

EMPLOYEE BENEFITS SUMMARY

Updated 11-18-08



Benefit	Summary Description	Employee Cost
Group Health Insurance UMR – Pays Claims Cofinity – Provider Network	Partially self-insured PPO Plan - Choice of two plan options. City pays monthly \$500 (employee only); \$800 (employee+1); or \$1333 (family). Coverage starts the first of the month after your hire date.	<i>With Wellness Program Participation, Option 1:</i> \$70, \$105 or \$180 per month. Option 2: Provided at no premium cost to employee.
Group Life Insurance & AD&D (Unum) Police Only: Death & Disability (FPPA)	Life Insurance – 1 ½ x annual Salary up to \$150,000	Provided at no cost to employee.
Retirement (PERA or Fidelity)	Non-Police: Public Employees Retirement Association, plus optional 401 (k). Employee Contribution: 8% of Includable Salary*; 09 City Contribution: 12.8 % Includable Salary* Police: Police Department Money Purchase Pension Plan (administered by Linsco Private Ledger). Employee Contribution: 11.9% of includable salary*; City Contribution: 12.8% of includable salary* <i>*Includable Salary is gross wages less any voluntary deductions chosen to be pre-taxed.</i>	Provided at no cost to employee.
Dental Insurance	<i>Optional Dental Insurance through Guardian Life</i>	<i>Empl \$29.34/month Empl & Spouse \$59.26 Empl & Children \$75.22 Family \$105.19</i>
Vision Discount Plan	<i>Optional VSP Plan – 100% Employee Paid (see prices to the right)</i>	<i>Empl \$11.84/month Empl & Spouse \$18.95 Empl & Children \$19.34 Family \$31.18</i>
Employee Assistance Program (EAP) & Emergency assistance services for traveling.	Counseling & resources for help with issues such as emotional well being, finances, legal issues, addiction recovery, parenting, education, elder care, relationships, work, and everyday life!	Provided at no cost to employee.
AFLAC Supplemental Insurance e.g. cancer, accident, intensive care, life ins, etc.	<i>Optional – 100% Employee Paid</i>	Varies depending on plan.
Flexible Spending Accounts (Administered by Pay Flex)	<i>Reduce your taxable income and pay for medical expenses not paid for by your health insurance and dependent care expenses.</i>	<i>Employee Defined up to \$2,000 for medical & \$5,000 for dependent care.</i>
Wellness Discounts	Free Use of City Rec Dept. (Armory); Discounts on Golf memberships; Corporate membership discounts at Star Athletic Club and The Body Firm; Wellness CT Scans at CPMC at discount.	
Vacation	Earn 2 weeks/yr, may start using at six months of employment.	
Sick Leave	Earn 8 hrs/month; can be used upon accrual. Sick Bank membership optional after 1 year.	
Holidays	Ten paid holidays/year; one is day of your choice.	