

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY  
FIRE 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).
- Single deductible \$200 per contract, per benefit year; Family deductible \$500 per contract, per benefit year
- Single maximum \$700 out of pocket expenses per contract, per benefit year; Family maximum \$1,400 out of pocket expenses per contract, per benefit year
- 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; Single and Family Deductible \$200, Single and Family out of pocket maximum \$600

<b>Pre-tax Health Insurance Premiums</b>		
<b>Full-time Employees</b>		
	Single	Family
City	546.00	1310.00
Employee	60.00	130.00
<b>Total</b>	<b>606.00</b>	<b>1,440.00</b>

**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

<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>

**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** – [ASL, 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 4<sup>th</sup>, 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

<b>Years of Service</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>12</b>	<b>17</b>
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

<b>Years of Service</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>
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