

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY
FIRE BARGAINING EMPLOYEES – Choice 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).
- 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% Generic, 25% Formulary, 40% Non-formulary Name Brand; No deductible, No maximum out of pocket expense

Pre-tax Choice Health Insurance Premiums				
Full-time Employees				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee	28.75	57.50	44.25	77.75
City	546.25	1,092.50	840.75	1,477.25
Total	575.00	1,150.00	885.00	1,555.00

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

- Eligible first of second month following employment
- 100% routine diagnostic and preventive 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

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 \$100,000 maximum
- 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

- [Municipal Fire and Police Pension System of Iowa \(MFPRSI\)](#)
 - Administered by State of Iowa
 - Contributions: Employee – 9.4%; City – 24.76%
- 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, Dr. Martin Luther King, Jr. Day, President’s Day, Memorial Day, July 4th, Labor Day, Veteran’s Day, Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve, Christmas Day, New Year’s Eve Day
- Squad personnel are paid holiday pay semi-annually

Sick Leave

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

Funeral Leave

- Five consecutive calendar days for immediate family members, and three consecutive calendar days for specified other family members

Vacation

- Expressed in hours

Years of Service	1	2	7	12	17
Hours Per Year - Non-Shift	40	80	120	160	200
Hours Per Year - Shift	72	144	216	288	360

- Non-Shift schedule: 40 hrs = 5 work days
- Shift schedule: 72 hrs = 3 work days

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)
- 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.