

**BENEFITS PACKAGE**

**GENERAL EMPLOYEES (Full-Time)**

All Rates effective January 1, 2012

**HEALTH INSURANCE United Healthcare.**

**Monthly Costs:**

<b>Monthly Health Insurance Rates for 2012</b>			
	<b>Premium Rate</b>	<b>Employer Premium Cost</b>	<b>Employee Premium Cost</b>
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
<b>Total</b>		\$611.56	\$0.00
	<b>Bi-weekly</b>		\$0.00
Employee +1 HMO	\$1,160.65	\$659.29	\$426.16
Contribution to Premium		\$75.20	\$0.00
<b>Total</b>		\$734.49	\$426.16
	<b>Bi-weekly</b>		\$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
<b>Total premium + Contribution</b>		\$749.26	\$342.33
	<b>Bi-weekly</b>		\$158.00
Employee + Family HMO	\$1,586.53	\$659.29	\$788.15
Contribution to premium		\$139.09	\$0
<b>Total</b>		\$798.38	\$788.15
	<b>Bi-weekly</b>		\$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
<b>Total premium + Contribution</b>		\$813.15	\$633.11
	<b>Bi-weekly</b>		\$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.)



**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.)

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

**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.)

**UNIFORMS** City provides uniforms (if applicable).

**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, Safety Incentive Program and other employee enhanced programs.