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></td>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee Premium with Wellness Participation</td>
<td>$18.75</td>
</tr>
<tr>
<td>Employee Premium 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; 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 $1000

<table>
<thead>
<tr>
<th>Pre-tax Monthly Dental Insurance Premiums</th>
<th>Full-time Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee</td>
<td>$0.00</td>
</tr>
<tr>
<td>City</td>
<td>$34.00</td>
</tr>
<tr>
<td>Total Premium</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>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
</tr>
<tr>
<td>$7.40</td>
</tr>
</tbody>
</table>

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: .198% of base salary; City pays 100%

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%

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

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

Iowa Public Employees Retirement System (IPERS)

- Membership mandatory, vested after 7 years
- Administered by State of Iowa
- Contributions: Employee – 6.29%; City – 9.44%

- FICA:
  - Social Security: Employee and City - 6.20% to $137,700 covered wages.
  - 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)

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 leave)
- 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 immediate

<table>
<thead>
<tr>
<th>Employee Status</th>
<th>1-12 months</th>
<th>13-72 months</th>
<th>73-132 months</th>
<th>133-192 months</th>
<th>193+ months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exempt or NonExempt</td>
<td>16.7 hrs/month</td>
<td>20.0 hrs/month</td>
<td>23.4 hrs/month</td>
<td>26.7 hrs/month</td>
<td>30.0 hrs/month</td>
</tr>
</tbody>
</table>

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 100% up to $3,000 per calendar year
- Requires grade “C” or above for reimbursement

Holidays

- New Year’s Day, President’s Day, Easter, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day,
  Friday After Thanksgiving Day, Christmas Eve Day, Christmas Day, New Year's Eve Day

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

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