



## **Full-Time Employee Benefits**

**July 1, 2023 – June 30, 2024**

**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 1<sup>st</sup> of the month following their hire date.

<b>City of Indianola</b>		
<b>Effective 7/1/2023</b>		
<b>Qualified High Deductible Health Plan w/ HSA</b>		
<b>Medical</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Single Deductible	\$3,000	\$3,050
EE Spouse, Child(ren), Family Deductible	\$5,400	\$5,700
Coinsurance	100%	80%
Single Out of Pocket (OOP)	\$3,000	\$3,350
Family Out of Pocket (OOP)	\$5,400	\$6,700
<b>Coinsurance - after deductible</b>	<b>100% plan</b>	<b>80% plan</b>
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 medical premiums are as follows:

- Employee only - \$42.13/paycheck
- Employee + Spouse - \$78.27/paycheck
- Employee + Children - \$69.93/paycheck
- Employee + Family - \$114.71/paycheck

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 1<sup>st</sup> of the month following their date of hire.

The City will continue to 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 through December 2023. The City match will start anew on January 1, 2024, to coincide with the reset of the deductible. Employees must be enrolled in the health insurance plan to be eligible for the Health Savings Account benefit.

For 2023, the \$2,400 will be prorated for new enrollees based on their coverage effective date. If coverage is effective between:

- January through March new enrollees will receive 100% of the \$2,400.
- April through June new enrollees will receive 75% of the \$2,400.
- July through September new enrollees will receive 50% of the \$2,400.
- October through December new enrollees will receive 25% of the \$2,400.

New for 2024: The City contribution will increase to \$2,600. This will be paid out over twenty-six (26) pay periods, which will result in a contribution of \$100 bi-weekly.

Employees may make changes to their HSA contribution at any time throughout the year.

#### **B. Dental**

The City provides dental insurance to all full-time employees through Mutual of Omaha.

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 \$100,000. 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 weekly income up to a maximum of \$1,000 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. Long-term disability pays 60% of monthly income up to a maximum of \$6,000 per month.

## 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. Veterans Day - November 11
7. Thanksgiving Day - Fourth Thursday in November
8. Day After Thanksgiving
9. Christmas Eve Day - December 24
10. Christmas Day-December 25

## III. Vacation, Sick Leave and Personal Time for Full-Time Employees

A. Vacation shall be accrued as follows:

Length of Service	Biweekly Accrual	Fire Biweekly Accrual**
Less than 2 years	3.08 hours	9.23 hours
2 years, less than 8 years	4 hours	12.00 hours
8 years, less than 14 years	5 hours	15.00 hours
14 years, less than 20 years	6.15 hours	18.46 hours
20 years or more	7.69 hours	23.07 hours

\*\*Fire employees accrue more due to working more hours in a year.

Up to 167.69 hours of vacation may be carried forward to a new year.

B. Sick leave shall be accrued as follows:

Status of Employee	Accrual Per Pay Period
Full Time	3.7 hrs
Fire, Full Time	5.6 hrs
Permanent Part Time Scheduled 30hrs or more per week	2.3 hrs
Permanent Part Time Scheduled 35hrs or more per week	2.6 hrs

A total of 760 unused sick hours will be carried over each year for all employees except Fire. Full time firefighters will carry over 1680 hours unused sick hours.

**C. Personal time shall be accrued as follows:**

Status of Employee	Accrual Per Year
Full Time, Non-Union	16 hrs
Full Time, Firefighters	48 hrs
Full Time, Union	Refer to union contract
Police Officers	Refer to union contract

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

**IV. Retirement:**

**A. Iowa Public Employee Retirement System (IPERS)**

All full-time and permanent part-time employees except law enforcement personnel are required to participate in IPERS. Effective 7/1/2023-6/30/2024, employees, except firefighters, contribute 6.29% of wages with the employer contributing 9.44%. Firefighters contribute 6.21% of wages with the employer contributing 9.31%.

**B. Chapter 411 Pension Plan**

Law Enforcement personnel are required to participate in the Chapter 411 pension plan. Effective 7/1/2023 – 6/30/2024, employees contribute 9.4% of wages and the city contributes 22.98%.

**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. The City will contribute to a IWC (Indianola Wellness Campus) membership. 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 Council.

## **B. Deferred Compensation**

The City contributes \$100 per month toward a deferred compensation annuity plan to those employees who are Grade 9 or above on the pay scale.

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 pay scale.

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.

## **C. Discounted Activity Tickets**

Through WorkingAdvantage.com, employees can receive discounted tickets to themeparks, concerts, sporting events and more!

- D.** Join our Facebook group for more information about your benefits: Employees of City of Indianola.