

County of Cumberland

Employee Benefits Summary and Enrollment Schedule (rev. 1/1/23)

NON-UNION, FULL-TIME EMPLOYEES hired on or after July 1, 2014

30-40 hours per week

EARNED TIME – Earned time leave is provided for the purpose of vacation, personal time, illness, medical and dental appointments, and emergencies. As long as employees remain in pay status (receiving pay) they will accrue earned time.

Requests for leave are made to one's supervisor for each day used. Human Resources must be notified by the employee if the leave is due to an extended illness or injury which will cause the employee to be out of work for more than three consecutive days. Any employee who fails to report to work, and whose supervisor has not been notified, may be considered absent without leave, receive no pay for the time absent and be subject to disciplinary action or termination.

- a) **Planned earned time** - Request for this leave privilege must be in writing on a request for time off slip at least 24 hours in advance of the leave. Based upon operational needs, the supervisor may or may not approve the leave request.
- b) **Unplanned earned time** - Time off requested by the employee with less than 24 hour notice. Request for this leave privilege will be monitored to ensure there is no misuse. Request for time off slip will be completed by the supervisor. Based upon operational needs, the supervisor may or may not approve the leave request. Abuse of this leave may result in disciplinary action.

Leave with pay is earned at the following rates for employees working 40 hours per week:

Years 1 – 5: 200 hours per year **Years 6 – 20:** 240 hours per year **Years 21+:** 280 hours per year

Earned time is accrued proportionally on a monthly basis based upon hours worked per week. The month in which employment begins will be counted as a month of service if employment begins before the 16th of the month. Non-union, regular employees, hired to work at least 30 hours but less than 40 hours accrue pro-rated earned time amounts. As of December 31st of each year, any amount of earned time over 2 times an employee's annual accrual shall be forfeited. Employees may choose to receive payment of accrued time up to a maximum of 80 hours annually. Payment will be made on the 1st Friday in June and November. Request for payment must be made in the finance office two weeks prior to the payment date.

HOLIDAYS – The following thirteen (13) days shall be recognized and observed as paid holidays when falling on normal working days. (If they fall on Sunday, they will be observed on the following Monday; if they fall on Saturday, they will be observed on the preceding Friday) For employees working less than 40 hours per week, holidays will be pro-rated based on hours worked per week: New Year's Day, ML King's Birthday, Washington's Birthday, Patriots Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Indigenous Peoples Day, Veterans Day, Thanksgiving Day, day after Thanksgiving, and Christmas Day.

BEREAVEMENT LEAVE – A leave of absence without loss of regular pay is available to employees for the loss of family and close friends: up to five (5) working days is available following the death of an employee's spouse, child or stepchild, brother, sister, parent, stepparent or verified domestic partner; up to three (3) working days for the death of an employee's grandparent, grandchild, father-in-law, mother-in-law, sister-in-law, brother-in-law, son-in-law, or daughter-in-law; up to two (2) working days for the death of an employee's aunt or uncle; and up to one (1) working day for the death of any other person with whom that employee enjoyed a close personal relationship. Any such leave shall include the day of the funeral.

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EDUCATIONAL ASSISTANCE - Full time employees may be eligible to be reimbursed the cost of approved educational or training programs, subject to Section 6.14 of the County Personnel Policy.

EMPLOYEE ASSISTANCE PROGRAM – The County provides EAP to all full-time and part-time employees. The County provides EAP to all full-time and part-time employees. MMEHT has contracted with Anthem Blue Cross/Blue Shield and Workforce Solutions to provide these confidential services. Services are available 24 hours a day at no cost to the employee. Employees and their eligible family members are eligible for 3 in-person counseling visits per issue and will receive a medical referral if ongoing assistance is needed.

New employees become eligible for medical, dental, vision, and IPP coverage on the first of the month following date of hire. Premium deductions will begin the first pay period of the month in which coverage becomes effective. Selecting your benefits as early as possible helps to avoid delays in receiving coverage. Should you separate employment coverage will end on the last day of the month in which you last worked and any unpaid premiums for the final month of coverage will be deducted from your final paycheck.

GROUP HEALTH INSURANCE (Anthem POS-C, or PPO-2500 with HRA) – Health Insurance is provided by Maine Municipal Employees Health Trust (MMEHT) to regular employees who work an average of at least thirty (30) hours a week. The County pays 100% of the single subscriber premium; 90% of the single with dependent coverage premium; and 80% of the family coverage premium.

- ✓ Eligible employees who decline enrollment at the time of hire or elect to withdraw from the health insurance program and can show proof of other health insurance coverage are entitled to receive a stipend in lieu of the insurance benefit. **The stipend is 60% of the employer's cost of the POS-C single plan.**
- ✓ Employees enrolling in the PPO-2500 plan will automatically be enrolled in a Health Reimbursement Arrangement (HRA), which allows the County to reimburse employees for up to \$3,500 (single) and \$7,000 (family) for eligible medical expenses.
- ✓ If you elect not to enroll as a new hire, your opportunity to request health coverage is available again only during the annual Open Enrollment Period or as a result of a Qualifying Event, such as marriage, divorce, involuntary loss of other coverage, birth of a child, etc.
- ✓ A covered employee's legal spouse and legal dependents under age 26 (regardless of marital or employment status or) may be covered under the plan.
- ✓ Domestic Partner coverage under the County's medical insurance is available to domestic partners of employees subject to the rules of the IRS, MMEHT, and the continuation by the County in that program.

DENTAL INSURANCE (Delta Dental) – Dental insurance is available through MMEHT to regular employees working at least thirty (30) hours per week. The County currently contributes fifty percent (50%) of the single plan rate and applies this amount toward your selected dental plan.

- ✓ If you elect not to enroll as a new hire, your opportunity to request health coverage is available again only during the annual Open Enrollment Period or as a result of a Qualifying Event.
- ✓ A covered employee's legal spouse and legal dependents under age 26 (regardless of marital or employment status) may be covered under the plan.
- ✓ Domestic Partner coverage under the County's dental insurance is available to domestic partners of employees subject to the rules of the IRS, MMEHT, and the continuation by the County in that program.

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VISION INSURANCE (VSP) – Vision insurance is available through MMEHT and is available to regular employees working at least thirty (30) hours per week. The premiums are 100% employee paid.

- ✓ If you elect not to enroll as a new hire, your opportunity to request health coverage is available again only during the annual Open Enrollment Period or as a result of a Qualifying Event.
- ✓ A covered employee's legal spouse and legal dependents under age 26 (regardless of marital or employment status) may be covered under the plan.
- ✓ Domestic Partner coverage under the County's medical insurance is available to domestic partners of employees subject to the rules of the IRS, MMEHT, and the continuation by the County in that program.

FLEXIBLE SPENDING ACCOUNT(S) (Group Dynamic) – Flexible Spending Accounts are available through Group Dynamic to regular employees working at least thirty (30) hours per week. An FSA is an IRS regulated benefit that allows employees to set aside pre-tax dollars to pay for eligible out-of-pocket medical and/or dependent care expenses. The plan year runs from January through December and is 100% employee funded. Employee elected contributions are withheld via weekly payroll deductions.

- ✓ Medical Care allows \$300 - \$3,050 per plan year. Up to \$550 of unused funds may roll into the next plan year.
- ✓ Dependent Care allows \$2500 - \$5000 per plan year depending on tax filing status.
- ✓ See plan Information sheet provided in your new hire packet for more information.

Domestic Partners Medical, Dental, and Vision insurance is available to domestic partners of employees subject to the rules of the IRS, MMEHT, and the continuation by the County of these programs. The premium payments for domestic partner coverage will be the same percentage as the County pays for legal spouses; however, due to IRS guidelines the portion of the premium(s) attributed to the domestic partner may not be deducted from payroll on a pre-tax basis. Employer contributions towards domestic partner premiums will also be added as imputed income to an employee's taxable earnings. Domestic Partners are not eligible for reimbursement of medical expenses under the Health Reimbursement Arrangement (HRA) or Flexible Spending Account (FSA).

INCOME PROTECTION PLAN (UNUM) – The Income Protection Plan (IPP) is short term disability insurance that is available through MMEHT. Regular employees who work at least thirty (30) hours per week may elect a coverage level of 40%, 55%, or 70%. Benefits are payable on the 1st day of an accident or the 8th day of an illness for personal reasons not related to employment and may continue for up to fifty-two (52) weeks. Claims are submitted to and approved by UNUM.

- ✓ Premiums are employee paid and are deducted after-tax.
- ✓ Benefits are not subject to taxes.
- ✓ Evidence of Insurability is required if you request to enroll in IPP outside of the first 60 days of employment or anytime you request to increase your coverage level.
- ✓ Current rates are included in your new hire packet.

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GROUP LIFE INSURANCE – Group Life Insurance is available to all elected, appointed or regular County employees, at the employee's option.

- a) **MMEHT Life**– Basic Group Life is available in an amount equal to one year's annual salary for regular employees working at least thirty (30) hours per week. This benefit is provided at no cost to employees who are enrolled in the MMEHT group health plan. Employees may also purchase Supplemental (up to 3x annual salary) and Dependent life insurance at his/her own cost. Employees not enrolled in the health plan may enroll in Basic Life at their own cost. No Evidence of Insurability is required if employees enroll in the first 60 days of employment.
- b) **MPERS Life** – Regular employees working at least thirty (30) hours per week may purchase Basic (1x annual salary), Supplemental (up to 4x annual salary) and Dependent life insurance at his/her own cost. If you elect life insurance coverage as a new hire, you will not need to provide evidence of insurability. However, after 90 days from date of hire, if you request to enroll, increase your coverage or add an existing spouse you will be subject to Evidence of Insurability.

RETIREMENT PLANS – Employees of the County are covered under the Social Security System. Additionally, eligible employees may choose to enroll in one of two available retirement plan options:

- a) **MAINE STATE RETIREMENT (MPERS) DEFINED BENEFIT PLAN (REGULAR PLAN - AC)** – Retirement eligibility is age 65 with at least one year of service, or upon 25 years of service. You are vested after five years of service; being vested protects your pension coverage even if you decide to leave your MPERS covered position. Once enrolled, you are not eligible to withdraw or stop participating unless you terminate employment. Contributions are owed from day one of employment. MPERS sets contribution rates on an annual basis. The Defined Benefit Plan includes a Disability Retirement Benefit as well as a Pre-Retirement Death Benefit.
- b) **MISSION SQUARE RETIREMENT 457 DEFERRED COMPENSATION PLAN** – Tax-deferred savings plan that allows employees to contribute a flat dollar amount or percentage of pay each week up to the maximum annual contribution limit established by the IRS annually. You may enroll and change contributions to the plan at any time. Employees who participate in a 457 Deferred Compensation investment plan through Mission Square Retirement, and who are not enrolled in the MPERS Defined Benefit Plan, will receive a 1:1 matching contribution from the County into a County funded 401(a) Plan with Mission Square Retirement, up to a maximum of eight percent (8%) of base pay. Employer contributions into the 401(a) Plan are 100% vested upon completion of 5 years of employment.
 - * **Dual Plan Participation:** You may elect to simultaneously participate in the Defined Benefit Plan and the 457 Deferred Compensation Plan. However, in this case, the County does not provide a matching contribution to your 457 Plan.
- c) **ROTH IRA** – Employees and their Family Members have the option to contribute to a Roth Ira through Mission Square Retirement.

THE BENEFITS OUTLINED ABOVE ARE GOVERNED BY THE CUMBERLAND COUNTY PERSONNEL POLICY AND ADMINISTRATIVE REGULATIONS AND ARE THEREFORE SUBJECT TO CHANGE. PLEASE REFER TO THESE DOCUMENTS FOR FURTHER DETAILS REGARDING THESE AND OTHER BENEFITS, POLICIES AND PROCEDURES.