

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY
NON-BARGAINING EMPLOYEES – Choice Plan
JANUARY 1, 2018 THROUGH DECEMBER 31, 2018**

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). **NOTE: New Non-Bargaining employees are enrolled in the Choice Plan. 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.

Pre-tax Monthly Choice Health Insurance Premiums				
Full-time Employees				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee Premium with Wellness Participation	\$18.11	\$27.88	\$36.23	\$48.98
Employee Premium without Wellness Participation	\$36.23	\$55.76	\$72.45	\$97.97
Total Premium	\$362.25	\$557.55	\$724.50	\$979.65

Total Premium includes Employee and City Contribution; Part-time Employee premiums are pro-rated

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 \$1000

Pre-tax Monthly Dental Insurance Premiums				
Full-time Employees				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee	\$0.00	\$31.95	\$44.78	\$71.56
City	\$30.00	\$30.00	\$30.00	\$30.00
Total Premium	\$30.00	\$61.95	\$74.78	\$101.56

Part-time Employee premiums are pro-rated

Vision Insurance – [VSP Insurance](#)

- Eligible first of second month following employment
- Voluntary employee paid insurance, not pro-rated for part-time employees
- [VSP Benefit Summary](#)

Pre-tax Monthly Vision Insurance Premiums				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
	\$6.72	\$13.46	\$14.40	\$23.20

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: .198% of base salary; City pays 100%

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

- Eligible first of second month following employment
- \$50,000 face value with Accidental Death and Dismemberment benefits
- City pays 100%

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

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

IRS Section 125 Flex Plan – [ASI, Inc.](#)

- Program offers pre-tax options for:
 - Premium Advantage: premiums you pay for health, dental, and vision 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 payroll deductions
- Plan year: January - December

Holidays

- New Year's Day, President's Day, Good Friday, Memorial Day, July 4th, Labor Day, Veterans Day, Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve Day, Christmas Day

Retirement

- [Iowa Public Employees 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 – 6.2% to \$128,400 covered wages
 - Medicare: Employee and City - 1.45%

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 - 2018 regular limit: 50% of gross salary up to \$18,500 – Over 50 catch-up limit: \$24,500 (total)

Flex Leave

- Leave accrues on a monthly basis and is available for use as earned; PT pro-rated to budgeted work week
- Combines traditional leaves (vacation, sick leave, funeral leave, and personal days)
- 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
- Fire, Transit and Police are subject to a different monthly accrual schedule

Employee Status	1-72 months	73-132 months	133-192 months	193 months thereafter
Overtime Eligible	12.7 hrs/month	16 hrs/month	19.4 hrs/month	22.7 hrs/month
Overtime Exempt	16 hrs/month	19.4 hrs/month	22.7 hrs/month	

Longevity

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

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

Educational Assistance

- Available to full-time employees who have completed a probationary period
- Coursework must be at accredited institution and pre-approved
- Covers degree program, or position-related course; tuition and books at 60% up to \$1,700 per calendar year
- Requires grade “C” or above for reimbursement

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; 3 sessions per family member (June – May)
- Premium: \$1.32/month; City pays 100%

Employee Recognition Program

- Retirement awards, customer service and other recognition activities

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