

## **CITY OF GERING SUMMARY OF BENEFITS**

### **HEALTH & DENTAL INSURANCE**

The City of Gering is a self-funded insurance program with RCI as the third party administrator. Part time employees working 30 hours per week are eligible for health insurance at a pro-rated amount. Employees can choose between Option A & Option B.

**Option A:** Single and family health and dental insurance coverage is available. The premium for coverage is split between the employee and the City. Single coverage: 17% employee and 83% City; Family coverage: 20% employee and 80% City. Premiums for coverage are done by payroll deduction (based on 24 pay periods): currently \$90.01 per pay period for single coverage and \$246.51 per pay period for family coverage. This plan has a \$500/person or \$1,000/family deductible and a \$1,250/person or \$2,500/family maximum out-of-pocket.

**Option B:** Employees can elect to choose a High Deductible Health Plan (HDHP). Premiums for coverage are done by payroll deduction (based on 24 pay periods): currently \$5.42 per pay period for single coverage and \$10.81 per pay period for family coverage. With the HDHP, the employee can choose to open a Health Savings Account (HSA). For every dollar the employee contributes to their HSA account, the City will contribute three dollars, to a maximum City contribution of \$1200/single and \$2,400/family per year. (All contributions to the HSA are pre-tax.) This plan has a \$2,500/person or \$5,000/family deductible and a \$3,250/person or \$6,000/family maximum out-of-pocket.

Regardless of the option chosen for health insurance, 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. Both plans also have a dental component which is a \$25/person deductible.

### **FLEXIBLE SPENDING ACCOUNT**

This is an optional benefit for full-time employees and regular part-time employees who work at least 30 hours per week. This benefit allows employees to select a pre-tax deduction to be set aside for dependent care or unreimbursed medical expenses.

### **LIFE INSURANCE**

The City of Gering provides each employee with a \$35,000 life insurance policy, at no cost to the employee. Employees must work at least 30 hours per week to be eligible for this benefit. This insurance policy is provided by Mutual of Omaha. Additional coverage can be added at the employee's option. The premiums for the additional policy are done by payroll deduction.

## **LONG TERM DISABILITY INSURANCE**

Long-term disability insurance is provided by the City of Gering for each employee, at no cost to the employee. Employees must work at least 30 hours per week to be eligible.

## **RETIREMENT PLAN**

After one year of employment a retirement plan is available. Members of the police and fire departments are eligible for their pension plan on their employment date. (Police department secretary, records clerk, and animal warden are included in the general employees pension.) 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.

## **SICK LEAVE**

Sick leave is earned by full-time employees at a rate of 8 hours per month. Regular part-time employees earn sick leave at a pro-rated amount. Employees must work at least 30 hours per week to be eligible.

## **VACATION**

Regular full-time and regular part-time employees shall be provided with paid vacation leave. Employees shall earn this paid vacation leave at the following rates, with the monthly accrual for part-time employees prorated according to time worked:

<u>Years of Service</u>	<u>Monthly Accrual</u>
0-3 years	6.67 hours (80 hours/year)
4 years	7.33 hours (88 hours/year)
5 years	8.00 hours (96 hours/year)
6 years	8.67 hours (104 hours/year)
7 years	9.33 hours (112 hours/year)
8-10 years	10.00 hours (120 hours/year)
11 years	10.67 hours (128 hours/year)
12 years	11.33 hours (136 hours/year)
13 years	12.00 hours (144 hours/year)
14 years	12.67 hours (152 hours/year)
15 years	13.33 hours (160 hours/year)

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 accruing 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 eligible employee's for the following holidays: New Year's Day (January 1); Martin Luther King, Jr., Day (third Monday in January); Presidents' Day (third Monday in February); Arbor Day (last Friday in April); Memorial Day (last Monday in May); Independence Day (July 4); Labor Day (first Monday in September); Veterans' Day (November 11); Thanksgiving (fourth Thursday in November); Day after Thanksgiving; Christmas (December 25); and one Floating Holiday. (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.

Eligible employees will receive one floating holiday in each calendar year. This holiday is granted after the introductory period is completed. The floating holiday 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.

### **AIRMEDCARE**

The AirMedCare (Air Link) benefit is provided by the City of Gering for each employee, at no cost to the employee. Employees must work at least 30 hours per week to be eligible.