

## Summary of Benefits for AFSCME Local #1386 B

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 AFSCME Local #1386B 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. Benefits Information can be found on our website at: <https://www.cityofportsmouth.com/hr>

### 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 choice between the Access Blue Health Insurance Plans. Employees are allowed to choose between said plans each July. Summary of Benefits and Coverages (SBC's) can be found at <https://www.cityofportsmouth.com/hr> under [Municipal Employee Benefits](#).

### Employee's Cost per Month

	Single	Two-Person	Family
Access Blue 20 RX 10/20/45 (15%)	\$140.56	\$281.13	\$379.52
Access Blue 15/40 RX 10/20/45 (10%)	\$80.65	\$161.30	\$217.75

### 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-Prosthodontics - 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. Please note that deductions taken prior to FICA will reduce the amount paid into Social Security.

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 FICA taxes:

Federal:  $\$1800 \times 15\% = \$270.00$

FICA:  $\$1800 \times 7.65\% = \underline{\$137.70}$

TOTAL SAVINGS =  $\$407.70$

## 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.

Additional information can be found at <https://www.cityofportsmouth.com/hr> under [Benefits](#).

### *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 7% 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. Normal retirement age is 65.

**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. Additional information can be found at <https://www.cityofportsmouth.com/hr> under [Municipal Employee Benefits](#).

## 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. Additional information can be found at <https://www.cityofportsmouth.com/hr> under [Municipal Employee Benefits](#).

## Sick Leave

Eligible: 6 months

Sick leave without loss of pay shall be computed at the rate of thirteen (13) days per year (or 97.5 hours). Employees may accrue up to 150 sick days (or 1125 hrs).

## Annual Leave

Eligible: 6 months

All regular full-time employees who have been employed by the City for a period of at least six (6) months shall be entitled to a vacation based on their anniversary date of employment as follows:

One to five years inclusive	75 hours (6.25/month)	Thirteen years inclusive	127.5 hours (10.625/month)
Six years inclusive	82 hours (6.875/month)	Fourteen years inclusive	127.5 hours (10.62h/month)
Seven years inclusive	90 hours (7.5/month)	Fifteen years inclusive	144 hours (12.000/month)
Eight years inclusive	97.5 hours (8.125/month)	Sixteen years inclusive	144 hours (12.000/month)
Nine years inclusive	105 hours (8.75/month)	Seventeen years inclusive	152 hours (12.667/month)
Ten years inclusive	112.5 hours (9.375/month)	Eighteen years inclusive	152 hours (12.667/month)
Eleven years inclusive	120 hours (10.00/month)	Nineteen years inclusive	160 hours (13.334/month)
Twelve years inclusive	120 hours (10.00/month)	Twenty years inclusive	160 hours (13.334/month)

No employee shall be permitted to accrue in excess of 375 hours as of December for the purpose of carrying over to the next year.

## Holidays

Employees are eligible for holidays on their first day of hire. The following days shall be recognized and observed as paid holidays:

New Year's Day	Columbus Day	Dr. Martin Luther King Jr. Day
Veteran's Day	President's Day	Thanksgiving Day
Day after Thanksgiving	On-half day on Good Friday	Memorial Day
Independence Day	Labor Day	Christmas Day
Preceding Monday if Christmas is on a Tuesday		Following Friday if Christmas is on a Thursday

## Personal Days

Eligible: 6 months

Each member shall be entitled to fifteen (15) non-accumulative personal leave hours per contract year to attend to matters that cannot be transacted at any other time. Personal days will be awarded on July 1 of each year. In order to qualify for the fifteen (15) hours of personal leave, an employee must have completed their probation period.

## Medical Appointments

Eligible: 6 months

The City shall allow each full-time permanent employee time off with a pay for a doctor, dentist, hospital or other medical related appointments not lasting over two (2) hours per appointment. Employees may take time off in half hour increments but will not exceed a total of six (6) hours per contract year.

## Bereavement/Emergency Leave

All permanent full-time employees shall be entitled to Emergency Leave up to three (3) days with pay for death in the family. If needed, an additional two (2) days may be granted by a Department Head at his/her discretion for the immediate family. Immediate family shall be defined as follows: spouse, child, parent, brother, sister. Family shall be defined as follows: aunt, uncle, grandparent, grandchild, mother-in-law, father-in-law, sister-in-law, brother-in-law, grandparent-in-law, niece and nephew. Additionally, three (3) days of bereavement may be granted for the death of a member of the employee's household.

## Course Reimbursement

Eligible: One Year

The City agrees to provide reimbursement to employees who complete approved courses relating to their current responsibilities or as a part of an approved career development program based upon the following standards: payment up to one hundred percent (100%) of the cost of such courses, but not to exceed fifteen hundred dollars (\$1500.00) per employee in a calendar year and not to exceed the total budgeted amount.

## Military Leave of Absence

Any member 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 twenty (20) working days in a calendar year.

## Jury/Witness Duty Pay

An employee called as a juror or witness shall be paid the difference between the fee received for such service and the amount of straight time earnings lost by the employee by reason of such service. Satisfactory evidence must be submitted to the employee's immediate supervisor. Payment of meals and/or mileage shall not be considered as part of the fee for the purpose of this Agreement.

## 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.

### As of December 2021

After the completion of 5 years of service	\$216.49	After the completion of 25 years of service	\$865.95
After the completion of 10 years of service	\$378.85	After the completion of 30 years of service	\$1,028.31
After the completion of 15 years of service	\$541.22	After the completion of 35 years of service	\$1,190.68
After the completion of 20 years of service	\$703.58		

## 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 twenty-six (26) weeks.

## Other Benefits

- Free parking at work location
- Free membership to the Portsmouth Public Library
- BJ's Warehouse Membership Discount
- Training Programs
- Health and Wellness
  - Flu Shot Clinics
  - Free Health Screenings
  - Discount to Portsmouth Recreational Facilities
  - Discount to Seacoast Family YMCA
- Discount to Fun

- Discount tickets to Ski Resorts
  - Discount tickets to Summer Fun
  - TicketsAtWork (discounts to entertainment, travel, shopping, etc.)
- Payroll Deductions
  - Direct Deposit
  - 457 Deferred Compensation (Empower, MissionSquare, PFPOPE)
  - Roth IRA (Empower MissionSquare, PFPOPE)
  - AFLAC Products
  - Liberty Mutual Home and Auto Insurance