

Town of Delmar Full-Time Employee Benefits

Health Insurance

- Health Insurance is with Aetna
- Employee's Coverage - Town of Delmar pays 100% of employee's premium
- Additional coverage - child, spouse, or family through weekly payroll deduction – Town of Delmar pays 70% of premium for dependents
- RATES:
 - Employee Only \$0/week (52)
 - Employee + Spouse \$46.15/week (52) or \$92.31/biweekly (26)
 - Employee + Child(ren) \$46.15/week (52) or \$92.31/biweekly (26)
 - Employee + Family \$75.00/week (52) or \$150.00/biweekly (26)
- Benefit Period is July 1 through June 30, open enrollment in June & effective July 1st
- Town pays 100% of deductible using a Health Reimbursement Account (HRA) (\$3500 family/\$7000 dependents)
- Coinsurance - You pay 20% (Town pays \$1250 ee / \$2500 dep)
- Maximum Out-of-Pocket - \$6,000 Individual / \$12,000 Family
- Preventive Services – You pay 0%
- PCP Office Visits – You pay \$35 copay after deductible
- Specialist Office Visits – You pay \$75 copay after deductible
- Urgent Care – You pay 20% after deductible
- Laboratory/X-Ray – You pay 20% after deductible
- Inpatient Care (Includes Maternity) – You pay 20% after deductible
- Outpatient Surgery – You pay 20% after deductible
- Emergency Room – You pay \$350 after deductible, waived if admitted
- Prescription Benefit
 - Rx Generic - \$3 Copay after deductible
 - Rx Preferred - \$0 copay after deductible
 - Rx Non-Preferred - \$100 copay after deductible
 - Rx Specialty – 20% up to \$250 after deductible
- Physical Therapy - \$0 after deductible
- Chiropractic (Outpatient) – 25% after deductible
- Out of Network – Not Covered
- Employees who waive our health coverage due to being covered through spouse / parent will receive \$50 per week as benefit compensation.

Dental Insurance

- Dental Insurance is with Principal
- Employee's Coverage - Town of Delmar pays 100% of employee's premium
- Additional coverage - child, spouse, or family through weekly payroll deduction
- RATES:
 - Employee Only \$0/week (52 & 26)
 - Employee + Spouse \$7.53/week (52) or \$15.07/biweekly (26)
 - Employee + Child(ren) \$6.90/week (52) or \$13.80/biweekly (26)
 - Employee + Family \$15.14/week (52) or \$30.28/biweekly (26)

Town of Delmar
Full-Time Employee Benefits

- Benefit Period is July 1- June 30, open-enrollment in June & effective July 1st
- Calendar Year Deductible - \$50 (Individual) / \$150 (Family)
- Calendar year Maximum Benefit - \$1500 per person
- Oral Examinations – 0% (Covered at 100%) – In-Network / 100% of Maximum Allowable Charges – Out-of-Network
- Preventative Cleanings - 0% (Covered at 100%) – In-Network / 100% of Maximum Allowable Charges – Out-of-Network
- X-Rays - 0% (Covered at 100%) – In-Network / 100% of Maximum Allowable Charges – Out-of-Network
- Fillings – 20% after deductible (In-Network) / 20% of Maximum Allowable Charges (Out-of-Network)
- Root Canals/Deep Cleaning/Single Extraction/Impaction - 20% after deductible (In-Network) / 20% of Maximum Allowable Charges (Out-of-Network)
- Oral Surgery - 20% after deductible (In-Network) / 20% of Maximum Allowable Charges (Out-of-Network)
- Periodontics – Non-Surgical or Surgical - 20% after deductible (In-Network) / 20% of Maximum Allowable Charges (Out-of-Network)
- Crowns – 50% after deductible (In-Network) / 50% of Maximum Allowable Charges (Out-of-Network)
- Full and Partial Dentures - 50% after deductible (In-Network) / 50% of Maximum Allowable Charges (Out-of-Network)
- Implants – Not Covered
- Orthodontia – 50% to a \$1,000 lifetime max (Dependent child up to age 19)
- There is no rollover of the annual benefit

Optical Insurance

Employees can enroll in optical insurance and have the low weekly premiums deducted from payroll.

- Vision Benefits are with Principal
RATES:
 - Employee Only \$1.20/week (52) or \$2.40/biweekly (26)
 - Employee + Spouse \$2.67/week (52) or \$5.34/biweekly (26)
 - Employee + Child(ren) \$2.26/week (52) or \$4.52/biweekly (26)
 - Employee + Family \$3.76/week (52) or \$7.52/biweekly (26)
- Comprehensive / Routine Eye Exam - \$10 copay (In-Network) Covered once every 12 months
- Frames – You get \$130 allowance; after \$25 copay (In-Network) – Covered once every 24 months
- Standard Plastic Lenses (either eyeglasses or contact):
 - Single Vision: \$30 copay
 - Bifocal: \$50 copay
 - Trifocal: \$65 copay
 - Lenticular: \$25 copay
 - Covered once every 12 months
- Contact Lenses (In lieu of eyeglass lenses and frames) – Up to \$105

Town of Delmar Full-Time Employee Benefits

Flexible Spending Account (FSA)

With a Flexible Spending Account (FSA), you can set aside pre-tax dollars through payroll deductions to pay for certain health care and dependent care expenses. Each pay period, funds are deducted from your paycheck to help you pay for eligible expenses.

You do not have to participate in the Town of Delmar's medical, dental or vision plans to enroll in the Health Care FSA plan. A Dependent Care FSA has the same tax advantages but is used for child and elder care expenses.

FSA's are "use it or lose it" benefit plans. If you do not use all your FSA annual contribution, you will forfeit the remaining balance. It is important to budget appropriately and use all the funds within the FSA plan year. However, your Health Care FSA plan allows you to roll over up to \$610 to be used in the next plan year following a 90-day run out period.

Example: Employee has \$1,000 in their Medical FSA account on June 30th. This means they have \$390 over the amount they can carry over to the next plan year beginning on July 1st. If they spend the \$390 through the runout period on costs incurred during the plan year 7/1 - 6/30, they would just carry over the \$390 to the new plan year and not lose anything. If they did not file any claims throughout the runout, they would lose \$390

Basic Life and AD&D Insurance

Town pays 100% of employee's premium.

- Life Benefit – 1x your Base Annual Earnings, rounded to the next higher \$1,000 to a maximum of \$75,000
- AD&D Benefit – 1x your Base Annual Earnings, rounded to the next higher \$1,000 to a maximum of \$75,000
- Age Reduction – Benefits are reduced by 35% of the original amount at age 65 and further reduced to 50% at age 70. All benefits terminate at retirement.

Municipal Employee Pension

Municipal, non-law enforcement employees are enrolled in Delaware State Pension Plan – 3% of salary (after \$6,00 exclusion annually) withheld; Town pays 5.5% of salary (varies) each year into plan.

The Municipal Employee Pension is managed and maintained by the State of Delaware Office of Pensions.

Police Pension

Police Officers are enrolled in Delaware State Pension Plan – 7 % of base salary withheld; Town pays 15.2% of base salary (varies) each year into plan.

The Police Pension is managed and maintained by the State of Delaware Office of Pensions.

Town of Delmar Full-Time Employee Benefits

Vacation

All full-time employees are eligible for vacation time. The accrual schedule is:

Years Of Service	Hours Per Year	Days Per Year	Hrs. Per Month	
0 thru 5		96 Hrs.	12 days	8 hours
6 thru 10		144 Hrs.	18 days	12 hours
11 thru 20		192 Hrs.	24 days	16 hours
21 +		240 Hrs.	30 days	20 hours

You must be employed for 1 year before vacation time is available for use. If an employee terminates their employment before they have completed 1 year of service, they are not eligible to receive their accrued vacation balance. Payout of vacation time will be paid to full-time employees terminated that have completed a minimum of 1 year of service and provide two weeks written notice.

Note: New Hire with years of service from another agency in the position for which they are hired, shall be recognized, and placed in the Town's vacation accrual schedule up to five years of service.

Examples:

- New Hire with 10 years of service from another agency will be placed at 5 years of service on the Town's schedule. After the 1st year, the new hire will then be placed at 6 years and so on.
- New hire with 3 years of experience from another agency will be placed at 3 years of service on the Town's schedule. After the 1st year, the new hire will then be placed at 4 years and so on.
- New Hire has no experience will be placed at zero on the Town's vacation accrual schedule.

Sick Leave

Accumulated at 8 hours per month; maximum accrual of 720 hours. Eligible for paid sick leave upon completion of probationary period. A maximum of 40 hours of sick leave per calendar year can be used for immediate family illness or medical appointment. Eligible employees can enroll annually in the Sick Leave Bank program to receive sick leave donations for qualifying uses.

Accrued Sick Leave, not to exceed a maximum of 200 hours shall be paid out to an employee that separates from duty after not less than 20 years of service. The hourly rate for the payout shall be reduced to ½ of the employee's current hourly rate.

Paid Holidays

Eligible upon completion of a probationary period, employees receive fourteen (14) paid holidays per year:

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|--------------------------|-----------------------|
| • New Year's Day | • Labor Day |
| • Martin Luther King Day | • Veterans Day |
| • President's Day | • Thanksgiving Day |
| • Good Friday | • Thanksgiving Friday |
| • Memorial Day | • Christmas Eve |
| • Juneteenth | • Christmas Day |
| • July 4 th | • Birthday* |

**This is a floating holiday that must be used on, up to 15 days before, or up to 15 days after, the employee's actual birthday. If not used during the specified period, it will be forfeited.*

Town of Delmar Full-Time Employee Benefits

Uniforms / Logo Apparel

The Town of Delmar provides uniforms for Police, Public Works, Water Treatment and Wastewater Treatment.

For departments that require steel-toed work boots, the Town will provide employees with 1 pair of work boots per year. Inclement weather gear (raincoats, rubber boots, etc.) will be provided for departments who work in those conditions.

The Town offers employees of Town Hall a \$100 allowance to purchase logo apparel.

Tuition Assistance

Live near your work program - If you purchase a home within the corporate town limits of Delmar, the Town will pay \$1,000 towards your closing costs.

Motor Vehicle Records Review

The Town of Delmar has a Motor Vehicle Review policy to evaluate employees and prospective employees' motor vehicle records for the previous 3-year period. Results of this review may determine employment eligibility or continuation. Employees and prospective employees are required to sign an Authorization form to review MVR.

Random Drug and Alcohol Screening

The Town of Delmar conducts random drug and alcohol screenings on site. All new hires are subject to pre-employment drug screen and physical prior to their conditional offer becoming an actual offer from the Town.