

**City of Johnston  
Employee Benefits  
Police Officers  
Effective July 1, 2007**

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 who elect family coverage will 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
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- The day after Thanksgiving
- The day before Christmas or the day after Christmas as determined by the City Administrator
- Christmas Day
- 16 hours of Personal Leave per calendar year

***Vacation and Sick Leave***

Vacation shall be accrued as follows (there are 26 pay periods per year):

0 - 5 Years of employment:	Eighty-five (85) hours of annual accrual at the rate of 3.27 hours per pay period; maximum accrual one hundred twenty-seven and one-half (127.5) hours.
5 - 10 Years of Employment:	One hundred twenty-seven and one-half (127.5) hours of annual accrual at the rate of 4.90 hours per pay period, maximum accrual of one hundred ninety-one and one-quarter (191.25) hours.
10 - 15 Years of Employment:	One hundred seventy (170) hours of annual accrual at the rate of 6.54 hours per pay period; maximum accrual two hundred fifty-five (255) hours.

15 + Years of Employment: Two hundred twelve and one-half (212.5) hours of annual accrual at the rate of 8.17 hours per pay period; maximum accrual two hundred ninety-seven and one-half (297.5) hours.

***Sick Leave***

Sick leave shall be accrued at the rate of 3.70 hours per pay period with a maximum accrual of 960 hours. 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 two (2) days of sick leave into two (2) days of paid vacation.
- If two (2) or less sick days have been taken during the calendar year, an employee may convert one (1) sick day into one (1) day of paid vacation.

***IPERS***

All full-time and permanent part-time employees are required to participate in the Iowa Public Employees' Retirement System (IPERS). Contributions for employees in protection covered positions vary each year. Please contact Stephanie Reynolds for current employee and employer contribution rates.

***Optional Retirement Benefit***

Employees may voluntarily contribute toward a 457 Deferred Compensation Plan.

***Flexible Spending Account***

Employees may participate in the city's Tax Saver Select 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.

***Voluntary Life Insurance***

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

***Payroll Period***

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