

Summary of City of Norfolk Benefits



City's third party administrator that pays health claims and 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; \$512 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 & two personal days. **Fire employees** receive 12 hours of holiday pay for each holiday whether worked or not.

Leave Accural (hours/month)									
	Vacation						Sick		
	<5 years	5-10 years	10-15 years	15-20 years	>20 years	Max	Hr/month	Max*	
General	6.66	10	11.25	13.5	15	240	10	1400	*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 with 40 hour max carryover.
Police	6.66	10	11.25	13.5	15	240	10	1400	
Fire	8.83	13.25	15	18	20	318	16	1850	

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.

Educational Benefits

1. **All Employees** - Tuition reimbursement or student loan repayment of up to \$1,500/year for full time employees.
2. **Police/Fire** - Tuition costs waived at community, state and universities for full time employees and family members (in accordance with LB1242 (2022)).
3. **Police** - State issued retention bonus of;
 - 1 year of service = \$1,500
 - 3 years of service = \$2,500
 - 5 years of service = \$3,000