CITY OF CEDAR RAPIDS BENEFITS SUMMARY
NON-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). NOTE: All Non-Bargaining new hires are enrolled in the Choice Plan and will pay the “Without Wellness” premiums for the remainder of the first calendar year. (See Choice Plan)
- 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 $100, Family deductible $300; out of pocket maximum $500.

<table>
<thead>
<tr>
<th>Pre-tax Traditional 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>$112.23</td>
</tr>
<tr>
<td>Employee Premium without Wellness Participation</td>
<td>$168.34</td>
</tr>
<tr>
<td>Total Premium</td>
<td>$935.24</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></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>
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<tbody>
<tr>
<td></td>
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</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: 0.198% 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 and Dismemberment benefits
- City pays 100%

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

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

Holidays

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 $137,770 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
- Fire, Transit and Police are subject to a different monthly accrual schedule

<table>
<thead>
<tr>
<th>Employee Status</th>
<th>1-72 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>12.7 hrs/month</td>
<td>16 hrs/month</td>
<td>19.4 hrs/month</td>
<td>22.7 hrs/month</td>
</tr>
<tr>
<td>Overtime Exempt</td>
<td>16 hrs/month</td>
<td>19.4 hrs/month</td>
<td>22.7 hrs/month</td>
<td></td>
</tr>
</tbody>
</table>

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>$20</td>
<td>$40</td>
<td>$60</td>
<td>$80</td>
<td>$100</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

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 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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