**CITY OF CEDAR RAPIDS BENEFITS SUMMARY**  
**AFSCME 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><strong>Employee Premium</strong></td>
<td>Employee Only</td>
</tr>
<tr>
<td><strong>with Wellness Participation</strong></td>
<td>$18.75</td>
</tr>
<tr>
<td><strong>without Wellness Participation</strong></td>
<td>$37.49</td>
</tr>
<tr>
<td><strong>Total Premium</strong></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><strong>Employee Premium</strong></td>
<td>Employee Only</td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>City</strong></td>
<td>$34.00</td>
</tr>
<tr>
<td><strong>Total Premium</strong></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

<table>
<thead>
<tr>
<th>Pre-tax Monthly Vision Insurance Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></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%

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)

Holidays
- Two personal days to be used at employee discretion, with supervisory approval

Vacation

<table>
<thead>
<tr>
<th>Months of Service</th>
<th>1-12</th>
<th>13-72</th>
<th>73-132</th>
<th>133-192</th>
<th>193+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hours Accrued per Year</td>
<td>40</td>
<td>80</td>
<td>120</td>
<td>160</td>
<td>200</td>
</tr>
</tbody>
</table>

Sick Leave
- For absence due to employee illness or injury, family illness or injury, or emergency
- Accrue one day per month

Funeral Leave
- Three consecutive calendar days if otherwise scheduled to work; covers immediate family and specified other family members

Longevity
- Semi-annual payments recognize long-term service

<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>$24</td>
<td>$48</td>
<td>$72</td>
<td>$96</td>
<td>$120</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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