



# CITY OF ATLANTIC BEACH EMPLOYEE BENEFIT SUMMARY

Insurance Rates Are Effective 1/01/2026

Group health insurance is provided through **Cigna Healthcare** and is effective the first day of the third month after hire. The City provides all full-time employees with health insurance benefit options. **The City pays approximately 96%** of the premium for the employee-only Base Plan and at least **75%** of the dependent coverage for family, employee/spouse, or employee/child(ren) plans.

As a way to honor our employees who have served in the U.S Armed Forces, and to recognize the cost savings to the City, those full-time veterans who have served in the U.S. Armed Forces and who choose not to sign up for the City's medical insurance will receive a \$200/month supplement.



## Price Per Check - Twice a month deduction (\*\*based on 24 payments per year)

CIGNA HEALTH	Employee only	Emp. + Spouse	Emp. + Child(ren)	Family
LOW HMO	\$20.76	\$272.35	\$172.19	\$405.88
MID HMO	\$81.80	\$362.31	\$247.67	\$511.67
HIGH PPO	\$108.28	\$393.62	\$285.15	\$564.62



**Sunlife** - The City offers DHMO and PPO dental programs. Premiums are payroll deducted and paid 100% by employees.

SUNLIFE DENTAL	Employee only	Emp. + Spouse	Emp. + Child	Family
DHMO Plus Plan	\$4.99	\$8.43	\$8.43	\$14.29
PPO Plan	\$14.45	\$27.83	\$27.83	\$45.73



**Humana Vision 130 Plan**- The City is offering an enhanced vision insurance program with an extensive list of providers. Premiums for employee only is **\$2.97** and family coverage is **\$8.86** and payroll deducted and paid 100% by employees.

## Life Ins.



**The Standard** - The City provides and pays 100% of premium for one-time annual salary with a maximum of \$50,000 term life insurance (reductions in coverage begin at age 65). Supplemental life insurance may be purchased by the employee for themselves and family members.

## Supp. Ins.

**The Standard** – The City offers several supplemental insurance products, such as Accident, Critical Illness and Hospital Indemnity plans. Premiums are post-tax, payroll deducted and paid 100% by employees. Rates for 2026 have been reduced and are based on your age.



**Sunlife** – The City offers short term disability and long-term disability coverage. This coverage will provide part of the employees' income if they are absent from work due to an injury or illness (after waiting period). Premiums are payroll deducted & employee paid.

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## FLEXIBLE SPENDING ACCOUNTS (FSA)

The City offers both a Flexible Spending Account for Health expenses and one for Dependent Care expenses. When you open an FSA, you must decide on how much money to set aside each year for expenses. The money is deducted from your pay before Federal Tax withholding and Social Security taxes. The money from your account can be reimbursed to you as you incur eligible expenses.

**Flexible Spending Account – Dependent Care** helps pay for expenses such as day-care, nursery school or baby-sitting while you're at work. Maximum contribution allowed of \$7,500.

**Flexible Spending Account - Health Care** helps pay for qualified expenses not fully covered by your health insurance plan. Maximum contribution allowed of \$3400.

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## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City recognizes that personal problems and family member problems can affect work performance and quality of life in general. In an effort to provide support and assistance to employees and dependents, the City provides a confidential program without cost to employees. Professional consultations cover financial matters, family communications, stress, alcohol/drug problems, emotional and psychological distress and legal problems.

**The 24 hour toll-free helpline to call for EAP assistance is toll 1-877-240-6863.**

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### Direct Deposit: Direct deposit is utilized for all new employees.

- Work Periods:** All employees, except sworn Law Enforcement, are on a seven (7) calendar day work period that begins on a Sunday and ends on Saturday. Law Enforcement are on a twenty- eight (28) calendar day work period as established by the City.
- Pay Periods:** All employees are on a fourteen (14) calendar day, two week, pay period that begins on a Sunday and ends on a Saturday.
- Pay Days** Employees are paid every two weeks by direct deposit on the Friday following the close of a pay period (Real checks are mailed on that day). The amount of pay received will not reflect the hours worked during the pay week, but rather the hours worked during the two week pay period immediately prior to the pay week.
- Pay Checks:** The employee's pay check stub will include both current and year to date information on pay received; deductions taken; leave balance and compensatory time earned/taken; federal taxes, social security taxes, and other miscellaneous pay and/or deductions.
- Increases:** Annual pay increases are decided by the City Commission during the budget cycle or union contract negotiations and are normally effective on October 1st of each year.

### HOLIDAYS: Employees receive 12 holidays with pay:

New Year's Day	January 1st	Labor Day	1st Monday in September
MLK Birthday	3rd Monday in January	Veteran's Day	November 11th
President's Day	3rd Monday in February	Thanksgiving Day	4th Thursday in November
Memorial Day	Last Monday in May	Day after Thanksgiving	4th Friday in November
Juneteenth	June 19th	Christmas Eve	December 24th
Independence Day	July 4th	Christmas Day	December 25th

**\*\*Any other day that the City Commission may designate**

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## PAID PERSONAL LEAVE

Paid Personal Leave combines both vacation and sick leave into one type of leave that may be utilized by employees for vacation, illness, or appointments. Employees earn Personal Leave based upon number of years of service as follows. Personal leave accrual cannot exceed 680 hours at the end of each fiscal year. Time in excess of 680 hours will be forfeited.

### PERSONAL LEAVE ACCRUAL

- Employees hired after 10/01/2012 will receive 50% payout of personal leave at separation, provided they give at least two weeks' notice.
- Employees hired prior to 10/01/2012 with less than 10 years of service at time of separation will receive 50% payout of personal leave
- Employees hired prior to 10/01/2012 with more than 10 years of service at time of termination will receive 100% payout of personal leave.

Years of Service	Total Annual Hours	Accrual Per Pay Period
1st Year	133	5.12
1 yr. 1 day thru 3 <sup>rd</sup> year	169	6.50
4 yrs. 1 day thru 5 <sup>th</sup> year	182	7.12
6 yrs. 1 day thru 7 <sup>th</sup> year	201	7.73
8 yrs. 1 day thru 10 <sup>th</sup> year	225	8.65
11 yrs. 1 day thru 12 <sup>th</sup> year	241	9.27
13 yrs. 1 day thru 14 <sup>th</sup> year	257	9.89
15 years or more	273	10.50

## OTHER PAID LEAVE:

The City provides employees with other types of leave with the most common being:

**Parental Leave:** Eligible employees are allowed up to six (6) weeks of paid parental leave for the birth or adoption of a child.

**Bereavement:** Employees may request up to three days paid bereavement for qualifying family members.

**Military Duty:** May be eligible for up to seventeen days of paid military leave per year for approved orders.

**Civil Leave:** Employees who are required to attend court as a witness on behalf of the City or in connection with their assigned duties with the City shall receive full pay equal to their normal work schedule for the hours that they attend court.

**Jury Duty:** Employees who are required to perform jury duty shall receive full pay equal to their normal work schedule for the hours that they attend court.

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## RETIREMENT

**Social Security** The City participates in the Social Security program and contributes 6.2% of employee's pay for Social Security and 1.45% of employee's pay for Medicare. Employees have the same amount deducted from their pay.

## DEFINED CONTRIBUTION PLAN:

**401(a) Plan:** For employees **hired after 09/01/2008**, the City offers a Defined Contribution Plan with an initial minimum contribution requirement of 3% for employees **hired after 10/01/2019**. Employee contributions to this plan are pre-tax and exempt from Federal tax withholding until withdrawn upon separation of employment or retirement.

457(b) Plan: The City offers an optional supplemental investment plan for employees whereby they can invest pre-tax dollars with taxes being deferred. The plan provides employees with several investment options which they may invest.

***Provisions of the DC - Defined Contribution plan:***

- The city will match contributions made by the eligible employees in their 457 account up to six (6) percent of their annual salary during the first ten (10) years of service. This match provided by the city will be made to the member's 401(a) account.
- After ten (10) years of service, the City will contribute an additional four (4) percent of the employee's annual salary to the member's 401(a) account. Employee matching is not required to receive the additional four (4) percent contribution.
- Each member shall be 100 percent vested in employer contributions made to their 401(a) at the completion of 36 months of employment.
- A non-vested member shall forfeit the portion of accumulated employer contributions upon separation of employment.
- Non-vested funds in the 401(a) plan will be managed by the city in a fixed asset account. Once these funds are vested, the employee may select investment options from those available through Mission Square Portal.

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**POLICE OFFICERS - DEFINED BENEFIT PENSION PLAN:**

Pension Plan: The Defined Benefit retirement plan for Atlantic Beach Law Enforcement personnel is one in which the benefit that the employee will receive is fixed based upon a formula. Sworn Officer employee contributions to these plans are pre-tax and exempt from Federal tax withholding until withdrawn upon termination of employment or retirement.

**Police Officer Employee Contribution:**

Police members contribute 8.0% of their salary to their Defined Benefit Plan through payroll deduction each pay period

**DEFINED BENEFIT PLAN:**

**Hired after 1/1/2013:**  $3\% \times \text{Final Average Salary (FAS)} \times \text{Years of Service (YOS)}$ .

Eligible to retire at: Age 52 with 25 YOS, or Age 55 with 10 YOS  
*\*Early Retirement Option Age 50 with 10 YOS with a benefit reduction*

**Hired before 1/1/2013:**  $3\% \times \text{Final Average Salary (FAS)} \times \text{Years of Service (YOS)}$ .

Eligible to retire at: Age 50 with 20 YOS, or Age 55 with 10 YOS, or Age 60 with 5 YOS, or Any age with 25 YOS.  
*\*Early Retirement Option Age 50 with 10 YOS with a benefit reduction*