

## Summary of City of Norfolk Benefits



City's third party administrator that pays health claims



City's group health PPO

### Health Insurance

- \$1,000 single deductible and \$2,000 family deductible;
- Preferred Provider Organization, United Health Care Choice Plus
- -\$0- premium single; \$488 monthly premium family



### Dental Insurance

- Preventive care 100% no deductible; Maintenance care 80/20 and Major Care 50/50 after \$100 deductible; maximum of \$1,500 per year per individual; premium included with monthly health premium



### Life & AD&D Insurance

- \$40,000 term life
- \$40,000 AD & D

### Long-Term Disability

- In case of disability provides 60% of salary after a 90-day waiting period; coordinates with workers compensation and social security until age 65; disability on or off the job



### Pension & 457 Retirement Plans

- General Employees—401(k) and Roth 401(k) City matches up to 7%; employee can contribute up to IRS maximum
- Police Employees— 414(h) tax deferred plan, per State Statute; employee contributes 7%; City contributes 7%; 414(h) tax deferred plan
- Fire Employees — 414(h) tax deferred plan, per State Statute; employee contributes 6.5%; City contributes 13%
- All Employees — 457 traditional or 457 Roth allows employee to do payroll deduction for retirement in addition to the other pension plans

**Holidays** Ten Days – New Year’s, Martin Luther King, Presidents, Memorial, Independence, Labor, Veteran’s, Thanksgiving, Day after Thanksgiving, & Christmas Days **Fire employees** receive 12 hours of holiday pay for each holiday whether or not they are working

**Personal Days** Two Days

**Vacation Leave (monthly)**

**Police & General** Less than five years 6.66 hours; After 5 years but less than 10 years—10 hours; After 10 years but less than 15 years— 11.25 hours; After 15 years but less than 20 - years 13.5 hours; After 20 years - 15 hours; can accumulate up to 240 hours

**Fire** Less than five years—8.83 hours; After 5 years but less than 10 years— 13.25 hours; After 10 years but less than 15— 15 hours; After 20 years—20 hours; can accumulate up to 318 hours

**Sick Leave**

**Police & General:** Earn 10 hours per month can accumulate up to 1400 hours

**Fire:** Earn 16 hours per month with a maximum of 1850 hours

At the end of each calendar year, an employee who reaches the maximum accumulation of sick leave shall receive 1 hour of vacation for each 3 hours of sick leave above the maximum accumulation.

**VEBA**

A Voluntary Employee Benefit Association is a part of a Post-Employment Health Plan whereby the City contributes money to an account for an individual employee for future health care after they have separated employment from the City. The monies can be used for medical premiums and any eligible medical expense as defined by the IRS. The currently monthly contribution is \$60.