

**TOWN OF PALISADE**  
**2011 EMPLOYEE BENEFITS**

**Health Coverage with RMHP**

**Good Health HMO 1500/75 Plan** – \$1500/\$3000 deductible, \$3,500/\$7000 OOP max, \$45 Copay with PCP, Rx \$15/\$60/\$75. Town contributes: \$600/\$800/\$900 toward medical & dental premium of: \$479.73/\$958.05/\$1,281.05. Must work minimum of 32 hours/week Coverage begins the 1<sup>st</sup> of the month following date of hire

**Good Health HMO 2000/70 Plan** - \$2,000/\$4,000 deductible, \$4,000/\$8,000 OOP max, \$45 copay with PCP, Rx \$15/\$60/\$75. Town contributes \$600/\$800/\$900 toward medical & dental premium of \$454.69/\$907.96/\$1,214.68 Must work a minimum of 32 hours/week coverage begins the 1<sup>st</sup> of the month following date of hire.

**Good Health HMO 2000/70 Generic Plan** - \$2,000/\$4,000 deductible, \$4,000/\$8,000 OOP max, \$45 copay with PCP, Rx Generic Only. Town contributes \$600/\$800/\$900 towards medical & dental premium of \$421.07/\$840.75/\$1,125.61. Must work 32 hours/week coverage begins the 1<sup>st</sup> of the month following date of hire.

**Dental Coverage with RMHP**

\$50/\$150 annual ded, \$1,000 annual max, \$100/\$80/\$50  
No Ortho.  
Must work minimum of 32 hours/week  
Coverage begins the 1<sup>st</sup> of the month following date of hire

**Life and D & D with Lincoln Financial**

Employee is covered for \$15,000  
Employee must work 40 hrs per week  
Town pays 100% of Premium  
Must be employed for 1 year before becoming eligible.

**401a Retirement with ICMA**

Employee 5%  
Town matches 5%  
Must be employed 1 year before becoming eligible to invest  
Vested after 5 years

**457 Retirement with ICMA**

Employee can contribute pre-tax dollars into a 457 for an added retirement benefit

**FPPA (Public Safety)**

Employee 8%  
Town matches 8%  
Employee can contribute pre-tax dollars into a 457 plan also available through FPPA for additional retirement benefit

**Vacation & Sick**

Employees accrue 8 hours of sick time a month; sick time may be carried over from year to year without any maximum limitation.  
Medical or Dental appts are not charged against sick leave

Vacation is accrued according to the following schedule:

0-5 yrs	8 hrs per month
5-10 yrs	10 hrs per month
10-15 yrs	12 hrs per month
15- 20 yrs	14 hrs per month
20+ yrs	16 hrs per month

Vacation time may be carried over from year to year up to a maximum of 160 hours for employees with less than 10 yrs of employment, 240 hours for employees with more than 10 yrs of employment.  
Employees must work 6 months before vacation time can be used.

**Holidays**

The Town recognizes 11 paid Holidays:

New Year's Day, Martin Luther King Day, Presidents Day, Memorial Day, Fourth of July, Labor Day, Veterans Day, Thanksgiving Day, the day after Thanksgiving, Christmas Day, and either the day after or the day before Christmas.