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### Summary of Benefits As of December 28, 2023

1. The District provides Health Insurance to all full-time employees and eligible dependents.
2. If an employee chooses to “opt out” of YWD funded health insurance, YWD will reimburse the employee 26.5% of the premium of the plan they would be eligible for. (single \$279.73 / family \$627.46)
3. The District offers Dental Insurance for all full-time employees and the employee shall pay for the dependents portion.
4. The District offers a Flex Spending plan thru Group Dynamics which is a Employee funded pre-tax payroll deduction. Currently \$400.00 funded by YWD annually. This is pro-rated from time of Hire Date.
5. The District offers a Health Reimbursement Account (HRA) an employer funded health benefit plan that reimburses employees for out-of-pocket medical expenses. Limits based on current year health insurance plan.
6. The District participates in the Maine Pers “Retirement System”. Individual participation in this program is optional, as the District also participates in Social Security. The employee must make a one-time, irrevocable election whether to participate in Maine PERS when hired. If an employee decides to participate, both the employee and the District make weekly contributions. The percentage is determined by the Maine PERS.  
Currently  
Members before July 1, 2014, employee contribution rate 7.70% / District 10.2%  
Members after July 1, 2014, employee contribution rate 6.95% / District 10.2%  
Note: For members who first joined the PLD consolidated plan on or after July 1, 2014, the member contribution rate will be slightly lower than the member contribution rate for those who joined the plan prior to that date. The reduced rate reflects the fact that newer members have an older retirement age (i.e., 65) than other members (i.e., 60)
7. The District provides \$50.00 a month into a Maine PERS 457 Program. Employees are encouraged to add pre-tax contributions to help build this tax deferred account towards your retirement.
8. The District offers a short-term disability plan to its employees at their expense as a payroll deduction. The plan is known as the Income Protection Plan, or IPP. This plan is

administered by Unum. Employees enrolling in IPP may choose their benefit level: 40%, 55% or 70% of salary. If an employee becomes disabled because of a non-work-related illness or injury, s/he may be eligible to receive IPP benefits for up to 52 weeks per period of disability. Benefits begin the first day an employee is certified disabled as the result of an accident, or on the 8<sup>th</sup> day after an employee is certified disabled as the result of an illness.

8. The District offers a vision plan thru MMEHT – VSP Vision (this coverage is for the hardware as the medical plan already covers the eye exam). This benefit’s premium is employee paid. It does qualify under the Section 125 as pre-tax premium, and it also qualifies for open enrollment at the end of year the same as medical and dental.
9. The District issues cell phones for all Standby Personnel
10. Annually the District provides a \$225.00 stipend for steel toe boots.
11. The District provides uniforms and PPE’s where necessary.
12. The District observes twelve traditional holidays. The District is a four-day work week so there are some years the District forfeits the Holiday. Full-time Employees are paid for the holiday except when the holiday is forfeited due to landing on a Saturday.

New Year’s Day	Martin Luther King Day	Washington’s Birthday
Patriot’s Day	Memorial Day	Juneteenth Day
Independence Day	Labor Day	Indigenous Peoples’ Day
Veterans Day	Thanksgiving Day	Christmas Day

- Holidays that land on a Sunday will be observed on Monday. (YWD will be closed)
- Holidays that land on Monday – Thursday (YWD will be closed on the observed day)
- Holidays that land on Friday (YWD will be closed on Thursday)
- Holidays that land on Saturday are forfeited as YWD would be closed on Friday.

13. The District provides earned paid leave to each Full-time Employee.

- 52 hours earned paid leave the first year accrued monthly
- 96 hours earned paid leave the second and third year
- 120 hours earned paid leave fourth and fifth years
- 144 hours earned paid leave sixth thru the tenth years
- 160 hours earned paid leave eleventh thru the fifteenth years
- 200 hours earned paid leave sixteenth thru twentieth years
- 240 hours earned paid leave thereafter

Employees accrue one twelfth (1/12) of their yearly earned paid leave each month. Upon termination from the District the Employee shall be paid for all accrued but unused earned paid leave.

14. The District provides 10 hours of sick leave per month up to 720 hours. Upon termination from the District the Employee shall be paid for ½ of accrued sick time not to exceed 360 hours.



## The Maine Municipal Employees Health Trust

# Income Protection Plan

The MMEHT Income Protection Plan is a short-term disability plan that provides income benefits to employees who are unable to work due to a non-job related accident, injury or illness.

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### BENEFIT OPTIONS

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Employee may select from three options:

- 40% of salary
- 55% of salary
- 70% of salary

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### BENEFITS BEGIN

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1st day of an accident

8th day of an illness

### BENEFITS

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- Benefits are paid regardless of sick leave or other income the employee may receive. Benefits will, however, be offset by the amount of any disability income payments received from the Maine State Retirement System, or under U.S. Social Security, if such payments are made as the result of the same disability that the IPP benefit is covering.
- Benefits are paid on a weekly basis.
- Partial benefits are paid if an employee returns to work for less than the employee's normal work schedule.
- The maximum benefit an employee may receive is \$1,000 per week.
- Benefits will be paid for a maximum of 52 weeks for each separate period of disability.

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### EXCLUSIONS/LIMITATIONS

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- Any period when not under the care of a physician.
- Any disability which may be covered by a third party liability claim.
- Any disability covered by any Workers' Compensation Act or any similar local, state or federal statute.
- Any disability sustained or resulting from duty as a member of the armed forces.
- ***No benefits are payable for claims submitted more than 90 days following the onset of total disability.***

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### ELIGIBILITY

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The MMEHT Income Protection Plan is available to employees of employers who participate in this Plan providing the employee works an average of at least twenty (20) hours per week on a year round basis.

*This description is intended only as a summary of the MMEHT Income Protection Plan.*

*All benefits are subject to the terms of the Plan Document.*