



## A Summary of Benefits for City of O'Fallon Full-Time Employees - 2013-2014

➤ **Health Insurance through United Healthcare** – 2 choices: **SMART CHOICE QHDHP** is the new Default Plan

- The City pays for employee coverage and 80% of dependent coverage in most situations.

<b><u>SMART CHOICE</u></b> <b><u>QHDHP</u></b>	<i>Monthly Premium</i>	<i>City Contribution Per Paycheck</i>	<i>Emp'ee Contrib. Per Paycheck</i>	<i>City Contrib. to your HSA</i>	<i>Ann. Prem. Savings vs. Trad. Plan</i>
Employee	\$ 530.67	\$ 244.92	\$ ---	\$1,000	n/a
Employee +Spouse	\$ 1,157.11	\$ 534.05	\$ 57.83	\$2,000	\$331.76
Employee +Child(ren)	\$ 1,046.92	\$ 483.19	\$ 47.65	\$2,000	\$273.52
Family	\$ 1,597.94	\$ 737.51	\$ 98.52	\$2,000	\$565.24

HSA's are tax-advantaged accounts which allow you to save medical care dollars – the dollars are yours to keep. For 2013, Reliance Bank has been selected as the Health Savings Account provider. City contribution deposits are made on July 1, 2013.

<b><u>TRADITIONAL</u></b> <b><u>\$250 deductible</u></b>	<i>Monthly Premium</i>	<i>City Contribution Per Paycheck</i>	<i>Emp'ee Contrib. Per Paycheck</i>
Employee	\$ 647.80	\$ 298.98	\$ ---
Employee +Spouse	\$ 1,412.51	\$ 651.93	\$ 70.59
Employee +Child(ren)	\$ 1,278.00	\$ 589.85	\$ 58.17
Family	\$ 1,950.64	\$ 900.30	\$ 120.26

*NOTE: The City subsidizes the cost of your full-time student dependents age 19-26 on any of the health plans. If you have a dependent child from age 19 to 26 who is not a full-time student, they can remain on the plan if they meet specific criteria— a certification form is required. However, the health coverage will cost an additional monthly amount – contact HR for information (the City doesn't subsidize the 80% of the cost for non-students).*

➤ **Life Insurance through UHC Specialty Benefits** – full-time employees receive a \$20,000 Accidental Death & Dismemberment and Basic Life insurance policy for the duration of employment.

➤ **Vision Insurance through Guardian** – accepted at most physician –owned vision provider offices.

- The City pays for employee coverage and 80% of dependent coverage in most situations.

<b><u>VSP</u></b>	<i>Monthly Premium</i>	<i>City Contribution Per Paycheck</i>	<i>Emp'ee Contribution Per Paycheck</i>
Employee	\$ 7.89	\$ 3.64	\$---
Employee +Spouse	\$ 13.28	\$ 6.13	\$ .50
Employee +Child(ren)	\$ 13.54	\$ 6.25	\$ .52
Family	\$ 20.34	\$ 9.39	\$ 1.15

➤ **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. See notes above regarding dependent coverage stipulations.

<b><u>PPO Coverage</u></b>	<i>Monthly Premium</i>	<i>City Contribution Per Paycheck</i>	<i>Emp'ee Contribution Per Paycheck</i>
Employee	\$ 35.10	\$ 16.20	\$ ---
Employee +Spouse	\$ 66.31	\$ 30.61	\$ 2.88
Employee +Child(ren)	\$ 78.22	\$ 36.10	\$ 3.98
Family	\$ 107.01	\$ 49.39	\$ 6.64

<b><u>DHMO Coverage</u></b>	<i>Monthly Premium</i>	<i>City Contribution Per Paycheck</i>	<i>Emp'ee Contribution Per Paycheck</i>
Employee	\$ 21.89	\$ 10.10	\$---
Employee +Spouse	\$ 43.12	\$ 19.90	\$ 1.96
Employee +Child(ren)	\$ 46.20	\$ 21.32	\$ 2.24
Family	\$ 67.44	\$ 31.12	\$ 4.20

- CARE24 – the *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. Care24 provides resources for mental, financial, legal and medical concerns.
  - *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 (not-overtime eligible) receive an additional 5 days up to a max of 5 weeks.
  - *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. (CURRENTLY ON HOLD)
  - *Cafeteria Plan (FSA and HSA)*: 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 Mon in Jan)\*
    - Presidents' Day (third Monday in February)
    - Memorial Day (last Monday in May)
    - Independence Day (July 4)
    - Labor Day (first Monday in Sept)
    - Thanksgiving (fourth Thursday in Nov)
    - Day after Thanksgiving \*\*
    - Christmas (December 25)
- Note\*: Public Works & Parks Maintenance receive Veterans Day in lieu of Martin Luther King Day*  
*Note\*\*: EMS receives Christmas Eve in lieu of the Day after Thanksgiving*
- *Retirement Fund*:
    - *Illinois Municipal Retirement Fund - Regular Plan* - 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 11.62% which goes towards pension and a number of other benefit programs). After a few years (see plan summary), 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 downstate Illinois police pension plan. Details can be obtained upon request. 9.91% of applicable employee pay is deducted and placed in your account; the City makes contributions into the fund as well. State statute designates the details.
  - *Retirement Accounts (457s)*: optional tax-deferred payroll deduction contributions to AXA Equitable, Valic, Nationwide or ICMA-RC
  - *Annual Employee Health Fair*: usually occurs in the Fall each year –Friday, October 4<sup>th</sup>, 2013.
  - *Health spending reimbursement up to \$75 each year* (applicable expenditures only such as weights or exercise equip.)
  - *Fitness / Fat Loss Program* through Complete Supplements in Belleville; payroll deduction for the \$200 discounted fee (regular \$400). If the goal reached is maintained after 1 year, you will get your \$200 reimbursed as incentive for making difficult lifestyle changes.
  - *Fitness / Fat Loss Program* through ChiroMed in O’Fallon; payroll deduction for the \$250 initial fee. If the goal reached is maintained after 1 year, you will get a \$200 reimbursement 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***