



City of Clive
Full-Time Employee Benefits
July 2019-June 2020

HEALTH INSURANCE:

City pays for a portion of employee and family coverage. Coverage is currently with Wellmark. Coverage goes into effect on the first of the next month following employment.

LIFE INSURANCE:

You have \$10,000 + one year's salary of life insurance coverage with Reliance Standard Life Insurance, AD & D coverage is included.

LONG TERM DISABILITY:

Employees have coverage of 60% of monthly wage after 90 days of disability.

VACATION TIME:

1 week after six months, 2 weeks paid after one year, 3 weeks after 5 completed years, 4 weeks after 10 completed years, 4 weeks plus 1 day after 16 years, 4 weeks plus 2 days after 17 years, 4 weeks plus 3 days after 18 years, 4 weeks plus 4 days after 19 years, and 5 weeks after 20 completed years.

HOLIDAYS:

Paid Holidays for City Employees are: New Years, Presidents Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Day after Thanksgiving, Christmas Eve Day, and Christmas Day. July 1 you will receive 32 hours of floating holiday to use during the next fiscal year.

SICK LEAVE:

Upon hire, employees receive **48 hours of sick leave**. Sick leave then accrues at the rate of 8 hours per month with unlimited accumulation. Sick leave can be used for family illness up to 3 days per illness. At the time of retirement sick leave can be paid out - see handbook for details.

IPERS – Iowa Public Employees Retirement System

All Employees except Police Officers will participate in the State of Iowa Employees Retirement System. The employee will contribute 6.29% of their annual wage while the City will contribute 9.44%.

MFPRSI:

Police Officers will participate in the Municipal Fire and Police Retirement System of Iowa. Employees contribute 9.4% of their annual wage while the City will contribute 24.41%.

DEFERRED COMP:

The City will contribute to all employees except Police, 1% matching funds after 1 year completed, 1.5% after 5 years, and thereafter please see policy manual as long as you match their contribution. The City currently handles all deferred comp thru **ICMA-RC or PCS**.

FLEX SPENDING

Our plan allows you to use pre-tax dollars to pay for your family dental and vision plan. You can also set aside additional money to use for payments of non-covered medical, dental and vision expenses- \$2,650 and dependent care fees – \$5,000.

The City and Employee contribute the following for the above listed benefits:

Iowa Public Employees Retirement (IPERS)

Regular - Employee Contribution 6.29%

City Contribution 9.44% of annual salary (including overtime)

Protection – Employee Contribution 6.61%

City Contribution – 9.91%

Municipal Fire and Police Retirement System of Iowa (MFPRSI)

Employee Contribution 9.4%

City Contribution 24.41%

*The City of Clive pays into Social Security for Police Officers

Dental/Orthodontic Insurance – Ameritas

Single Coverage - \$413.16

Family Coverage - \$1,199.52

Employee Contribution – \$0 single, \$61.68/Monthly for Family

Vision Insurance - VSP

Single Coverage - \$154.80

Family Coverage - \$332.76

Employee Contribution – \$0 single, \$14.82/Monthly for Family

Life Insurance: Reliance Standard Life Insurance

LIFE \$10,000 Plus 1 year's salary

AD&D Annual Salary X .20 per 1000

*Opportunity to purchase additional Voluntary Life

Long Term Disability – Reliance Standard Life Insurance

60% of Monthly Salary Monthly Salary X .29 per \$100

Medical Insurance

\$250 Single and \$500 Family Deductible

- 20% Co-insurance – \$1,000 max single, \$2,000 family
- Office Visit - \$15
- Hospital – Deductible & 20% Co-Insurance
- Prescription Drug Coverage – \$0, \$10, \$20 and \$85 Specialty

Employee Contribution –

Non-Union – Wellness \$34.66 Single, \$131.50 Employee & Spouse/or/
Employee & Children, \$156.22 Family **Non-Wellness** \$40.44 Single,
\$157.80 Employee & Spouse/or/ Employee & Children, \$187.46 Family

Union – No Discount \$51.98 Single, \$223.54 Employee & Spouse/or/
Employee & Children, \$265.56 Family * Physical Fitness Discounts from
1-3%

\$2,500 Single and \$5,000 Family Deductible

- 100% Co-insurance
- Max out of pocket – Same as Deductible
- Office visit – Deductible - Then 100% Paid by Insurance
- Hospital – Deductible – Then 100% Paid
- Prescription Drugs – Deductible – Then 100% Paid

Employee Contribution –

Non-Union – Wellness

\$28.40 Single, \$113.46 Employee & Spouse/or/ Employee & Children,
\$118.14 Family **Non-Wellness** \$33.14 Single, \$136.16 Employee &
Spouse/or/ Employee & Children, \$141.76 Family

Union – No Discount

\$42.62 Single, \$192.90 Employee & Spouse/or/ Employee & Children,
\$200.82 Family * Physical Fitness Discounts from 1-3%

***With the High Deductible Plan the City Contributes to a Health Savings
Account (HSA): \$2,500 Family and \$1,750 Single