



# CITY OF ATLANTIC BEACH

## EMPLOYEE BENEFIT SUMMARY

### HEALTH INSURANCE - Insurance rates are effective 01/01/2015

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

Cost Per Pay Period:

Medical		Employee	Employee + Spouse	Employee + Child(ren)	Family
<i>UnitedHealthcare</i>	Base	\$ 9.65	\$ 126.30	\$ 79.89	\$ 188.14
	Buy-Up	\$37.71	\$166.66	\$113.98	\$235.29
	POS/PPO	\$ 40.86	\$154.46	\$110.57	\$217.48

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

**Vision** *Humana CompBenefits* - The City offers a vision insurance program with an extensive list of providers. Premiums are payroll deducted and paid 100% by employees.

**Life** *Standard* - The City provides and pays 100% of premium for one time annual salary with a maximum of \$50,000 term life insurance. Supplemental life insurance may be purchased by the employee for themselves and family members.

**STD & LTD** *Lincoln* – The City offers short term disability and long term disability coverage. This coverage will provide 60% of the employee’s income if they are absent from work due to an injury or illness (after waiting period). Premiums are payroll deducted and paid 100% by employees.

**Supp. Ins.** *AFLAC* – The City offers several supplemental insurance products, such as Accident, Critical Illness, Hospital Indemnity and Cancer plans. Premiums are post-tax, payroll deducted and paid 100% by employees.

### 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 babysitting while you’re at work. Maximum contribution allowed of \$5,000.

**Flexible Spending Account - Health Care** helps pay for expenses not fully covered by your health insurance plan. Maximum contribution allowed of \$2,550.

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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 877-851-1631

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## **PAY**

**Direct Deposit:** Direct deposit is required 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 no later than the Friday following the close of a pay period. 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 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.

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**HOLIDAYS:** Employees receive 11 holidays with pay.

New Year's Day	January 1st
Martin Luther King's Birthday	3rd Monday in January
President's Day	3rd Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4th
Labor Day	1st Monday in September
Veteran's Day	November 11th
Thanksgiving Day	4th Thursday in November
Friday after Thanksgiving Day	
Christmas Eve	December 24th
Christmas Day	December 25th
Any day that the City Commission may designate	

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## LEAVE

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

<b>Years of Service</b>	<b>Total Annual Hours</b>	<b>Accrual Per Pay Period</b>
1 <sup>st</sup> Year	120.00	4.62
1 yr. 1 day thru 3 <sup>rd</sup> year	144.00	5.54
4 yrs. 1 day thru 5 <sup>th</sup> year	160.00	6.15
6 yrs. 1 day thru 7 <sup>th</sup> year	176.00	6.77
8 yrs. 1 day thru 10 <sup>th</sup> year	200.00	7.69
11 yrs. 1 day thru 12 <sup>th</sup> year	216.00	8.31
13 yrs. 1 day thru 14 <sup>th</sup> year	232.00	8.92
15 years or more	248.00	9.54

Employees hired prior to 10/01/2012 with less than 10 years of service at time of termination will receive 50% payout of personal leave and employees with more than 10 years of service at time of termination will receive 100% payout of personal leave. Employees hired after 10/01/2012 will receive 50% payout of personal leave at termination.

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

- Bereavement** Whenever there is a death of a qualifying family member, an employee may request up to three days bereavement leave off with full pay.
- Military** Employees who are required to perform military duties may be eligible for up to seventeen days of paid military leave per year.
- Civil Leave** Employees who are required to attend court as a witness on behalf of the City or in conjunction 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.
- Workers' Comp** The City pays 100% of the employee's daily average earning for each day missed from the first through the seventh day. After seven days, the City will "advance" the

employee 66.67% of pay with the employee endorsing their Workers' Compensation benefit check to the City. The Employee may also take Personal Leave to cover the time not covered by Workers' Comp (33.33%).

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## **PENSION / RETIREMENT**

A Defined Benefit retirement plan is one in which the benefit that the employee will receive is fixed based upon a formula.

**Social Security**                      The City participates within 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.

**Pension Plan**                         The City offers two Defined Benefit plans for full time employees: one for general employees **hired prior to 09/01/2008** and one for police employees. Employee contributions to these plans are pre-tax and exempt from Federal tax withholding until withdrawn upon termination of employment or retirement.

### **Eligible General Employee Members:**

#### **Employee contribution:**

Employees contribute 6% of their salary to their Defined Benefit Plan.

#### **Eligibility/Vesting:**

If hired before September 1, 2008:

Eligible to retire at:    Age 60 with 5 YOS

Early retirement:        Age 55 with 5 YOS with a benefit reduction

#### **Benefit:**

Hired prior to May 1, 2005: 2.85% x Final Average Salary (FAS) x Years of Service (YOS)

Hired on/after May 1, 2005: 2.50% x Final Average Salary (FAS) x Years of Service (YOS)

### **Police Officers:**

#### **Employee contribution:**

Police members contribute 7.0% of their salary to their Defined Benefit Plan. (8% as of 10/1/2014)

#### **Benefit:**

Hired prior to January 1, 2013: 3% x Final Average Salary (FAS) x Years of Service (YOS).

**Eligible to retire at:**            Age 50 with 20 YOS, or  
   Age 55 with 10 YOS, or  
   Any age with 25 YOS, or  
   Age 60 with 5 YOS.

Early Retirement:                Age 50 with 10 YOS with a benefit reduction

Hired after January 1, 2013: 2% x Final Average Salary (FAS) x Years of Service (YOS).

**Eligible to retire at:**            Age 52 with 25 YOS, or  
   Age 55 with 10 YOS, or

Early Retirement:                Age 50 with 10 YOS with a benefit reduction

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### **DROP Plan for Defined Benefit Plan vested members:**

Eligibility: Upon obtaining normal or early retirement eligibility (see above)

- Members may continue employment for a maximum of 5 years
- Member contributions to pension plan cease
- Actuarial equivalent reduction for entering DROP prior to normal retirement age
- DROP accounts will be employee self directed for investment purposes

- DROP members are not eligible for Pension Plan death or disability benefits
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## **DEFINED CONTRIBUTION PLAN:**

Defined Contribution Plan For employees **hired after 09/01/2008**, the City offers the option to participate in a Defined Contribution Plan. Employee contributions to this plan are pre-tax and exempt from Federal tax withholding until withdrawn upon termination of employment or retirement.

- Provisions of the Plan:
- The city will match contributions made by the eligible employee in their 457 account up to six (6) percent of their compensation during the first ten (10) years of service. This match provided by the city will be made to the member's 401 Profit Sharing Plan.
  - After ten (10) years of service, the City will contribute an additional four (4) percent of the employee's compensation to the member's 401 Profit Sharing Plan. Matching is not required for the additional four (4) percent contribution.
  - Each member shall be 100 percent vested in employer contributions made to their 401 Profit Sharing Plan at the completion of five years of employment.
  - A non-vested member shall forfeit the portion of accumulated employer contributions upon termination of employment.
  - Non-vested funds in the 401 Profit Sharing Plan will be managed in a fixed asset account. Once these funds are vested, the employee may select investment options from those available through ICMA.

457 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.