CITY OF CEDAR RAPIDS BENEFITS SUMMARY
FIRE BARGAINING EMPLOYEES – Traditional 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 deductible $200 per contract, per benefit year; Family deductible $500 per contract, per benefit year
- Single maximum $700 out of pocket expenses per contract, per benefit year; Family maximum $1,400 out of pocket expenses per contract, per benefit year
- Co-Insurance: Participating providers - 90% plan / 10% employee; Non-participating providers - 80% plan / 20% employee
- 3 Tier Drug Card; Co-Insurance = 10%, 25%, 40%; Single and Family Deductible $150/$300, Single and Family out of pocket maximum $500

| Pre-tax Monthly Traditional Health Insurance Premiums | 
|---|---|---|
| Full-time Employees | Employee Only | Family |
| Employee Premium with Wellness Participation | $93.52 | $222.24 |
| Employee Premium without Wellness Participation | $168.34 | $400.02 |
| Total Premium | $935.24 | $2,222.35 |

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

| Pre-tax Monthly Dental Insurance Premiums | 
|---|---|---|---|---|
| Full-time Employees | Employee Only | Employee + Spouse | Employee + Child(ren) | Family |
| Employee | $0.00 | $36.00 | $50.00 | $80.00 |
| City | $34.00 | $34.00 | $34.00 | $34.00 |
| Total Premium | $34.00 | $70.00 | $84.00 | $114.00 |

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

| Pre-tax Monthly Vision Insurance Premiums | 
|---|---|---|---|---|
| | Employee Only | Employee + Spouse | Employee + Child(ren) | Family |
| | $7.40 | $14.81 | $15.84 | $25.32 |

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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