



Full Time Employee Benefits

July 1, 2019 – June 30, 2020

I. Insurance:

A. Health and Prescription Drug Insurance

The City provides all full-time employees a high deductible health plan through Wellmark with a Health Savings Account (HSA). Employees are eligible for benefits the 1st of the month following their hire date.

City of Indianola		
Effective 7/1/19		
Qualified High Deductible Health Plan w/ HSA		
Medical	In-Network	Out-of-Network
Single Deductible	2700	2850
EE Spouse, Child(ren), Family Deductible	5400	5700
Coinsurance	100/0%	80/20
Single Out of Pocket (OOP)	2700	3350
Family Out of Pocket (OOP)	5400	6700
Coinsurance - after deductible	100% plan/0% member	80% plan/0% member
Office Visit - PCP		
Office Visit - Specialist		
Urgent Care		
Hospital Inpatient & Outpatient		
Emergency Room Services		
Imaging (CT/PET scans, MRI, etc)		
Diagnostic Testing (x-ray, blood work, etc)		
Pregnancy-prenatal, postnatal, delivery & all inpatient services		
Substance Abuse Outpatient & Inpatient Services		
Mental/Behavioral Health Services		
Pharmacy		
Preventive Care/Screenings/Immunization - deductible waived in-network only	100% plan/0% member	80% plan/20% member

Employee premiums are as follows:

- Employee only - \$36.30/paycheck
- Employee + Spouse - \$67.44/paycheck
- Employee + Children - \$60.24/paycheck
- Employee + Family – \$98.82/paycheck

The City will fund the employee's HSA account with \$1200 on January 1st. The City will match employee contributions dollar for dollar up to \$26.92/pay period for employee only coverage and \$76.92/pay period for all other tiers in through December 2019. The City match will restart on January 1, 2020 to coincide with the reset of the deductible.

The \$1200 will be prorated for new hires based on their hire date. If hired between:

- January through March new employees will receive 100% of the \$1200.
- April through June new employees will receive 75% of the \$1200.
- July through September new employees will receive 50% of the \$1200.
- October through December new employees will receive 25% of the \$1200.

B. Dental

The City provides dental insurance to all full-time employees through Metlife. Employee premiums are as follows:

Employee only - \$3.50/paycheck
All other tiers - \$10.00/paycheck

C. Vision

The City provides vision insurance to all full-time employees through Avesis.

Employee only - \$1.00/paycheck
All other tiers - \$2.50/paycheck

D. Life Insurance

Union employees are insured with term life insurance for \$15,000. The City pays 100% of the premium. Spouse and children may also be covered, at the employee's expense, for a percentage of the employee's coverage.

Non-union employees are insured at one (1) times their salary with a minimum of \$25,000 and maximum of \$45,000. The City pays 100% of the premium. Spouse and child may also be covered at the employee's expense, for a percentage of the employee's coverage.

E. Short-term and Long-term Disability

The City pays 100% of the premiums for short and long-term disability. After seven (7) consecutive days and upon approval of the insurance company, short-term disability begins which pays 70% of income up to a maximum of \$450 per week.

Upon approval of the claim by the insurance company, long-term disability begins after short-term disability ends (6 months). No sick leave can be used with long-term disability.

II. Paid Holidays

A. The following shall be observed as paid holidays:

1. New Year's Day-January 1
2. President's Day-Third Monday in February
3. Memorial Day-Last Monday in May
4. Independence Day-July 4
5. Labor Day-First Monday in September
6. Thanksgiving Day-Fourth Thursday in November
7. Day After Thanksgiving
8. Christmas Eve Day-December 24
9. Christmas Day-December 25

III. Vacation, Sick Leave and Personal Time

A. Vacation leave shall be accrued as follows:

- Less than 2 years of service - 3.07 hours per pay period
- 2 to 8 years of service - 4 hours per pay period
- 8 to 14 years of service - 5 hours per pay period
- 14 to 20 years of service - 6 hours per pay period
- 20+ years of service - 6.47 hours per pay period

Fire employees accrue more due to not receiving holiday and personal time. Accrual shall be as follows:

- Less than 2 years of service – 7.62 hours per pay period
- 2 to 8 years of service – 8.55 hours per pay period
- 8 to 14 years of service - 9.55 hours per pay period
- 14 to 20 years of service – 10.55 hours per pay period
- 20+ years of service – 10.85 hours per pay period

Up to 160 hours of vacation may be carried forward to a new year.

B. Sick leave shall be accrued as follows:

Employees under the city council and non-union trustee employees will accrue sick leave at the rate of 3.7 hours per pay period. A total of 760 hours may be carried forward to a new year.

Union employees under the board of trustees will accrue sick leave at the rate of 3.7 hours per pay period. A total of 760 hours may be carried forward to a new year.

C. **Personal Time**

All employees, except Fire, will be allowed personal time in the amount of 16 hours per calendar year to be taken with regular pay. For police officers who are assigned to work a 10-hour day schedule, 20 hours per calendar year will be given.

In the initial year of employment, personal time shall be prorated based upon the date of employment.

IV. Retirement:

A. Federal Social Security & Medicare

Federal Social Security (6.2% of wages) and Medicare (1.45% of wages) will be withheld on all employees except law enforcement personnel with the city making an equal contribution for each. Law enforcement personnel hired after 1986 are required to pay the Medicare portion with the city making an equal contribution.

B. Iowa Public Employee Retirement System (IPERS)

All full-time and permanent part-time employees, except law enforcement personnel, are required to participate in IPERS. Employees, except firefighters, contribute 5.95% of wages with the employer contributing 9.44%. Firefighters contribute 6.56% of wages with the employer contributing 9.91%.

C. Chapter 411 Pension Plan

Law Enforcement personnel are required to participate in the chapter 411 pension plan. Employees contribute 9.4% of wages and the city contributes 24.41%.

V. Other Special Benefits:

A. Wellness Program

1. Employees may participate in some recreation programs at no cost.
2. A portion of a membership fee with an athletic center will be reimbursed by the city and utility (Family-\$25/month, Single \$15/month).
3. YMCA membership discount: Single \$19.00/pay period, Family: \$24.50/pay period. Ask human resources or payroll for a form.
4. Employees and their spouses may use the Memorial Aquatic Center at no charge; there is a fee for children however.
5. Employee Assistance Program for use by employees and immediate family members, to include spouse and children.

6. Enhanced yearly blood screening panel and biometrics for full-time employees and spouses.
7. Yearly flu shots will be available for full-time employees and their spouses paid for by the Trustees and Council.

B. Employee Education Tuition Reimbursement

City Council & Trustee Management employees are eligible for tuition reimbursement upon successful completion of a work-related course (successful completion is a "C" or better). See policy in employee handbook for details.

City & trustee union employees are eligible for \$600/fiscal year tuition reimbursement upon successful completion of a work-related course (successful completion is a "C" or better).

C. Deferred Compensation

The city contributes \$100 per month toward a deferred compensation annuity plan to those employees who are CE-9 or above on the Personnel Management Guide pay scale or those employees classified management under the Board of Trustees.

The city will also contribute a dollar amount equal to that amount contributed by the employee up to a total of \$75 per month for those employees who are on the Personnel Management Guide CE table pay scale and those employees classified management under the Board of Trustees.

Union employees will receive a dollar amount equal to that amount contributed by the employee up to a total of \$75 per month; see union contract for eligibility requirements.

D. Discounted Activity Tickets

Through ticketsatwork.com, employees can receive discounted tickets to theme parks, concerts, sporting events and more!

- E. Join our Facebook group for more information about your benefits: City of Indianola, Employees Only.