

BENEFITS The following benefits are provided through the City of Middletown and through an Agreement between the Russell Library Company and the Russell Library Employees Union. The Agreement itself should be consulted for all other purposes. New employees covered by the Agreement, on the 60th day of employment, shall either become members of the Union or pay a monthly service fee. The fiscal year is July 1 – June 30.

NOTE: An employee eligible for insurance benefits must be enrolled within 30 days of the appointment. If the employee misses that window, the person will have to wait until the open enrollment period in July.

Benefits Through the City of Middletown:

CREDIT UNION: The City of Middletown has a credit union that the employee may join if s/he wishes. Options are automatic savings deductions from paycheck, saving clubs, and low cost loans.

DENTAL PLAN: Delta Dental provides some coverage for dental costs.

DIRECT DEPOSIT: Direct deposit of weekly paychecks in a bank or credit union is available.

EMPLOYEE ASSISTANCE PROGRAM: The Employee Assistance Program is a voluntary, confidential counseling service to help employees and their families deal with life management problems.

EYEGLOSS PRESCRIPTION: Eye Care Plan of America provides savings on eyeglasses. The Insurance and Benefits office distributes the member card. <http://www.ecpa.com/>

LIFE INSURANCE: Employee pays \$5.00 per month for life insurance coverage of \$25,000.00 for employee, \$5,000.00 for employee's spouse, and \$2,500.00 coverage for each child.

LONGEVITY: Annual longevity payments start after 7 years of service. (7-10 years = \$300.00, 11-16 years = \$400.00, 17-21 years = \$500.00, 22+ years = \$600.00.)

MANDATORY MEDICARE COVERAGE: Employees hired after March 31, 1986 and not paying social security taxes are subject to the Medicare Tax. This tax at the rate of 1.45% will be deducted from wages, with the City matching the tax withheld.

MEDICAL COVERAGE: Covered employees are offered the choice of two health plans. More detailed information is available.

CIGNA – Network Point of Service Plan (with Delta Dental) – Weekly contributions as of 7/1/05:

Employee Only	\$ 5.46
Employee + 1	\$10.78
Family	\$14.85

CIGNA NETWORK POINT OF SERVICE (POS) – replaces EPP/HMO plan in effect through June 30, 2005 - to access care you must utilize a CIGNA participating provider. Most services under the plan are covered at 100% subject to a \$5.00 co-pay. The plan requires that you designate a primary care physician (PCP) for you and your covered family members. Your PCP will oversee your care and provide referrals for specialty care. Additionally, this plan includes an out-of-network option with high-level deductible, co-insurance and out-of-pocket maximum amounts, pursuant to minimum requirements set forth by the State of Connecticut.

Employees enrolled in this plan are also eligible for discounts on eyewear through Eye Care Plan of America or ECPA (a/k/a EyeMed). This benefit is not part of your CIGNA health plan; the City separately contracts with ECPA to provide this benefit. For a list of participating vendors, you may visit the ECPA's website at www.ecpa.com. This plan also has a hearing benefit through the University of Connecticut of 100% coverage for hearing tests and 50% coverage on hearing aids.

MEDCO HEALTH SOLUTIONS – Your new prescription drug vendor effective July 1, 2005 – co-pay of \$3.00 for generic and \$6.00 for brand name for a 30-day supply, \$0 for mail order for a 90-day supply.

CIGNA – Open Access Plus Plan (with Delta Dental) – Weekly contribution as of 7/1/05:

Employee Only	\$ 6.97
Employee + 1	\$13.88
Family	\$19.12

CIGNA OPEN ACCESS PLUS Plan – replaces PPO plan in effect through June 30, 2005 - to access care you have the option of receiving care in-network by a CIGNA participating provider with most services covered at 100% subject to a \$10.00 co-pay, or out-of-network by a physician of your choice, subject to a deductible and co-insurance up to a specified out-of-pocket maximum. This plan does not require that you designate a primary care physician (PCP). No referrals are required for specialty care.

MEDCO HEALTH SOLUTIONS – Your new prescription drug vendor effective July 1, 2005 – co-pay of \$5.00 for generic, \$10.00 for brand name, \$5.00 for mail order for a 90-day supply, network pharmacy only.

The above is a brief summary of the two benefit options. Detailed Summary Plan Descriptions (SPD) are available in the City Risk Manager's Office, which SPDs shall prevail in the event of a benefit dispute.

PENSION PLAN: Under the pension available to full-time employees 6% of employee's salary is withheld. Upon termination before retirement the employees is returned all of the money s/he paid in plus interest. For more information check the pension plan itself.

TAX-DEFERRED SAVINGS/INVESTMENT PLAN: A tax-deferred savings/investment plan is available.

Benefits Through the Russell Library Company (per Articles of Agreement Between Russell Library Company, Inc., and Russell Library Employees Union Local 1303-85 of Council 4, AFSCME, AFL-CIO, effective July 1, 2003 to June 30, 2007)

CONTINUING EDUCATION: Russell Library encourages and supports continuing education. In addition to Article 16 in the Agreement, the Friends of the Russell Library have an Education Assistance Program.

HOLIDAY PAY: 12 holidays each year- New Year's, Martin Luther King Jr. Day, President's Day, Good Friday, Memorial Day, July 4th, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Christmas, Floating Holiday.

PERSONAL LEAVE: 3 days per fiscal year

SICK LEAVE: 15 days per fiscal year (1 ¼ days per month) may be accumulated to a total of 150 days. Reimbursement for unused sick time upon an employee's retirement or death at one-third (1/3) the rate of the 150 days accrued sick time balance, which equals 50 days maximum payment.

TERMINATION PAY: Regular employees who leave the employ of the Library for any reason after 5 continuous years of employment shall receive termination pay for unused vacation.

UNION DUES: Current dues are \$29.50 per month, or a service fee may be paid.

VACATION: To be used in the following year after it is earned, per schedule in Agreement.

Professional: 20 days per year, 10 days of which may be taken after 6 months of service.

Non-Professional: 10 days, 5 days of which may be taken after 6 months of service

15 days, after 3 full years of continuous service

20 days, after 6 full years of continuous service