

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY  
POLICE 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; no waiting period for reduced premium
- 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

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

- Program offers pre-tax options for:
  - Premium Advantage: premiums 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 payroll deductions
- Plan year: January - December

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

## **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 (Non-sworn)
  - 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.
- [Municipal Fire and Police Pension System of Iowa \(MFPRSI\)](#)
  - Administered by State of Iowa, vested after 4 years
  - Contributions: Employee – 9.4%; City – 25.92%
  - 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 days)
- Leave is accumulated in 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

<b>Employee Status</b>	<b>1–12 months</b>	<b>13–72 months</b>	<b>73–132 months</b>	<b>133–192 months</b>	<b>193 mos thereafter</b>
Sworn/Record Tech	16.7	20.0	23.4	26.7	30.0
Non-Sworn/ Non-Record Tech	8.7	12.0	15.4	18.7	22.0

## **Holidays**

- New Year's Day, President's Day, Good Friday, Memorial Day, July 4<sup>th</sup>, Labor Day, Veteran's Day, Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve Day, Christmas Day, New Year's Eve
- One personal day to be used at employee discretion, with supervisor approval

## **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

## **Educational Assistance**

- Available to full-time employees who have completed a probationary period
- Coursework must at accredited institution and pre-approved
- Provides assistance to employees to obtain a degree in law enforcement
- Covers degree program, 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; 5 sessions per member (June – May)
- Premium: \$1.55/month; City pays 100%

## **Employee Recognition Program**

- Retirement awards, customer service and other recognition activities