



# TOWN OF Kennebunkport

## BENEFITS SUMMARY

Our goal is to create a purposeful work, where you can learn, grow, and enhance your skills.



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# WELLNESS



Kennebunkport partners with Maine Municipal Health Trust to promote a healthy lifestyle and offer different options for self-care.

Every month, our Public Health Department creates a variety of activities for employees with a points incentive program. The Wellness Works Employee Incentive Program is designed to encourage employees to get regular physical activity and maintain healthy behaviors that will increase their health and vitality.



There are three “tracks” of the program, and, depending on the track, employees can get gym membership reimbursement, great rewards (cooking items, tote bags, tumblers, and more), or park passes. Each employee is responsible for tracking their points and submitting them to the Wellness Coordinator. More so, the Wellness program offers educational classes on how to eat healthily, drink water, stress management techniques, use safety equipment, and others.



# HEALTH

- **Medical Plan:** PPO 500 is offered through Maine Municipal Employees Health Trust and administered by Anthem BlueCross BlueShield. Employer pays **85%**; employee pays **15%** of the premium.

Description	In-Network	Out-Of-Network
Deductible	\$500/single; \$1,000/family	\$1,000/single; \$2,000/family
Coinsurance	Plan pays 80%	Plan pays 60%
Deductible + Coinsurance	\$2,000/single; \$4,000/family	\$3,000/single; \$6,000/family
Health Reimbursement Account (HRA)	The Town pays for deductible and co-insurance to a maximum of \$2,000/single and \$4,000/family per cal. year	

**Cash in lieu of Health Insurance:** employees can receive monthly buyout payments in lieu of health insurance if they show proof of coverage. The full family buyout is \$416.67/month. Single buyout is \$229.17/month.

- **Life Insurance:** the plan is offered through Maine Municipal Employees Health Trust and administered by The Standard Insurance Company.



Basic Life insurance is available either with the Health Trust health insurance, or as a stand-alone plan. Employees enrolled in a Health Trust health insurance plan receive a Basic Life insurance benefit equal to one times their annual salary at no additional cost to either the employee or the employer.

- **Colonial Life:** a supplemental insurance plan paid by an employee only. Some of the offered coverages include disability, accident, cancer, dental, vision, life, and more.





# HEALTH

- **Dental Plan:** the plan is offered through Maine Municipal Employees Health Trust and administered by Northeast Delta Dental. Employer pays **50%**; employee pays **50%** of the premium.

Description	Coverage
Annual Maximum	\$1,500 per covered member
Preventive & Diagnostics (2 exams, 2 cleanings, 2 bitewing x-rays, etc.)	Health Trust pays 100% of allowed amounts
Basic & Restorative (extractions, oral surgery, fillings, etc.)	Health Trust pays 80% of allowed amounts. Participant pays 20% after \$25 Annual Deductible
Major & Prosthodontics (dental implants, crowns, etc.)	Health Trust pays 50% of allowed amounts. Participant pays 50% after \$25 Annual Deductible

- **Vision Plan:** the plan is offered through Maine Municipal Employees Health Trust and administered by VSP. Employee pays **100%** of the prem.
- **Income Protection Plan (Short-Term Disability):** the plan is offered through Maine Municipal Employees Health Trust and administered by Unum. Employees enrolling in IPP may choose their benefit level: 40%, 55%, or 70% of salary. If an employee becomes disabled as the result of a non-work-related illness or injury, he/she may be eligible to receive IPP benefits for up to 52 weeks per period of disability. The maximum benefit an employee may receive is \$1,000 per week. Employee pays **100%** of the premium.
- **Flexible Spending Account (FSA):** a medical and/or dependent care flexible spending account is administered by Group Dynamic, Inc. Get reimbursed for out-of-pocket expenses such as deductibles, copays, and coinsurance for medical, prescription, dental, and vision services. An employee contributes to the plan on a pre-tax basis. Every year, the contribution amounts are set by IRS.



# RETIREMENT



➤ **Maine Public Employee Retirement System (MePERS):** is a defined benefit plan with COLA that guarantees a lifetime income after a person retires. It is based on the plan, years of service, retirement age, and average final compensation. The membership is optional, which means you make a one-time, irrevocable election whether to participate in MainePERS when you are hired or when you first meet the eligibility guidelines. Kennebunkport does not offer Open Enrollment option. We offer a Regular AC Plan, and 1C Special Plan (Police Dept.)

As a member, you contribute a percentage of your pre-tax earnable compensation to MainePERS. The Town also contributes on your behalf. The contribution **rate changes** every year on July 1 and can go up or down. You must have at least 5 years of service credits to qualify for a benefit

Your normal retirement age is 65 if your first date of participation in the PLD Consolidated Plan is on or after July 1, 2014.

Employees electing this Defined Benefit plan may also elect to participate in a Deferred Compensation Plan (Plan 457) with the Town matching employee contributions up to a maximum two percent (**2%**) of the employee's income.




➤ **MissionSquare Retirement:** a deferred compensation plan with the Town matching employee contributions up to **6%** of the employee's income. Pre-tax contributions to a plan reduce the employee's taxable income for the year. These contributions and all associated earnings are not subject to tax until withdrawal. Employees may also take loans against this plan.





# WORK-LIFE BALANCE

- **Educational Reimbursement:** to help employees find a better balance between work and home life, Town takes training and education very seriously. Kennebunkport will fund educational assistance for job related courses provided by an accredited institution for full time employees. An employee may be reimbursed for no more than 8 credit hours in any one semester. The maximum reimbursement per credit hour will be consistent with the cost per credit hour charged by the University of Southern Maine. The Town will reimburse 100% of tuition costs for a grade of A; 75% for a grade of B; and 50% for a grade of C.
- **Maine Municipal Association:** MMA offers a variety of classes and training either general or position-specific. The Town will pay for a class and reimburse for mileage.  **MAINE MUNICIPAL ASSOCIATION**
- **Accrued Time:** vacation and sick days begin to accrue upon hire, based on hours worked per week and years of credited service in Kennebunkport. Vacation time accrual varies for union and non-union employees, starting at a minimum of 9 days/year.

Full-time employees accrue **8 hours** of Sick time per month to a maximum of 480 hours to be used for any health-related reasons: appointments, treatments, surgeries. Any employee who has in excess of **480 hours** accumulated as of November 1 will be paid that time in accordance with the existing policy into their Health Retirement Savings Account (HRSA). A permanent full-time employee who is qualified for FMLA will be granted an additional two weeks or 80 hours of paid sick time upon the birth or adoption of their child to be used concurrently with FMLA.

The Town offers 13.5 paid holidays in a year.

- **Employee Assistance Program (EAP):** to maintain good health and balance in life, MMA offers EAP at no additional cost. The program offers financial and legal advice as well as mental health recovery options.