



Employee Benefits Summary 2021

Town of Brattleboro





Contact Information

Please refer to the list below when contacting one of the benefit vendors.
For general information contact Human Resources.



BlueCross BlueShield of Vermont: Medical Insurance
800-247-2583
www.bcbsvt.com



Northeast Delta Dental: Dental Insurance
800-329-2011
www.nedelta.com



Vision Service Plan (VSP): Vision Insurance
800-877-7195
www.vsp.com



Healthy Dollars: Health Reimbursement Accounts & Spending Accounts
877-900-6979
www.healthydollarsinc.com



Cigna: Life & Disability Insurance
800-362-4462
www.cigna.com



Lincoln Financial: Retirement Plans 401(a) & 457(b)
800-234-3500
www.lincolnfinancial.com



Invest EAP: Employee Assistance Program (EAP)
800-287-2173
www.investeap.org



Health Advocate
866-695-8622
www.healthadvocate.com/members



The Richards Group: Employee Benefit Advisors & Retirement Advisors
802-254-6016
www.therichardsgrp.com



Benefit Eligibility Guidelines

Benefit	Eligibility	Waiting Period
Health Insurance	Minimum 30 hours/week	1 st of the month coinciding with or following date of hire
Health Reimbursement Account	Minimum 30 hours/week	1 st of the month coinciding with or following date of hire
Dental Insurance	Minimum 20 hours/week	1 st of the month coinciding with or following date of hire
Vision Insurance	Minimum 20 hours/week	1 st of the month coinciding with or following date of hire
Group Term Life/AD&D	Minimum 30 hours/week	1 st of the month coinciding with or following date of hire
Voluntary Life/AD&D	Minimum 20 hours/week	1 st of the month coinciding with or following date of hire
Long Term Disability	Minimum 30 hours/week	1 st of the month coinciding with or following date of hire
Dependent Care Account (DCA) & Flexible Spending Account (FSA)	Minimum 30 hours/week	1 st of the month coinciding with or following date of hire
Health Advocate	Minimum 30 hours/week	1 st of the month coinciding with or following date of hire
Employee Assistance Program	All employees	None
Vermont Municipal Employees' Retirement System (VMERS)	Minimum 24 hours/week	Date of hire
457(B) Deferred Compensation Plan	All employees	Date of hire

Employee Benefit Center

The Employee Benefit Center (EBC) is your online benefits manual. This website has been developed to provide you with an efficient way of obtaining information regarding your entire benefits package offered to you by the Town of Brattleboro.

You will also find carrier information, plan documents, a link to the online benefit enrollment platform (Employee Navigator) and other important resources.

Visit the Town of Brattleboro's Employee Benefit Center at www.townofbrattleboro.trgportal.com



2021 High Deductible Health Plan Blue Cross Blue Shield of Vermont

The Town of Brattleboro is pleased to offer their employees health insurance through BCBSVT in 2021. Eligibility is the first of the month coinciding with or following the date of hire for employees scheduled to work 30 or more hours per week.

Service Category	Coverage Information
Annual Deductible	\$4,000 individual/\$8,000 family
Coinsurance	None; BCBSVT pays 100% of allowable charges after deductible
Annual Out-of-Pocket Maximum	\$4,000 individual/ \$8,000 family (\$7,950 max per individual)
Preventive and Well Care Services Well Baby, Child Care & Immunizations, Adult Annual Physical, Mammography Screening, Prostate Cancer Screening, Annual Pap Test & OB/GYN Exam, Immunizations for Adults, Colonoscopy	Covered in full
Telemedicine	Subject to deductible
Physician Office Visit & Specialist Visit	Subject to deductible, then covered in full
Inpatient Medical/Surgical Care Diagnostic Lab & Other Testing Hospital Inpatient, Outpatient & Outpatient Other Physical/Occupational/Speech Therapy (Combined 30 visits per Member per Contract Year) Emergency Room, Urgent Care Center, Ambulance Mental Health: Inpatient & Outpatient Substance Abuse: Inpatient & Outpatient	Subject to deductible, then covered in full
Routine Eye Exam (one exam per calendar year)	\$20 copay (not subject to deductible)
Prescription Drugs – Preventive (Wellness)	Covered at 100% (no deductible)
Prescription Drugs – Generic, Preferred Brand & Non-preferred Brand	Subject to deductible, then covered in full
Prescription Drugs Out of Pocket Limit	\$1,350 individual/ \$2,700 family

Health Insurance Premiums

	Single	2-Person	Family
Bi-weekly Cost	\$11.31	\$19.61	\$30.50



Health Savings Account

What Is a Health Savings Account?

A Health Savings Account (HSA) is a tax-advantaged savings account owned by an individual that can be used to pay for qualified medical expenses for the account owner and their dependents. An HSA, which must be paired with an HSA-qualified health plan (like the Town sponsored HDHP medical plan), allows employees and employers to make pre-tax contributions to a federally-insured account. All of the money in an HSA (including employer contributions) is owned by the employee even if they leave their job, lose their coverage or retire. The money in an HSA never expires and all funds roll over each year.

Employer Contribution

The Town of Brattleboro will contribute the following to an employee's HSA in 2021:

Single	2-Person	Family
\$750	\$1,500	\$1,500

In addition, you can contribute your own money to cover any remaining out of pocket expenses. The total maximum contributions (a combination of the Town's contribution and employee deposits) allowed in 2021 by the IRS are:

\$3,600 for single coverage

\$7,200 for two-person or family coverage

A catch-up contribution of \$1,000 can be made if over the age of 55.

Distributions from the HSA are tax-exempt if used for qualified expenses. Distributions made for other than qualified medical expenses are subject to income tax and a 20% penalty. Anyone covered by another health insurance plan (Medicare, spouse's policy) are not eligible for an HSA

Health Advocate

Health Advocate is a service provided to employees participating in the health insurance plan which allows assistance to employees, their spouses, dependents, parents and in-laws.

Health Advocate can assist employees with:

- ✓ Finding a doctor/provider
- ✓ Getting an estimate on the cost of a procedure
- ✓ Expediting appointments
- ✓ Negotiating payment plans



Contact Health Advocate at 866-695-8622 or www.healthadvocate.com/members



Health Reimbursement Account (HRA) FSA and DCA

Health Reimbursement Account

A Health Reimbursement Account (HRA) is a funding arrangement provided to help offset expenses associated with an IRS qualified high deductible health plan (HDHP). The HDHP offered by the Town of Brattleboro is a qualified plan. The amounts shown below will be used towards your out of pocket medical and prescription expenses and are 100% employer funded.

Single	2-Person	Family
\$2,500	\$5,000	\$5,000

How to Establish an HRA Account

The HRA is administered by Healthy Dollars. The HRA will automatically be established for you if you enroll in the Town sponsored HDHP medical plan.

Flexible Spending Account (FSA)

The Flexible Spending Account (FSA) allows employees who choose to opt out of the Town's medical plan the opportunity to set aside pre-tax dollars for unreimbursed medical, dental, vision or other health related expenses. At the time of printing for 2021 the maximum amount an employee can contribute to an FSA is \$2,750. (This may be adjusted at a later date.) This plan includes a rollover provision that allows employees enrolled in an FSA to rollover up to \$550 of unused funds into the next plan year.

Dependent Care Account (DCA)

The Dependent Care Account (DCA) allows employees to use pre-tax dollars toward qualified dependent care such as caring for children under age 13 or elder care. In 2021, the annual maximum amount you may contribute to the Dependent Care Account is \$5,000 (or \$2,500 if married and filing separately) per calendar year.

Healthy Dollars Website Instructions:

Employees who participate in an FSA and/or DCA will be issued a debit card to pay for eligible expenses. Employees will be responsible for managing their FSA accounts on the Healthy Dollars website.

To Register:

- 1) Login at www.healthydollarsinc.com
- 2) Click on "Employee Login"
- 3) Click on "Register"
- 4) Select a Username (between 5-16 characters); Select a Password (follow instructions for requirements)
- 5) Enter your first and last name, email address, employee ID (social security number with no dashes)
- 6) Registration ID: use the drop down menu to select the Card Number, enter 16 digit card number in the space. Please note: if you do not yet have your Healthy Dollars Debit Card, select "Employer ID" from the drop down menu and enter **AAITBRATTLEB** into the field.
- 7) Make sure to accept terms of use
- 8) Click on the ? Mark bubbles to get additional help

Once your registration is complete, you can:

- View FSA/DCA plan activity
- Receive claim/reimbursement notices
- Submit claims if needed





2021 Dental Plans Northeast Delta Dental

The Town offers, on an employee-paid basis, a comprehensive dental plan through Delta Dental. Employees scheduled to work 20 or more hours per week may elect group dental insurance. Eligibility is the first of the month coinciding with or following date of hire.

Outline of Covered Services		Plan A Premium PPO	Plan B Preferred PPO
Calendar Year Maximum per person for services under A, B & C		\$2,000	\$1,500
One-Time Deductible per person/family (Coverage B & C only)		\$100/\$300	\$75/\$225
Coverage A Preventive/Diagnostic	Evaluations – 2 in a 12-month period X-rays – Bitewing X-rays once in a 12 month period, X-rays of individual teeth as needed. Oral Cancer screening: Once in a 12-month period. Cleanings: 2 in a 12-month period Fluoride Treatment: 2 in a 12-month period (to age 15). Sealant Application: For permanent molars once in a lifetime per tooth (for children to age 15).	100%	100%
Coverage B Basic Restorative	Restorative: Amalgam (silver) fillings, Composite (white) fillings Oral Surgery: Routine extractions. Periodontal Cleanings: Maintenance procedures. Full-mouth/panoramic x-rays: Once in a 5 year period. Space Maintainers: To age 15. Emergency Palliative Treatment	80%	70%
Coverage C Major Restorative	Oral Surgery: Complex extractions and other surgical procedures. Removeable & fixed partial dentures (bridges) Complete dentures Denture rebase, reline & repair Crowns & crown lengthening Implants & Onlays Treatment of gum disease (periodontics) Root canal therapy (endodontics)	50%	50%
Orthodontia (Coverage D) – For adults & dependent children <i>6 month waiting period applies</i>		50% up to \$1,500	50% up to \$1,250

Bi-weekly Cost	Single	2-Person	Family
Plan A (Premium)	\$19.20	\$35.11	\$60.25
Plan B (Preferred)	\$16.86	\$30.82	\$52.66



2021 Vision Plan

VSP

The Town offers, on an employee-paid basis, a comprehensive Vision Plan through VSP. Employees scheduled to work 20 or more hours per week may elect group vision insurance. Eligibility is the first of the month coinciding with or following date of hire. Remember to verify your provider's acceptance of VSP and note there is an out of network allowance to be reimbursed.

Benefit	Description	In Network Provider
Annual Well-Vision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Once every 12 months 	\$10 Copay
Frame	<ul style="list-style-type: none"> \$130 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% off amount over your allowance Once every 24 months 	\$25 Copay <i>Prescription Glasses</i>
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Once every 12 months 	\$25 Copay <i>Prescription Glasses</i>
Lens Options	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 35-40% on other lens enhancements Once every 12 months 	\$50 \$80-\$90 \$120-\$160
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$130 allowance for contacts Contact lens exam (fitting and evaluation) Once every 12 months 	Up to \$60

- VSP provides some coverage for out of network vision services.** Exam up to \$50, frame up to \$70, single vision lenses up to \$50, contacts up to \$105. See your plan documents for further out of network reimbursement amounts. For a complete listing of providers go to www.vsp.com

Biweekly Cost:	Single	2-Person	Family
Vision Plan	\$5.35	\$7.75	\$13.90



Life & Disability Insurance

Voluntary Life Insurance & EAP

Basic Life & AD&D Insurance

100% funded by the Town

- Please refer to your employee manual for details and coverage amounts.

Long Term Disability Insurance

100% Employee paid (benefit not taxable)

- Eligibility is the first of the month coinciding with or next following date of hire for employees scheduled to work 30 or more hours per week.
- Benefit is 66 2/3% of basic monthly earnings up to a \$5,000 maximum.
- Payment of benefits begin after 180 days from the start of a qualified disability

Voluntary Life & AD&D Insurance

100% Funded by Employees

Eligibility is the first of the month coinciding with date of hire for employees scheduled to work 20 hours or more per week.

- Employees may purchase coverage on themselves in increments of \$10,000 to a maximum of \$300,000. Employees are guaranteed coverage up to \$150,000 when initially enrolling without having to complete an Evidence of Insurability form (medical questionnaire).
- Employees may purchase coverage on their spouse in increments of \$5,000 to a maximum of \$150,000 or 50% of the employee's elected voluntary life coverage amount (which ever is less) without having to complete an Evidence of Insurability form.
- Employees may purchase coverage on their dependent child(ren) in increments of \$1,000 to a maximum of \$10,000.
- Benefit reduces to 65% at age 65 and to 50% at age 70.



Employee Assistance Program (EAP)



An Employee Assistance Program is offered to all Town employees and immediate family members through Invest EAP. This is a completely confidential counseling program that covers issues such as marital and family concerns, depression, substance abuse, grief and loss, financial assistance or other personal stressors. You can contact Invest EAP at (800) 287-2173 or www.investeap.org



Retirement Plan Overview

The Town recognizes the importance of saving for retirement and offers several plans to support our employee's efforts in this regard.

Vermont Municipal Employees' Retirement System (VMERS) is a defined benefit public pension plan provided by the State of Vermont for participating municipalities' employees. It was created in 1975 and is governed by Vermont Statute Title 24, Chapter 125. In a defined benefit system, there is a promise to provide members with a monthly retirement allowance, providing they serve a minimum number of years of service in the system. The benefit is generally defined through a statutory formula that takes into account the member's age, average final compensation and years of service. Benefits are guaranteed to be paid for the remainder of the member's life after retirement, and may be passed along to another individual after the member's death under certain options that may be elected at retirement.

Retirement coverage extends to the following classification of employees: All municipal employees who work on a regular basis for not less than 24 hours per week and for not less than 1040 hours in a year.

Employees **must** join the system as a condition of employment and begin contributions immediately upon date of hire. You will be vested in VMERS upon the attainment of five (5) years of creditable service.

- **Sworn Police Officers and Professional Firefighters are enrolled in Group D** – members make pre-tax contributions equal to 11.85% of gross pay, increasing to 12.10% on 7/1/2021. The Town's matching contribution is currently 10.35% of your gross pay, increasing to 10.60% on 7/1/2021.
- **All other employees hired to regularly work at least 24 hours a week are enrolled in Group B** – members make pre-tax contributions currently equal to 5.375% of gross pay, increasing to 5.625% on 7/1/2021. The Town's matching contribution is currently 6.0% of your gross pay, increasing to 6.25% on 7/1/2021.

The Defined Benefit Plans of the Vermont Municipal Employees' Retirement System are actuarial reserved, joint-contributory programs. In these plans, the members and their employers make contributions to the fund, qualified as a tax-exempt organization under Sections 401(a) of the Internal Revenue Code (IRC). These funds are invested and interest earnings on the investments are placed in a reserve to pay benefits to the retired members and beneficiaries of deceased members. The law requires the retirement fund to remain in actuarial balance. This guarantees to the members the availability of funds to pay their benefits when they retire. More information about the VMERS Plan is available online at

www.vermonttreasurer.gov/retirement



The Town of Brattleboro also sponsors a 457(b) deferred compensation plan which is administered by Lincoln Financial Group. Participation in the plan is voluntary. You are immediately eligible to defer a portion of your salary into the 457(b) plan with pre-tax dollars or Roth after-tax dollars up to the IRS limit (\$19,500 in 2021). There is an additional \$6,500 catch-up provision if you're over 50. You can change your contributions to the 457(b) per pay period. You may be eligible to rollover money from a former employer's plan into your 457(b) plan immediately.

The Richards Group is an independent advisor to the 457(b) deferred compensation plan.



Employee Navigator Online Benefit Enrollment System



The Town of Brattleboro streamlines the benefit enrollment process by utilizing Employee Navigator.

Employee Navigator is an online benefit enrollment system that allows you to complete your benefit enrollment elections and process your own life events at the click of a button. It will also give you access to your benefits 24/7.

This year we will require all employees to re-register for the site again, but the system will have your elections from last year saved to make enrollment easy.

How to Enroll in Your Benefits

To get started, go to: <https://www.employeenavigator.com/benefits/Account/Login>

- **Step #1**
 - **To register for the site/ For New Users:** click on the registration link in the email you received by your administrator or click *“Register as a new user.”* Follow the prompts to create an account and your own username and password.
 - **Company Identifier** = Brattleboro
 - **For returning users:** Login with the username and password you selected. If you have forgotten your password, you can click *“Reset a forgotten password.”*
- **Step #2**
 - After you have logged in, click *“Let’s Begin”* to complete your required tasks.
- **Step #3**
 - Complete any onboarding tasks before enrolling in your benefits. You will be all set when you see a green checkmark next to Onboarding on the screen.
 - Once you’ve completed these tasks, click on *“Start Enrollment”* to begin enrolling in your benefits.
 - After you’ve clicked *“Start Enrollment”* you will need to complete some personal & dependent information before making your benefit elections.
- **Step #4**
 - To enroll dependents in a benefit, click the checkbox next to the dependent’s name under *“Who am I enrolling?”*
 - Once you’ve selected who you would like covered under the benefit plan, the cost to you per pay period will appear.
 - To elect the benefit plan, simply click *“Select Plan”* found underneath the plan cost and then click *“Save & Continue”* found at the bottom of each screen to save your elections.
 - If you do not want a benefit offered, click *“Don’t want this benefit”* at the bottom of the screen and select a reason from the drop-down menu.
- **Step #5**
 - If you have elected any benefits that require a beneficiary designation, Primary Care Physician or completion of and Evidence of Insurability form, you will be prompted to add in those details.
- **Step #6**
 - Review the benefits you have selected on the enrollment summary page to confirm they are correct and then click *“Sign & Agree”* to complete your enrollment.
 - You can either print a summary of your elections, or login at any time to view the summary online.



Holiday Schedule

2021 Holidays

- Union employees should consult their contract.
- Holiday pay is not earned or accrued time, but is instead a paid time-off benefit.
- Full time employees required to work on a holiday (with the exception of New Year's Eve) shall receive, in addition to regular pay for that day, an additional payment of time and one half (1 ½) the hourly rate for the hours worked.

New Years' Day	January 1 st
Martin Luther King Day	Federal Monday Holiday, January 18 th
President's Day	3 rd Monday in February 15 th
Memorial Day	Federal Monday Holiday, May 31 st
Independence Day*	Observed Monday July 5 th
Labor Day	1 st Monday in September 6 th
Indigenous Peoples' Day	2 nd Monday in October 11 th
Veteran's Day	Thursday, November 11 th
Thanksgiving Day	4 th Thursday in November 25 th
Day after Thanksgiving	November 26 th (except Library)
Christmas Eve	Closes at noon December 24 th
Christmas Day	December 25 th
New Year's Eve	Offices open all day on Friday, December 31 st (Individual employees get ½ day off during the holiday pay period.)

* Recreation and Park Staff will work on July 5th. Staff will receive time off during the period.



Vacation & Sick Leave

Vacation

- Union employees should consult their contract.
- Full time employees earn vacation at the end of the 1st month of employment. Unused time carries forward except accumulation shall not exceed 30 days on June 30.
- Except as noted below, annual vacation leave is based on continuous service to the Town and shall be computed as follows:

Length of Service	Accrual Rate
Through 5 years	1 day per month
6 through 10 years	1 ¼ days per month
11 through 15 years	1 ½ days per month
16 through 19 years	1 ¾ days per month
20 or more years	2 days per month

- Management employees accrue an additional one half (½) day per month. This vacation time is credited at the end of each month.
- Regular part time employees who work a regular schedule of 10 or more hours but less than 30 per week receive prorated vacation and holiday benefits based on budgeted hours.

Sick Leave

- Union employees should consult their contract.
- All full time Town employees shall earn sick leave at the rate of one day per month until one hundred twenty (120) days of sick leave have been earned. No additional sick leave shall be earned beyond one hundred twenty (120) days.
- An employee will begin to earn paid sick leave at the end of the first full month (30 days) of employment. Employees shall not be entitled to any compensation for sick leave before three (3) months of continuous full time employment or upon separation from the Town's employment, nor will any sick leave be earned beyond the employees' date of termination.



Notes

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.

