

**CITY OF CEDAR RAPIDS LIBRARY BOARD OF TRUSTEES BENEFITS SUMMARY  
LIBRARY BARGAINING EMPLOYEES – Choice Plan  
JANUARY 1, 2017 THROUGH DECEMBER 31, 2017**

**Health Insurance** - [Wellmark Blue Cross and Blue Shield](#)

- Eligible first of second month following employment; (i.e. employment dates anytime in month of January then eligible for coverage March 1). **All new hires start at the “Without Wellness” Premiums for their first year of service. (see below)**
- Single medical deductible \$500 per benefit year; For satisfaction of the family deductible amount, no more than one individual deductible (\$500) will apply for any one person. After the deductible is satisfied for one individual, other family members’ claims will be combined to satisfy the remainder of the family deductible (\$1,000)
- Single medical maximum \$2,000 out of pocket expenses per benefit year; For satisfaction of the family medical maximum amount, no more than one individual maximum out of pocket (\$2,000) will apply. Other family members’ claims will be combined to satisfy the remainder of the family out of pocket expense (\$4,000) per benefit year
- Medical Co-Insurance: Participating providers - 90% plan / 10% employee; Non-participating providers - 80% plan / 20% employee
- Preventative Care: Plan pays 100%
- 3 Tier Drug Card; Co-Insurance= 10%, 25%, 40%; No deductible, Out of Pocket Maximum: \$1500/individual & \$4500/family.

<b>Pre-tax Choice Health Insurance Premiums</b>				
<b>Full-time Employees</b>				
	<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Family</b>
Employee Premium <b>with</b> Wellness Participation	\$30.19	\$60.38	\$46.46	\$81.64
Employee Premium <b>without</b> Wellness Participation	\$60.38	\$120.75	\$92.93	\$163.28
<b>Total Premium</b>	<b>\$603.75</b>	<b>\$1,207.50</b>	<b>\$929.25</b>	<b>\$1,632.75</b>

*Total Premium includes Employee and City Contribution*

**Dental Insurance** - [Delta Dental of Iowa](#)

- Eligible first of second month following employment
- 100% routine diagnostic and preventative services (2 per year)
- 80% routine restorative services without deductible; 50% major restorative services after deductible
- \$1,000 maximum benefit per individual, per benefit year, for all services
- Orthodontics apply to dependents under age 19, with maximum lifetime benefit of \$750 over 2-year period

<b>Pre-tax Dental Insurance Premiums</b>				
<b>Full-time Employees</b>				
	<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Family</b>
Employee	0.00	29.00	35.00	58.00
City	29.00	29.00	29.00	29.00
<b>Total</b>	<b>29.00</b>	<b>58.00</b>	<b>64.00</b>	<b>87.00</b>

**Long-Term Disability Insurance** - [Madison National Life](#)

- Eligible first of second month following employment
- 90-calendar day waiting period before benefit payments begin
- Pays 66-2/3% of gross salary, minimum of \$50/month; offset for other disability payments (i.e. social security)
- Premium: .240% of base salary; City pays 100%

**Basic Life Insurance (Term)** - [Madison National Life](#)

- Eligible first of second month following employment
- \$25,000 face value with Accidental Death & Dismemberment benefits
- City pays 100%

**Supplemental Life Insurance (Term)** - [Madison National Life](#)

- Eligible first of second month following employment
- Purchase in multiples of \$5,000 up to five times annual salary to \$500,000 maximum
- Employee premium varies; City pays \$0

*This is only a summary. Please refer to the Personnel Policy Manual, or applicable labor agreement for complete information.*

### **IRS Section 125 Flex Plan – ASI, Inc.**

- Program offers pre-tax options for:
  - Premium Advantage: premiums you pay for health and dental coverage automatically deducted pre-tax
  - Medical Reimbursement: non-reimbursed medical expenses
  - Dependent Care: reimbursement for work-related dependent day-care costs
- Funded by employee elected pre-tax deductions
- Plan year: January - December

### **Retirement**

- [Iowa Public Employee Retirement System \(IPERS\)](#)
  - Membership mandatory, vested after 7 years
  - Administered by State of Iowa
  - Contributions: Employee – 5.95%; City – 8.93%
- FICA:
  - Social Security: Employee and City - 6.20% to \$127,000 covered wages.
  - Medicare: Employee and City - 1.45% on the first \$200,000; 2.35% above \$200,000.

### **Deferred Compensation (IRS Section 457) - Multiple Providers & Investment Options**

- Voluntary employee-funded retirement savings program (Federal/State tax deferred)
- Tax deferred contributions:
  - Minimum - \$10 bi-weekly
  - Maximum - 2017 regular limit: 50% of gross salary up to \$18,000 – Over 50 catch-up limit: \$6,000

### **Flex Leave**

- Leave is accrued on a monthly basis and is available for use as it is earned; regular PT pro-rated to budgeted work week
- Combines traditional leaves (vacation, sick leave, funeral leave, and personal leave)
- Leave is accumulated into a flex-leave account and a long-term illness/injury account
- Long-term illness and injury coordinates with long-term disability insurance

Employee Status	1-24 months	25-76 months	77-132 months	133-192 months	193 months thereafter
Library Regular	11.4 hrs/month	14.7 hrs/month	18.0 hrs/month	21.4 hrs/month	24.7 hrs/month

Employee Status	1 - 192 months	193 months thereafter
MLS Employees	21.4 hrs/month	24.7 hrs/month

### **Holidays**

- New Year's Day, President's Day, Memorial Day, July 4<sup>th</sup>, Labor Day, Thanksgiving Day, Christmas Day

### **Longevity**

- Semi-annual payments recognize long-term services; regular PT pro-rated to budgeted work week

Years of Service	5	10	15	20	25
Payments Per Month	\$20	\$40	\$60	\$80	\$100

### **Employee Assistance Program** - Mercy Medical Center

- Counseling services (marital discord, depression, divorce, family issues, financial concerns, anxiety, substance abuse, grief/loss) for employees and family members; 5 sessions per member (June – May)
- Covered by City health insurance plan
- Premium: \$1.55/month; City pays 100%

### **Employee Recognition Program**

- Retirement awards, customer service and other recognition activities