

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY
AFSCME BARGAINING EMPLOYEES – Traditional Plan
JANUARY 1, 2012 THROUGH DECEMBER 31, 2012**

Health Insurance - [PreferredOne](#) (PPO is Midland's Choice in IA & PHCS Healthy Directions outside IA)

- Eligible first of second month following employment; (i.e. employment dates anytime in month of January then eligible for coverage March 1); 5-month waiting period from eligibility date for reduced premium.
- 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% Generic, 25% Formulary, 40% Non-formulary Name Brand; Deductible \$100, out of pocket maximum \$500

Pre-tax Health Insurance Premiums				
Full-time Employees				
	1st 5 months		after 5 months	
	Single	Family	Single	Family
City	273.00	655.00	546.00	1,310.00
Employee	333.00	785.00	60.00	130.00
Total	606.00	1,440.00	606.00	1,440.00

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
- \$10,000 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 twice annual salary to \$50,000
- Employee premium varies; dependent rider \$0.68/month; City pays \$0

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 payroll deductions
- Plan year: January - December

Retirement

- [Iowa Public Employees Retirement System \(IPERS\)](#)
 - Membership mandatory, vested after 4 years; will change 7/1/12 to vested after 7 years
 - Administered by State of Iowa
 - Contributions: Employee – 5.38%; City – 8.07%
- FICA:
 - Social Security: Employee and City - 6.20% to \$110,100 covered wages
 - Medicare: Employee and City - 1.45% to unlimited covered wages

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 - 2012 regular limit: 50% of gross salary up to \$17,000 – 2012 Over 50 catch-up limit: \$5,500

Holidays

- New Year's Day, President' Day, Good Friday, Memorial Day, July 4th, Labor Day, Veteran's Day, Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve Day, Christmas Day
- Two personal days to be used at employee discretion, with supervisory approval

Vacation

Months of Service	1-12	13-72	73-132	133-192	193+
Hours Accrued per Year	40	80	120	160	200

Sick Leave

- For absence due to employee illness or injury, family illness or injury, or emergency
- Accrue one day per month

Funeral Leave

- Three consecutive calendar days if otherwise scheduled to work; covers immediate family and specified other family members

Longevity

- Semi-annual payments recognize long-term service

Years of Service	5	10	15	20	25
Payments Per Month	\$24	\$48	\$72	\$96	\$120

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

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