CEDAR RAPIDS AIRPORT COMMISSION BENEFITS SUMMARY  
NON-BARGAINING EMPLOYEES – TRADITIONAL PLAN  
JANUARY 1, 2020 THROUGH DECEMBER 31, 2020

**Health Insurance** - Wellmark Blue Cross and Blue Shield
- Available to full-time employees; Eligible first of second month following employment; (i.e. employment dates anytime in month of January then eligible for coverage March 1); **NOTE: All new hires are enrolled in the Choice Plan and will pay the “Without Wellness” premiums for the remainder of the calendar year. (See Choice Plan)**
- 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%; $100 Single or $300 Family deductible; out of pocket maximum $500

<table>
<thead>
<tr>
<th>Pre-Tax Monthly Traditional Health Insurance Premiums (Full-time Employees)</th>
<th>Premium</th>
<th>Employee Only</th>
<th>Employee with Wellness Participation</th>
<th>$112.23</th>
<th>$266.68</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Premium</strong></td>
<td>$168.34</td>
<td>$400.02</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pre-Tax Monthly Dental Insurance Premiums (Full-time Employees)</th>
<th>Premium</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>$0.00</td>
<td>$36.00</td>
<td>$50.00</td>
<td>$80.00</td>
<td></td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$34.00</td>
<td>$34.00</td>
<td>$34.00</td>
<td>$34.00</td>
<td></td>
</tr>
<tr>
<td><strong>Total Premium</strong></td>
<td>$34.00</td>
<td>$70.00</td>
<td>$84.00</td>
<td>$114.00</td>
<td></td>
</tr>
</tbody>
</table>

**Vision Insurance** – VSP Insurance, VSP Benefit Summary
- Available to full-time employees; Eligible first of second month following employment;
- Voluntary employee paid insurance

<table>
<thead>
<tr>
<th>Pre-Tax Monthly Vision Insurance Premiums (Full-time Employees)</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7.40</td>
<td>$14.81</td>
<td>$15.84</td>
<td>$25.32</td>
<td></td>
</tr>
</tbody>
</table>

**Long-Term Disability Insurance** - Madison National Life
- Available to full-time employees; 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; Airport pays 100%

**Basic Life Insurance (Term)** - Madison National Life
- Available to full-time employees; Eligible first of second month following employment
- $50,000 face value, with Accidental Death and Dismemberment Benefits
- Airport pays 100%

**Supplemental Life Insurance (Term)** - Madison National Life
- Available to full-time employees; 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; Airport pays $0

**Holidays**

This is only a summary. Please refer to the Personnel Policy Manual, or applicable labor agreement for complete information.
**Longevity**
- Available to regular full-time and regular part-time employees
- Semi-annual payments recognize long-term service;

<table>
<thead>
<tr>
<th>Employee Status</th>
<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>Regular, Full-Time</td>
<td>Payments Per Month</td>
<td>$25</td>
<td>$50</td>
<td>$75</td>
<td>$100</td>
<td>$125</td>
</tr>
<tr>
<td>Regular, Part-Time</td>
<td>Payments Per Month</td>
<td>$10</td>
<td>$20</td>
<td>$30</td>
<td>$40</td>
<td>$50</td>
</tr>
</tbody>
</table>

**IRS Section 125 Flex Plan – ASI, Inc.**
- Available to full-time employees - 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%; Airport – 9.44%
- FICA:
  - Social Security: Employee and Airport - 6.20% to $137,700 covered wages.
  - Medicare: Employee and Airport - 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: $6,500, $26,000 (total)

**401 Money Purchase Plan (IRS Section 401)** - ICMA is the exclusive provider.
- Full-time salaried employees who voluntary participate in the City of Cedar Rapids 457 Deferred Compensation Plan receive a matching tax deferred contribution from the Commission into the participant’s 401(a) Retirement Plan equal to 75% of the participant’s 457 deferred contribution.
- Full-time hourly employees who voluntary participate in the City of Cedar Rapids 457 Deferred Compensation Plan receive a matching tax deferred contribution from the Commission into the participant’s 401(a) Retirement Plan up to one-half percent (1/2%) of the employee's annual salary.

**Flex Leave**
- Available to full-time employees; Accrued on a monthly basis and is available for use as it is earned;
- 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>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 thereafter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overtime Eligible</td>
<td>11.4 hrs/month</td>
<td>14.7 hrs/month</td>
<td>18.0 hrs/month</td>
<td>21.4 hrs/month</td>
<td>24.7 hrs/month</td>
</tr>
<tr>
<td>Overtime Exempt</td>
<td>18.0 hrs/month</td>
<td>18.0 hrs/month</td>
<td>21.4 hrs/month</td>
<td>24.7 hrs/month</td>
<td>24.7 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 60% up to $1,700 per calendar year
- Requires grade “C” or above for reimbursement

**Employee Assistance Program - Mercy Medical Center**
- Available to full-time employees; 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; Airport pays 100%

**Employee Recognition Program**
- Retirement awards, customer service and other recognition activities.

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