

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY
POLICE BARGAINING EMPLOYEES – Traditional 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 with 5 months higher premium and then pay the “Without Wellness” Premiums for their first year of service. (see below)**
- Single medical deductible \$100 per contract, per benefit year ; Family medical deductible \$300 per contract, per benefit year
- Single medical maximum \$700 out of pocket expenses per contract, per benefit year; Family medical maximum \$1,400 out of pocket expenses per contract, per benefit year
- Medical Co-Insurance: Participating providers - 90% plan / 10% employee; Non-participating providers - 80% plan / 20% employee
- 3 Tier Drug Card; Co-Insurance = 10%, 25%, 40%; Single and Family Deductible \$100.00, Single and Family out of pocket maximum \$500

Pre-tax Traditional Health Insurance Premiums				
Current Full-time Employees			New Hires 1 st 5 months	
	Employee Only	Family	Employee Only	Family
Employee Premium with Wellness Participation	\$65.00	\$140.00	N/A	N/A
Employee Premium without Wellness Participation	\$81.33	\$190.00	\$447.29	\$1061.24
Total Premium	\$813.25	\$1932.48	\$813.25	\$1932.48

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

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

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

Retirement

- [Iowa Public Employee Retirement System \(IPERS\)](#)
 - Non-sworn only: 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

Employee Status	1–12 months	13–72 months	73–132 months	133–192 months	193 months thereafter
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 4th, 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