paid for a maximum of 52 weeks
- Enrollment after your initial enrollment period is permitted, however, you are considered a late enrollee and will need to provide evidence of good health. If you apply for coverage as a late enrollee, you may be denied coverage, based upon your health status

## Long-Term Disability (LTD)

### Retirement Disability (for MainePERS participants)

- When a medical condition prohibits you from performing your job duties and likely to be permanent
- Benefit amount is either 66 2/3% or 59% of your average final compensation depending on plan

### Long Term Disability (Provided by Dearborn National for Non-MainePERS participants)

- When a medical condition prohibits you from performing your job duties and likely to be permanent
- Waiting period is 360 days
- Benefit amount is 60% of your monthly earnings, to a maximum of \$2,600 month

## Employee Assistance Program (EAP)

The City of Westbrook provides an Employee Assistance Program (EAP) at no cost to you through Northern Light Health Life EAP and Anthem. The EAP is a confidential service available to you and adult members of your household. Licensed clinicians are ready to speak to you 24 hours a day, seven days a week and connect you with a counselor or advisor that best fits your situation.

## Retirement Plan – Defined Benefit

The City of Westbrook offers a defined benefit pension plan through MainePERS which guarantees you a lifetime income after you retire, based on your years of service, average final compensation (AFC), and your age at retirement (for AC plans). Participation begins on hire date.

- AC Plan: Retire at normal retirement age of 60 (member before 7/1/14) or 65 (member after 7/1/14) with 2% of AFC multiplied by your years of service
- Special 1C Plan (Police): Retire after 20 years of service with 50% of AFC. Participation is mandatory
- Special 3C Plan (Fire and Dispatch): Retire after 25 years of service with 66 2/3% of AFC
- You contribute a percentage of your earnings, pre-tax to MainePERS depending on your plan
- You are vested after five years of service, meaning you are eligible to draw a lifetime monthly benefit upon retirement at the normal retirement age (for AC plans)

## Retirement Plan – 457/Roth/401a

The City of Westbrook offers a 457, Roth, and 401a plan administered by Mission Square/ICMA. Participation begins on hire date.

- Pre-tax and 457 Roth contributions are subject to the IRS annual limit. Age 50 or older by December 31 can contribute an additional amount
- Roth contributions subject to the IRS annual limit
- Company Matching of 2-to-1 of your contributions up to 3% of your gross earnings and a maximum employer contribution of 6%. Not eligible if enrolled in MainePERS
- Several investment options available
- Plan loans available
- Rollover from a traditional IRA or another eligible employer plan
- Vesting is graded over a period of one to five years of service. At five years of service, you are 100% vested. You are always fully vested in your contributions

## Accrued Time Off

The City of Westbrook provides a vacation and sick plan for employees. Vacation and sick days begin to accrue upon hire, based on hours worked per week, and years of credited service. Refer to your Collective Bargaining Agreement or the non-union policy for further details.

## **Paid Holidays**

The City of Westbrook observes and is closed the following holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Patriots' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus/Indigenous' Peoples Day
- Veterans' Day
- Thanksgiving Day
- Thanksgiving Friday
- Christmas Day

This list applies to employees NOT covered by collective bargaining. Employees who are covered by collective bargaining should refer to their Collective Bargaining Agreement for a list of paid holidays.

## **Tuition Reimbursement**

Eligible employees may receive tuition reimbursement for formal educational opportunities related to job improvement, job advancement, or career change within the City of Westbrook. Refer to your Collective Bargaining Agreement or the non-union policy for further details.

## **Payroll**

All employees are paid weekly and the pay week runs from Sunday to Saturday and is paid the following Thursday.