



MONTGOMERY VILLAGE FOUNDATION, INC.

10120 APPLE RIDGE ROAD
MONTGOMERY VILLAGE, MARYLAND 20886-1000

(301) 948-0110 FAX (301) 990-7071 www.montgomeryvillage.com

November 10, 2017

MEMORANDUM

TO: MVF Personnel Committee

FROM: Dave Humpton, Executive Vice President

SUBJECT: MVF PERSONNEL COMMITTEE MEETING

The next regular meeting of the Personnel Committee will be held at 7:00pm on Monday, November 13, 2017 in the MVF Administrative Office – 10120 Apple Ridge Rd.

If you are unable to attend the Personnel Committee meeting, please e-mail Juana Hernandez at jhernandez@mvf.org.

DH/jh

MVF PERSONNEL COMMITTEE

Monday, November 13, 2017

7:00 p.m.

MVF Administrative Office – 10120 Apple Ridge Rd.

AGENDA

1. Residents' Time
2. Call to Order
3. Approval of May 15, 2017 Minutes (enclosure)
4. 2018 Employee Benefits Update (enclosure)
 - i New broker for benefits
 - ii New Online Benefits Portal
5. Computer Use Agreement revision (enclosure)
6. Adjournment
7. **Move to Closed Session:**

Pursuant to section 11B-111(4) Real Property, Annotated code of Maryland (Maryland Homeowners Association Act) to –

 - i. discussion of matters pertaining to employees and personnel

MINUTES OF MEETING
MONTGOMERY VILLAGE FOUNDATION
PERSONNEL COMMITTEE

May 15, 2017

A regular meeting of the Montgomery Village Foundation Personnel Committee was held at 7:00 p.m. on Monday, May 15, 2017 at the North Creek Board Room.

Members Present

Pete Young, President
Glenn Gargan, Vice President
John Driscoll, Director
Pete Webb, Director

Others Present

Dave Humpton, MVF Executive Vice President
Greg Snellings, CFO
Mike Conroy, Assistant EVP/Communications
Michelle Bentzel, MVF HR Director

1. Residents' Time

There were no residents present.

2. Call to Order

Mr. Young called the meeting to order at 7:09 p.m.

3. Review and Approve minutes from February 13, 2017 meeting

Mr. Webb moved approval of the meeting minutes. The motion was seconded and passed unanimously.

4. Overview of the 401(k) plan with Daniel Haverkos from AFS

Mr. Haverkos gave a summary of the plan assets, participation and savings rates. He distributed an Action Summary Report as of May 15, 2017 to show specific numbers associated with the summary as well as recent projects with MVF. The handout also provided a timeline of plan accomplishments from January 2010 to December 2016. Questions were asked regarding auto-enrollment, matching, risk mitigation and fee structures. Mr. Haverkos addressed these questions with explanations on fiduciary

responsibility, zero revenue sharing and benchmarking adding that since 2010 total revenue costs have been reduced from 1.15% to 0.95%. Mr. Haverkos also shared that he and his staff provide employee education to MVF staff and one-on-one sessions to help with financial wellness.

5. Update on Recruitment of Director of Recreation and Parks

Mr. Humpton gave an update on the advertising efforts and received resumes to date, for the Director of Recreation and Parks position. The ad is posted in MD, PA and VA with Indeed and other sites possibly picking it up as well. Approximately 25-30 resumes have been received, with only a couple appearing to be viable candidates with appropriate experience. Current staff were asked for input to design the advertisement and Mr. Humpton would like to involve a Board member during the interview process.

6. Salary and benefit guidelines for draft of the 2018 Budget

The members received and reviewed an enclosure outlining the proposed increases for the 2018 Budget.

Mr. Driscoll motioned to approved the guidelines. Mr. Webb seconded and the guidelines were approved unanimously.

7. Closed Session

Mr. Webb moved to adjourn the Open Session and go to Closed Session pursuant to Section 11B-111(4)(i), Real Property Annotated Code of Maryland at 7:30p.m. to discuss matters pertaining to Personnel. The motion was seconded and passed unanimously.

There being no further business, the meeting was adjourned at 7:30 p.m.

Michelle Bentzel



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November 10, 2017

MEMORANDUM

TO: MVF Personnel Committee

FROM: Michelle Bentzel, Human Resources Director

CC: Dave Humpton, Executive Vice President
Greg Snellings, Chief Financial Officer

SUBJECT: Proposal for 2018 Employee Benefits

In 2018, MVF will continue to offer group health insurance to all eligible employees. After consultation with our healthcare broker, we have decided to remain with the same three plans from Carefirst. Carefirst will be increasing premiums by 1.85% from 2017. A 2018 plan summary is as follows:

	Silver	Gold	Platinum
Details *	BC HMO HRA \$3000	HB Plus \$1500	Blue Choice Plus
Individual Deductible	\$3,000	\$1,500	\$0
Family Deductible	\$6,000	\$3,000	\$300
Health Reimbursement Acct	\$500 individual/ \$1,000 family	N/A	N/A
Preventive Copay (PCP/Specialist)	\$0	\$0	\$0
Coinsurance	0%	0%	0%
Copayment - Primary Care	Deductible then \$25	\$0	\$10
Copayment - Specialist	Deductible then \$50	\$30	\$20
Primary Care Required	Yes	Yes	No
Referral Required	No	No	No
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Out of Pocket Individual	\$4,750	\$7,150	\$1,500
Out of Pocket Family	\$9,500	\$14,300	\$3,000
Prescription Deductible	Combined with medical	\$0	\$0
Generic RX	\$10 (after deductible)	\$0	\$0

Silver – Blue Choice HMO HRA \$3,000: The 2018 Silver plan is the same that was offered in 2017 and is a Health Reimbursement Account (HRA) eligible plan. The 2018 HRA plan has a \$3,000 individual and a \$6,000 family deductible.

Gold – Healthy Blue Plus \$1,500: This is the same Gold plan that was offered in 2017.

Platinum – Blue Choice (100%/60%): This is the same Platinum plan that was offered in 2017.

Updates for 2018:

- MVF has decided to partner with a new healthcare broker, returning to a local provider and a company we have had a relationship with for over 9 years, Bogart & Brownell of Maryland.
- In an effort to streamline Open Enrollment, MVF has moved to an Online Portal for benefit enrollment with BenefitMall.
- As a result of the mandate for ACA reporting and our consistent census of 50 or more employees, MVF has purchased an ACA Reporting package from Paylocity, our payroll company. They now handle compliance and annual reporting.

Action Required: Approve a motion authorizing the EVP to execute a contract for health care benefits outlined in the following snapshot.

Montgomery Village Foundation, Inc. 2018 Employee Benefit Snapshot

Cash Benefit

MVF provides a cash benefit to all full-time regular employees in the amount of \$410 per bi-weekly payroll. The cash benefit can be used to purchase employee benefits. If the employee does purchase benefits, it becomes taxable income.

Health Insurance (3 options: Silver, Gold or Platinum):

	Silver	Gold	Platinum
Details *	BC HMO HRA \$3000	HB Plus \$1500	Blue Choice Plus
Individual Deductible	\$3,000	\$1,500	\$0
Family Deductible	\$6,000	\$3,000	\$0
Health Reimbursement Acct	\$500 individual/ \$1,000 family	N/A	N/A
Preventive Copay (PCP/Specialist)	\$0	\$0	\$0
Coinsurance	0%	0%	0%
Copayment - Primary Care	Deductible then \$30	\$0	\$20
Copayment - Specialist	Deductible then \$40	\$30	\$30
Primary Care Required	Yes	Yes	No
Referral Required	No	No	No
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Out of Pocket Individual	\$4,750	\$7,150	\$1,500
Out of Pocket Family	\$9,500	\$14,300	\$3,000
Prescription Deductible	Combined with medical	\$0	\$0
Generic RX	\$10 (after deductible)	\$0	\$10
Formulary Brand RX	\$45 (after deductible)	\$45	\$45
Non-formulary RX	\$65 (after deductible)	\$65	\$65

*Data in table based on In-Network charges

Health Insurance Bi-Weekly Premiums:

As a result of the Affordable Care Act, all health insurance premiums are age banded. The following are examples of bi-weekly premium cost for specific ages.

	Silver	Gold	Platinum
Age	BC HMO HRA \$3000	HB Plus \$1500	HB Advantage \$500
Child 0 -17 yrs.	\$ 74.58	\$110.83	\$130.44
25	\$117.92	\$175.24	\$206.23
35	\$143.52	\$213.30	\$251.01
45	\$169.60	\$252.04	\$296.62
5	\$261.92	\$389.23	\$458.07

Dental Insurance (2 options: ePPO & Choice)

- Dominion ePPO
 - Fee based structure; employee cost for services based on prearranged pricing with contracted providers. Diagnostic & preventative services covered 100%.
 - Individual annual deductible: \$25, Family annual deductible: \$75
 - Annual maximum: \$2000 (rollover up to \$1500 additional from prior year) Limited provider network.
 - NO out of network reimbursement.
- Dominion Choice
 - In network/out of network percentage based cost structure; ranges from 50%-100% coverage based on services provided. Diagnostic & preventative services covered 100%.
 - In Network/out of network - Individual annual deductible: \$50, Family annual deductible: \$150
 - Annual maximum: \$1500 (rollover up to \$1250 additional from prior year)

	Bi-weekly Premiums	
Plan Level	DentaQuest ePPO	DentaQuest Choice
Employee	\$10.52	\$22.44
Employee + one	\$20.73	\$46.95
Family	\$27.42	\$69.16

Life Insurance – Reliance Standard

Automatic, employer paid

- \$20,000 policy

➤ Optional, employee paid

- Up to \$100,000 additional self-coverage without medical exam,
- Age banded based on employee’s age
- Spouse coverage up to \$20,000 without medical exam,
- Child coverage up to \$10,000 for each child

Accidental Death & Dismemberment – Reliance Standard

Automatic employer paid

- \$20,000 policy

➤ Optional, employee paid

- Employee may purchase optional benefit amount equal to Optional Term Life elected
- Spouse may purchase optional be benefit amount equal to Spouse Optional Life elected
- Child may purchase optional be benefit amount equal to Child Optional Life elected

Long Term Disability – Reliance Standard □

Automatic, employer paid

- Benefits in the amount of 60% of your monthly pre-disability earnings to a maximum of \$5,000
- 90-day elimination period; up to normal SSA retirement age

➤ No optional coverage

Employee Assistance Program

- Employer paid, automatic enrollment
- **Employee Assistance Program** – The benefit provides 24/7 telephonic member support, Face-to-Face counseling and member website. You will receive up to 3 telephone or face-to-face sessions without any cost; if additional assistance is needed they will work with CareFirst to coordinate your care.

HRA & FSA - Prime Pay

- Health Reimbursement Account
 - Must elect health insurance coverage through MVF’s HRA group plan to be eligible
 - Up to \$500 reimbursement for employee only health insurance plan
 - Up to \$1000 reimbursement for employee + child(ren), Employee + spouse, or Family plan
- Medical FSA
 - Elect up to \$2,650 in pre-tax medical contributions.
 - Contribution amount divided by 26 annual pay periods. (maximum contribution each payroll: \$100.00)
 - Use it or lose it
- Dependent Care FSA
 - Elect up to \$5,000 in pre-tax childcare or adult care contributions.
 - Contribution amount divided by 26 annual pay periods. (maximum contribution each payroll: \$192.31)
 - Use it or lose it

Fidelity Investments – 401(k)

- Traditional
 - Up to 6% dollar for dollar employer match
 - 100% vested immediately
 - Contribute pre-tax dollars to retirement account
- Roth
 - Up to 6% dollar for dollar employer match
 - 100% vested immediately
 - Contribute after-tax dollars to retirement account

Miscellaneous

- **Vision Plan – Carefirst BlueVision Plus Rider Option D**
 - Copays: \$10 preferred provider/ \$45 non-preferred
 - Eye exams, Lens and Frames may be replaced every 12 months. Your benefit allowance is \$130 for frames.
 - The network has over 47,000 providers. You may use your benefits at Target, Visionworks, Walmart, Sam’s Club and many more listed on their website.

Coverage Level with Bi-Weekly Rates	Employee Only	Employee + 1	Employee + Children	Family
Basic	\$ 3.69	\$ 8.31	\$6.92	\$ 10.15

➤ **Legal Plan – Legal Resources**

- \$19 per month (\$8.77 per bi-weekly payroll), \$20 initial enrollment fee
- 100% coverage on contracted services to include will preparation, purchase/sale of primary residence, legal advice, landlord dispute, uncontested divorce, etc.
- Discounted price on services that are not 100% covered

➤ **AFLAC**

- Specified Critical Illness Insurance
- Accident Coverage

Purpose:

The purpose of the Employee Computer Usage Policy is to establish the conditions and rules under which employees may use the Montgomery Village Foundation's (MVF) computer software, equipment, data, e-mail and internet resources.

Software Media and Related Documentation

Only licensed software that is the property of ~~Montgomery Village Foundation~~ MVF shall be installed on individual computers or servers.

Software shall not be brought in from outside sources without specific prior permission from the Department Head and the Executive Vice President. All software/~~diskettes~~ or data brought into ~~Foundation~~ MVF facilities must be authorized by the IT Contractor~~scanned in house for viruses~~ before ~~use~~ installation on ~~Foundation~~ MVF computers.

Software purchased for use within ~~Foundation~~ MVF facilities must be installed on the appropriate machine(s) by the IT ~~Manager~~ Contractor or his/her designee.

Software shall not be copied for any reason other than backup.

Software shall not be moved from one computer to another without prior consent from the Department Head and/or IT ~~Manager~~ Contractor.

Software and related documentation purchased by ~~the Foundation~~ MVF shall not leave ~~the Foundation~~ MVF facilities ~~offices~~ except under express written permission from the Executive Vice President and notification to the IT ~~Manager~~ Contractor.

Equipment

Employees are expected to use reasonable care when using or transporting ~~Foundation~~ MVF equipment.

Computer equipment shall not be removed from ~~Foundation~~ MVF facilities without prior authorization from the Department Head or the Executive Vice President and notification to the IT ~~Manager~~ Contractor.

~~The Foundation~~ MVF assumes no responsibility or liability for personal computer equipment used for ~~Foundation~~ MVF business.

Data

Data, which include files, documents, graphics, data bases, ~~disks~~ flash drives and information stored in any other form, shall not be copied, disclosed, released or sold by any employee for anything other than official ~~Foundation~~ MVF business.

The ~~Foundation's Board of Directors~~ Executive Vice President must approve any use of the ~~Foundation's~~ MVF membership list.

Data of a personal nature shall not be copied, disclosed, released or sold for anything other than official ~~Foundation~~ MVF business without the permission of the ~~Foundation's~~ MVF Board of Directors or as required by Federal, State or County law.

Employees may not password protect files or in any way block access to any data.

E-mail

E-mail includes not only the ~~Foundation~~MVF-provided e-mail system, but also the act of sending and receiving e-mail through the Internet or other external communication services connected to MVF resources.

Employees should not say, do, write, view, or acquire anything that they would not be proud to have everyone in the world learn about.

Security

~~The Foundation~~-MVF provides an in-house e-mail system to enhance employees' productivity. An employee will not have a 'privacy right' on e-mail communications provided by ~~the Foundation~~MVF. ~~The Foundation~~-MVF reserves the right to review any e-mail originating from, or destined to, this site for appropriate content. The confidentiality of such material cannot be guaranteed. ~~The Foundation~~-MVF has the right to access and disclose the contents of electronic files for legitimate ~~Foundation~~-MVF operational or management purposes.

During the course of their work, Department Heads and the IT ~~Manager~~Contractor may monitor the network or e-mail system. It should be assumed that the content of e-mail messages may be seen by these authorized individuals during the performance of their duties. Messages can also be saved and shared with others who the sender did not intend.

E-mail and other electronic files may be accessible through the discovery process in the event of litigation. Electronic files may create a "record" and therefore are reproducible and subject to judicial use.

As part of the ~~Foundation's~~-MVF Disaster Recovery Plan and in an effort to prevent loss of data, e-mail and the systems involved in the transmission and storage of e-mail messages are backed up on a routine basis. This process results in copying data onto storage media that may be retained for periods of time and in locations unknown to the sender or recipient of a message. It should be assumed backup copies of e-mail messages exist and can be retrieved, even though the sender or recipient has discarded his/her copy of a message.

MVF uses e-mail security software to help track phishing and virus scams sent to employees. This software also periodically sends users training e-mails to help educate users and reduce attacks on MVF systems. Employees are required to complete a training course with the software on an annual basis.

Internet

~~The Foundation~~-MVF provides access to the Internet to enhance employees' productivity. It is available for legitimate ~~Foundation~~-MVF operational and management purposes.

Department Heads and the IT ~~Manager~~Contractor may monitor the use of the Internet.

Executable files (e.g., *.exe, *.com) and other documents can be transmitted via e-mail. Files attached to e-mail messages must be checked for viruses before they are executed on ~~the Foundation~~MVF's computer system and network.

Personal Use

To help improve the effectiveness of an employee's use of these resources, incidental and occasional personal use is permitted, as long as such use does not:

Interfere with existing MVF rules or policies ~~pertaining to the Foundation~~ or distract or disrupt the conduct of ~~Foundation~~MVF business.

Have a potential to harm the ~~Foundation~~MVF.

Involve illegal activities.

Any resources used for personal use that incur a cost must be reimbursed to ~~the Foundation~~MVF.

An employee's judgment regarding incidental and occasional personal use is important. If an employee is unclear about the acceptable "personal" use of ~~the Foundation~~MVF-provided resources, the employee must seek authorization from their Department Head or the Executive Vice President.

The use of ~~ANY social media and~~ instant messaging is prohibited unless specifically authorized, for business use, by the Executive Vice President.

General Rules

Employees may access only files, data and protected accounts that are their own, that are publicly available, or to which they have been given authorized access.

Employees must use resources efficiently and productively. Employees must refrain from monopolizing systems, overloading the network with excessive data or wasting ~~computer time,~~ ~~connect time,~~ disk space, printer paper or other resources.

Employees may not knowingly use electronic communications to:

Harass, threaten or otherwise cause harm to a specific individual(s), whether by direct or indirect reference.

Send or receive sexual material.

Send or receive communication that is motivated by race, ethnicity, religion, gender, or sexual orientation.

Send or receive personal or sensitive information about an individual(s).

Send or receive hate speech regarding a group's race, ethnicity, religion, gender, or sexual orientation.

Any employee who believes that a violation of this policy has occurred should contact their ~~Department Head or the IT Manager~~Human Resources Director who will report the incident to the Executive Vice President for appropriate action.

Approved by the MVF Board of Directors June 25, 1992

Modified by the MVF Board of Directors July 24, 1997

Modified by the MVF Board of Directors September 24, 1998

Approved by the MVF Board of Directors December 7, 2017

**MONTGOMERY VILLAGE FOUNDATION, INC.
EMPLOYEE COMPUTER USAGE AGREEMENT**

I understand the attached Employee Computer Usage Policy and agree to abide by the rules as set forth. Violation of any of the terms stated therein may result in disciplinary action against me and/or termination of my employment.

Employee's Signature: _____

Date Signed: _____

Employee Name: _____
(Please Print)

Department Director Authorization

I authorize the above-named employee to have access to MVF computer systems:

For ~~Data Processing Supervisor~~ IT Contractor's use only

Date rights assigned: _____

Date rights terminated: _____
