

City of Johnston
Employee Benefits
Effective July 1, 2007
Full-time Firefighters

Please contact Stephanie Reynolds, Assistant City Administrator/City Clerk (727-7769) with any questions regarding benefits.

Health Insurance

The city pays 100% of the medical premium for single coverage. Employees electing family coverage pay \$29.29 per month. Health insurance benefits are effective the date employment begins. The plan provided by the city is partially self-funded with the following deductibles and out of pocket maximums:

Wellmark Blue Cross/Blue Shield Alliance Select

Single coverage:

- \$200 deductible
- \$500 out-of-pocket maximum (OPM)
- 90/10 coverage
- Three-tiered prescription drug card (\$10/generic; \$25/formulary; \$40/brand) (does not apply to deductible or OPM)
- \$15 office visit co-pay (does not apply to deductible or OPM)
- \$300 annual physical benefit per covered individual (paid through the City's self-funded insurance plan)

Family coverage:

- \$200/person or \$400 family deductible
- \$500/person or \$1,000 family out-of-pocket maximum (OPM)
- 90/10 coverage
- Three-tiered prescription drug card (\$10/generic; \$25/formulary; \$40/brand) (does not apply to deductible or OPM)
- \$15 office visit co-pay (does not apply to deductible or OPM)
- \$300 annual physical benefit per covered individual (paid through the City's self-funded insurance plan)

Dental Insurance

The city pays 100% of the single dental premium. Employees electing family coverage pay the difference between the single and family premium (\$44.56 per month). Dental benefits are effective the first of the month following the date of hire.

Delta Dental

- Deductible - \$25/person or \$75/family
- Checkups and teeth cleaning - 20% coinsurance
- Cavity repair and tooth extractions - 50% coinsurance
- Endodontic services (root canals) – 50% coinsurance
- Periodontal services (gum and bone diseases) - 50% coinsurance
- High cost restorations – 50% coinsurance
- Prosthetics (dentures and bridges) – 50% coinsurance
- Orthodontics - 50% coinsurance with a \$1,000 lifetime maximum for unmarried, dependent children under age 19 only
- Annual benefit maximum - \$1,500/person

Life Insurance

All employees are insured with term insurance for \$10,000. The city pays 100% of the premium.

Accidental Death and Dismemberment Insurance

All employees are provided \$10,000 coverage. The city pays 100% of the premium.

Short-term disability

The city pays 100% of the premiums. After 30-day waiting period, short-term disability begins and pays \$100 per week up to six months.

Paid Holidays/Personal Leave

The following shall be observed as paid holidays:

- New Year's Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- The day after Thanksgiving
- The day before Christmas or the day after Christmas as determined by the City Administrator
- Christmas Day
- Two Personal Days (16 hours per calendar year) prorated based upon employee start date

Vacation

- Up to 5 years of employment – 96 hours of annual accrual (3.69 hours per pay period); maximum accrual amount is 144 hours
- Over 5 years and up to 10 years of employment – 144 hours of annual accrual (5.54 hours per pay period); maximum accrual amount is 216 hours
- Over 10 years and up to 15 years of employment – 192 hours of annual accrual (7.39 hours per pay period); maximum accrual amount is 288 hours
- Over 15 years of employment – 240 hours of annual accrual (9.23 hours per pay period); maximum accrual amount is 288 hours

Full-time Fire Department personnel that do not work a 48-hour workweek shall receive vacation accrual benefits consistent with the City of Johnston Personnel Policies.

Sick Leave

Sick leave shall be accrued at the rate of 3.70 hours per pay period with a maximum accrual of 960 hours. All non-probationary employees are eligible to convert unused sick leave to vacation. Conversion of sick leave is allowed based on the following:

- If no sick leave has been taken during the calendar year, an employee may convert 24 hours of sick leave into 24 hours of paid vacation.
- If two (2) or less sick days have been taken during the calendar year, an employee may convert 12 hours of sick leave into 12 hours of paid vacation.

IPERS

All full-time and permanent part-time employees are required to participate in the Iowa Public Employees' Retirement System (IPERS). Contribution rates for fiscal year 2007-08 are:

- Employee contribution: 5.64% of wages earned
- Employer contribution: 8.47% of wages earned

Optional Retirement Benefits

Employees may voluntarily contribute toward a 457 Deferred Compensation Plan. See Stephanie Reynolds for additional information.

Optional Flexible Spending Account

Employees may participate in the city's flexible spending (aka Section 125 plan) program, which allows eligible medical and daycare expenses to be deducted from each payroll on a pre-tax basis. See Stephanie Reynolds for additional information.

Voluntary Life Insurance

Employees may purchase additional group life insurance from Principal Financial Group. Coverage is also available for spouses and eligible dependents. See Stephanie Reynolds for additional information.

Banking/Financial Institutions

Wells Fargo, N.A. offers free checking accounts and other banking services to City of Johnston employees. Visit a Personal Banker at the Johnston branch of Wells Fargo, N.A. and identify yourself as a City of Johnston employee to learn more about the free services provided.

Payroll Period

The City of Johnston has a bi-weekly payroll period (26 pay periods per year).