

## Summary of Benefits for International Association of Firefighters Local #1313

The City of Portsmouth provides a comprehensive and competitive benefits package to all full-time employees. The following is only a summary of benefits provided by the City of Portsmouth for this bargaining unit. For a more detailed explanation, please refer to your summary plan booklets or the Local #1313 Contract.

Although it is the intention of the City of Portsmouth, New Hampshire to continually provide comprehensive benefits, please be aware that the benefits outlined in this summary may be modified, changed or discontinued through negotiations. Please contact the Benefits Specialist at (603) 610-7270 for additional benefits information.

### Health Insurance

Eligible: 1<sup>st</sup> of the month after date of hire

The City of Portsmouth provides medical insurance through HealthTrust. The City will provide health insurance for all bargaining unit members for individual, two-person or family coverage. Each employee shall have the opportunity to enroll in the Access Blue Health Insurance Plan. Employees are allowed to make changes to their plans each July. Summary of Benefits and Coverages (SBC's) can be obtained by contacting the Benefits Specialist at (603) 610-7270.

### Employee's Cost per Month

	Single	Two-Person	Family
Access Blue 20 RX 10/20/45 (17%)	\$180.21	\$360.43	\$486.58
Access Blue 15/40 RX 10/20/45 (11%)	\$100.36	\$200.71	\$270.96

### Prescription Drugs- CVS Caremark

Short Term:	\$10 copay for generic prescriptions \$20 copay for preferred prescriptions \$45 copay for non-preferred prescriptions
Long-Term:	Mail Order or a CVS Pharmacy, same copays for a 90-day supply

### Dental Insurance

Eligible: 1<sup>st</sup> of the month after date of hire

The City of Portsmouth shall enroll all members in Delta Dental. The City shall pay 100% of the premium for single, two-person or family plan as may be required. Dependents will be added to dental coverage at 2 years of age. Coverage for dental procedures differs based on the procedures. Please refer to the schedule below for coverage under Delta Dental.

#### Coverage A- Diagnostic and Preventative- Payable at 100%, no deductible

- Cleanings (routine and/or periodontal) four times a calendar year
- Bitewing x-rays once in a calendar year
- Full mouth panoramic x-rays once in a three year period
- X-rays of individual teeth as necessary
- Evaluations twice in a calendar year
- Oral Cancer Screening once a year no age limit
- Fluoride treatment twice in a calendar year up to age 18
- Sealant application to permanent molars, once per tooth in any period of three consecutive years, for children to age 18
- Space maintainers to age 15

#### Coverage B-Restorative - Payable at 60 %, no deductible

- |   |   |
|---|---|
| Fillings-includes Resin (white), on all teeth | Repair of removable dentures                                |
| Extractions                                   | Periodontics including periodontal maintenance 4 times year |
| Root canal therapy                            | Treatment of Gum Disease                                    |

#### Coverage C-Prosthetics - Payable at 50%, no deductible

- |                             |          |
|-----------------------------|----------|
| Bridges                     | Partials |
| Dentures                    | Crowns   |
| Rebase and relined dentures | Implants |
| Onlays                      |          |

**\$750 Maximum contract year Benefit, per person per plan year. Contract Year is July 1-June 30**

## Section 125

The City of Portsmouth allows you the option of taking your medical deductions on a pre-tax basis. This means we will take your medical deduction prior to taking federal, state (if applicable) and FICA taxes.

See example:

John Anderson contributes \$150 per month (\$1800 per year) towards the cost of his family's health insurance. If he elects to have that contribution deducted from his gross wages per-tax, he would save the following Federal and Medicare taxes:

Federal:	$\$1800 \times 15\% =$	\$270.00
Medicare:	$\$1800 \times 1.45\% =$	<u>\$26.10</u>
TOTAL SAVINGS =		\$296.10

## Flexible Spending Accounts

A Flexible Spending Account (FSA) will allow employees to set aside dollars over the course of the fiscal year on a pre-tax basis to pay for medical and/or dependent care expenses. Deductions will be taken before Federal, State (if applicable) and FICA taxes.

### *Medical Reimbursement Accounts*

Can be used to pay for:

- Medical insurance deductibles or coinsurance
- Uninsured dental expenses (including orthodontia)
- Vision care expenses including exams, glasses or contact lenses and solution, Lasik surgery
- Hearing aids and batteries
- Support or corrective devices (such as orthopedic shoes)
- And much more!

Employees may set aside up to **\$2,850** per year.

### *Dependent Care Reimbursement Account*

Can be used to pay for:

- Day care expenses
- Preschool costs
- After school care
- Summer day camp for child(ren) up to age of 13
- Elder care

Employees may set aside up to **\$5,000** per family per year.

## New Hampshire Retirement

All members must contribute 11.8 % of their gross taxable earnings from their employer through automatic payroll deductions beginning their first day of employment. The City of Portsmouth contributes to NHRS on behalf of their employees based on a percentage of covered payroll; the rate is determined by NHRS.

NHRS is a defined benefit plan. Retirement pensions are based on a predetermined formula measure by salary credit and service credit.

- **Average final compensation (AFC)** - The average of a member's 5 highest-paid years of credible service.
- **Creditable service**- Service credit earned as a contributing member of NHRS and prior service.
- **Earnable compensation**- Gross taxable earnings paid by an employer to a member from which NHRS contributions must be withheld.

Employee must have 10 or more year of creditable service to be vested. Group II members are eligible to retire at 52.5 with 25 years of Group II creditable service or at age 60 regardless of their years of Credible Service.

**Refunds**- Members must terminated their employment in order to withdraw their contributions plus interest. They may elect a refund of the accumulated contributions or a direct rollover of all or any portion of their accumulated contributions which have not yet been taxed. The employer contribution remain in NHRS. Members forfeit any earned rights to NHRS when they withdraw their contributions.

## Long-Term Disability

Effective: 1<sup>st</sup> of the month after 6 months

The City provides disability income insurance for members of the Association equal to 66-2/3 of basic monthly earnings not to exceed the maximum monthly benefit of \$5,000. Said insurance shall be effective after the 61<sup>st</sup> day of disability with benefits payable to age 65.

## Life Insurance

Effective: 1<sup>st</sup> of the month after 6 months

The City provides a group life insurance policy for eligible members of the Association in the amount of one times your annual salary rounded up to the nearest one thousand dollars, in accordance with the condition set forth in the insurance policy.

## Earned Time

Eligible: One Year from date of Hire

It is the intent of this policy to explain the provisions and conditions of the Earned Time Program. The program has been created to provide, as equitably as possible, paid time off, to be used at the employee's discretion, while protecting an allotment of time for disability, hospitalization or injury.

Earned time is a combination of vacation and personal absence days. A separate account per year is accumulated for disability time (seven days per year).

Earned Time is an alternative approach to the traditional manner of converting absences for vacation, sick leave, interim disability, maternity leave, by combing all these plans into one program. Instead of dividing benefits into a specific number of days for each benefit, Earned Time puts these days together into a single benefit. The exact amount of Earned Time accrued each year will depend on the years of service with the Portsmouth Fire Department.

Employees will begin accruing earned time based on the following schedule:

<b>Years of Service</b>	<b>Earned Time</b>	<b>Accrual Rate</b>	<b>Disability Bank</b>	<b>Total Combined</b>
1–5 yrs. incl.	17(1.417 days/month)		7	24
6 years incl.	18(1.5 days/month)		7	25
7 years incl.	19(1.583 days/month)		7	26
8 years incl.	20(1.667 days/month)		7	27
9 years incl.	21(1.75 days/month)		7	28
10 years incl.	22(1.833 days/month)		7	29
11 years incl.	23(1.917 days/month)		7	30
12 years incl.	23(1.917 days/month)		7	30
13 years incl.	24(2 days/month)		7	31
14 years incl.	24(2 days/month)		7	31
15 years incl.	25(2.083 days/month)		7	32
16 years incl.	25(2.083 days/month)		7	32
17 years incl.	26(2.167 days/month)		7	33
18 years incl.	26(2.167 days/month)		7	33
19 years incl.	27(2.25 days/month)		7	34
20 years incl.	28(2.333 days/month)		7	35
25 years incl.	29(2.416 days/month)		7	36

All absences from regularly scheduled work will be charged to an employee's Earned Time. Exceptions are:

- Administrative Leave
- Unpaid leaves of absence
- After absence due to personal illness/injury for more than three consecutive working days an employee may use his/her Disability Bank, if available.
- Emergency Leave
- Military Leave

- Worker's Compensation
- Disciplinary Suspension

Applicable request forms will be completed, signed by the Shift Officer and approved by the Fire Chief prior to the use of earned time.

Earned Time begins accruing on the 15<sup>th</sup> of the month after the date of hire. Employees may use their earned time as soon as it earned once they have completed their probationary period.

Accumulated Earned Time may be used for personal illness or accident, immediate family illness or accident, or compelling personal reasons.

All Earned Time payments are computed at the employee's current base rate.

Employees are responsible for the Earned Time balance reflected on their pay stubs. Any errors should be reported immediately.

At separation, any unused earned time days will be cashed out at full value.

### Unused Earned Time Carryover

Employees are allowed to accumulate up to a maximum of 60 earned time days as of January 1<sup>st</sup> of any calendar year. Any days over the 60 day limit but no more than 10 in a year may be cashed out by an employee hired after January 1, 1996 at ninety percent (90.0%) or deposited to the Disability Bank.

### Disability Bank

Days will accumulate at the rate of seven (7) days per year (or .583 per month).

The Disability Bank hours are to be used for extended illness, injury, disability related to pregnancy, or hospitalization only. Usage of the Disability Bank commences with the 4<sup>th</sup> consecutive day of absence from work due to illness or injury. A physician's report must accompany the request to use the Disability Bank Days. Periodic updates from the employee's physician may be required. In the event that an employee is hospitalized or has surgery (this includes day surgery procedures) for something other than a work-related problem, the Disability Bank may be used starting with the first day of hospitalization. Any disability related to pregnancy will be treated like any other medical condition.

An exception to the policy that requires the usage of three (3) Earned Time days before being permitted to access the Disability Bank when the disability is certified by a physician to be the same as for the original use or from the same cause as the original Disability Bank usage.

**Return to Work:** Following a period of absence due to illness/injury, medical documentation supporting the employee's ability to perform the essential functions of the job is required prior to returning to work.

The use of the Disability Bank for extended illness or injury requires medical documentation and may indicate the need for use of the Family Medical Leave Act and the need to contact the Human Resource Department concerning long-term disability.

Upon death of an employee while in the employment of the City, the City shall pay to his/her spouse or next of kin an amount equal to 100% of the value of his/her accumulated sick leave. Firefighters hired after January 1, 1996 shall receive no pay out at all for accumulated sick leave either for retirement or termination.

**Exhaustion of Earned Time/Disability Bank.** An employee on an approved absence who has used all Earned Time and Disability Bank days will be placed on leave without pay. If the illness/injury qualifies for FMLA leave benefits will continue for the period of the Family Medical leave. Employees will not accrue earned time while they are on a leave without pay status.

### Holidays

All employees covered by the Local #1313 Agreement shall be compensated at a rate of pay established by the annual base salary divided by 260.

New Year's Day

Martin Luther King Jr. Holiday  
Washington's Birthday/President's Day  
½ day on Good Friday  
Memorial Day  
Independence Day  
Labor Day  
Juneteenth

Indigenous Peoples' Day  
Veteran's Day  
Thanksgiving Day  
Day after Thanksgiving Day  
Christmas Day  
½ Day the day preceding Christmas day when Christmas comes between Tuesday through Friday.

## Bereavement/Emergency Leave

All permanent full-time employees shall be entitled to Emergency leave up to three (3) calendar days, if needed, with pay for death in the family. If needed, an additional two (2) days may be granted by the Chief or his designee, at his/her discretion for the immediate family. Immediate family shall be defined as follows: Spouse, child, (including adopted children and step children), parent (including parent by adoption), brother, sister, aunt, uncle, grandparent, grandchild and only the following in-laws—the grandmother, grandfather, mother, father, brother or sister of the employee's current spouse.

## Military Leave of Absence

Any who is ordered for active military service as member of the Armed Forces of the United States of America, or who is engaged in activities in the Reserve Forces of the United States of America, or State National Guard, shall be granted a leave of absence to perform such military duties with the City paying the difference in salary between the employee's base pay and his military base pay for said duty and without loss of leave time. Such leave shall be considered Military Leave and shall not exceed fourteen (14) working days in a calendar year.

## Longevity

Employees shall receive the following longevity bonuses payable in December to employees who are on the payroll at the time of payment. Longevity payments will be made annually at the level established below based upon full-time service with the City. The stipend will start after the completion of 5 years of service at \$118.70 and increase with each additional year of service.

## Clothing Allowance

The City agrees to credit each firefighter with a clothing allowance of \$700.00 per fiscal year. In addition to the clothing allowance, each employee shall receive protective clothing for firefighting duties which require special clothing at the expense of the City.

## Worker's Compensation Insurance

In case of accidentally personal injury to any employee arising out of any accident in the course of their employment, the City shall pay to the employee the difference between the amounts received from the insurance company or Worker's Compensation carrier and the employee's regular paycheck. Said payments to be made by the City until the employee is able to return to work, but in no event shall such payments by the City exceed fifty-two (52) weeks.

## Other Benefits

- Free parking at work location
- Free membership to the Portsmouth Public Library
- BJ's Warehouse Membership Discount
- Citizen's Bank Mortgage Relationship Pricing
- Training Programs
- Health and Wellness
  - Discount to Portsmouth Recreational Facilities
  - Discount to Seacoast Family YMCA
  - Discount to The Works Health and Fitness Center
- Discount to Fun
  - Seasonal and regional discounts
  - TicketsAtWork (discounts to entertainment, travel, shopping, etc.)

- Discounts on Regal Cinema Tickets
- Payroll Deductions
  - Direct Deposit
  - 457 Deferred Compensation (Empower, MissionSquare, PFPOPE)
  - Roth IRA (MissionSquare)
  - AFLAC Products
  - Comparison Home and Auto Insurance quotes