

BENEFITS PACKAGE

CERTIFIED FIRE EMPLOYEES (Full-Time)

All Rates effective January 1, 2012

HEALTH INSURANCE United Healthcare.

Monthly Costs:

Monthly Health Insurance Rates for 2012			
	Premium Rate	Employer Premium Cost	Employee Premium Cost
Employee HMO	\$659.29	\$659.29	\$0.00
Employee High Deductible Health Plan/HSA	\$549.06	\$549.06	\$0.00
Contribution to HSA*		\$62.50	\$0.00
Total		\$611.56	\$0.00
	Bi-weekly		\$0.00
Employee +1 HMO	\$1,160.65	\$659.29	\$426.16
Contribution to Premium		\$75.20	\$0.00
Total		\$734.49	\$426.16
	Bi-weekly		\$196.69
Employee +1 High Deductible Health Plan/HSA	\$966.59	\$549.06	\$342.33
Contribution to premium		\$75.20	\$0
Contribution to HSA*		\$125.00	\$0
Total premium + Contribution		\$749.26	\$342.33
	Bi-weekly		\$158.00
Employee + Family HMO	\$1,586.53	\$659.29	\$788.15
Contribution to premium		\$139.09	\$0
Total		\$798.38	\$788.15
	Bi-weekly		\$363.76
Employee + Family High Deductible Health Plan/HSA	\$1,321.26	\$549.06	\$633.11
Contribution to premium		\$139.09	\$0.00
Contribution to		\$125.00	\$0.00
Total premium + Contribution		\$813.15	\$633.11
	Bi-weekly		\$292.21

* The City's 15% contribution towards dependent coverage at the HMO level cost is factored into the rates shown above.

HEALTH INSURANCE OPT-OUT

The City offers an alternative option for active employees who have proof of other qualifying health coverage (individual, group or Medicare Parts A & B). Employees may opt out of the City's health plan and receive \$182 a month, paid on a bi-weekly basis. (Eligibility starts on the first of the month following an 80 day waiting period.)

TERM LIFE INSURANCE/AD Minnesota Life. Coverage based upon annual salary (in increments of \$10,000). Maximum coverage of \$50,000. Supplemental insurance available at employee cost through Minnesota Life. Optional term life only is available for spouse and dependent children at employee's cost. (Eligibility starts on the first of the month following an 80 day waiting period.)

Contributions: Employee pays: 0% City pays: 100%

Coverage:	Annual Salary	Coverage
	<\$20,000	\$20,000
	\$20,000 to <\$30,000	\$30,000
	\$30,000 to <\$40,000	\$40,000
	\$40,000 or greater	\$50,000

DENTAL INSURANCE United Healthcare. (Eligibility starts on the first of the month following an 80 day waiting period.)

Monthly Contributions at Employee's expense:

	<u>Single coverage</u>	<u>Family coverage</u>
Bi-weekly	\$35.20	\$97.60
Bi-weekly	\$16.25	\$45.05

VISION INSURANCE. United HealthCare. (Eligibility starts on the first of the month following an 80 day waiting period.)

Monthly Contributions at Employee's expense:

	<u>Single coverage</u>	<u>Family coverage</u>
Bi-weekly	\$8.15	\$19.73
Bi-weekly	\$3.76	\$9.11

RETIREMENT PLAN FOR FIRE EMPLOYEES The City of Maitland Municipal Police Officers and Firefighters Pension Trust Fund is a defined benefit plan. Retirement eligibility after 20 years.

Contributions: Police and Fire Pension

Employee	4.7% (but may vary depending on age)
City	Determined by actuary

EXEMPT EMPLOYEE DEFERRED COMPENSATION PLAN CONTRIBUTION The City contributes an amount equal to 3% of base pay for exempt employees to the 457 Plan of the employee's choice. (Eligibility starts on the first of the month following an 80 day waiting period.)

PERSONAL LEAVE Employees assigned to a 56 hour shift accrue 280 hours annually with an additional 56 hours accrued at 5 and 10 years of service. Employees that are assigned to a 40 hour shift accrue 200 hours annually with an additional 40 hours accrued at 5 and 10 years of service. (Eligible at 6 months)

SICK LEAVE

56 hour shift Certified Firefighter employee - accrue 112 hours annually
 40 hour shift Certified Firefighter employee - accrue 80 hours annually

MILITARY LEAVE

Upon presentation, and confirmation, of official orders, the City will grant an extended leave of absence to any employee called to "Active Service" to perform duties in the uniformed services during a National, State or other officially declared emergency or disaster. All regular full-time employees are eligible for full pay and benefits within the first thirty-day period from the date of activation with the confirmation of official orders. Thereafter, for a period of up to eleven months, the City will supplement the difference between an employee's military base pay compensation and the employee's regular rate of City pay (including any incentive payments).

COMPASSIONATE LEAVE

The City's Compassionate Leave Donation Program is a voluntary program that provides employees with potential leave hours should a catastrophic illness, accident, or other extenuating circumstances occur. The program allows full-time employees the opportunity to donate accumulated personal leave hours to full-time employees who have exhausted all paid time off.

HOLIDAY HOURS

56 hour shift, holiday hours (112 hours) are wrapped into Personal Leave accruals.
40 hour shift, holiday hours (80 hours) are wrapped into Personal Leave accruals.

UNIFORMS

Uniforms are provided with necessary equipment.

TUITION REIMBURSEMENT PROGRAM Maximum of \$1,200 per fiscal year may be reimbursed for qualifying formal academic education.

DEFERRED COMPENSATION PLAN 457 Plans through ICMA and Nationwide Financial Solutions available for employees (participation is at employee's cost).

EMPLOYEE ASSISTANCE PROGRAM (Care24) Employees and their family members do not pay for EAP counseling services. Should additional counseling be necessary, EAP will work with the employee's current health provider for coordination of service and can assist in a referral to the best local resource at the lowest cost to the employee. (Eligibility starts on the first of the month following an 80 day waiting period.)

DIRECT DEPOSIT PROGRAM A direct deposit program is available to all City employees, which provides for deposits directly to the financial institution and account of the employee's choice.

CREDIT UNION Membership in the Fairwinds Credit Unions is available to City employees.

SECTION 125 PLAN The City offers a Flexible Benefits Program, which allows employees to pay qualified benefit premiums before any taxes are deducted from their paycheck.

FLEXIBLE SPENDING ACCOUNTS (FSA) This program allows employees to designate a dollar amount of their paycheck to be put aside and held in an account until those monies are needed for out of pocket medical or dependent care expenses. The money is deducted before taxes are paid. (Eligibility starts on the first of the month following an 80 day waiting period.)

HIGH DEDUCTIBLE HEALTH PLAN/HEALTH SAVINGS ACCOUNT (HDHP/HSA) This program allows employees who have the High Deductible plan to designate a dollar amount of their paycheck to be put aside and held in an account until those monies are needed for out of pocket medical or dependent care expenses. The money is deducted before taxes are paid. (Eligibility starts on the first of the month following an 80 day waiting period.)

PRE-PAID LEGAL Prepaid Legal services are available to employees, at their expense, which provides for legal needs to include IRS audits, consumer problems, trial defense, etc. (Eligibility starts on the first of the month following an 80 day waiting period.)

SUPPLEMENTAL INSURANCE A variety of supplemental health coverages including Cancer, Disability, Accident, etc., are available from various providers including AFLAC and Colonial. These coverages would be at the employee's cost. (Eligibility starts on the first of the month following an 80 day waiting period.)

OTHER BENEFITS Additional benefits, which are not listed in Section VIII of the City's Personnel Policies and Procedures Manual, include the Merit Bonus, Wellness Programs-Annual Physicals & Physical Fitness Training, Safety Incentive Program and other employee enhanced programs.