

TOWN OF KENNEBUNK



FULL-TIME EMPLOYEE BENEFITS – Effective January 1, 2026

HEALTH INSURANCE & HEALTH REIMBURSEMENT ARRANGEMENT:

Health Insurance – An Anthem, Katahdin plan, offered through Maine Municipal Employees Health Trust. Currently, the Town pays 82% and the employee pays 18% of the total premium. The effective date of coverage is the first of the month after date of hire. Prescription coverage is included in the plan. Premiums can be deducted pre-tax. See MMEHT website for more information. <https://www.mmeht.org/medical-plans/>

Employee weekly premium (48 weeks) – Single: \$58.52; Employee & Child(ren): \$95.49; Employee & Spouse/Domestic Partner or Family: \$131.27

Health Reimbursement Arrangement (HRA) – Offered through Flores. Employees and any dependents are automatically enrolled in the HRA when enrolled in health insurance. The HRA reimburses employees and their dependents for the deductible and coinsurance amounts of the Health insurance plan. See Flores website for more information. <https://www.flores247.com/>

Health Insurance Buy Out – The Town currently pays 30% of the annual health insurance premium to eligible employees who opt out of the Town's health insurance. The calculation is based on the employee's current level of health coverage (single, family etc.). Eligible employees receive payment weekly. Employees MUST provide a Verification of Coverage upon hire and annually to receive the buy-out.

DENTAL INSURANCE:

A Delta Dental Plan, offered through Maine Municipal Employees Health Trust. Current premiums are paid 50% by the Town and 50% by the Employee. The effective date of coverage is first of the month after date of hire. See MMEHT website for more information. <https://www.mmeht.org/other-benefits/dental-insurance/>

Employee weekly premium (48 weeks) – Single: \$5.80; Employee & Spouse/Domestic Partner: \$10.02; Employee & Child(ren) or Family: \$19.12

VISION INSURANCE:

An EyeMed Plan, offered through Maine Municipal Employees Health Trust. Current premiums are paid 50% by the Town and 50% by the Employee. The effective date of coverage is first of the month after date of hire. See MMEHT website for more information. <https://www.mmeht.org/other-benefits/vision-and-hearing/>

Employee weekly premium (48 weeks) – Single: \$0.54; Employee & Spouse/Domestic Partner: \$1.07; Employee w/ Child(ren): \$1.15; Family: \$1.84

LIFE INSURANCE OPTIONS:

(1) MMEHT Life Insurance – Coverage through The Standard Insurance Company, offered through Maine Municipal Employees Health Trust. The amount of life insurance is equal to your annual salary, rounded up

to the nearest thousand. Supplemental and Dependent life insurance coverage is also available. See MMEHT website for more information. <https://www.mmeht.org/other-benefits/life-insurance/>

Cost (48 weeks) – Based on annual salary (*costs will increase if salary increases*)

One basic unit of life insurance is the annual salary rounded up to the next \$1,000 (**at no cost to employee**)

Up to 3 additional supplemental units are available with an additional cost per week

Plan A Dependent coverage weekly premium (48 weeks) – \$0.53

Plan B Dependent coverage weekly premium (48 weeks) – \$1.13

(2) MainePERS Group Life Insurance – Coverage through The Hartford Insurance Company, offered through Maine Public Employees Retirement System. The amount of life insurance is equal to your annual salary, rounded up to the nearest thousand. Supplemental and Dependent life insurance coverage is also available. See MainePERS website for more information.

<https://www.mainebers.org/employers/group-life-insurance/group-life-insurance-premium-calculator/>

Cost (48 weeks) – Based on annual salary (*costs will increase if salary increases*)

One basic unit of life insurance is the annual salary rounded up to the next \$1,000 and has a cost per week

Up to 3 supplemental units are available with additional costs per week

Plan A Dependent coverage weekly premium (48 weeks) – \$0.48

Plan B Dependent coverage weekly premium (48 weeks) – \$0.85

INCOME PROTECTION:

Income Protection – Coverage through Unum Insurance, offered through Maine Municipal Employees Health Trust. This benefit provides short-term disability coverage (up to one year) for employees who are unable to work due to a non-job related accident, injury, or illness. Benefits are paid regardless of any sick leave or other disability income the employee may receive. Choices are 40%, 55%, or 70% of salary. See MMEHT website for more information. <https://www.mmeht.org/other-benefits/income-protection-plan/>

Cost (48 weeks) – Based on annual salary (*costs will increase if salary increases*)

Three levels of coverage are available with an additional cost per week: 70%, 55% and 40%

FLEXIBLE SPENDING ACCOUNT (FSA):

Health FSA – FSA accounts are offered through Flores. You decide how much money to contribute pre-tax each year to pay for eligible expenses such as deductibles, copays, prescriptions, and more. The maximum annual election amount for the health FSA is \$3,400 for 2025. The annual carryover maximum is \$680.

Dependent Care FSA – You decide how much money to contribute pre-tax each year to pay for eligible expenses related to caring for a child under the age of 13 or dependents who are unable to care for themselves so that you and your spouse (if applicable) are able to work. Eligible expenses include day care, before/after school programs, adult dependent care, etc. The maximum annual election amount for the Dependent Care FSA is \$7,500.

The Town offers a 90-day run out period for claims from the previous year, and allows unused funds to be rolled over into the next plan year. See the Flores website for more information. <https://www.flores247.com/>

RETIREMENT OPTIONS:

Two Main Retirement Plan Options –

- (1) **MissionSquare (Previously ICMA-RC) 401a Plan:** Employee's contribution is 7.5% of wages and the Town matches 7.5% of the employee's contribution. Employee selects where contributions are invested (defined contribution plan). Employee's contribution is pre-tax for federal and state taxes. Taxes are paid when withdrawing contributions. Employee is vested after 3 continuous years of employment. Employee must enroll within 60 calendar days from their date of hire. Contributions shall begin on the first of the month following the end of the election period. An employee remains a member in the plan until separation from employment. See MissionSquare's website for more information.

[https://www.missionsq.org/products-and-services/401\(a\)-defined-contribution-plans.html](https://www.missionsq.org/products-and-services/401(a)-defined-contribution-plans.html)

- (2) **MainePERS** – This is a defined benefit plan. Employees are vested after 5 years in MainePERS and are eligible for a retirement benefit at appropriate retirement age. Police and Fire Rescue employees are part of **Plan 1C** (20 years of service, 50% of AFC* plus 2% of AFC* for each year of service beyond 20 years); all other retirement eligible employees are part of **Plan AC** (Age 65 or 25 years of service, 2% of AFC* for each year of service).

*AFC=Average Final Compensation. Contribution rates for each plan are set annually by MainePERS. Employee's contribution is pre-tax for federal taxes (taxes are to be paid when withdrawing contributions). Employees may only join MainePERS at time of hire and have 30 days to enroll, but retro contributions must be collected back to their first pay check with the Town. Employees who join MainePERS are NOT eligible to withdraw their contributions or stop participating unless they terminate employment. See MainePERS website for more information. <https://www.maineopers.org/>

Supplemental Retirement Plan Option –

MissionSquare 457 Plan: An employee enrolled in the 401a Plan or MainePERS may also choose to enroll in the 457 Plan. Employee decides the \$ or % contribution amount and selects where the contributions are invested. The Town does not provide a match to contributions. Employee's contribution is pre-tax for federal and state taxes. Employees can join anytime. See MissionSquare's website for more information. [https://www.missionsq.org/products-and-services/457\(b\)-deferred-compensation-plans.html](https://www.missionsq.org/products-and-services/457(b)-deferred-compensation-plans.html)

OTHER BENEFITS:

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| - AFLAC Insurance | - 13 Paid Holidays |
| - New York Life Insurance | - Earned Paid Leave |
| - Employee Assistance Program | - Paid Sick & Vacation Time |
| - Retiree Health Insurance Subsidy
(Police & Fire Only) | - Personal Days & Floating Holiday |
| | - Wellness Offerings |

This is a brief explanation of the benefits offered and is not intended to be a comprehensive and detailed summary or description. More information will be provided during new employee orientation. Please see HR if additional information is needed or when wishing to update/change any benefit. You must notify HR of a change of address, adding/deleting a spouse or child/children through marriage, divorce, etc.