



**BENEFIT OVERVIEW FOR THE EMPLOYEES OF
THE TOWN OF BERLIN
July 1, 2026, through June 30, 2027 (FY 27)**

EMPLOYEE INSURANCE PLANS – COSTS FOR EMPLOYEES ARE LISTED AT BI-WEEKLY RATES

MEDICAL - Care First Blue Choice Open Access (with an HRA account and an FSA option)

Employee	Employee/Child(ren)	Employee/Spouse	Family
\$23.64	\$122.47	\$135.80	\$195.28

DENTAL - Care First Blue Dental Plus

Employee	Employee/Child(ren)	Employee/Spouse	Family
\$4.98	\$19.02	\$26.45	\$38.68

Or upgraded dental plan

Employee	Employee/Child(ren)	Employee/Spouse	Family
\$7.15	\$23.04	\$31.45	\$45.27

VISION - Care First Davis Vision

Employee	Employee/Child(ren)	Employee/Spouse	Family
\$3.11	\$5.75	\$7.15	\$9.45

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

The town pays for a \$50,000 life and accidental death and dismemberment policy for all active employees through Principal at no cost to the employee. The employee can purchase supplemental coverage or family coverage through payroll deduction from Principal, AFLAC, or Washington National. Their offerings include things like Accident, Cancer, Disability, etc.

MARYLAND STATE RETIREMENT BENEFITS (Supplemental retirement options through Nationwide are available)

- Employee’s Pension System – A mandatory 7% contribution from the employee and roughly an 11% contribution of the employee’s wages are paid by the Town.
- Law Enforcement Officer’s Pension System – A mandatory 7% contribution from the employee and roughly a 36% contribution of the employee’s wages are paid by the Town (sworn officers only).

EDUCATIONAL BENEFITS

- Required education would be paid in full by the Town at the start of any program.
- Non-required education is reimbursed 100% by the Town. This does not include books, registration, or graduation fees – tuition only. This is only after satisfactorily completing the probationary period and comes with a one-year commitment upon completion.

TOWN-ISSUED CELL PHONE

*Some positions are eligible for a town-issued cell phone.

VACATION LEAVE – Carryover 240 hours per year (Department Heads skip years 1-5)

<u>Completed Years of Service</u>	<u>Annually</u>
Year 1.....	48 hours per year
Year 2-5.....	96 hours per year
Year 6-15.....	144 hours per year
Year 16-20.....	192 hours per year
Year 21+.....	240 hours per year

SICK LEAVE – Unlimited accruals

Sick leave is accrued at the rate of 3.7 hours per pay period.

PERSONAL LEAVE – No carryover

Employees receive 16 hours per year. Department Directors receive 32 hours per year.

16 PAID HOLIDAYS – Additional pay for holidays worked.

New Year's Day	Columbus Day
Dr. Martin Luther King, Jr. Day	Veteran's Day
President's Day	Thanksgiving Day
Good Friday	Day after Thanksgiving
Memorial Day	Christmas Eve
Juneteenth	Christmas Day
Independence Day	New Year's Eve
Labor Day	Your Birthday!

OVERTIME PAY AND COMPENSATORY LEAVE

Non-exempt positions are eligible for overtime pay at the rate of 1.5 hours for each hour worked or compensatory leave at the rate of 1.5 hours for each hour worked.

Please Note: This overview is intended to provide a general summary of the benefits available to Town of Berlin employees. The Town reserves the right to modify, amend, suspend, or terminate any benefit plan at any time and for any reason, with or without prior notice.

The benefits described in this overview are governed by the official insurance contracts, plan documents, and the Town's Employee Handbook of Personnel Policies, all of which are available for review upon request. While every effort has been made to ensure the accuracy of this overview, if there is any conflict between the information provided here and the provisions of the official plan documents or insurance contracts, the official documents will take precedence.

Additionally, please note that oral explanations or descriptions of benefits should not be relied upon, as the written insurance contracts and plan documents will always govern.

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