

# Summary of Benefits

## Health Insurance

- \$1,000 single deductible and \$2,000 family deductible;
- Preferred Provider Organization, United Healthcare Choice Plus
- -\$0– premium single; \$444 monthly premium family (includes dental premium)

## Dental Insurance

- Preventive care 100% no deductible; Maintenance care 80/20 and Major Care 50/50 after \$100 deductible; premium included with monthly health premium, \$1,500 yearly benefit

## Pension

- City matches up to 7%; employee can contribute up to IRS maximum
- Contributions to a 401(k)

## 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

Holidays                      Nine

Personal Days                Two

Vacation Leave (monthly) 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

Sick Leave                      Earn 10 hours per month can accumulate up to 1400 hours

## Flexible Spending Account

An FSA allows an employee to set aside a portion of earnings to pay for qualified expenses for medical premiums, medical out-of-pocket (up to \$2,750 yr.) and dependent care IRS limits (current \$10,500). Money deducted from an employee's pay into an FSA is not subject to payroll taxes, resulting in substantial payroll tax savings. The amount set aside must be determined by January 1 of each year and must be used during that calendar year to be eligible for reimbursement. \$500 of unused money is allowed to carry over to the next year.

## 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.