



**CITY OF MARION BENEFITS SUMMARY
NON-BARGAINING EMPLOYEES
JULY 1, 2018 THROUGH JUNE 30, 2019**

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

- 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: \$70 Family: \$140
 - Reduced premiums available based on participation on Well-Being program.

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

- 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 & Supplemental 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
- Supplemental Life insurance
 - Guaranteed Issue Amounts: Employee Life- \$150,000, Spouse Life- \$25,000 guaranteed issue, Child life- \$10,000

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, Veterans Day, Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve Day, Christmas Day, New Year’s Eve Day, 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 \$127,200 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 - 2018 regular limit: 50% of gross salary up to \$18,500 – 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.

Exempt Employees not eligible for overtime:

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