CITY OF CEDAR RAPIDS BENEFITS SUMMARY
TRANSIT 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 Premium with Wellness Participation</td>
<td>Employee Only</td>
</tr>
<tr>
<td>$18.75</td>
<td>$37.49</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
- 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>Employee</td>
<td>Employee Only</td>
</tr>
<tr>
<td></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**

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

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%

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 Employee 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 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

<table>
<thead>
<tr>
<th>Overtime Eligible</th>
<th>1-12 months</th>
<th>13-60 months</th>
<th>61-120 months</th>
<th>121-216 months</th>
<th>217 months thereafter</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13.0 hrs/month</td>
<td>16.0 hrs/month</td>
<td>20.0 hrs/month</td>
<td>23.0 hrs/month</td>
<td>26.0 hrs/month</td>
</tr>
</tbody>
</table>

**Holidays**
- New Year’s Day, Memorial Day, July 4th, Labor Day, Thanksgiving, Christmas Day

**Longevity**
- Semi-annual payments recognize long-term service; 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>$25</td>
<td>$50</td>
<td>$75</td>
<td>$100</td>
<td>$125</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

**Educational Assistance**
- Available to full-time employees who have completed a probationary period
- Coursework must at accredited institution and pre-approved
- Provides assistance to employees to obtain a degree in law enforcement
- Covers degree program, tuition and books at 100% up to $3,000 per calendar year
- Requires grade “C” or above for reimbursement

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