

Town of Delmar Full-Time Employee Benefits

Health Insurance

- Health Insurance is with United Health Care – Optimum Choice - HMO
- 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 50% of premium for dependents
- Benefit Period is July 1 through June 30, open-enrollment in June & effective July 1st
- Town pays 100% of deductible (\$2500 family/\$5000 dependents) using a Health Reimbursement Account (HRA)
- Coinsurance - You pay 0%
- Maximum Out-of-Pocket - \$7000 Individual / \$14,000 Family
- Preventive Services – You pay 0%
- Primary Care Visit – You pay copay (\$50 Designated Network / \$100 Network) after deductible
- Diagnostic Laboratory – You pay 0% after deductible
- Diagnostic X-Ray – You pay 0% after deductible
- Diagnostic Complex Services (MRI, CAT, PET scans, etc.) – You pay 0% after deductible (Non-hospital) or \$350 per occurrence then deductible (Hospital)
- Inpatient Hospital Services – you pay \$500 copay per inpatient stay after deductible
- Outpatient Surgery – You pay 0% after deductible (Non-hospital) or \$350 per occurrence then deductible (Hospital)
- Emergency Room – You pay \$350 copay after deductible
- Urgent Care Facility – You pay \$60 copay after deductible
- Pharmacy – Deductible: Integrated w/ Medical deductible
 - Retail (Up to 31-day supply)
 - \$10/\$40/\$75/\$125 after deductible (Tier 1/ Tier 2/ Tier 3/ Tier 4)
 - Mail Order (Up to 90-day supply)
 - \$20/\$100/\$150/\$250 after deductible (Tier 1/ Tier 2/ Tier 3/ Tier 4)
- Out of Network – Not Covered
- Employees who waive our health coverage due to being covered thru spouse will receive \$50 per week as a benefit compensation.

Dental Insurance

- Dental Insurance is with United Health Care
- Employee's Coverage - Town of Delmar pays 100% of employee's premium
- Additional coverage - child, spouse, or family through weekly payroll deduction
- 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
- Fluoride - 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

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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 \$550 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 \$450 over the amount they can carry over to the next plan year beginning on July 1st. If they spend the \$450 through the runout period on costs incurred during the plan year 7/1 - 6/30, they would just carry over the \$550 to the new plan year and not lose anything. If they did not file any claims throughout the runout, they would lose \$450

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 reduce to 50% at age 70. All benefits terminate at retirement.

Health Advocate

Health Advocate is an assistance program, provided at no cost to you, designed to help you navigate and address clinical, insurance, and administrative issues and questions regarding your healthcare. This service provides highly-personalized, confidential, unlimited access to a Personal Health Advocate who can answer your questions, advocate on your behalf, and offer information and assistance. Coverage includes you and your spouse, children, parents and parents-in-law.

How Health Advocate Helps:

- Find healthcare providers anywhere in the country
- Expedite appointments, including with specialists
- Negotiate costs and billing arrangements
- Provide estimates of your out-of-pocket costs
- Arrange for treatments and tests
- Obtain the appropriate approvals from insurance companies
- Answer your questions about diagnosis and test results
- Help transfer your medical records, images, and lab results
- Locate and research new treatment methods

General Pension

Town pays 8% of gross salary into a pension plan for Administrative, Public Works, WWTP and WTP. Eligible after six (6) months. Plan year is January 1 – December 31.

Employer Contributions:

You become vested in your Employer Contributions account under a "6-year graded vesting schedule." Under this vesting schedule, you will have complete ownership interest in your

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Employer Contributions once you have complete six (6) Years of Vesting Service. Prior to the completion of six Years of Vesting Service, you will be vested in your Employer Contribution account under the following schedule:

<u>Years of Vesting Service</u>	<u>Percentage</u>
0 – 1	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Exception to vesting schedule:

The above vesting schedule no longer applies once you reach Normal Retirement Age (65) under the Plan. Thus, if you are still employed with us at Normal Retirement Age, you will automatically become 100% fully vested in all contributions under the Plan. You will also be fully vested in your entire account balance (regardless of the Plan’s vesting schedule) if the plan is terminated. In addition, if you:

- o Die
- o Terminate employment due to becoming Disabled
- o Attain Early Retirement Age (55 with completion of 10 years of service – subject to early withdrawal penalty tax if under 59 ½) under the Plan

while you are still employed with us, you will automatically become 100% vested.

Forfeiture of nonvested benefits:

If you terminate employment before you become fully vested in your Plan benefits, you will be entitled to receive a distribution of your *vested* benefits under the Plan. Your non-vested benefits will be *forfeited* as described below. You are not entitled to receive a distribution of your non-vested benefits.

If you terminate employment at a time when you are only partially-vested (or totally non-vested) in any of your Plan benefits, how the Plan treats your non-vested balance will depend on whether you take a distribution when you terminate employment.

More details can be found in your Summary Plan Description

Police Pension

Police Officers are enrolled in Delaware State Pension Plan – 7 % of base salary withheld; Town pays 16.03% of base salary (varies) each year into plan.

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

Vacation (*amended July 1, 2021*)

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

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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.

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 *(amended July 1, 2021)*

Eligible upon completion of probationary period, employees receive thirteen (13) paid holidays per year:

- New Year’s Day
- Martin Luther King Day
- President’s Day
- Good Friday
- Memorial Day
- Juneteenth
- July 4th
- Labor Day
- Veterans Day
- Thanksgiving Day
- Thanksgiving Friday
- Christmas Eve
- Christmas Day

Tuition Assistance

Maximum of twelve (12) credit hours per fiscal year if grade is C or better. Courses must be related to the position or part of a degree program that relates to the position and approved by Department Head and Town Manager.

Direct Deposit

The Town of Delmar will direct deposit your salary into 1 or more of your personal accounts including, checking, savings, credit union, etc.

AFLAC

Premium payments can be made through weekly payroll deduction.

**Town of Delmar
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Representative: Kevin Bowen
443-880-3860
Howard_bowen@us.aflac.com

Legal Shield

Premium payments can be made through weekly payroll deduction.

Representative: Mike Schwartz
302-275-8898 or 302-328-8768
mssrvp@comcast.net

Home Buying Benefit

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 a Authorization form to review MVR.