



SUMMARY OF BENEFITS - 2023

HEALTH & DENTAL INSURANCE

The City of Gering is a self-funded insurance program with RCI as the third-party administrator. 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 \$3,000/person or \$5,000/family deductible and a \$3,250/person or \$6,000/family maximum out-of-pocket. 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.

Premiums for coverage are done by payroll deduction.

Current deductions per pay period (based on 24 pay periods):

Employee Paid Premiums

- \$50.00 Single
- \$100.00 Employee + Child(ren)
- \$125.00 Employee + Spouse
- \$150.00 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.)

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

The City of Gering provides each full-time employee with a \$35,000 life insurance policy, 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.

LONG TERM DISABILITY INSURANCE

Long-term disability insurance is provided by the City of Gering for each full-time employee, at no cost to the employee.

AIRMEDCARE

The AirMedCare (Air Link) benefit is provided by the City of Gering for each full-time and 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 with premiums for coverage are done by payroll deduction.

Current deductions per pay period (based on 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.

RETIREMENT PLAN – Police & Fire

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 employee retirement plan.) The employee contribution for the plan is 7% (pre-tax, mandatory). The City fully matches up to 7.5% contribution.

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 8 hours for every month of service.

VACATION

Regular full-time employees shall be provided with paid vacation leave. Employees shall earn this paid vacation leave at the following rates:

<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 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 | Labor Day |
| Martin Luther King, Jr., Day | Veterans' Day |
| Presidents' Day | Thanksgiving |
| Arbor Day | Day after Thanksgiving |
| Memorial Day | Christmas |
| Independence Day | 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.

Full-time 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.