

City of Johnston
Employee Benefits
Full-Time Employees
Effective July 1, 2009

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

Health Insurance

The City pays 100% of the medical premium for full-time employees electing single coverage. Non-union employees electing family coverage pay \$31.92 per month. Union employees (AFSCME and Teamsters) electing family coverage pay \$60 per month. Health insurance benefits are effective the first of the month following the date your employment with the City begins. **The plan provided is partially self-funded (meaning the City purchases a high deductible, high out-of-pocket maximum plan from Wellmark and reimburses the employee directly for qualifying expenses) 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 (in network)
- 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)

Family coverage:

- \$200/person or \$400/family deductible
- \$500/person or \$1,000/family out-of-pocket maximum (OPM)
- 90/10 coverage (in network)
- 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)

Dental Insurance

The City pays 100% of the dental premium for full-time employees electing single coverage. Employees electing family coverage pay the difference between the single and family premium (\$55.87 per month). Dental benefits are effective the first of the month following the date your employment with the City begins.

Delta Dental

- Deductible - \$25/person or \$75/family (waived for preventative services)
- Diagnostic and Preventative – 100% of charges covered
- Basic Restorative - 80% of charges covered; employee responsible for 20% co-insurance

- Endodontics, Periodontics, Major Restorative – 50% of charges covered; employee responsible for 50% coinsurance
- Annual benefit maximum - \$1,500/person

Life Insurance

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

Accidental Death and Dismemberment Insurance

All full-time employees are provided \$10,000 coverage. The City pays 100% of the premium.

Short-Term and Long-Term Disability Insurance

All full-time employees are provided short-term and long-term disability insurance. The City pays 100% of the premiums. Coverage information is attached.

Paid Holidays/Personal Leave

The following shall be observed as paid holidays:

- New Year’s Day
- President’s Day (except Teamsters)
- Memorial Day
- Independence Day
- Labor Day
- Veteran’s Day (except Teamsters)
- Thanksgiving Day
- The day after Thanksgiving
- The day before Christmas or the day after Christmas as determined by the City Administrator
- Christmas Day

Paid-Time-Off (PTO)

Employees accrue paid-time-off (PTO) according to the following schedules with a maximum accrual amount of 380 hours:

Exempt (Salaried) Employee Accrual Schedule

0 - 5 Years of Employment:	8.07 hours bi-weekly
5 - 10 Years of Employment:	9.62 hours bi-weekly
10 - 15 Years of Employment:	11.16 hours bi-weekly
15 + Years of Employment:	12.70 hours bi-weekly

Police Sergeants and Police Officers Accrual Schedule

0 - 5 Years of Employment:	6.73 hours bi-weekly
5 - 10 Years of Employment:	8.37 hours bi-weekly
10 - 15 Years of Employment:	10 hours bi-weekly
15 + Years of Employment:	11.64 hours bi-weekly

Non-Exempt (Hourly) Full-Time Employee Accrual Schedule

0 - 5 Years of Employment:	6.54 hours bi-weekly
5 - 10 Years of Employment:	8.08 hours bi-weekly
10 - 15 Years of Employment:	9.62 hours bi-weekly
15 + Years of Employment:	11.15 hours bi-weekly

Non-Exempt (Hourly) Full-Time Firefighter/EMT Accrual Schedule

0 - 5 Years of Employment:	7.46 hours bi-weekly
5 - 10 Years of Employment:	9.31 hours bi-weekly
10 - 15 Years of Employment:	11.15 hours bi-weekly
15 + Years of Employment:	13 hours bi-weekly

IPERS

All full-time and permanent part-time employees are required to participate in the Iowa Public Employees' Retirement System (IPERS). Contribution rates are listed below:

	Regular Classification	Protected Classification (Police and Fire Departments)
Employee contribution rate	4.30% of annual wages	6.14% of annual wages
Employer contribution rate	6.65% of annual wages	9.20% of annual wages

Optional Retirement Benefits

Full-time employees may voluntarily contribute toward a 457 Deferred Compensation Plan. See Stephanie Reynolds for additional information.

Optional Flexible Spending Account

Full-time 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

Full-time 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 has a bi-weekly payroll period (26 pay periods per year).

SHORT TERM DISABILITY BENEFIT

Elimination Period	
<i>Accident</i>	30 days
<i>Illness/Pregnancy</i>	30 days
Benefit	60% of weekly earnings
Maximum Weekly Benefit	\$1,000
Benefit Duration <i>(includes Elimination Period)</i>	26 weeks

LONG TERM DISABILITY BENEFIT

Elimination Period	180 days
Definition of Disability	Own occupation for 2 years; Any gainful occupation thereafter
Monthly Benefit	60% of Salary
Maximum Benefit Period	Later of age 65 or Social Security normal retirement age
Maximum Monthly Benefit	\$5,000
Social Security Integration	Primary and Family
Mental Health/Substance Abuse	Limited to 24 months
Survivor Benefit	3 months
Pre-Existing Conditions	3/12
Special Provisions	24 month limitation on chronic fatigue illness, chemical and environmental illness and musculoskeletal and connective tissue illness, and mandatory vocational rehabilitation.