



## A Summary of Benefits for City of O'Fallon Full-Time Employees - 2010-2011

- Health Insurance through United Healthcare - Includes an employee assistance program: The City cares about the health and well-being of its employees and recognizes that a variety of personal problems can disrupt their personal and work lives. While many employees solve their problems either on their own or with the help of family and friends, sometimes employees need professional assistance and advice.
  - *The City pays for employee coverage and 80% of dependent coverage in most situations.*

	Monthly Premium	City Contribution Per Paycheck	Emp'ee Contribution Per Paycheck
Employee	\$ 488.11	\$ 225.28	\$ ---
Employee +Spouse	\$ 1,064.32	\$ 491.23	\$ 53.19
Employee +Child(ren)	\$ 962.97	\$ 444.45	\$ 43.83
Family	\$ 1,469.79	\$ 678.36	\$ 90.62

*NOTE: The City subsidizes the cost of your full-time student dependents age 19-26. If you have a dependent child from age 19 to 26 who is not a full-time student, they can remain on the Health plan if they meet certain criteria— a certification form is required. However, the health coverage will cost an additional monthly amount – contact HR for information.*

- Life Insurance through UHC Specialty Benefits – employees receive a \$20,000 life insurance policy for the duration of employment.
- Vision Insurance through Guardian – accepted at most chain providers
  - *The City pays for employee coverage and 80% of dependent coverage in most situations.*

	Monthly Premium	City Contribution Per Paycheck	Emp'ee Contribution Per Paycheck
Employee	\$ 7.44	\$ 3.24	\$---
Employee +Spouse	\$ 12.53	\$ 5.46	\$ .47
Employee +Child(ren)	\$ 12.77	\$ 5.56	\$ .49
Family	\$ 19.19	\$ 8.35	\$ 1.08

- Dental Insurance through Guardian – two policies available to choose from (PPO & DHMO)
  - *The City pays for employee coverage and 80% of dependent coverage in most situations..*

### PPO Coverage

	Monthly Premium	City Contribution Per Paycheck	Emp'ee Contribution Per Paycheck
Employee	\$ 30.66	\$ 14.15	\$ ---
Employee +Spouse	\$ 57.92	\$ 26.73	\$ 2.52
Employee +Child(ren)	\$ 68.33	\$ 37.54	\$ 3.48
Family	\$ 93.47	\$ 43.14	\$ 8.63

### DHMO Coverage

	Monthly Premium	City Contribution Per Paycheck	Emp'ee Contribution Per Paycheck
Employee	\$ 19.11	\$ 8.82	\$---
Employee +Spouse	\$ 37.64	\$ 17.37	\$ 1.71
Employee +Child(ren)	\$ 40.32	\$ 18.61	\$ 1.96
Family	\$ 58.85	\$ 27.16	\$ 5.43

*NOTE: The City subsidizes the cost of your full-time student dependents age 19-26. If you have a dependent child from age 19 to 26 who is not a full-time student, they can remain on the Dental/Vision plan if they meet certain criteria– a certification form is required. However, the dental/vision coverage will cost an additional monthly amount – contact HR for information.*

- *Sick Leave:* 13 days per year (4 hours per pay period)
- *Personal Day:* 1 day (8 hours) per year to use for the personal reason of your choice.
- *Vacation:* Non–exempt positions receive 5 days after 6 months of employment and an additional 5 days in Year 1 = total of 10 full work days. Exempt employees receive an additional 5 days.
- *Educational Assistance:* The City recognizes that the skills and knowledge of its employees are critical to the success of the organization. The educational assistance program encourages personal development through formal education so that employees can maintain and improve job-related skills or enhance their ability to compete for reasonably attainable jobs within the City.
- *Cafeteria Plan through AFLAC:* Reduce your taxable income by placing funds in an account to use for unreimbursed medical expenses (co-pays, prescription co-pays, OTC meds) or dependent care (child or adult).
- *Optional Insurance Plans through AFLAC:* Use payroll deduction to acquire Accident, Long Term Care, Short Term Disability, Cancer & other Insurance policies.
- *Computer Procurement:* Interest free loans for new computers (up to \$1500); includes an employee purchase program through Dell (government discounts)
- *Holidays:* The City will grant paid time off to all full-time employees on the holidays listed below:
  - New Year's Day (January 1)
  - Martin Luther King Day (third Monday in January)\*
  - Presidents' Day (third Monday in February)
  - Memorial Day (last Monday in May)
  - Independence Day (July 4)
  - Labor Day (first Monday in September)
  - Thanksgiving (fourth Thursday in November)
  - Day after Thanksgiving
  - Christmas (December 25)
    - *Note\*:* Public Works Laborers receive Veterans Day in lieu of Martin Luther King Day
- *Retirement Fund:*
  - *Illinois Municipal Retirement Fund* - Regular Plan. As a full time employee, you will participate and make contributions to IMRF (4.5% of your pay); the City makes contributions as well (currently 9.49% which goes towards a number of benefit programs). After 8 years of participation, you become “vested” and eligible to claim a pension; payments which include a portion of the employer contributions.
  - *Police Pension* – As required by law, our police officers participate in a police pension plan. Details can be obtained upon request.
- *Retirement Accounts (457s):* optional tax-deferred payroll deduction contributions to AXA Equitable, AIG Valic, Nationwide or ICMA-RC
- *Annual Employee Health Fair:* usually occurs in the Fall each year.
- *Health spending reimbursement up to \$75 each year* (applicable expenditures only).
- *Fitness / Fat Loss Program* through Complete Supplements in Belleville; payroll deduction for the \$200 discounted fee (regular \$400). If the goal reached and maintained after 1 year, you will get your \$200 reimbursed as incentive for making difficult lifestyle changes.

***Translate these benefits into dollar amounts to see your total employment package from the City of O’Fallon, IL***