



# Retirement Benefits SFD & SPD

**Law Enforcement Pension System:**  
7% employee contribution

**City contribution:**  
FY2026: 39.64% | FY2027: 39.56%

**Retirement eligibility:**  
Age 50 or 25 years of service

**Supplemental Retirement:**  
457(b) Lincoln Financial- No Match

# Retirement Benefits General Government

Maryland State Retirement Pension  
7% employee contribution

City Contribution: 10%

## Retirement Eligibility:

Early Service Retirement: Age 60 with at least 15 years of eligible service  
Normal Service Retirement: Combined age + years of eligible service = 90

## Supplemental Retirement:

457(b) Lincoln Financial  
0.25% match up to 4% of employees' salary

# Health & Insurance Benefits

- ▶ CareFirst plans: Individual, Individual + Spouse, Family
  - ▶ EPO Plan
  - ▶ PPO Plan
- ▶ Bundled Medical, Dental, Vision, and Pharmacy coverage
- ▶ NO In-Network Deductibles
- ▶ FY27 - 19% Increase

## **\*City Share of Coverage**

The City Share for coverage is calculated as follows:

Individual Coverage :  $90\% * \text{Total Contract Amount}$ . The City Share for Individual Coverage for PPO is limited to the City Share for the EPO.

Other Coverage Plans (i.e. P+1, ES, FAM): City Share for Individual Coverage +  $(73\% * \text{Dependant Contract})$ . The Dependent Contract amount for PPO plans is limited to the Dependent Contract Amount for the corresponding EPO Plan.

# Employee Assistance Program



Confidential Counseling through CareFirst  
Paid for by the City



An employee or any member of their immediate family is eligible to use the EAP. The first five visits with a licensed counselor and pursuant to the EAP are provided to the employee or any member of their immediate family at no cost.

# Life Insurance & Other Optional Coverage

- ▶ Employer-paid Life Insurance:
  - ▶ \$10,000
- ▶ Employer-paid Accidental & Dismemberment
  - ▶ \$10,000
- ▶ Supplemental benefits through American Fidelity
  - ▶ Flexible Spending Account, Disability, Dependent Care, Life, Cancer coverage options.



# Paid Time Off & Family Support

12 Paid Holidays

Annual Leave

Personal Leave and Wellness Leave

Bereavement Leave

Paid Parental Leave: 6 weeks

Jury Duty Leave

Leave Donation Program & Wellness Leave Pool

Compensatory Time

Recognition Time

# Growth, Recognition & Culture



**Tuition Assistance:** Eligible Full- Time Employees-  
Up to \$2,500 annually



**Department training budgets** for certifications  
and development are also available



**Thrive Committee** events and employee  
engagement activities



**Employee of the Month:** \$100



**Employee of the Year:** \$1,000

# Workers' Compensation



Employees covered under Workers' Compensation receive full pay



Chesapeake Employers typically pays 66%-67%



The City of Salisbury makes up the remaining difference

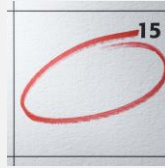


This helps employees avoid major income disruption during recovery

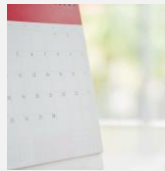


**Many employers do not provide this level of wage continuation.**

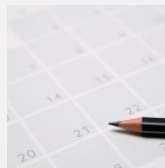
# Retiree Benefits



Full-time employees hired before September 1, 2017 are eligible to participate in the City's health insurance program following retirement after the employee has worked for the City for a minimum of ten (10) years.



Full-time employees hired on or after September 1, 2017 are eligible to participate in the City's health insurance program following retirement after the employee has worked for the City for a minimum of twenty (20) years.



There is not a minimum years of service requirement for regular full-time employees retiring through accidental disability after July 1, 2008. The employee's retirement must meet the State Retirement Agency's criteria for accidental disability and the employee must have been awarded accidental disability retirement from the State Retirement Agency to be eligible for the waiver of years of service.

# Employee Consultation Committee / Labor Management Committee

- ▶ Up to three non-management employees per department
- ▶ Regularly scheduled meetings with Administration and Departments Heads
- ▶ Review the current Collective Bargaining Agreements and determine agreed upon items that can be added to the Employee Handbook
  - ▶ Legislative document approved by City Council