## 2016

# **Town of Fairfield**

# Benefit Summary for Non-Union Department Heads and Public Officials

The following summary outlines the conditions and eligibility for health and welfare benefits, leaves of absence and severance available to core Department Heads and Public Officials employed on a regular full time basis by the Town of Fairfield. These annually reviewed benefits are established by the First Selectman and the Director of Human Resources.

# Compensation

### Salary

- Annual salary increases are determined by the First Selectman and/or the Board of Selectmen.
- Department Heads will be paid on a bi-weekly basis.

# **Longevity** (except for Elected Officials)

- 3% increase for those with five (5) or more years of paid employment.
- 3% increase for those with ten (10) or more years of paid employment.
- 3%increase for those with fifteen (15) or more years of paid employment.

# **Deferred Compensation Plan**

- The Town will match your contribution into a deferred compensation plan on a two dollar employee contribution for every one dollar Town contribution to a maximum of \$1,000 Town contribution.
- You may elect to defer an additional portion of your pre-tax dollars as allowable under federal law both in the 457 plan and in a 403 plan. Participation in either program is handled as a payroll deduction thru a town qualified plan.

#### **Pension and Retirement**

### Hired prior to 11/1/2015

- Upon employment you are automatically enrolled in the Town Employees Retirement Plan.
   Your contribution to the plan is (2%) annually and is deducted from your gross salary on a pretax basis in accordance with the 414(h) (2) provisions of the Internal Revenue Code. Vesting occurs at the end of the 10<sup>th</sup> year of active service.
- A Department Head eligible for Vested Retirement shall receive an annual benefit equal to 2.275% if their highest salary multiplied by years of creditable service. The definition of highest salary (including base pay and longevity pay) shall be defined as the highest salary earned over the period of twelve (12) consecutive months paid during their years of active employment.
- Should you leave with ten year or more of service before age 62, you may elect to receive a Vested Deferred Retirement payable at age 62, in lieu of receiving accumulated contributions plus interest.
- Should you separate from the Town prior to being fully vested (ten years paid employment) all
  your pension contributions plus interest will be returned to you.

## *Hired on or after 11/1/2015*

- All employees hired after November 1, 2015 shall participate in a 401 (a) type pension plan with no eligibility or vesting rights in the Town's existing retirement system. The employee shall be required to contribute at least four (4%) to the plan but may contribute up to the maximum allowed by law. The Town shall match the employee's contribution up to a maximum of five (5%). The Town contribution shall not vest until the employee has been continuously employed for five (5) years.
- The Town shall provide long term disability benefits (LTD) for the permanent and total disability of employees hired on or after November 1, 2015 at the rate of fifty (50%) percent of salary. This benefit will be provided through insurance.

### **Health Insurance**

- Eligibility to participate in the Town of Fairfield Active Employee Benefit Plan occurs on the date of hire.
- Effective July 1, 2015, if you elect to participate in the health insurance plan your weekly contributions will be a bi-weekly deduction of:
  - Hired prior to July 1, 2013-11% (ABR)
  - Hired on or after July 1, 2013----13% (ABR)
- Post-employment insurance (OPEB) shall be provided to all fully vested Department Heads and Public Officials who leave town service after 10 full years of service and who are over the age of 62. Such continuing health insurance shall solely cover the insured and existing dependents covered at the time of leaving employment. For all Department Heads hired since July 1, 2010, the insured shall pay the contribution toward such health insurance at the same rate being paid at the time of termination.
- Upon retirement, the health plan shall be reduced to a Medicare Carve-Out for those covered upon reaching the age of Medicare eligibility. The cost of Medicare, if any, shall be borne by the retiree and eligible dependents.

# Life Insurance

- You shall receive term life insurance coverage calculated at one and one half (1 ½) times your annual salary to a maximum of \$150,000. In accordance with federal state tax rules, the first \$50,000 has no tax liability. Any amount in excess is subject to federal tax which will be deducted from your paycheck. If you do not want to pay the additional tax, you may elect to receive the base amount of \$50,000.
- You may purchase additional term life insurance at the provider's standard rate up to a maximum combined total of \$250,000.
- Upon normal retirement you shall receive a term life insurance policy in the amount of \$30,000

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## **Vacation**

- Accrual of vacation time begins on the first day of the month following your date of hire at a rate of one and two thirds (1.66) days per month to a maximum of twenty (20) days per year. You may use this time as soon as you have earned it.
  - After five (5) years of paid cumulative Town employment, your vacation time increases to twenty-three (23) day per year. You will be credited the additional three (3) days on the next following July 1<sup>st</sup> and each year thereafter until you have ten (10) year of service.
  - After ten (10) years of paid cumulative Town employment, your vacation time increases to twenty-five (25) days per year. You will be credited with the additional five (5) days on the next following July 1<sup>st</sup> and each year thereafter.
- You may have a maximum of seventy (70) days' vacation to your credit at any time. Should you exceed this limit, you will lose the time. Please note that your monthly crediting of vacation time occurs on the first day of the month.
- Upon separation from Town employment, you will be paid for all unused vacation days to a maximum of sixty (60) days.

### **Sick Leave**

- Accrual of sick leave begins on the first day of the month following your date of hire at a rate of
  one (1) sick day per month of service up to a maximum of twelve (12) days per year. On July 1<sup>st</sup>
  following your date of hire you will receive twelve (12) sick days per year and each year
  thereafter.
  - After five (5) years of paid cumulative Town service, you automatically become eligible for twenty (20) sick days per year.
  - After ten (10) years of paid cumulative Town service, your eligibility for paid sick time increases to thirty (30) days per year.
- You may carry over your full allotment of unused sick days into the next year, and bank this time to a maximum accumulation of one hundred and eighty (180) days.
- You will not be compensated for unused sick days upon separation from employment.

#### Personal Leave Days

- When you are initially hired, you will receive a pro-rated number of personal leave days based upon five (5) days per year. You will continue to receive a maximum of five (5) days of personal leave on January 1<sup>st</sup> of each year thereafter. Personal leave may be used for family emergencies, funerals, religious holidays or other personal needs.
- This time may not be carried over from year to year and has no monetary value upon separation from Town service.
- Additional days may be granted by the First Selectman at his/her discretion upon demonstrated hardship.
- Unpaid time off for non-medical reasons may be requested and solely granted by the First Selectman for a period of up to six (6) months.

#### **Funeral Days**

• Four (4) funeral days are available for the death of an immediate family member or someone domiciled in your home.

## **Compensatory Time**

All Department Heads are expected to work a full work week. You are <u>not entitled to any</u> compensatory time and therefore cannot accrue or use it. This is not to suggest that you do not have some flexibility in your work schedule when you are required to attend a late meeting.

## **Holidays**

- The Town of Fairfield recognizes a total of twelve (12) paid holidays per year as follows:
  - New Year's Day, Martin Luther King Jr. Day, President's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Friday after Thanksgiving and Christmas Day.
- Holidays that fall on a Sunday will be observed the following Monday. If a holiday falls on a Saturday the Town will observe the preceding Friday.

### **Workers Compensation**

The Town will provide workers compensation benefits under the Connecticut State Worker's Compensation Act as Follows:

- First year of employment-(2 ½) working days at full pay for each month of service
- Year one to year five---(30) working days at full pay
- Year five to year ten---(60) working days at full pay
- Over ten year---(90) days at full pay

Note: An employee's anniversary date shall determine his/her length of service and eligibility for occupational disability benefits. When eligibility for occupational benefits at full pay is exhausted, payment will continue in accordance with the CT State Compensation Act Provisions. A new period of eligibility shall occur when an employee passes their anniversary date provided they are currently receiving full pay.

## Family & Medical Leave (FMLA)

The Family and Medical Leave Act of 1993 (FMLA) provides entitlement of up to twelve (12) work weeks of unpaid leave with job protection for the following reasons: birth and care of your child, or placement for adoption or foster care of a child with you; care of your immediate family member who has a serious health condition; or care of your own serious health condition. Contact Human Resource for more information.

### Separation Benefits

- In the event of a permanent involuntary termination from the payroll, you will be eligible to receive one (1) weeks' pay for each full year of service, up to a maximum of thirteen (13) weeks' pay. Partial years will be pro-rated accordingly. Calculation of severance will be at your regular base salary, excluding any additional compensation. Eligibility for severance compensation occurs in the case of dismissal for reasons other than cause, or for resignation by request when the circumstances are such that severance would have been due had you been dismissed instead.
- Under the Consolidated Omnibus Budget Reconciliation Act (COBRA) should you leave Town service, you may also entitled to continued medical coverage at your expense should you not have OPEB benefits.

Michael Tetreau	Date
First Selectman	