



**CITY OF MARION BENEFITS SUMMARY
NON-BARGAINING EMPLOYEES
JULY 1, 2016 THROUGH JUNE 30, 2017**

Health Insurance - [Wellmark Blue Cross and Blue Shield](#)

- Eligible first of the month following date of employment; (i.e. employment dates anytime in month of January then eligible for coverage February 1).
- Single medical deductible \$750 per contract, per benefit year; Family medical deductible \$1,500 per contract, per benefit year.
- Single medical maximum \$1,500 out of pocket expenses per contract, per benefit year; Family medical maximum \$3,000 out of pocket expenses per contract, per benefit year.
- Medical Co-Insurance: Participating providers - 80% plan / 20% employee; Non-participating providers - 70% plan / 30% employee.
- Prescription Coverage: 20% coinsurance after deductible.
- **PREMIUMS:** Single: \$60 Family: \$120
 - Reduced premiums available based on participation on Well-Being program.

Dental Insurance - [Wellmark Blue Cross and Blue Shield](#)

- Eligible first of the month following date of employment
- 80% routine diagnostic and preventative services (2 per year)
- 50% routine restorative services after single \$50 deductible or \$150 family deductible.
- \$500 maximum benefit per individual, per benefit year, for all services
- **PREMIUMS:** Included in medical coverage.

Long-Term Disability Insurance - [Madison National Life](#)

- Eligible first of the month following date of 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, retirement plan)
- City pays 100% premium

Basic Life Insurance (Term) - [Madison National Life](#)

- Eligible first of the month following date of employment
- 1 times Annual Salary rounded to the next highest \$1,000 up to a maximum of \$50,000 face value.
- Accidental Death and Dismemberment benefits – same as basic life
- City pays 100% premium

IRS Section 125 Flex Plan - [Wageworks.com](#)

- Program offers pre-tax options for:
 - Premium Advantage: premiums you pay for health and dental 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

- New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Eve (Closes at 5:30pm), Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve Day, Christmas Day, New Year's Eve (Closes at 2:00pm), Birthday, Two Personal Days

Longevity

- Paid during the second pay period in November and based on number of continuous service completed with the calendar year;

Years of Service	5	10	15	20	25
Payment Per Year	\$400	\$600	\$700	\$900	\$1,200

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

Retirement

- [Iowa Public Employees Retirement System \(IPERS\)](#)
 - Membership mandatory, vested after 7 years
 - Administered by State of Iowa
 - Contributions: Employee – 5.95%; City – 8.93%
- FICA:
 - Social Security: Employee and City – 6.20% to \$118,500 covered wages.
 - Medicare: Employee and City - 1.45% to unlimited covered wages; Employee pays additional 0.9% tax on wages in excess of \$200,000

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 - 2015 regular limit: 50% of gross salary up to \$18,000 – 2015 Over 50 catch-up limit: \$6,000

Vacation Leave

- Leave is accrued on a monthly basis and is available for use after six months with the employer.
- Employees start to earn vacation allowances as of their first day of employment and shall accrue vacation time monthly.

Department Heads:

Years of Service	Vacation Period	Vacation Accrual
1 year	80 hours	6.66 hours/month
1 st Anniversary	120 hours	10.00 hours/month
8 th Anniversary	160 hours	13.33 hours/month
14 th Anniversary	200 hours	16.66 hours/month

All Other Employees:

Years of Service	Vacation Period	Vacation Accrual
4 years	80 hours	6.66 hours/month
5 th Anniversary	120 hours	10.00 hours/month
10 th Anniversary	160 hours	13.33 hours/month
16 th Anniversary	200 hours	16.66 hours/month

SICK LEAVE

- Leave is accrued on a monthly basis and is available for use as it is earned
- Sick leave may be accumulated to a maximum limit of 960 hours per employee

All Employees:

Years of Service	Vacation Period	Vacation Accrual
4 years	144 hours	12.00 hours/month
5 th Anniversary	96 hours	8.00 hours/month

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 50%
- 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; 5 sessions per member (July – June)
- City pays 100% premium