



Town of Middlebury Employee Benefits Summary

Enclosed is information and some of the paperwork you need to complete now that you are an employee of the Town.

HEALTH INSURANCE

The Town offers employees the MVP Gold 3 Plan – a \$3,000/\$6,000 Individual/Family Deductible. The Town contributes to a Health Reimbursement Account (HRA) \$2,400 towards the \$3,000 deductible for a single person, and \$4,800 of the \$6,000 for a two-person/family.

A description of this plan is included in the packet to give you an overview of coverage.

For Union employees, the Town pays the following percentage of premiums:
(These contributions are subject to change, as negotiated with the union.)

88%	Single
84%	Two person
84%	Family

For non-union employees, the Town pays the following percentage of the premium:
(These contributions are reviewed annually and are subject to change.)

100%	Single
90%	Two person
90%	Family

MVP Select Care

The Town contracts with MVP Select Care to administer our Health Reimbursement Plans and Flex Spending Accounts. Employees are provided a debit card to be used to purchase prescriptions and to pay doctor and hospital bills.

FLEX SPENDING ACCOUNT

Employee may have a pre-tax deduction from their pay go into a medical and/or dependent care flex spending account. These monies may be used for qualified medical expenses and for child care/dependent care services.

DELTA DENTAL

The Town offers a dental plan through Northeast Delta Dental. The plan is a basic plan that covers 100% of preventative/diagnostic procedures and 60% of other procedures up to \$750 per person. There is no cost to the employee for this benefit.

VISION CARE

At no cost to the employee you and your family have vision care coverage through VSP (Vision Service Plan). This plan covers your exam cost and a portion of your lenses and frames. You may use a portion of the Health Reimbursement Account the Town contributes towards your health insurance to cover the balance of the cost not covered through VSP.

LIFE INSURANCE / DISABILITY INSURANCE

The Town carries a life insurance policy on each full time employee in an amount equal to their annual salary. There is no cost to the employee and the policy terminates at the time the employee leaves the employment of the Town.

Employees also have disability insurance and long-term disability insurance that will cover a portion of their pay for the while out on extended sick leave.

RETIREMENT

The Town contributes to the employee's retirement plan through the Vermont Municipal Employees Retirement System (VMERS).

AFLAC

The Town is pleased to offer employees the option of purchasing AFLAC supplemental insurance plans for you and other family members through payroll deductions. These plans are at the expense of the employee and the plans offered are:

- Personal Cancer Protection Plan,
- Personal Hospital Intensive Care,
- Personal Accident Expense, and
- Life Insurance