



## City of Lowell FY17 Benefit Listing

The following is a brief listing of some of the benefits that are provided to full-time and certain part-time employees of the City of Lowell. This list is not inclusive and is subject to change. They are not intended and in no way should be interpreted to constitute a contractual relationship between the City and its employees. If there is a conflict with the following listing and a specific Collective Bargaining Agreement, the Collective Bargaining Agreement shall prevail. Certain restrictions and/or waiting periods may apply for entitlement of some benefits. If you need further information, please feel free to inquire at the Human Relations Office or call the Office directly.

**Health Insurance:** The City of Lowell offers health insurance through Group Insurance Commission. The City contributes 75% of the cost and the employee contributes the remaining 25%. Rates (52 x payrolls) are in effect for July 2016-June 2017.

For more information regarding the GIC plans, please visit their website at: [www.mass.gov/gic](http://www.mass.gov/gic) or call 617.727.2310.

**Dental Insurance:** The City offers Delta Dental. There are two options to choose from: High Option or the Low Option. The City contributes 75% of the cost and the employee contributes the remaining 25%. The following rates are in effect for July 1, 2016:

Low Option Family:	\$3.39 per week
Low Option Individual:	\$1.25 per week
High Option Family:	\$14.57 per week
High Option Individual:	\$5.35 per week

For more information regarding Delta Dental, please visit their website at: [www.deltadentalma.com](http://www.deltadentalma.com) or call 1.800.872.0500.

**COBRA: (Consolidated Omnibus Budget Reconciliation Act)**

COBRA requires employers to offer employees and their families the opportunity to continue their group health care coverage for 18 months and, in some instances, 36 months depending upon the "qualifying event" that leads to the termination of coverage. If you do choose continued coverage, you must contact the Human Relations Office within sixty days of the termination date. If you do not do so, your coverage will terminate and cannot be reinstated.

**Life Insurance:** The City offers one contributory Life Insurance plan through Boston Mutual, a basic term (Plan A) \$2000 policy, payable upon death. The City contributes 75% of the premium with the employee contributing the remaining 25%. In addition, the City offers two additional term life insurance plans, which the employee pays the full premium through Boston Mutual and Trustmark:

**Boston Mutual Life (BML) Plan:** You have the flexibility to choose coverage in units of \$10,000 up to a maximum of \$500,000. However, the maximum coverage amount may not exceed five times your annual salary. The above plans are administered by Boston Mutual. They can be reached at: 1.800.669.2668.

**Universal (Plan C):** is a Whole Life Insurance policy administered by Trustmark Company. They can be reached at 1.800.455.4493 Ext 36 (Dave Krall).

**Colonial Life:** Offers various Life Insurance policies, including Whole Life, Critical Care and Accidental Insurance. They can be reached at 978.456.7717 or by email [colonialsjc@aol.com](mailto:colonialsjc@aol.com) (Scott Curtis).

**Colonial Short-term Disability Plan:** Provides income protection when you are sick and/or disabled and cannot earn your salary. Benefits are provided for accidents and/or sickness. For further details, contact Colonial Life representative, Scott Curtis 978.456.7717 or by email [colonialsjc@aol.com](mailto:colonialsjc@aol.com) (Scott Curtis).

**Trustmark Short-term/Long-term Disability Plan:** Provides income protection when you are sick and/or disabled and cannot earn your salary. Benefits are provided for accidents and/or sickness. Short term and/or long term insurance are available. Further details may be obtained in the Human Relations Office.

\*\*Certain Collective Bargaining Agreement may provide greater or enhanced benefits. Please check individual contract.

**Flexible Spending Account:** Flexible Spending Accounts allow you to set aside pre-tax dollars to pay for unreimbursed medical and dependent care expenses. Your medical FSA allows you to set aside a maximum of \$2,550 and dependent care accounts allow for you a maximum of \$5,000. A rollover option of up to \$500 is available for Medical/Dental. The amounts are deducted from your pay throughout the year, and are exempt from federal, state, and Medicare withholding. For more information regarding the FSA please visit their website at [www.cpa125.com](http://www.cpa125.com) or call 1.800.544.2340.

**HRA (Health Reimbursement Arrangement):** The HRA will reimburse for eligible out of pocket expenses as outlined by the City. This plan will be administered on two levels.

- Level 1 - High Cost Copayment
- Level 2 - Out-of-Pocket Maximum Reimbursement
- Maximum Reimbursement - \$5,000 Individual/ \$10,000 Family

For questions on this plan please contact the account representative at Ultra Benefits 1.866.858.7223 x68109

**Retirement Fund:** Membership into the City of Lowell, MA State Retirement System is mandatory for all full-time personnel and employees working at least twenty hours per week. The Retirement Board exercises full jurisdiction to determine an employee's eligibility for membership in cases involving part-time, provisional, temporary or seasonal, intermittent employment.

Current percentage deduction is 9% of the gross compensation. Service between January 1, 1975 - December 31, 1983 is 7%. Service prior to January 1, 1975 is 5%. Employees hired after 01/01/1979 will be charged an additional 2% of the compensation over \$30,000. Pensions are vested after 10 years of service for the City. You are eligible to retire at any age with twenty years of creditable service, or ten years of creditable service at the age of 60. The Retirement Office is located in the basement at City Hall, 375 Merrimack Street, Lowell MA and can be reached at 978.674.4094.

**OBRA 1990:** Employees not otherwise eligible to join MA State Retirement System will be covered under the City's Deferred Compensation Plan as required under the Omnibus Budget Reconciliation Act of 1990. Current deduction is 7.5 % of employee's gross wages. The City will automatically enroll you in the Deferred Compensation Plan administered by the SMART plan. Participants receive a quarterly report of interest earned and deferrals to date. If an employee subsequently joins the State Retirement System, the total deferrals made prior to State membership will remain with the Plan Administrator until the employees separates from service or comes into an unforeseen, unbudgetable emergency. Please ensure that an OBRA beneficiary form has been completed by you if you are in this plan. As of January 1, 1997, if your account is less than \$3500 and no deferral have been received during the two year period prior to the distribution date and there are no further deferrals, you may elect to receive the proceeds from your account prior to separation.

**Employee Assistance Program:** The City of Lowell is under contract with AllOne Health Group Inc. to provide private counseling to our employees and household members of the employee. Professional trained and licensed clinicians will assess problems, provide short-term counseling and make referrals if necessary. The first three visits are free of charge. The EAP may be accessed by calling: 1.800.451.1834.

**Pre-Tax Health/Dental Plan:** This allows employees to have their health and dental premiums deducted on a pre-tax basis allowing for greater annual take home pay. These deductions are automatically deducted on a

pre-tax basis unless you elect to not participate in the Plan. Contact the Human Relations Office for more information.

**Credit Union:** The City of Lowell Municipal Credit Union is located in the Basement of City Hall. Savings and loans are offered through payroll deduction. Membership is open to City Employees. Funds are available for: personal loans, educational loans, new and used car loans. The hours of operation are Monday - Friday, 8:30 a.m. - 4:00 p.m. The office can be reached at 978.970.4088.

**Deferred Compensation:** The City offers the Public Employees Deferred Compensation Programs through the Smart Plan (Empower, formerly Greatwest) and Nationwide Retirement Solutions, which an employee may defer up to \$12,000 dollars or 25% of annual salary, the lesser of the two, on a Federal and State Deferred tax status. All earnings into the plan accumulate tax free.

Smart Plan (Great West) - 1.877.457.1900 Ext 20091 or visit [www.mass-smart.com](http://www.mass-smart.com)  
Nationwide - 1.877.677.3678 or visit [www.nrsforu.com](http://www.nrsforu.com)

**U.S. Savings Bonds:** The City of Lowell offers a U.S. Savings Bond (Series EE) payroll program for its employees. Purchase price is half of the face value of the bond. These bonds can be utilized to save for a child's education or for retirement. Inquire in the Treasurer's Office for further details at (978) 674-4222 or visit the US Department of Treasury Savings Bond website at: <http://www.publicdebt.treas.gov>

**Automatic Check Deposit:** Employees have the opportunity to have their net pay automatically deposited into a bank account. Forms are available in the Human Relations Office or City Auditor Office. Please contact the Auditor's Office for further details.

**Medicare Tax:** In addition to retirement, you are also required to pay your share of the Social Security Medicare Supplement, currently 1.45 % of your gross wages if you were hired after April 1, 1986

**Vacation:** All full-time employees must work 30 weeks in the aggregated from June 1 through May 31 to be eligible for their vacation allowance.

<u>Length of Service</u>	<u>Vacation</u>
1 year - 4.9 years	2 weeks
5 years - 9.9 years	3 weeks
10 years - 14.9 years	4 weeks
15 years	5 weeks
16 years	5 weeks 1 day
17 years	5 weeks 2 days
18 years	5 weeks 3 days
19 years	5 weeks 4 days
20 years	6 weeks

If employee is covered under a Collective Bargaining Agreement, check Agreement for allowance and carry-over provisions. Part-time employees must work at least twenty hours per week in addition to the thirty-week requirement in order to be eligible for pro-rated benefits.

**Sick Leave:** Full time employees receive up to a total of 15 days per year. Depending on employee status and/or Collective Bargaining Agreement, accrual is either 1 day per month, 1 & 1/4 day per month or 12 on day of appointment. Non-permanent employees must work ninety days prior to accruing sick leave. Temporary part-time employees must work at least twenty hours per week and work ninety day before being eligible for pro-rated benefits. Sick leave is provided to employees in accordance with the City Ordinance or Collective Bargaining Agreement. Sick leave is a benefit limited to absences caused by illness, injury, exposure to contagious disease, serious illness of a member of an employee's immediate family or illness or disability arising out of or caused by pregnancy or childbirth. Employees are entitled to leave if the employee has accrued leave and has notified his/her immediate supervisor within one hour of the usual start of the shift of the nature of the illness and the anticipated length of absence. The department head may, at any time, require from an employee claiming sick leave benefits, a doctor's certificate sustaining the claim or may call the City physician to make an investigation and report. Any employee who fraudulently reports illness or injury

in order to secure the benefit of sick leave with pay, shall be penalized by losing all rights to sick leave for a period of one year from that date, plus whatever accrued sick leave may at that time be held to his/her credit. Sick leave does not accrue to an employee when absent from work on an unpaid status.

**Holidays:** For non-public safety unions, there are eleven paid holidays per year. Police and Fire unions have twelve holidays per year. Temporary and Provisional employees are eligible for holiday pay after completing 90 days of employment with the City.

**Bereavement:** Three days leave with pay for death of immediate family not to extend past the date of funeral. Consult Collective Bargaining Agreement for amendments.

**Sick Leave Bank:** Details appear in the Collective Bargaining Agreements.

**Paid Leave:** All paid leave must be requested and approved in advance by the Department Head except for bereavement leave.

1. **Civic Duty Leave:** jury duty or summoned witness. Employees are required to submit a copy of the juror notice to appear to their department head in advance. Employees are paid by the City for the first three days or part thereof, of juror service. Employees serving thereafter are reimbursed the difference in their regular compensation from the juror stipend. Employees should remit the stipend received from the Court to the Auditing Office or their department payroll representative.
2. **Military Leave:** up to 17 days active duty.
3. **Bereavement Leave:** three days of paid leave for the death of an employee's immediate family, which shall not exceed beyond the day the funeral unless the services are performed out of state. See specific Collective Bargaining Agreements for allowance on grandparents, etc.

**Other Leave:**

**Personal Days:** Certain collective bargaining agreements provide for personal days. Five days prior notice is required in most cases. See details in specific Collective Bargaining Agreement for entitlement and allowance.

**Family & Medical Leave Act:** Provides for 12 weeks of unpaid leave for the birth/adoption of a child or the serious illness of the employee or employee's immediate family. Eligibility period is required. Contact Human Relations Office for complete policy.

**Maternity Leave:**

Maternity leave is available to full-time employees who have completed their probationary period or six months of employment if there is no probationary period. The employee must give a two-week notice of their departure date and state their intention to return to the job. The employee has a maximum of an eight-week maternity leave of absence without pay. The employee is responsible for 100% of the benefit premium for the duration of the unpaid leave. In some instances FMLA may interact with the MA Maternity Leave Act. Please contact the Human Relations Office for more details.

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