

TOWN OF SWAMPSCOTT – PROSPECTIVE EMPLOYEE BENEFITS SUMMARY

This summary is intended to be for informational purposes only as an overview for prospective employees of the various benefits available as an employee of the Town of Swampscott. This summary is not intended to provide a complete explanation of benefits; rather, it is intended to provide prospective employees with an estimate of the value of benefits available, in addition to actual wages, when considering employment. The complete Town of Swampscott Personnel Policies and Collective Bargaining Agreement, if applicable, will be provided to you if a Conditional Offer of Employment is presented to you. All benefits are subject to change.

Holidays

The following shall be considered as paid holidays for all regular full-time employees (unless specified otherwise in collective bargaining agreement):

New Year's Day	Memorial Day	Columbus Day
Martin Luther King Day	Juneteenth	Veterans Day
Presidents' Day	Independence Day	Thanksgiving Day
Patriots' Day	Labor Day	Christmas Day

Health Insurance – GIC **Massachusetts GIC**

Available benefits programs for the Town of Swampscott include the following:

Harvard Pilgrim Access America (National Network)	Mass General Brigham Health Plan Complete (Broad Network)
Wellpoint Total Choice (Broad Network)	Health New England (Regional Network)
Wellpoint Plus (Broad Network)	Wellpoint Community Choice (Limited Network)
Harvard Pilgrim Explorer (Broad Network)	Harvard Pilgrim Quality (Limited Network)

Effective July 1, 2023, the cost of insurance to you the employee are as follows. The Town of Swampscott shares the cost of the insurance with you. The Town pays 73% of the total cost and you pay 27%. Weekly deduction amounts are listed below:

	PLAN	SINGLE	FAMILY
<i>Harvard Pilgrim Access America (National)</i>		\$85.01	\$189.63
<i>Wellpoint Total Choice (Broad)</i>		\$150.14	\$333.17
<i>Wellpoint Plus (Broad)</i>		\$64.71	\$154.17
<i>Harvard Pilgrim Explorer (Broad)</i>		\$72.08	\$178.60
<i>Mass General Brigham Health Plan Complete (Broad)</i>		\$65.99	\$174.52
<i>Health New England (Regional)</i>		\$52.53	\$126.02
<i>Wellpoint Community Choice (Limited)</i>		\$50.29	\$124.81
<i>Harvard Pilgrim Quality (Limited)</i>		\$53.19	\$135.39

Dental & Vision Insurance

The Town offers dental insurance through Sun Life Dental. You pay 100% of the premium. Monthly cost for an individual is \$53.00 and for a family \$134.00. Monthly cost for an individual EyeMed Vision plan is \$6.34 and for a family \$18.65.

Life and Disability Income Protection

Short-Term Disability

The Town offers a short term disability (STD) plan that provides income replacement if you are out of work due to illness. Benefit is based on 60% of base pay up to a maximum of \$5,000 per month. You can choose up to 24 months of coverage. You pay 100% of the premium.

Cancer Expense

The Town offers a cancer expense plan that will cover "indirect" costs associated with cancer treatment such as co-pays, transportation, child care, special diets, etc. You will receive \$7,000 with the first occurrence of cancer. There is a \$5,000

Radiation/Chemotherapy benefit and a maximum benefit of \$3,000 for surgery. Cost is \$4.89/week for an individual and \$8.37/week for a family. You pay 100% of the premium.

Life Insurance

The Town offers a basic life insurance benefit of \$5,000 and will pay 50% of the premium. The cost of the basic coverage is \$2.20/month. You can also elect to purchase additional insurance of \$10,000 to a maximum of 5 times your salary or \$500,000 whichever is greater with a guaranteed issue of amount of \$100,000 or \$50,000 if you are over the age of 60.

You may also elect Permanent Life Insurance which is a cash value insurance policy. Rates are based on your age.

Other Benefits

Flexible Spending Accounts

The Town offers regular full-time employees an IRS recognized Flexible Benefit program to include a health care reimbursement plan (up to \$2,850) and a dependent care reimbursement plan (up to \$5,000) in accordance with rules established by federal law. The program is currently administered by Cafeteria Plan Advisors, Inc.

ICMA

The Town offers its employees the opportunity to enroll in an IRS Section 457 Deferred Compensation Plan through Voya or Great West.

Direct Deposit

The Town of Swampscott offers electronic funds transfer for weekly payroll.

Vacation Leave

Employees in positions of grade **I through III**:

Length of Service	Vacation Time
1 st full calendar year through 4 th year	2 Weeks
5 th year through 9 th year	3 Weeks
10 th year through 14 th year	4 Weeks
As of 15 th year	5 Weeks

Note: There shall be one (1) additional day of vacation given for each year of service between years six (6) through nine (9).

Employees grade **IV through VI**:

Length of Service	Vacation Time
1 st full calendar year through 5 th year	3 Weeks
6 th year through 14 th year	4 Weeks
As of 15 th year	5 Weeks

Sick Leave

Sick Leave is earned at a rate of 1 day per month for regular full-time employees (pro-rated for employees working a minimum of 20 hours per week).

Personal Day

Full-time employees receive a work week's worth of personal time each year (pro-rated for employees working a minimum of 20 hours per week).

Workers' Compensation Insurance

The Town of Swampscott provides Workers' Compensation Insurance for all employees. The current Worker's Compensation carrier is MEGA.

MA Retirement

The Town of Swampscott participates in the MA Retirement System to provide retirement benefits to regular, full-time employees. Employer and employee contributions are set forth under State law and rules of the MA Retirement System.

In the event you have any further questions, please contact Kerri Roberts at 781-596-8810 ext. 1262