



SUMMARY OF BENEFITS - 2026

HEALTH & DENTAL INSURANCE

The City of Gering offers health insurance through United Health Care – Choice Plus. All Full-time employees are qualified. The City follows ACA requirements.

Employees can participate in our High Deductible Health Plan (HDHP). This plan has a \$3,300/person or \$6,600/family deductible and a \$5,000/person or \$10,000/family maximum out-of-pocket for in-network coverage. Each person covered under the insurance is provided with an annual physical which includes blood work and prostate exam or mammogram and pap smear. This cost is paid 100% by the insurance.

Dental insurance is self-funded and our third-party administrator is RCI. There is a \$25/person deductible. Premiums for coverage are done by payroll deduction.

Current deductions per pay period (24 pay periods):

Employee Paid Premiums (includes health & dental)

- \$52.00 Single
- \$87.00 Employee + Child(ren)
- \$104.00 Employee + Spouse
- \$151.00 Family

Health Savings Account (HSA)

With the HDHP, the employee can choose to open a Health Savings Account (HSA). The City will match \$3 to \$1 toward the HSA with a maximum City contribution of \$1200/single and \$2,400/family per year. (All contributions to the HSA are pre-tax.)

- a. **HSA 2026 Annual max contribution:** \$4,400 Single / \$8,750 Family
- b. **City Annual Max contributions:**
(matches 3/1 per pay period until max City contribution is reached)
 - Single: \$1200.00 annually
 - Family: \$2400.00 annually
- c. **Employee Contributions: per pay period (24):**
 - Single: Minimum \$17 per pay deduction -- Max \$133.33
 - Family: Minimum \$34 per pay deduction -- Max \$264.58

Flexible Spending Account (FSA) - Limited

This benefit allows employees to select a pre-tax deduction to be set aside for unreimbursed expenses for dental & vision.

LIFE INSURANCE & LONG-TERM DISABILITY INSURANCE

The City of Gering provides each full-time employee with a \$70,000 life insurance policy along with long-term disability insurance, this is provided at no cost to the employee.

This insurance policy is provided by Mutual of Omaha. Additional coverage can be added at the employee's expense with premiums for the additional policy done by payroll deduction.

AIRMEDCARE

The AirMedCare (Air Link) benefit is provided by the City of Gering for each full-time & part-time employee, at no cost to the employee.

VISION

This insurance is provided by Mutual of Omaha-Ameritas. Coverage can be added at the employee's expense; premiums for coverage are done by payroll deduction.

Current deductions per pay period (24 pay periods):

Single: \$3.98 Employee + 1 dependent: \$7.96 Employee + 2 or more dependents: \$11.20

RETIREMENT PLAN – General Employees

After one year of employment a retirement plan is available. The employee contribution for the plan is 6% (pre-tax, mandatory) with the option of choosing an additional 1-10% (after tax) contribution. The City fully matches the mandatory 6% contribution. Employees are fully vested after 5 years of employment.

WELLNESS PROGRAM

All full-time employees are eligible for the Wellness Program. The City of Gering uses an app platform, Personify Health, to facilitate our Wellness program. In order to qualify for rewards, an employee must take part in a biometric screening (available on-site once a year OR through employee's own doctor). Benefits of the program include: Gym membership monthly partial payment, annual single Golf Membership or Family Pool Pass, and an annual gift card bonus of \$651 for anyone meeting required 2000 points in the Personify Health app.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

City of Gering recognizes how important our employees are to our success. Because of this, we want to provide programs, resources, and tools to help you and your family succeed and maintain a healthy lifestyle. With this in mind, we are excited to share a new benefit with you, employee assistance services. Continuum EAP will be our employee assistance provider. Continuum, recognized as Nebraska's first employee assistance program, has been providing EA services since 1974. Continuum EAP provides a wide variety of resources to you and to your immediate family members. All of Continuum's services are CONFIDENTIAL and FREE to you.

SICK LEAVE

The City provides paid sick leave benefits to all full-time employees **for periods of temporary absence due to illnesses, injuries, or medical/dental/vision appointments**. Full-time employees will accrue sick leave benefits at the rate of 1 day for every month of service. Paid sick leave can be used in minimum increments of one-quarter hour. Eligible employees may use sick leave benefits for themselves or for a spouse, child, or parent of the employee. Sick leave benefits are intended solely to provide income protection in the event of illness or injury and may not be used for any other absence.

Employees who are unable to report to work due to illness or injury must notify their direct supervisor before the scheduled start of their workday if possible. The direct supervisor must also be contacted on each additional day of absence. Sick leave benefits will be calculated based on the employee's base pay rate at the time of absence and will not include any special forms of compensation.

BEREAVEMENT LEAVE

The City provides up to 40 hours of leave for employees who wish to take time off due to the death of an immediate family member: spouse, parent, child, sibling, grandparent, or grandchild; the same relations of the employee's spouse; or a person living in the same household as the employee.

COMPENSATORY TIME (COMP TIME)

Comp time is when public sector employers compensate their employees for overtime hours with time off instead of overtime pay. Employees may accrue up to 120 hours of comp time. An employee who has requested the use of his/her compensatory time shall be permitted to use such time within a reasonable period after making the request if the use of the compensatory time does not unduly disrupt the operation of the City.

VACATION

Regular full-time employees shall be provided with paid vacation leave. Employees shall earn this paid vacation leave at 6.67 hours (80 hours/year) for the first 3 years of employment. See employee handbook for accrual past 3 years.

Vacation leave shall be subject to the following rules:

- (a) Vacation leave may not be accumulated beyond 240 hours. If an employee reaches the maximum of 240 hours, that employee will cease gaining paid vacation leave until they have reduced their vacation balance to below 240 hours.
- (b) Vacation leave must be acquired before it is used.
- (c) The City Administrator shall approve vacation leave for department heads who in turn shall be responsible for scheduling vacation leave for employees based on consideration for operational requirements, employees' preferences, and seniority within the regular City service.
- (d) The general minimum period of vacation leave shall be one hour.
- (e) Vacation leave for an employee shall begin on the day the employee enters the service of the City. Any fraction of a month shall be calculated on a prorated basis.
- (f) Holidays occurring during periods of vacation leave shall not be charged against vacation leave.
- (g) Vacation leave shall not be transferable between employees.
- (h) Upon termination of employment, employees will be paid for unused vacation time (to a maximum of 240 hours) that has been earned through the last day of employment.

HOLIDAYS

According to applicable restrictions, the City will grant paid holiday time to full-time employees for the following holidays:

New Year's Day	Veterans' Day
Martin Luther King, Jr., Day	Thanksgiving
Presidents' Day	Day after Thanksgiving
Memorial Day	Christmas Eve (1/2 day)
Independence Day	Christmas
Labor Day	Floating Holiday - 2

A recognized holiday that falls on a Saturday will be observed on the preceding Friday. A recognized holiday that falls on a Sunday will be observed on the following Monday.

If a recognized holiday falls during an eligible employee's paid absence (e.g., vacation, sick leave), holiday pay will be provided instead of the paid time off benefit that would otherwise have applied.

Full-time employees will receive two floating holidays (Personal Days) in each calendar year. These holidays are granted after the probationary period is completed. Floating holidays may be taken at the discretion of the employee, as long as the day chosen by the employee does not interfere with the operation of the employee's department as determined by the employee's supervisor.