

BENEFITS PACKAGE

SWORN POLICE EMPLOYEES (Full-Time)

All Rates effective January 1, 2019

HEALTH INSURANCE: Cigna
Monthly Costs:

Monthly Health Insurance Rates for 2019			
	Premium Rate	Employer Premium Cost	Employee Premium Cost
Employee Open Access Plus Plan In-Network	\$890.21	\$890.21	\$0.00
Employee HSA Open Access Plus	\$740.31	\$740.31	\$0.00
Contribution to HSA*		\$62.50	\$0.00
Total		\$802.81	\$0.00
	<i>Bi-weekly</i>		\$0.00
Employee +1 Open Access Plus Plan In-Network	\$1,567.64	\$890.21	\$575.82
Contribution to Premium		\$101.61	\$0.00
Total		\$991.82	\$575.82
	<i>Bi-weekly</i>		\$265.76
Employee +1 HSA Open Access Plus	\$1,309.25	\$740.31	\$467.33
Contribution to premium		\$101.61	\$0
Contribution to HSA*		\$83.33	\$0
Total premium + Contribution		\$925.26	\$467.33
	<i>Bi-weekly</i>		\$215.69
Employee + Family Open Access Plus Plan In-Network	\$2,141.83	\$890.21	\$1,063.88
Contribution to premium		\$187.74	\$0
Total		\$1,077.95	\$1,063.88
	<i>Bi-weekly</i>		\$491.02
Employee + Family HSA Open Access Plus	\$1,791.39	\$740.31	\$863.34
Contribution to premium		\$187.74	\$0.00
Contribution to HSA*		\$83.33	\$0.00
Total premium + Contribution		\$1,011.39	\$863.34
	<i>Bi-weekly</i>		\$398.46

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

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 60 calendar days of the HDHP/HSA and HMO service.)

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 \$195 a month, paid on a bi-weekly basis. (Eligibility starts on the first of the month following 60 calendar days of service.)

EMPLOYEE ASSISTANCE PROGRAM (Cigna Behavioral) 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 60 calendar days of service.)

TERM LIFE INSURANCE/AD&D Cigna. Coverage based upon annual salary (in increments of \$10,000). Maximum coverage of \$50,000. Supplemental insurance available at employee cost through **Cigna 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 60 calendar days of service.)

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

LAW ENFORCEMENT OFFICER; ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS.

The coverage for Accidental Death and Dismemberment Benefits under this provision is in addition to the Term Life Insurance/AD&D that is offered under the City's Group Plan. (Coverages are defined under Florida State Statute 112.19).

DENTAL INSURANCE United Healthcare. (Eligibility starts on the first of the month following 60 calendar days of service.)

Monthly Contributions at Employee's expense:

	<u>Single coverage</u>	<u>Family coverage</u>
Monthly	\$30.96	\$85.84
Bi-weekly	\$14.29	\$39.62

VISION INSURANCE. United HealthCare. (Eligibility starts on the first of the month following 60 calendar days of service.)

Monthly Contributions at Employee's expense:

	<u>Single coverage</u>	<u>Family coverage</u>
Monthly	\$7.34	\$17.75
Bi-weekly	\$3.39	\$8.20

RETIREMENT PLAN FOR POLICE EMPLOYEES The City of Maitland Municipal Police Officers and Firefighters Pension Trust Fund is a defined benefit plan as set forth in Florida Statute 185. Retirement eligibility after 20 years. DROP plan is available to employees who reach normal retirement.

Contributions: Fire and Police Pension

* Employee 6.7%

City Determined by actuary

* If a new employee is under 25 years of age and elects to retire after 20 years of Credited Service they will be required to make increased contributions.

EXEMPT ADMINISTRATIVE EMPLOYEE DEFERRED COMPENSATION PLAN CONTRIBUTION

The City contributes an amount equal to 3% of base pay for exempt employees to the 457 Plan.

DEFERRED COMPENSATION PLAN 457 (Pre-tax and 457 Roth) and IRA ROTH plans through ICMA available for employees (participation is at employee's cost). (Eligibility starts on the first of the month following 60 calendar days of service.)

PERSONAL LEAVE Police - 200 hours annually. Accruals increase by an additional 40 hours at 5 and 10 years of service. (Eligible at 6 months)

HOLIDAY HOURS

Holiday hours (80) are wrapped into Personal Leave accruals.

SICK LEAVE

Accrue 80 hours annually. (Eligible at 6 months)

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.

TAKE HOME VEHICLE

A Take Home Vehicle is provided after successfully completing a one-year new hire probation.

UNIFORMS

Uniforms are provided with necessary equipment.

TUITION REIMBURSEMENT PROGRAM Maximum of \$1,600 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 60 calendar days of service.)

LEGAL SHIELD This is a Prepaid Legal service 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 60 calendar days of service.)

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 60 calendar days of service.)

OTHER BENEFITS Additional benefits, which are not listed in Section VIII of the City's Personnel Policies and Procedures Manual, include Free Membership to the RDV, Wellness Programs, Safety Incentive Program and other employee-enhanced programs.

For additional information, please visit the City of Maitland Police Department website at: www.maitlandpd.org

1/01/19