CITY OF CEDAR RAPIDS BENEFITS SUMMARY
AFSCME 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 with 5 months higher premium and then pay the “Without Wellness” Premiums for their first year of service. (see below)
- Single medical deductible $200 per contract, per benefit year; Family medical deductible $500 per contract, per benefit year
- Single medical maximum $700 out of pocket expenses per contract, per benefit year; Family medical maximum $1,400 out of pocket expenses per contract, per benefit year
- Medical 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 Deductible $150, Family Deductible $300; Single and Family out of pocket maximum $500

<table>
<thead>
<tr>
<th>Pre-tax Monthly Traditional Health Insurance Premiums</th>
<th>Current Full-time Employees</th>
<th>New Hires 1st 5 months</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Only</td>
<td>Family</td>
</tr>
<tr>
<td>Employee Premium with Wellness Participation</td>
<td>$112.23</td>
<td>$266.68</td>
</tr>
<tr>
<td>Employee Premium without Wellness Participation</td>
<td>$168.34</td>
<td>$400.02</td>
</tr>
<tr>
<td>Total Premium</td>
<td>$935.24</td>
<td>$2222.35</td>
</tr>
</tbody>
</table>

This 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>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Family</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%

**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

**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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