

**CITY OF CEDAR RAPIDS BENEFITS SUMMARY
NON-BARGAINING EMPLOYEES
JULY 1, 2009 THROUGH JUNE 30, 2010**

Health Insurance - Principal Financial Group (PPO is Midland's Choice - Principal)

- Eligible first of second month following employment (i.e. employment dates of 1/1 – 1/31 are eligible 3/1, etc.)
- Single medical deductible \$200 per contract, per benefit year ; Family medical deductible \$500 per contract, per benefit year
- Single medical maximum \$600 out of pocket expenses per contract, per benefit year ; Family medical maximum \$1,200 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 deductible \$100, Family deductible \$300; out of pocket maximum \$500

Pre-tax Health Insurance Premiums						
Full-time Employees			Part-time Employees			
			50%		75%	
	Single	Family	Single	Family	Single	Family
City	575.70	1,368.00	287.85	684.00	431.77	1,026.00
Employee	30.30	72.00	318.15	756.00	174.23	414.00
Total	606.00	1,440.00	606.00	1,440.00	606.00	1,440.00

Dental Insurance - Delta Dental of Iowa

- Eligible first of second month following employment
- 100% routine diagnostic and preventative services (2 per year - every six months)
- 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			Part-time Employees			
			50%		75%	
	Single	Family	Single	Family	Single	Family
City	23.00	23.00	11.50	11.50	17.25	17.25
Employee	0	46.00	11.50	57.50	5.75	51.75
Total	23.00	69.00	23.00	69.00	23.00	69.00

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: .260% 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 \$10,000 Accidental Death and Dismemberment
- Premium: \$10,000 Life - \$1.30/month, \$10,000 AD&D - \$0.30/month; 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 – Principal Life Insurance Company

- 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 4th, 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
 - Administered by State of Iowa
 - Contributions: Employee – 4.3%; City - 6.65%
- 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 - 9.35%; City – 17.0%
- FICA:
 - Social Security: Employee and City - 6.20% to \$106,800 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 - 2009 regular limit: 50% of gross salary up to \$16,500 - 2009 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 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

Employee Status	1 - 72 months	73 - 132 months	133 - 192 months	193 months thereafter
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
- Premium: \$1.60/month; City pays 100%

Employee Recognition Program

- Length of service awards, 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.