

Summary of Benefits for Portsmouth Library Employees

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 Portsmouth Library Employees 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 Human Resources at (603) 610-7270 for additional benefits information.

Health Insurance

Eligible: 1st 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 obtained by contacting Human Resources at (603) 610-7270.

Employee's Cost per Month

	Single	Two-Person	Family
Access Blue 20 RX 10/20/45 (17%)	\$218.86	\$437.72	\$590.93
Access Blue 15/40 RX 10/20/45 (12%)	\$133.97	\$267.95	\$361.73
Access Blue Site of Service (7%)	\$63.11	\$126.21	\$170.39

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: 1st 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 reline 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.

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 **\$3,400** 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 **\$7,500** per family per year or **\$3,750 for married filing separately.**

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: 1st 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 61st day of disability with benefits payable to age 65.

Life Insurance

Effective: 1st 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.

Sick Leave

Eligible: 6 months

Sick leave without loss of pay shall be computed at the rate of fifteen (15) days per year. Employees may accrue up to 150 sick days.

Annual Leave

Eligible: 6 months

All new full-time hires will receive thirty-seven and one-half (37.5) hours of annual leave at the time of hire. They will then accrue at the rate of one hundred and fifty hours (150) per year. Beginning in the tenth year of service to the City, permanent full-time employees shall accrue at the rate of two hundred and twenty-five hours (225) per year. Parti-Time employees will accrue vacation leave on a prorated basis as follows:

	37.5 Hrs/Week	30 Hrs/Week	25 Hrs/Week	20 Hrs/Week
0-10 Years of service	150 Hrs/Year	120 Hrs/Year	102 Hrs/Year	79.5 Hrs/Year
10+ Year of Service	225 Hrs/Year	180 Hrs/Year	153 Hrs/Year	119.25 Hrs/ 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	Memorial Day	Independence Day
Labor Day	Christmas Day	Preceding Monday if Christmas is on a Tuesday
Following Friday if Christmas is on a Thursday		1/2 day Christmas Eve
Juneteenth		

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.

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 2022

After the completion of 5 years of service	\$340.14	After the completion of 25 years of service	\$1,700.72
After the completion of 10 years of service	\$680.38	After the completion of 30 years of service	\$2,040.85
After the completion of 15 years of service	\$1,020.43	After the completion of 35 years of service	\$2,380.99
After the completion of 20 years of service	\$1,360.58		

Worker's Compensation Insurance

In case of accidental personal injury to any employee arising out of any accident in the course of their employment, the City shall pay 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
- 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
 - Comparion Home and Auto Insurance quotes
 - Colonial Life Products
 - LegalShield

