



City of New Carrollton

Summary of Employee Benefits

July 1, 2019 to June 30, 2020

ELIGIBILITY REQUIREMENTS

- 1) You are a regular full-time employee; and
- 2) You have been employed by the City for 90 days.

You must sign-up for our medical, dental and vision coverage within thirty (30) days of eligibility or you have to wait until open-enrollment for insurance (usually held in July of each year). You may enroll outside of this period if you experience a qualifying event such as loss of coverage, birth or adoption of a child, and/or you get married.

- 3) Full-time, sworn Police Officers are eligible for medical, dental, vision, basic life insurance/accidental death and dismemberment, and long-term disability coverage on their first day of employment.

MEDICAL BENEFITS

Medical coverage is provided through the Cigna Open Access plan. Employees are allowed to seek treatment from primary care physicians and specialists without referrals. For full benefits, please see the Cigna Open Access Summary of Benefits.

This insurance plan comes with an annual deductible of \$100.00 for an individual and \$200.00 for a family. Employees are responsible for the full cost of the deductible.

CURRENT MEDICAL BIWEEKLY RATES (07/01/2019 – 06/30/2020):

- Individual: \$10.00
- Individual & Child(ren): \$99.55/biweekly
- Individual & Spouse: \$123.77/biweekly
- Family: \$150.67/biweekly

DENTAL BENEFITS

The City of New Carrollton provides dental coverage through the United Concordia Dental plan. We currently participate in the Preferred Dentist Program. For full benefits, please see the Concordia Dental Summary of Benefits.

CURRENT DENTAL BIWEEKLY RATES (07/01/2019 – 06/30/2020):

- Individual: \$0.00
- Individual & Child: \$5.47/biweekly
- Individual & Children: \$7.81/biweekly

Individual & Spouse: \$8.20/ biweekly
Family: \$11.32/biweekly

VISION BENEFITS

Vision coverage is provided through National Vision Administrators (NVA). For full benefits, please see the National Vision Administrators Summary of Vision Care Benefits.

CURRENT VISION BIWEEKLY RATES (07/01/2019 – 06/30/2020):

Individual: \$0.00
Individual & Child): \$.75/biweekly
Individual & Child(ren): \$1.08/biweekly
Individual & Spouse: \$1.13/biweekly
Family: \$1.56/biweekly

CONNECT CARE 3

Connect Care 3 provides health advocacy and nurse navigation services for minor to severe illnesses. These services are confidential and available at no charge. The Nurse Navigators listen to concerns, provide various options for care, and answer questions about illnesses and treatment options.

Contact Information

Connect Care 3

www.connectcare3.com

1-877-223-2350

FLEXIBLE SPENDING ACCOUNT BENEFITS

A Flexible Spending Account (FSA) plan is offered to employees through AmeriFlex. Flexible Spending Accounts allow employees to set aside pre-tax dollars to be used for eligible out-of-pocket expenses such as copays, deductibles, dental procedures, prescriptions and more. Employees can contribute up to a maximum of \$2,700 towards the medical reimbursement plan and up to a maximum of \$5,000 towards the dependent day care reimbursement plan.

LIFE/ACCIDENTAL DEATH & DISMEMBERMENT

Lincoln Financial Group

Our Life and Accidental Death & Dismemberment policies are provided through the Lincoln Financial Group. These policies are one times the employee's annual salary up to a maximum of one hundred thousand dollars (\$100,000). This is a City funded benefit, and employees are automatically enrolled in the programs with no cost to the employee.

Contact Information

Lincoln Financial Group
800-423-2765

LONG-TERM DISABILITY
Lincoln Financial Group

Our Long-Term Disability insurance carrier is Lincoln Financial Group. Long-Term Disability provides employees who are unable to work for a minimum of ninety (90) days or more due to their own severe injury or illness supplemental income equivalent to 66.67% of their monthly salary up to a maximum of three thousand and eight hundred dollars (\$3,800). This is a City funded benefit, and employees are automatically enrolled with no cost to the employee.

Contact Information

Lincoln Financial Group
800-423-2765

SUPPLEMENTAL LIFE INSURANCE
AFLAC/Colonial Life

Supplemental Life Insurance

AFLAC provides supplemental insurance for personal sickness, accident, and disability. This is an employee-funded program. Forms and information can be obtained from the Human Resources Department and the program is handled by a City AFLAC representative.

Contact Information

AFLAC

Representative: Helen Lipchock
helen_lipchock@us.aflac.com
(301) 831-9096

Colonial Life provides supplemental insurance for personal sickness, accident, and disability. This is an employee-funded program. Forms and information can be obtained from the Municipal Center and the program is handled by a City Colonial Life representative.

Contact Information

Colonial Life

Representative: Karen Linder-Staub
klinder04@comcast.net
(410) 663-2072

VOLUNTARY LIFE INSURANCE
New York Life

Supplemental Life Insurance

New York Life offers voluntary permanent whole life insurance plans that employees can maintain even if they are no longer employed with the City. This is an employee-funded program. Information can be obtained from the Human Resources Department, and is handled by a City New York Life representative.

Contact Information

New York Life

Representative: Joyce G. Swinson
jgswinson@ft.newyorklife.com
(410) 740-3069

EMPLOYEE ASSISTANCE PROGRAM
Business Health Services

An Employee Assistance Program (EAP) provides employees and their family members with free, confidential assistance to help with family, personal and work-related problems. THE EAP offers short-term counseling services, resources and other problem-solving solutions to employees in need. Brochures and business cards are available in the Human Resources Department.

Employees also have access to a complimentary benefit called Work/Life Services offered by Business Health Services. Work/Life Services assists employees who are in need of convenience care services, or dealing with childcare/eldercare issues, as well as legal or financial concerns. Employees can contact a BHS Care Coordinator at no charge for a consult and/or a list of quality resources.

Contact Information

Business Health Services

www.bhsonline.com
1-800-327-2251

LEGAL ASSISTANCE
Legal Resources Plan

Employees may participate in a legal services plan that provides assistance on a variety of personal issues, including drafting wills; court representation for minor offenses; divorce and custody issues; as well as a variety of others. This plan is employee-funded.

Contact Information

Legal Resources Plan

www.legalresourcesplan.com
(301) 654-9692

RETIREMENT BENEFITS

State of Maryland Pension Plan

The City of New Carrollton participates in the Maryland Pension Plan. Employees are required to submit 7% of their annual salary to their plan by a mandatory deduction from their paycheck. The City contributes a greater amount which varies yearly.

Contact Information

Alayna Rowlett
arowlett@newcarrolltonmd.gov
(301) 459-6100

457 Deferred Compensation Plan

Our 457 plan is administered through ICMA Retirement Corporation. A 457 plan is a deferred compensation plan maintained by state and local governments through which employees may

defer a portion of their salaries until a later date, usually retirement. This is an employee-funded benefit. Applications and current rates are available from the Human Resources Department.

Contact Information

ICMA Retirement Corporation

www.icmarc.org

1-800-669-7400

CREDIT UNION
SECU

The City of New Carrollton participates in the State Employees Credit Union of Maryland (SECU) Bank at Work program. All City employees are eligible to participate in this program.

Contact Information

SECU

www.secumd.org

(800) 879-7328

GYM MEMBERSHIP
RETRO FITNESS

City of New Carrollton employees are able to join Retro Fitness in Lanham, Maryland for \$19.99 a month, zero enrollment fee, and enjoy an upgraded membership with unlimited classes.

Contact Information

Retro Fitness

www.retrofitness.com

(240) 249-0048

CHILDCARE SERVICES
NEW CARROLLTON EARLY LEARNING CENTER

The New Carrollton Early Learning Center offers full and part-time programs for children ages 2 to 11. All City employees are eligible to receive fifty percent (50%) off the registration fee at the New Carrollton Early Learning Center.

Contact Information

New Carrollton Early Learning Center

www.newcarrollton-elc.com

(301) 577-1868

COBRA

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you and/or your dependents may continue group health insurance coverage without interruption for up to 18 or 36 months. If you are entitled to 18 months of continuation coverage, and you are determined to be disabled under the terms of the Social Security Act as of the date your employment terminated (or the date your hours were reduced), you are eligible for an additional 11 months of continuation coverage after the expiration of the 18-month period. To qualify for this additional period of coverage, you must notify the employer at the address shown within 60 days after you receive a determination of disability from the Social Security Administration, provided notice is given before the end of the initial 18 months of continuation coverage. During the additional 11 months of continuation coverage, your premium for that coverage will be approximately 50% higher than it was during the preceding 18 months.

If you elect to continue coverage under the health care plan, you must pay the monthly premium required for the coverage you elect to continue. The current monthly cost for this coverage will be communicated to you on your election form. The cost is subject to change. Failure to pay this amount in a timely manner will result in loss of coverage.

The continued coverage will cease at the end of the 18, 29, or 36-month period (whichever applies), or earlier when the following occurs:

- (a) the cost of continued coverage is not paid on time; or
- (b) that person becomes entitled to Medicare; or
- (c) that person becomes covered under another group health plan, unless that other plan contains an exclusion or limitation with respect to any pre-existing condition affecting you or a covered dependent; or
- (d) the Plan terminates for all employees.

For more information about COBRA, please contact the Human Resources Department.

LEAVE POLICY & OVERTIME

Annual Leave: Employees earn annual leave based on the years of service to the City. See Personnel manual for more details.

0 to 2 Years:	10 days of leave
3 to 9 Years:	15 days of leave
10 to 19 Years:	20 days of leave
20+ Years:	25 days of leave

Sick Leave: Employees earn 3.69 hours of sick leave per pay period.

PAID HOLIDAYS

The following days are established as official holidays for City employees:

NEW YEAR'S DAY	LABOR DAY
MARTIN LUTHER KING'S BIRTHDAY	VETERAN'S DAY
PRESIDENT'S DAY	THANKSGIVING DAY
MEMORIAL DAY	THE DAY AFTER THANKSGIVING
INDEPENDENCE DAY	CHRISTMAS DAY

EMERGENCY LEAVE

Emergency Leave is defined as a death (or impending death) in the immediate family. *Immediate family is defined as: the employee's spouse, children, step-children, parents, grandparents, brothers, or sisters, spouse's parents and grandparents, and any member of the employee's household.*

Full-time and part-time employees may be granted up to three days of emergency leave with pay. Emergency leave will be granted upon the recommendation of the employee's supervisor. Part-time employees will receive pay on a pro-rata basis.

ADMINISTRATIVE LEAVE

Administrative leave may be granted to any full-time or permanent part-time employee, as designated by the Mayor, by the Director of Public Works, the Chief of Police, or the City Administrative Officer for anyone of the following reasons:

- a) Performance of jury duty
- b) Subpoenaed court appearance
- c) For the purpose of voting, not to exceed two (2) hours
- d) For attendance in an official capacity as a representative of the City.
- e) For the purpose of taking educational courses related to the employee's work.

PROFESSIONAL DEVELOPMENT & EDUCATIONAL ASSISTANCE

Employees are encouraged to pursue job-related seminars, trainings and workshops. The City will pay for these courses with prior approval from their supervisor.

EDUCATIONAL ASSISTANCE

The City of New Carrollton shall provide educational assistance to its full-time employees for pre-approved tuition expenses if allocated in the fiscal budget. Enrollment in college level education is voluntary and must be completed on an employee's own personal time during non-working hours. Educational Assistance will be approved and reimbursed in accordance with the guidelines established below:

A. Eligibility

1. Full-time employees with a minimum of one year (1) of continuous service with the City are eligible to receive educational assistance.

B. Approved Courses

1. Eligible employees may be reimbursed for courses the City determines are directly related to the employee's current job or that will enhance the employee's potential for advancement to a position within the City and to which the employee has a reasonable expectation of advancing. Job required training will not be reimbursed through the educational assistance program.

2. Only courses completed at a college or university that is accredited by an accrediting agency recognized by the U.S. Department of Education are eligible for reimbursement.

C. Reimbursement Criteria

1. The City shall provide reimbursement for pre-approved tuition expenses not to exceed \$1,200.00 per fiscal year for eligible employees.
2. Tuition expenses will be reimbursed at half the cost of the University of Maryland University College in-state per-credit-hour rate.
3. Minimum Grade Requirements

Employees must earn the minimum grade requirements listed below in order to receive reimbursement:

- a. Undergraduate – “C”
- b. Graduate Courses – “B”
- c. Pass or Fail Courses – “Pass”

D. Pre-Approval Process

1. Employees must submit a completed Educational Assistance Pre-Approval Request Form to their Department Head through their direct supervisor no later than thirty (30) days prior to the start of the course. A copy of the course description must be accompanied with the Pre-Approval Request Form.
2. The Department Head or his/her designee will review the Educational Assistance Pre-Approval Form and make a decision within ten (10) business days of receipt of the form. Once a decision is made, the Department Head must forward the form and any attachments to Human Resources within three (3) business days for final approval or denial.
3. Employees will be notified of the decision prior to the course start date.
4. Employees will not be reimbursed for courses they begin prior to receiving approval.

E. Reimbursement Process

1. To receive reimbursement, employees must complete the Education and Tuition Reimbursement Application and submit an official grade report and proof of payment upon completion of the course.
2. Reimbursement requests must be submitted within sixty (60) days of completing the course.
3. All federal, state and local tax laws are applicable.

F. Termination

1. Employees who are terminated or voluntarily resign within one (1) year of receiving a reimbursement will be responsible for full repayment of the funds. Repayment of funds will be made through a payroll deduction of the employee's final paycheck.

G. Funding

1. Each fiscal year, the Educational Assistance Program will be reviewed and the City will determine the funding amount during annual budget preparations.
2. Requests for reimbursement meeting the eligibility criteria will be approved on a first-come, first-served basis, depending on the availability of funds.
3. Educational Assistance funds remaining at the end of the fiscal year will not rollover into the following fiscal year.