

TOWN OF STOWE
EMPLOYEE BENEFIT OUTLINE
REGULAR FULL-TIME EMPLOYEES – PERSONNEL RULES
2026

This is a summary outline of employee benefits. See Town of Stowe Personnel Rules for full details of benefits.

I. Holiday Pay

The following are recognized as paid holidays and pro-rated in accordance with the employee's regular work schedule:

New Year's Day	Indigenous People Day
Martin Luther King Jr. Day	Veteran's Day
President's Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Juneteenth	Christmas Eve – ½ day
Independence Day	Christmas Day
Labor Day	

II. Earned Time Off and Sick Leave

Eligible employees will start to accrue ETO on their anniversary date at the following accrual rates:

- Start of employment to end of 3 years of service – 10 hours per month not to exceed 120 hours per year;
- Start of 4th year of service to end of 6 years of service – 13.34 hours per month – not to exceed 160 hours per year;
- Start of 7th year of service to end of 9 years of service – 16.67 hours per month – not to exceed 200 hours per year;
- Start of 10th year of service to end of employment – 20 hours per month – not to exceed 240 hours per year.

An employee must use at least 50% of their annual accrual of ETO each year. ETO leave may be accumulated from fiscal year to fiscal year up to a maximum of 800 hours. See Town of Stowe Personnel Rules for full details of ETO benefits.

Sick Leave

The Town shall provide regular full-time employees with paid time off, to a maximum of eighty (80) hours annually, to be used as sick leave. Employees shall on their date of hire, be provided their first year's accrual in one lump sum. Starting their second year of employment and each year thereafter, such employees shall accrue sick leave at a rate of 6.66 hours per month. The maximum accrual may not exceed 480 hours at any time during the year. Employees shall not be compensated for unused sick leave upon separation of employment. See Town of Stowe Personnel Rules for full details of sick leave benefits.

III. Medical Insurance

The first of the month following the employee's date of hire, employees are eligible to choose between two medical insurance plans. Details of each of the following plans will be provided upon hire.

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BlueCross and BlueShield of Vermont – The **Vermont Freedom Plan** offers Participating Provider Benefits with low Out-of-Pocket maximums. The Town will pay 90% and the employees 10% of the monthly premium. Employee contributions will be made weekly through a compensation deduction agreement (pre-tax dollars) under a Section 125 Cafeteria Plan as follows:

1-person plan: \$31.77 per week
2-person plan: \$63.53 per week
Family plan: \$90.44 per week

BlueCross and BlueShield of Vermont – **Exclusive Provider Organization (EPO)** plan offers In-Network benefits upon designation of a Primary Care Physician, no Out of Network benefits, with Out-of-Pocket maximums. The Town will pay 90%, employees 10% of the monthly premium. Employee contributions will be made weekly through a compensation deduction agreement (pre-tax dollars) under a Section 125 Cafeteria Plan as follows:

1-person plan: \$31.22 per week
2-person plan: \$62.44 per week
Family plan: \$88.93 per week

IV. Vision Plan

Employees electing to participate in either BCBS plan will also be covered by the Vision Plan Rider that covers a routine eye exam for a \$20 co-pay and \$120 for lenses or \$105 for contacts per year per plan participant.

V. Dental Plan

The first of the month following the employee's date of hire, employees are eligible to participate in the Northeast Delta Dental Insurance Plan. The Town will pay 95%, employees 5% of the monthly premium. Employee contributions will be made weekly through a compensation deduction agreement (pre-tax dollars) under a Section 125 Cafeteria Plan as follows:

1-person plan: \$0.00 per week
2-person plan: \$0.90 per week
Family plan: \$1.68 per week

VI. Life & Disability Insurance Plan

The first day of employment, employees shall be enrolled in a Life and Disability Insurance Plan through the Madison National Life Insurance Company, with monthly premiums paid in full by the Town.

- (a) Life Insurance with a face value of \$50,000, with additional coverage for accidental death and dismemberment (AD&D). Benefits are reduced by 50% at the age of 70.
- (b) Short Term Disability with a weekly benefit of 66.66% of base weekly pay will be provided. The maximum weekly benefit is \$650. The waiting/elimination period for such benefits will be 14 days, with a maximum duration of 26 weeks.
- (c) Long Term Disability with a monthly benefit of 60.00% of base monthly pay will be provided. The maximum monthly benefit is \$5,000 (minimum \$50). The waiting period for such benefits will be 180 days; the maximum duration of benefits is dependent upon age at the time of disability.

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VII. Flexible Benefit Plan

The Town will provide employees with an IRS recognized flexible benefit program to include a health Flexible Spending Account (FSA) and a Dependent Care reimbursement Account (DCA). Employees can make pre-taxable income contributions based on fifty-two weekly payroll deductions. Disbursements will be made in accordance with federal regulations as determined by the plan administrator.

VIII. Retirement Income Savings Plan

Employees working 24 or more hours per week shall participate in the Vermont Municipal Employee's Retirement System (VMERS) Group B beginning at the time of employment (Group D for Chief of Police). The Town shall contribute 10.6% of the employee's gross wages toward the combined employee and employer contribution (except Chief of Police as noted below). Employees shall pay the difference, if any, as dictated by the VMERS Board of Trustees. Currently, VMERS B combined contribution is 13.375%, with employee's share being 2.775%. Group D employee share for Chief of Police is 12.850% and employer share is 11.350%.

The Town shall also provide for pre-tax payroll deductions for any employee that voluntarily contributes to the Vermont Deferred Compensation 457(b) Plan in accordance with IRS regulations.

IX. Other

1. Assigned vehicle for 24/7 availability for police business and commuting (Chief of Police only)
2. Health and Fitness Club Memberships (\$200)
3. Employee Assistance Program
4. Education and Licenses
5. Worker's Compensation
6. FMLA
7. Jury and Court Appearances
8. Military Leave
9. Unpaid Administrative Leave
10. Clothing, Equipment and Tool Allowance (if applicable)
11. Travel and Meal Allowances
12. Volunteerism
13. Benefits Upon Separation

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