



Public Safety & Transportation Committee Report

Part 2

City of Newton In City Council

Wednesday, June 17, 2020

Present: Councilor Auchincloss (Chair), Markiewicz, Downs, Malakie, Lipof, Ciccone, Bowman and Grossman

Also Present: Councilors Noel, Danberg, Norton, Albright, Wright, Krintzman, Humphrey, Greenberg, Ryan and Baker

City Staff: Chief Gino Lucchetti, Newton Fire Department; Jonathan Yeo, Chief Operating Officer; Chief David MacDonald, Captain Dennis Geary and Captain Paul Anastasia, Newton Police Department; Jason Sobel, Director of Transportation and Michelle Pizzi O'Brien, Director of Human Resources

Others Present: Attorney Frank Stearns, Holland & Knight, LLP; John Savino, Transportation & Parking Manager, Boston College and PJ Cappadona, Vice President of Operations, MASCO

Chair's Note: DEFUND NEWTON POLICE

Sofia Perez-Dietz, Alex Shames, Elianna Kruskal, Maddy Ranalli and Sophie Spector presented Council members with a PowerPoint presentation, attached to this report.

#275-20 **Discussion with the Police and Human Resources about Newton practices**
COUNCILORS NORTON, DOWNS, GROSSMAN, LAREDO, MALAKIE, AUCHINCLOSS, NOEL AND BOWMAN requesting a discussion with the Newton Police Chief and Human Resources Director about Newton practices regarding recruitment, screening, training, advancement, and removal of police officers, including plans to increase the number of black and minority officers.

Action: **Public Safety & Transportation Held 8-0**

Note: Chief David MacDonald, Captain Dennis Geary and Michelle Pizzi O'Brien, Director of Human Resources joined the Committee for discussion on this item.

Captain Geary provided Committee members with detailed PowerPoint presentations on the police officer hiring process overview and orientation information. Both PowerPoints are attached to this report.

Captain Geary stated that the Newton Police Department is under civil service making them follow the civil service guidelines. The City of Newton was the first City nationally accredited department in Massachusetts following national standards.

Captain Geary explained that civil service lists work as a residency preference list. Newton Veterans and family members of police officers or firefighters who were killed in the line of duty are at the top of the list. Then the list descends with Newton residents, non-resident Veterans and civilian residents. The City usually averages fifty people to take the civil service exams. Chief MacDonald stated that in 2013 and 2015, 4,000 less people in the State took the civil service exam. In 2017, the number increased by 900 but still 3,100 below where it was in 2013. Data is not available for the 2019 civil service exam. The general global problem of attracting people to the police profession is current. He predicts that in 2020-2021 substantially less people will take the civil service exam.

Committee members questions and answers:

Questions:

- Please explain the process for removing officers. Chief MacDonald said that officers are like the public and are allowed due process when it comes to crimes. Departmental procedures and code of conduct is to implement progressive discipline. Discipline is meant to change behavior. If a person displays chronic tardiness, the supervisor handles the matter. Low level incidents begin with low level discipline, a letter of reprimand, and one or three-day suspension. If a person commits a serious issue or crime, a high level incident, discipline is rendered, it is almost automatic the Union will appeal the matter to try to remove or minimize the discipline such as a three-day suspension may now become a one-day suspension. Due to civil service, when an officer is terminated, they have an appointed authority hearing. In the City of Newton, the appointing authority is the Chief of Police; this is a procedural step. The case against the officer is outlined by the internal affairs personnel with the assistance of the City of Newton's Law Department. The person who is charged has the opportunity to cross examine the City and an opportunity to build their case. The appointing authority judgement is then rendered. In some towns, the appointing authority is the Mayor or Town Manager. In these towns the Chief of Police renders the discipline and the Mayor or Town Manager oversees the appointing authority hearing. At this point, the discipline would be appealed through the civil service process or through the arbitration process. Chief MacDonald stated that he has terminated one officer as Police Chief, an arbitration hearing was held, and the termination was upheld by arbitrator.

- Please explain the process of hiring officers, is it a tradition of pride or a cultural tradition. People are not going to know how to become a police officer unless an individual is from a police family. How can the City make this known? How can the City open the culture to attract

new people or think about it differently retaining the pride that is part of the police tradition? Chief MacDonald said that he believes this is the biggest long-term problem that is facing policing in Newton. The interest in the police profession is dropping. As a young officer, Chief MacDonald recalls speaking to young adults who were surprised on how much service, help they can provide, occasional excitement, intervene in family matters and satisfy tours of duty to help others. It is necessary to have young adults interested in the police position. Social media with exam dates is not enough. People of color and all demographics are not being drawn to the police position in large numbers, these numbers are dropping. The national dialogue with the recent crimes and police brutality is not good for recruitment.

- If it is a long tradition of service by predominantly whites, how can the City open the police profession with different cultures and backgrounds? Ms. O'Brien answered that the main issue is diversity and how to attract people to the police profession. The City needs to determine why an individual is not drawn to the police profession and ask questions in order to help the City identify why an individual may not have the interest. The City needs to sell the service including public relations. The City needs to be an employer of choice in order to retain and recruit good police candidates. This past fall, Chief MacDonald and Ms. O'Brien began reviewing the process on how to work around the refinements of civil service. It is not an easy process to gain police officers or fire fighters. The City intends to review ways to draw candidates and diverse candidates as long as the City can show a diverse equity and inclusionary efforts. Ms. O'Brien stated in order to attract candidates, Captain Geary and Chief MacDonald perform community outreach to houses of worship, community, community organizations, colleges and schools making them aware of the good work a police officer does. During conversations with Chief MacDonald and Captain Geary they spoke on ways on how to increase and reach more diverse populations.

Captain Geary stated that when the department conducted a civil service open house twenty-four people attended. Four people were minorities but were not from the City. Information was shared in case of their interest in joining a Police Department. He then stated that the department has a Police Cadet program which is for ages 11-18, a diverse group of Newton residents. The program provides young adults with an opportunity to see what a police job entails. Information is provided to them on how they can apply for a job. Chief MacDonald has worked with internships and colleges to be able to work with minorities and allow them to do internship and showing them what policing is about.

- In response to the Defund Newton presentation on the concept of reimaging policing, what are your thoughts and reactions about the type of calls the police responds to including domestic violence situations. If you can reimagine what would it look like for a social worker to provide social and mental assistance. If the City was freed from the structure of the department today what might that look like? Captain Geary answered that the presentation was well done and provided good information. The idea of expanding public safety to improve the health issues and personal safety issues is a good idea. Captain Geary stated that he is against taking money from one to give to another, but how you fund is going to be a challenge.

The department goes to many violence and domestic violence calls. Sending in a social worker is not really safe on these difficult calls. The department tries to send the social worker to visit when the scene is safe. The social worker follows up with all victims to ensure they stay safe. Resources are available, the department provides crisis intervention and training through Cambridge, MA. Police officers conduct an eighty-hour course to help them deescalate a situation and at times, the City provide resources.

- Please expand on what the role the social worker has been and what that experience has been for an officer and social worker? Chief MacDonald answered that the social workers title is a Jail Diversion Clinician (JDC). The JDC corresponds with officers on certain types of psychological calls, is equipped to do 'pink papers' in order to conduct psychological assessments. The JDC is an active participant in the City's drug court. The JDC and a police officer do pro-active Opioid follow ups. There is some overlap at times between the JDC and the Health and Human Services Department (HHS). The HHS lends the JDC clinical support and they work together to receive resources that people require. This is the departments third JDC since former Chief Mintz. The first JDC came to the department through a grant through the Executive Office of Public Safety. That grant was renewed for a second year after two years, that JDC left the department. There were times when police officers would attend the same house many shifts in one week and people were operating on the lines of mental health and criminal activity.

- How can the department attract more women, black people, people of color, transgenders, LGBTQ based on the recruitment process and culture?

- Is data available on disciplinary actions?

- Please explain what the department has been doing on policies with the blacks and residents over the past eighteen months? Chief MacDonald answered that civilian complaints come to the department through the website. In 2014, the department received ten complaints. In 2015, the department received seven complaints. In 2016, the department received twenty-one complaints. In 2017, eleven complaints. In 2018, thirteen and in 2019, eight complaints. This historically averages to about twelve complaints per year. Most complaints relate to rudeness or discourteyness, even though the department answers all complaints. Chief MacDonald feels that the number of complaints received is a small number to a City the size of Newton. Chief MacDonald said that he has been meeting quarterly with Families Organized for Racial Justice, a large working group to understand what a field interview observation is, data on FIO's, information on the demographics on why people are being stopped and how calls originate. The group was of great assistance at an event last year geared to high school students. The department learned about black perspective around policing and enabled people to realize how things happen and evolve. This has been good.

- Has the department made any specific changes on conducting directed patrols or traffic stops from the input received from parents or black residents? Chief MacDonald answered that the

meetings had different ideas. He then stated that he cannot site any direct policy changes that have occurred as a result of these meetings.

- Is the department recruitment limited by State or Federal civil service laws? Chief MacDonald answered State civil service laws.

- Is the Police Academy operated by the State or Federal Government? Chief MacDonald answered that the Police Academy is operated by the State, the agency is called the Mass Police Training Counsel.

- Is field training operated by the State, Federal Government or a private association? Captain Geary answered field training is operated by the State.

- Does the department do its own field training or is it conducted by outside agencies? Chief MacDonald answered that the field training program is an additional ten weeks of training in the City of Newton. He then said that after looking at other communities, the department saw twelve weeks, and many offered four weeks of field training. The field training program includes an officer to ride with a variety of officers to learn the City, expose officers to different styles of policing, receive their prospective and start reviewing procedural and departmental policies. After twenty weeks in the academy, police officers are well prepared. The field training allows officers to ease into the department. At eight weeks, the trainer is wearing plain clothes to allow the public to intervene with the new police officer in uniform. At times, field training has been extended. Field training allows the trainer to assess the officer during the probation period. During the probation period, an officer may be removed from the department without all the effects that a tenured officer has.

- When does the year probation begin, in the academy or at the end of field training? Captain Geary answered that the probation period begins when an officer is sworn in at the end of the academy and before an officer begins field training.

- Is the type of military service performed affect their stress as an officer? With multiple tours of duty, an individual may not be up for another high stress job. Is the department able to recruit those with college educations? Chief MacDonald answered that most officers have a college education. He has thought about military veteran verses the college student or from another field. Some of the better candidates are both from the military and non-military. Captain Geary agreed. Captain Geary said that on the civil service list there usually is only one or two veterans at the top of list out of forty-fifty people.

- Please explain why it is beneficial for the City of Newton to be civil service or shall the City consider leaving civil service? Chief MacDonald answered that several years ago, the department reviewed this. Civil service has always been attractive because they design, monitor, conduct exams on a regular basis and can accommodate many people. The City has been studying the diversity and recruitment issues for a long time. If the department leaves

civil service, Newton adults may not take the exam. Some advantages of leaving civil service include the department being able to design its own rules, design its own exam and could hire for need. Chief MacDonald said that the department could review this again, perhaps hiring an outside professional entity with the ability of Newton asking relevant questions.

- What does the background investigation and psychological tests consist of? Do the tests show someone has anger issues or if they mistreat an individual? Captain Geary answered that the background investigation check includes the criminal offender record index (CORI). The CORI checks to see if an individual has arrests or problems with the Police. The application asks of any arrests. The agency goes into the community asking questions and interview neighbors, employers and past employers to determine if they would be a good candidate. The Newton Police Department uses Chandler Psychological Services to perform standard psychological testing including analyzation and a personnel interview. Chandler Psychological Services makes recommendations on their personality and they determine if an individual would be a good fit for the department. Chief MacDonald stated that in the past, if an individual had one criminal charge, the application was placed in the discard pile.
- If an officer has inappropriate behavior or does something wrong does the union oppose this? Chief MacDonald answered that the union has obligations under law to represent their members. The union can be liable if the individual does not feel they are being represented. Ms. O'Brien answered that the union does not always agree, but they are obliged to represent their members.
- Please clarify if forty people take the civil service exam, does the department see the forty scores or does civil service only provide their names? Captain Geary answered that the department does not see the scores, only the individuals ranking. Only eight out of sixteen signed the list stating their interest in the department. He then said that he does not know the reason, perhaps the individual moved on or received a better offer. Under civil service rules for residency preference an individual must reside in Newton, a full year prior to the exam. After the test, an individual can move.
- If the department has three vacancies and more than three are from Newton can the City hire outside of Newton? Captain Geary answered no.
- Does a military person have preference even if after the interview, references and psychological exam prove that they may not be a good candidate. Is the department still bound by hierarchy of preferences? Captain Geary answered that there is a system to bypass an individual with an explanation of why you want to bypass an individual and prove that it is not an arbitrary reason or personnel reason. You have to prove why the person you are choosing is a better candidate.

- If eight individuals qualify, how many remain after the department completes its medical, background checks and physical fitness test? Captain Geary answered that the department usually loses one to two candidates after these tests.
- If the remaining list only includes Newton residents, does the department have discretion who to hire? Captain Geary answered that the first person hired would have to be in the top three ranking on the list. If there are three openings, first person hired would have to be from the top five on the list. The last person hired would have to be from the top out of seven on the list.
- Has a study been completed on racial or gender bias in the Massachusetts civil service exam? Ms. O'Brien answered that in approximately 2014, this was reviewed.
- If Newton leaves civil service, how many Newton individuals would take the test, and would they be precluded from the civil service exam? Chief MacDonald answered that if the City were to leave civil service, the City would only have one exam. An individual applying would also have the opportunity to take the civil service exam.
- Is Veterans preference correct for Newton? If Newton chooses not to remain civil service should Veterans remain at the top of the list? Ms. O'Brien answered that the Veterans preference is built into the civil service system; it is not Newton's choice. If the City, were to leave civil service the City would have the choice to put protocols and procedures in place because a good transparent hiring practice is necessary. The City would have to study if Veterans should remain on the top of the list. Policies and procedures could include education requirements for an individual.
- Prior to a hire, does the department have access to an individual's social media account? Captain Geary answered that there are State laws that restrict how much access they have to an individual's private account. The department can request but the individual is not required to allow access. Chief MacDonald answered that the internal policy includes and if the department finds an individual is fringing on the code of conduct the department will look into to determine if the post is appropriate. Ms. O'Brien stated that this is a complex topic because once the City looks at social media account the City must protect their decisions to ensure the City is not making bias or discriminatory decisions. The background check is thorough, and conversations will continue to supplement background check process by using a third party. Chief MacDonald agreed.
- Can the department catch in a background check or during the interview process what organizations if any, an individual belongs to? Captain Geary said yes, he is hopeful.

It was stated that moving forward, it is important to diversify the Newton Police Department force.

Without further discussion, Councilor Bowman made the motion to hold this item. Committee members agreed 8-0.

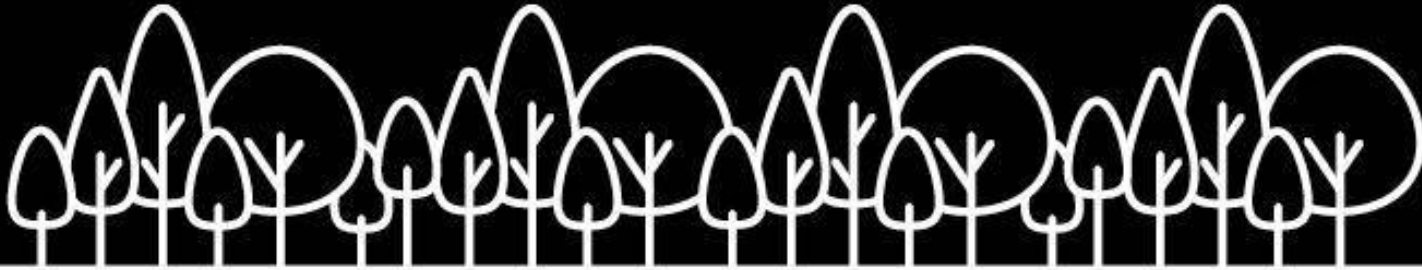
At approximately 9:53 p.m., Councilor Auchincloss made a motion to adjourn. Committee members agreed 8-0.

Respectfully submitted,

Jacob D. Auchincloss, Chair

Reimagining Public Safety in Newton

Public Safety & Transportation Committee Meeting
Wednesday, June 17, 2020



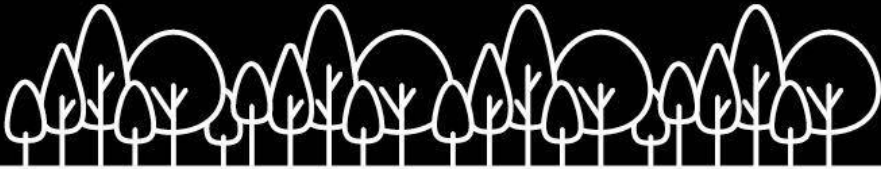
#DefundNewtonPolice

What is Public Safety? Why Reimagine it?

“Public Safety refers to the welfare and protection of the general public.”

- U.S. Legal

“There is not a single era in US History in which the police were not a force of violence against black people” - Mariame Kaba, NYT



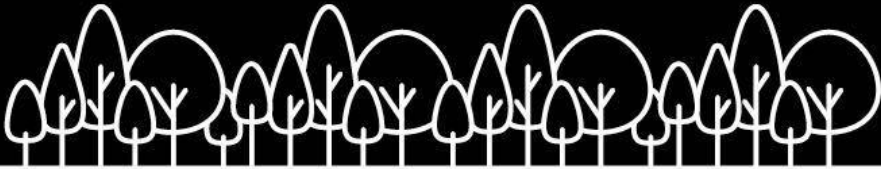
State of Public Safety in Newton: Is it Working?

53% of Newton middle schoolers and **81%** of high school students are stressed out.

Over a third of students reported not having a trusted school adult to confide in.

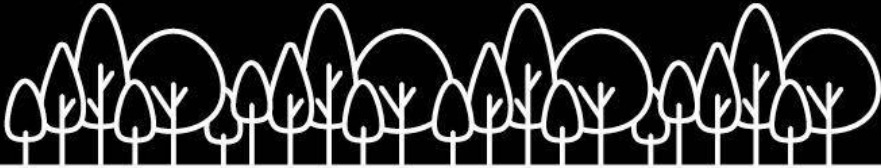
Over 4000 residents **over the age of 60 live alone**, and according to sources many are reporting **extreme loneliness**.

“Newton offers few housing options that are **cost as well as age friendly to address this housing void.**”- Wicked Local 2019

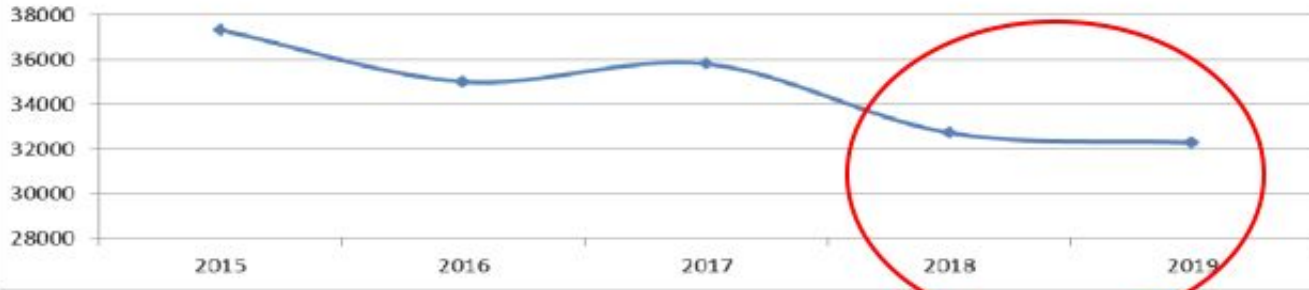


Does the NPD contribute to public safety?

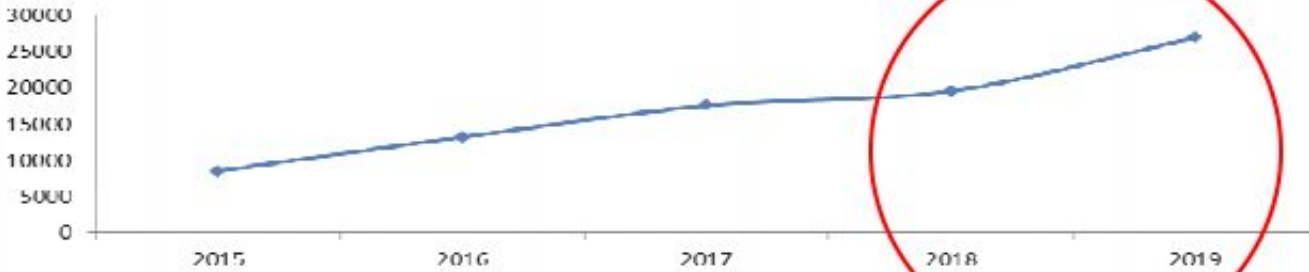
“The Newton Police failed to solve 37 percent of all violent crimes, 61 percent of all robberies and 92.5 percent of all property crimes from 2011 to 2013 (Federal Bureau of Investigation’s Uniform Crime Report)...*Newton Police failed to solve 90 percent of all combined violent and property crimes* that take place in Newton yet have the time to issue over 14,000 traffic tickets last year”-Wicked Local 2019



Calls for Service



Directed Patrols



Diversity ≠ Safety

Black and Blue

Why more diverse police departments won't put an end to police misconduct.

Baltimore Police Department was found...to have engaged in a pattern of unconstitutional racially biased policing...despite Baltimore making "efforts to attract and promote minority candidates."-

“Regardless of city size, there wasn’t a relationship between racial representation and police killings—officer diversity didn’t mean much.”

“There is not a strong correlation...between an officer’s race and how officers treat members of the public.”- The Guardian, 2015



Why #8CantWait tactics don't increase public safety.

Group behind moderate police reform proposal issues apology for distracting from defunding and abolition movements

Public Letter: #8cantwait is Based on Faulty Data Science

By Cherrell Brown and Philip V. McHarris

“Policing as we know it must be abolished before it can be transformed.” — Tracey Mears, a member of President Obama’s Task Force on 21st Century Policing

The officer who murdered Rayshard Brooks completed a nine hour de-escalation training on 4/24/20 and deadly force training on 1/9/20



What about extreme circumstances?

Reallocating public safety responsibility is not the same as being less prepared for an extreme circumstance.

“I have never heard a siren and felt safe.” — Achille Vann Ricca, Newton Resident



What *should* Public Safety look like?



YOU DON'T REALIZE,
BUT YOUR BRAKE
LIGHTS AREN'T
WORKING.

IMAGINE...

...A CITY EMPLOYEE SIGNALS
FOR YOU TO PULL OVER &
SAYS, "HEY - HOW ABOUT I
REPLACE THOSE LIGHTS FOR
YOU RIGHT HERE SO NO ONE
GETS HURT?"

AN HOUR LATER, BOTH LIGHTS
WORK & YOU'RE AT HOME.

isn't that public safety?



YOU ARE
EXPERIENCING A
MENTAL HEALTH
CRISIS & AFRAID

IMAGINE...

...YOU CALL +311 & A FIRST
RESPONDER TRAINED IN
MENTAL HEALTH COMES TO
YOUR DOOR.

1 HOUR LATER, YOU ARE IN A
SAFE PLACE WITH YOUR
CONSENT, WITH PLANS FOR
FOLLOW UP CARE.

isn't that public safety?



YOU ARE
EXPERIENCING
INTIMATE PARTNER
VIOLENCE.

IMAGINE...

...TEXTING A NUMBER & A
TRAUMA INFORMED CRISIS
INTERVENTION SPECIALIST
MEETS YOU IN A SAFE PLACE.

AN HOUR LATER YOU ARE
WORKING TOGETHER TO MAKE
A PLAN THAT WILL KEEP YOU
SAFE LONG TERM.

isn't that public safety?



SOMEONE IS
SELLING DRUGS TO
YOUTH WHO ARE
OVER DOSING.

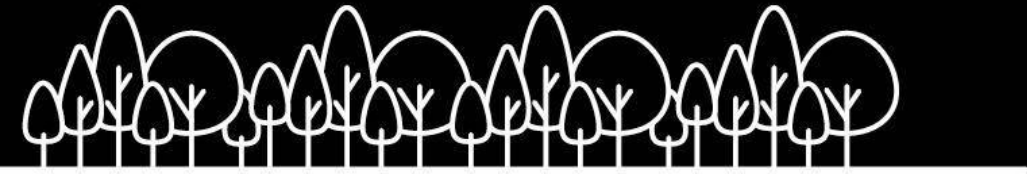
IMAGINE...

...BEING CONNECTED TO A
SUBSTANCE USE SERVICE THAT
INTERVENES IN HARMFUL
DRUG TRANSACTIONS.

YOUTH ARE SUPPORTED IN
HEALTHY OUTCOMES & THE
SELLER TAKES
ACCOUNTABILITY FOR HARM.

isn't that public safety?

*Newton is only as safe
as its least safe
residents.*



#DefundNewtonPolice



Captain Dennis Geary
Commander

Newton Police Department
Special Operations and Training Bureau



Lieutenant Sean Healy
Sergeant Daniel Valente

Police Officer Hiring Process Overview

1. Continuing outreach to community
2. Notice of Upcoming test.
3. City Human Resources publicize test.
4. Police department website has test information and links.
5. Notice sent to community groups.
6. State advertises test.
7. Open houses by various police departments.
8. Availability of civil service material at police station.
9. Take civil service police test – held every 2 years, usually in April
10. Test scores are posted and civil service list is established, usually in September.
11. Police department has openings and calls for list of candidates.
 - a. Formula for list is $2 + 1$ for open positions – for example 3 positions open would be $3 \times 2 = 6 + 1$ equals 7 names on civil service provided list. More names are provided as the signed list has to contain this formula.
12. Candidates sign list showing that they are willing to accept employment.
13. Candidates are given hiring packet to fill out.
14. Candidates return completed packet.
15. Candidates are sent for pre-employment drug test.
16. Background investigations are conducted for each candidate.
17. Candidates are interviewed by panel.
 - a. Base questions are asked by the panel of all candidates.
 - b. Follow up questions are asked.
 - c. Panel fills out scoring sheet for each candidate.
 - d. Panel discusses each candidate and makes recommendations.
 - e. If further follow up is required, candidates are invited back to give further explanation.
18. Panel recommendations are sent to Chief of Police.
19. List follows civil service guidelines.
20. Top candidates for open positions are sent Conditional Offer of Employment.
21. Candidates are sent for full medical examination – Civil Service guidelines, Mass Human Resources Division.
22. Candidates are sent for psychological test.
23. After successful testing, candidates are sent to PAT – Physical Abilities Test, run by civil service and based on required functions for police officers.
24. After successful PAT, application is filled out and sent in to the next available police academy.

25. After initial acceptance to police academy, candidate is sent for Entry Level Physical Fitness Standard as determined by the Massachusetts Police Training Committee (MPTC)
26. Upon successful completion, candidate becomes a Student Officer and starts the police academy. Approximately 6 months, 800 hours over 20+ weeks.
27. Upon successful completion of academy, student officer is sworn in.
28. New officer starts the Field Training Program (FT) for 10 weeks.
29. New officers are on probation for 1 year from sworn date.

NEWTON POLICE DEPARTMENT



1

City of Newton

- Settled in 1630, 13 villages
- Population of 80,000 residents
- 26,000 homes
- Boston College, Lasell College, Mt Ida College
- 18.3 square miles
- 150 sworn officers
- Calls for service in 2016 – 35,021
- Directed Patrols in 2016 – 13,205
- Arrests in 2016 - 304



2

Mission Statement

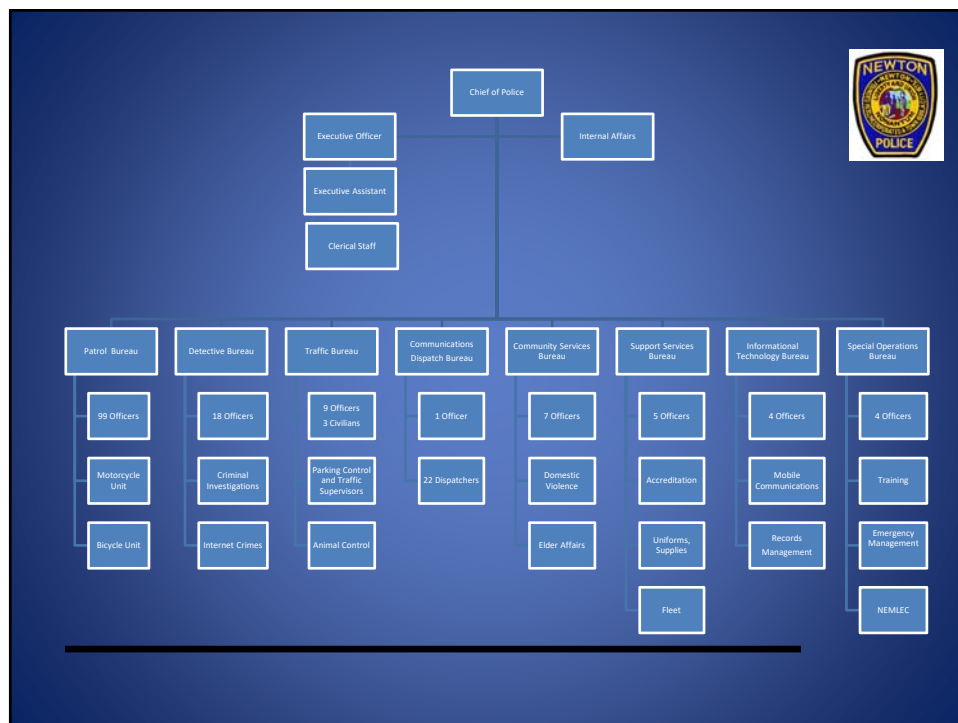
The Newton Police Department seeks to improve the quality of life for all citizens through the deliverance of total quality police service.

Through extensive, in-depth training, adherence to nationally accredited policies and procedures, and utilization of community partnerships, we strive to prevent crime, solve problems and enforce the law.

We guarantee respect and dignity for each individual in accordance with our duty to maintain peace and order within a safe and secure community.



3



4

Bureaus in the Newton Police Department

- Patrol Bureau
 - Motorcycle Unit
 - Bicycle Unit
- Detective Bureau
 - Court Prosecutor
 - Internet Crimes
 - Intelligence



5

Bureaus in the Newton Police Department

- Traffic Bureau
 - Crash Investigation
- Special Operations Bureau
 - Training
 - Firearms Unit
 - Emergency Management
 - NEMLEC



6

Bureaus in the Newton Police Department

- Community Services Bureau
 - Youth Officers
 - Public Information Officer
 - Elderly Affairs
 - Domestic Violence
- Support Services
 - National Accreditation
 - Uniforms, Supplies
 - Fleet



7

Bureaus in the Newton Police Department

- Information Technology
 - Computer Support
 - CAD (computer aided dispatch)
 - Records Management
 - Communications
- Dispatch Bureau
 - CAD (computer aided dispatch)
 - 911 calls
 - Dispatch of Ambulance, Fire and Police



8

Hiring Process

- Sign up for test
- Take Test
- Notified of Score, Passing Score of 70 - Placed on Eligibility List
- Notified by E-Mail to sign availability
- Initial Interview
- Newton Police Application filled out
- Extensive Background Investigation
- Second Interview



9

Hiring Process

- Conditional Offer of Employment
- Physical Examination
- Psychological Examination
- PAT (physical abilities test)
- Schedule for Police Academy
- Graduation from Police Academy
- Field Training in Newton



10

Hiring Process

- Residency Preference, 1 year before test date
- Veteran Residents, Civilian Residents, Other Veterans, other Civilians
- Cities / towns exhaust residency list
- Email to see if you wanted to be added to that city/town list



11

Police Academy

- 26 Weeks of Intense Training
 - Mentally and Physically Challenging
 - Train to become a Police Officer
- Upon Graduation, 10 week Field Training



12

Benefits

Chance of Specialized Positions: Traffic, Detectives, Domestic Violence, Motor Cycle, Bicycle, School Resource, Elder Affairs, Police Prosecutor, Firearms Instructor, Training Instructor

Chance of Advancement: 20 Sergeants, 11 Lieutenants and 6 Captains



13

Benefits

Annual starting salary of approximately \$57,000

Night differential of 8%

Educational – 10% Associate, 20% Bachelor, 25% Masters for Public Safety approved degrees

Overtime

Details

Health Insurance

Dental Insurance Available

Disability Insurance Available



14

City of Newton Employee Benefits

- The City of Newton offers a generous benefits package including retirement, health insurance, dental insurance, life insurance and flexible spending. There are also options for Aflac disability policies as well as 457 deferred compensation plans.
- **HEALTH INSURANCE:** Three plans are offered, Tufts EPO, Tufts PPO, and Harvard Pilgrim HMO.
- **DENTAL INSURANCE:** The City offers two dental insurance plans to its employees through Guardian. The Basic plan offers annual maximum coverage for each insured person of \$750. The High Option plan offers annual maximum coverage for each insured person of \$1500.
- **LIFE INSURANCE:** The City of Newton and the employee each pay fifty percent of the Basic Life Insurance in the amount of \$5000. Additionally, an employee may choose Supplemental Insurance up to \$1000 less than their annual salary, not to exceed \$74,000.
- **RETIREMENT:** The amount of 9% of your gross weekly wages up to \$30,000 will be deducted from your salary each week. An additional 2% is deducted for all earnings over \$30,000.
- **DEFERRED COMPENSATION:** An employee has a choice of two different 457 plans. The deferred compensation plans are provided by ICMA and VOYA, and are voluntary.
- **FLEXIBLE SPENDING:** Pre-tax dollar savings plans. Health Care Accounts cover up to \$2500 out-of-pocket expenses annually. Dependent Care Accounts cover up to \$5000 out-of-pocket expenses annually.
- **AFLAC:** Voluntary short term disability policies available. Also available, riders for additional coverage.
- Please visit our website at www.newtonma.gov/benefits for more information.

