CITY OF CEDAR RAPIDS BENEFITS SUMMARY
FIRE BARGAINING EMPLOYEES – Choice Plan
JANUARY 1, 2020 THROUGH DECEMBER 31, 2020

Health Insurance - Wellmark Blue Cross and Blue Shield
• Eligible first of second month following employment; (i.e. employment dates anytime in month of January then eligible for coverage March 1). **All new hires start at the “Without Wellness” Premiums for their first year of service. (see below)**
• 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%, 25%, 40%; No deductible, Out of Pocket Maximum: $1500/individual & $4500/family.

<table>
<thead>
<tr>
<th>Pre-tax Monthly Choice Health Insurance Premiums</th>
<th>Full-time Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee Premium</td>
<td></td>
</tr>
<tr>
<td>with Wellness Participation</td>
<td>$18.75</td>
</tr>
<tr>
<td>Employee Premium</td>
<td></td>
</tr>
<tr>
<td>without Wellness Participation</td>
<td>$37.49</td>
</tr>
<tr>
<td>Total Premium</td>
<td>$374.93</td>
</tr>
</tbody>
</table>

**Total Premium includes Employee and City Contribution**

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 $1000

<table>
<thead>
<tr>
<th>Pre-tax Monthly Dental Insurance Premiums</th>
<th>Full-time Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee</td>
<td></td>
</tr>
<tr>
<td>$0.00</td>
<td>$36.00</td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>$34.00</td>
<td>$34.00</td>
</tr>
<tr>
<td>Total</td>
<td>$34.00</td>
</tr>
</tbody>
</table>

Vision Insurance - VSP Insurance
• Eligible first of second month following employment
• Voluntary employee paid insurance, not pro-rated for part-time employees
• **VSP Benefit Summary**

<table>
<thead>
<tr>
<th>Pre-tax Monthly Vision Insurance Premiums</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>$7.40</td>
<td>$14.81</td>
</tr>
</tbody>
</table>

Basic Life Insurance (Term) - Madison National Life
• Eligible first of second month following employment
• $50,000 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 five times annual salary to $500,000 maximum
• Employee premium varies; 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, dental, and vision 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; vested after 4 years
  - Contributions: Employee – 9.4%; City – 24.41%
- Medicare: Employee and City - 1.45%

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 – 2020 regular limit: 50% of gross salary up to $19,500 – Over 50 catch-up limit: $26,000 (total)

Holidays

- 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

- Two shift days (five work days for 40-hour employees) for family members residing in same household. One shift day (one work day for 40-hour employees) for sister, brother, stepfather, stepmother, stepsister, stepbrother, stepchildren, grandmother, grandfather, grandchildren, son-or-daughter-in-law, and the same for aunt, uncle, spouse's grandmother/grandfather, sister-in-law, brother-in-law if it falls on the day of the funeral or visitation, or with approval of Fire Chief.

Vacation

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>1</th>
<th>2</th>
<th>7</th>
<th>12</th>
<th>17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hours Per Year - Non-Shift</td>
<td>40</td>
<td>80</td>
<td>120</td>
<td>160</td>
<td>200</td>
</tr>
<tr>
<td>Hours Per Year - Shift</td>
<td>72</td>
<td>144</td>
<td>216</td>
<td>288</td>
<td>360</td>
</tr>
</tbody>
</table>

- 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

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>5</th>
<th>10</th>
<th>15</th>
<th>20</th>
<th>25</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments Per Month</td>
<td>.75% of annual salary</td>
<td>1.25% of annual salary</td>
<td>1.75% of annual salary</td>
<td>2.25% of annual salary</td>
<td>2.75% of annual salary</td>
</tr>
</tbody>
</table>

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; 3 sessions per family member (June – May)
- Premium: $1.32/month; City pays 100%

Employee Recognition Program

- Retirement awards, customer service and other recognition activities

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