

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY  
NON-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). **NOTE: New Non-Bargaining employees are enrolled in the Choice Plan.**
- 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

<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	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

Part-time Employee premiums are pro-rated

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

- Eligible first of second month following employment
- 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
Total	29.00	58.00	64.00	87.00

Part-time Employee premiums are pro-rated

**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 and 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; supplemental spouse and/or dependent children available; City pays \$0

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

**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

**Holidays**

- New Year’s Day, President’s Day, Good Friday, Memorial Day, July 4<sup>th</sup>, Labor Day, Veterans Day, Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve Day, Christmas Day

**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%
- [Municipal Fire & Police Retirement System of Iowa \(MFPRSI\)](#)
  - Applies to Fire and Police Civil Service
  - Membership mandatory; vested after 4 years
  - Administered by State of Iowa
  - Contributions: Employee – 9.4%; City – 24.76%
- 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

**Flex Leave**

- Leave accrues on a monthly basis and is available for use as earned; PT pro-rated to budgeted work week
- Combines traditional leaves (vacation, sick leave, funeral leave, and personal days)
- Leave is accumulated into 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>1-72 months</b>	<b>73-132 months</b>	<b>133-192 months</b>	<b>193 months thereafter</b>
Overtime Eligible	12.7 hrs/month	16 hrs/month	19.4 hrs/month	22.7 hrs/month
Overtime Exempt	16 hrs/month	19.4 hrs/month	22.7 hrs/month	

**Longevity**

- Semi-annual payments recognize long-term service; 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 be at accredited institution and pre-approved
- Covers degree program, or position-related course; 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

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