

# City of Springfield Benefits Package

The City of Springfield is proud to offer its employees a competitive benefits package that is an important part of your total compensation package.

# **Quick Overview**

#### **Paid Vacation**

Earned vacation time can be taken after 6 months of service.

#### **Paid Sick Time**

Full-time employees immediately start accruing 1 1/4 days per month which can be taken after 6 months of service. Unused sick days can roll over into subsequent years indefinitely.

#### **Incentive Days**

Employees have the ability to earn up to The City observes 12 paid holidays. 3 incentive days per year.

### **Paid Personal Days**

Employees can use up to 3 of your accrued sick days as personal days.

### **Paid Holidays**

# **Employee Assistance Program**

Free, confidential and personal assistance to employees and their families to resolve problems that affect their personal lives.

# **Employee Benefits**

# **Group Health Insurance**

The City offers a wide selection of health plans for eligible employees to choose from through the State of Massachusetts Group Insurance Commission (GIC).

As the employer, the City contributes 75% of the cost for individual or family health coverage. Employees are responsible for the remaining 25%, which is paid through a pre-tax payroll deduction to begin in the month prior to your effective coverage date. Employees are automatically enrolled with individual or family Cigna Dental and Vision coverage upon enrolling in health insurance with the City.

#### **Dental & Vision**

The City of Springfield provides basic dental and vision coverage through Cigna. Enrollment into the dental and vision benefits is automatic with your enrollment into any of the medical plans. You do not need to complete additional forms to be enrolled in this benefit. You can also log into mycigna.com once you are enrolled as a member for additional details.

### Healthcare and Dependent Care Flexible Spending Accounts

The FSA benefit allows employees to contribute pre-tax dollars to individual accounts for eligible uninsured or unreimbursed medical, dental, vision care, and dependent care expenses.

The **Health Care FSA** is a DEBIT CARD which allows employees to "Swipe-N-Go". The debit card can only be used for eligible health care expenses.

A **Dependent Care FSA** (DCFSA) is a pre-tax benefit account used to pay for eligible **dependent care** services, such as preschool, summer day camp, before or after school programs, and child or adult daycare.

### **Basic & Supplemental** (Optional Life Insurance)

Employees may elect \$2,000 of Basic Term life insurance coverage, of which the City pays 50% of the monthly premium. The Basic Life includes Enhanced Accidental Death and Dismemberment coverage equal to one times the employee's life benefit.

In addition to a Basic Term life insurance policy, an employee may elect to enroll in Supplemental (Optional) Term Life, Spouse Term

Life (up to 50% of the employee optional coverage with a maximum of \$25,000), and Dependent Term Life policies (children age 14 days to 23 years who are unmarried). Employees must be enrolled in a Basic Term life insurance policy to be eligible for Supplemental (Optional) coverage.



# **Employee Benefits**

# **Deferred Compensation Program**

The SMART plan is a retirement savings program authorized under section 457 of the Internal Revenue code. Section 457 programs, commonly referred to as a 457 deferred compensation program, allow eligible employees to save and invest pre-tax dollars through salary deferrals.

Participation in the SMART plan is easy, convenient, and offers tax deferred advantages by lowering your current taxable income by postponing paying taxes on contributions made to the plan. The contributions and any earnings that accumulate over the years are not taxed until you receive them. That's usually at retirement, when you may be in a lower tax bracket.



The Springfield Retirement System is a mandatory retirement plan for nearly all full-time and part-time employees of the City of Springfield, the Springfield Housing Authority and the Springfield Water and Sewer Commission. The Board administers the retirement system for approximately 4,000 members and 2,800 retirees and survivors.

A vested retiree of the City is eligible for health insurance benefits under the City's health insurance plan. In order to be eligible for GIC health insurance benefits at retirement, you must be eligible for and collecting a pension from a municipal retirement system or another retirement system eligible for GIC benefits (OBRA is not a GIC approved retirement system). The City currently pays 75% of the cost of your health insurance premium.

For more information regarding the Springfield Retirement System, visit:

<u>springfieldretirement.com</u>

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# **Contact Information**

### **Human Resources**

City Hall Room 005

Office Hours (Monday-Friday): 8:15 a.m.-4:30 p.m.

Contact Info: Chloe Meunier Senior HR Generalist 413-787-6199 sdestasio@springfieldcityhall.com

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