

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY  
POLICE 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; Single and Family Deductible \$100.00, Single and Family 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	1310.00
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** – [ASL, 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

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

## **Retirement**

- [Iowa Public Employee Retirement System \(IPERS\)](#)
  - Non-sworn only: Membership mandatory, vested after 4 years; 07/11/2012 changes to vested after 7 years
  - Administered by State of Iowa
  - Contributions: Employee – 5.38%; City – 8.07%
- [Municipal Fire and Police Pension System of Iowa \(MFPSI\)](#)
  - Administered by State of Iowa
  - Contributions: Employee – 9.4%; City – 24.76%
- FICA (Non-sworn)
  - 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 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

<b>Employee Status</b>	<b>1–12 months</b>	<b>13–72 months</b>	<b>73–132 months</b>	<b>133–192 months</b>	<b>193 months thereafter</b>
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 4<sup>th</sup>, 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