



City of Cedar Falls Full-Time Employee Benefits

Effective 7-1-22

The following information is intended to serve as an overview of City benefits and is subject to change per City Council and/or the collective bargaining process.

Vacations

Unless specified by union contract or otherwise agreed upon at hire, all full-time employees will receive vacation with pay on the following basis. Any vacation taken by a non-union employee prior to their first anniversary will be paid back to the City in the form of a deduction from their final paycheck if the employee leaves City employment for whatever reason.

After 1 year of service:	2 weeks vacation
After 6 years of service:	3 weeks vacation
After 12 years of service:	4 weeks vacation
After 18 years of service:	5 weeks vacation

Holidays

Unless specified by union contract or City policy, employees are granted 12 holidays during the year, which includes three floating holidays. Floating holidays are available after six months of employment and must be used within the City's fiscal year. Floating holidays taken after six months of employment will be paid back to the City in the form of a deduction from an employee's final paycheck on a pro-rated basis based on hire and departure dates if the employee leaves City employment for whatever reason.

Retirement

Most employees will participate in the Iowa Public Employees Retirement System (IPERS), in which the City contributes the equivalent of roughly 9% of each paycheck towards employees' retirement account. This is a program designed to supplement Social Security and other retirement benefits. Police and Fire employees participate in the Chapter 411 pension system governed by the Municipal Fire and Police Retirement System of Iowa, in which the City contributes the equivalent of 23.9% of each paycheck towards employees' retirement account. Both organizations mail new enrollees additional enrollment and benefit information.

457 Deferred Compensation Plan

The City offers employees a 457 Plan through the State of Iowa's Retirement Investors' Club (RIC) to allow retirement compensation to be deferred to reduce taxable income up to the maximum amount allowable by Federal Law. Please refer to Financial Services staff for the current calendar year amount and enrollment information.

Sick Leave

Sick leave is earned as follows: one day after the first 7 days of employment with additional days earned at 1 per month (on your anniversary date) for a total of 13 sick days for the first year of employment and 12 days per year thereafter with no maximum limit. Sick leave taken beyond the amount earned will be paid back to the City in the form of a deduction from an employee's final paycheck if the employee leaves City employment for whatever reason.

Upon departure or retirement from the City, non-union employees hired after 7-1-89 are able to use any sick leave accruals remaining after the City's Severance Pay policy formula is applied for future medical insurance premiums in accordance with any IRS publications and regulations in effect at the time of the employee's severance. Employees hired before this date and union employees should refer to their severance agreement and/or union contract, respectively, for applicable sick leave severance information.

Health Insurance

The City participates in a group health insurance program for all full-time employees and retirees under the age of 65 and not eligible for Medicare. Wellmark Blue Cross and Blue Shield of Iowa and Express Scripts, Inc. provide claims administration services for the health and prescription drug plans that make up the group health insurance program.

	Individual	Family
Calendar Year Deductible	\$500	\$1,000
Calendar Year Out-of-pocket max	\$1,000	\$2,000
Employee Monthly Premium	\$45	\$100

A 4-tier prescription drug program through Express Scripts, Inc. is also included and further explained by information in the new hire packet.

Employees may elect to pay for their premiums on a pre-tax basis via payroll deduction thereby reducing their taxable income through the City's Cafeteria Benefit Plan, to be explained. Retirees pay the full cost of the health insurance to the City.

Out-of-pocket expenses up to a maximum of \$500 per calendar year for the employee are reimbursed via the City's Section 105 Health Reimbursement Arrangement ("HRA") plan. Employee out-of-pocket expenses include deductible expenses not to exceed \$100 per calendar year and co-insurance expenses not to exceed \$400 - \$500 per calendar year. Example: if an employee is reimbursed for \$100 of deductible expenses during a calendar year, he/she may be reimbursed up to \$400 of co-insurance/co-payment expenses. If an employee is not reimbursed for any deductible expenses during a calendar year, he/she may be reimbursed up to \$500 of co-insurance/co-payment expenses. The employee pays deductibles and co-insurance/co-payment expenses for their dependents.

Dental Insurance

The City participates in a group dental insurance program for all full-time employees with Delta Dental of Iowa providing claims administration services. The following plans and monthly premiums are offered:

	Employee Monthly Premiums
Single	\$28.56
Employee & Spouse	\$54.26
Employee & Child(ren)	\$66.12
Family	\$108.72

Depending on your dental services provider, benefit year deductibles are \$25-50/person and \$75-150/family. The benefit year maximum is \$1,000/person and the lifetime orthodontics maximum is \$1,000. The dental insurance plan is subject to a plan participation requirement and other cost considerations and could be discontinued at the end of any plan year. Additional plan information is available in the Delta Dental Benefits Certificate and Summary.

Similar to health insurance premiums, employees may elect to pay for their dental premiums on a pre-tax basis via payroll deduction thereby reducing their taxable income through the City's Cafeteria Benefit Plan, to be explained. Please note that if health and dental insurance are elected, both premiums must be deducted either pre-tax or after-tax per IRS cafeteria plan rules.

Cafeteria Benefits Plan

The City offers a cafeteria plan (Section 125 plan) that allows eligible employees to pay for certain medical and dependent care expenses that are normally paid for with out-of-pocket, after-tax dollars on a pre-tax basis. As noted above, the plan also allows an employee to deduct health and dental insurance premiums on a pre-tax basis. The plan has a calendar year annual enrollment, allowing participants to change the dollar amount deducted for medical and dependent care reimbursement accounts as needs change from year to year. Annual elections can be changed if an employee experiences a qualifying event as defined by the Cafeteria Benefits Plan. Reimbursement account dollars that are not claimed by the employee are forfeited. More information is available in the new employee packet.

Educational Assistance Program

The City provides educational assistance to eligible employees up to \$5,250 in a given calendar year. This coincides with the maximum non-taxable amount of tuition reimbursement allowed under Federal Code. Educational assistance must be related to the employee's present position. Should employees voluntarily leave employment within 48 months of receiving any tuition reimbursement the employee will be subject to repay the City for the tuition reimbursement on a prorated basis. Please see the City's Personnel Policy Manual for more information.

Wellness Program

The City supports a Wellness Committee and wellness activities, which may include annual flu shots for employees and eligible dependents and reduced fees for Recreation & Community Programs Division sponsored programs. Information about wellness activities and challenges will be communicated to employees throughout the year.

Life Insurance

The City provides life insurance and accidental death & dismemberment coverage to active employees in the amount equal to one times the employee's annual salary, rounded up to the nearest thousand dollars or per union contract. Police Union employees receive \$11,000 of benefit per union contract. Retirees continuing to participate in the City's health insurance plan are eligible for life insurance coverage only as retirees.

Long-Term Disability

The City provides long-term disability insurance. Benefits become effective after six months of defined disability. Specific benefit information is within the LTD booklet.

Longevity Pay

Employees receive longevity pay beginning with their 5th year of continuous employment, which continues to accumulate through 35 years of employment. This benefit does not apply to Parks and Public Works union employees.

Bereavement Leave

Employees are eligible for leave with pay in the event of death of certain family members as defined by policy or union contract.

Leaves of Absence

A leave of absence must be requested in writing and approved per the City's Leaves of Absence policy. The Family and Medical Leave Act of 1993 will be followed for leaves applicable to family and medical related leaves.

An employee and/or an employee's immediate family member may suffer from a catastrophic illness, injury or natural disaster resulting in circumstances where they lack sufficient paid leave to cope with their circumstances. A bereavement leave beyond what is otherwise allowed by personnel policy or union contract could also be a qualifying circumstance. Employees affected by one of these circumstances may apply for additional paid leave via the City's Leave Donation Program. Employees will have the opportunity to donate earned/unused benefit hours to assist affected employees. For information how to donate to the Leave Bank Fund or apply for paid leave from the Fund, please ask your immediate supervisor or Human Resources staff.

Military Leave

Military leave is recognized per State and Federal regulations per City policy.

Court Duty

If a full-time employee is called to court duty, the City will pay the difference between what the Court pays and the employee's regular pay. A copy of the benefit check for court duty that is sent to the employee must be turned over to the Financial Services Division and documentation showing the breakdown for mileage, parking and court duty. The amount paid to the employee for court duty will be reimbursed to the City by the employee. Please see the City's Personnel Policy Manual for more information.

Safety Glasses, Shoes, Boots, etc.

For employees required to wear safety glasses, the City will reimburse purchases as follows: \$35 for single vision safety glasses, \$50 for bifocals, and \$60 for trifocals. Employees required to wear safety boots will be reimbursed up to \$175. Parks/Public Works union employees should see their union contract for more information.

Travel Expenses

When employees are away from the city on City business, the City will pay reasonable and normal expenses per policy. At times, when a City vehicle is not available, statutory mileage expense will be paid to the employee. Mileage reimbursement follows the federally approved amount.