

A guide to the Annual Benefits for eligible
City of McCall Employees

October 1, 2014
through
September 30, 2015



City of McCall

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Health and Additional Benefits

Medical Benefit Plan

Our medical plan is administered through Blue Cross of Idaho and is a PPO plan. The plan features coverage for general medical care, hospitalization, diagnostic services and mental health care. The plan offers \$20 office visit co-pays and pays 80% of maximum allowance for most services after the deductible is met. The deductible is \$1000 annual for individuals / \$2000 annual for family. We also have a “First dollar benefit” for accidents which covers the first \$300 per insured, per Benefit Period for supplemental accident benefits. The prescription benefit offers \$10 co-pays for generic drugs and \$25-\$40 co-pays for brand name drugs.

The City pays all of the benefit premiums for eligible employees and most of the premium costs for dependent coverage. The premiums per pay period (total of 24 per year) are as follows:

- Employee + Spouse \$102.12
- Family \$135.38
- Employee + Child \$67.10
- Employee + Children \$91.20

Eligible employees who have access to alternate group insurance coverage may waive City provided Medical Benefits and receive “Opt Out” funds in to their Healthcare Reimbursement Account.

Dental Benefit Plan

Dual Options

Option I

Option I is administered through Delta Dental and is a PPO plan that features 100% coverage for preventative care, 80% coverage for basic restorative care and 50% coverage for major restorative care. The plan includes a \$25 deductible per person / \$75 per family for the benefit year and a \$1000 annual maximum benefit per covered person.

Option II

Option II is administered through Willamette Dental and is a DMO plan that features orthodontics and significantly reduced costs for major restorative care. The plan includes \$20 office visit co-pays, and no annual deductible or maximum benefit. Services must be obtained at a Willamette Dental office with the closest location in Boise.

The City pays all of the benefit premiums for eligible employees and the employee pays the additional premiums for their dependent’s coverage. The premiums per pay period are as follows:

- Employee + Spouse \$17.85
- Family \$40.37
- Employee + Child \$17.85
- Employee + Children \$35.67

Vision Benefit Plan

The vision plan is administered by Vision Service Plan and covers eye exams, contact lens care and lenses every twelve months and frames every 24 months. The co-pays for in-network providers are as follows:

- \$10 Co-pay – Well Vision Exam
- \$25 Co-pay – Prescription Glasses Exam
- \$0 Co-pay – Contacts instead of glasses

The City pays all of the benefit premiums for eligible employees and the employee pays the additional premiums for their dependent's coverage. The premiums per pay period are as follows:

- | | |
|-------------------------|--------|
| • Employee + Spouse | \$2.95 |
| • Family | \$7.80 |
| • Employee + child(ren) | \$3.11 |

Additional Benefits:

Flexible Benefit Plan

The City provides a flexible benefit plan with a wide variety of benefits to choose from to best meet your individual health and/or retirement needs. The following benefits are available for all eligible employees:

- Golf Course Season Pass
- Library Card (families included)
- Colonial Supplemental Insurance Policies
- Healthcare Reimbursement Account – *The City contributes \$37.92 per month for employees enrolled in City health insurance who are not covering dependents and \$55.83 for those who are covering dependents under their City health insurance plan.*
- Flexible Spending Account
- Dependent Care Spending Account

Employee Assistance Program

Employees, dependent children and members of their household have access up to eight free short-term, confidential counseling visits per benefit year. The program provides access to a 24-hour service number as well as legal and financial consulting services.

Paid Leave

Vacation

This leave time is accrued per pay and is based upon the number of years a Full-Time employee has served the organization. Typically it can be used after six months of service and only in the amounts that have been accrued prior to the leave date.

<u>Years of Regular Service</u>	<u>Annual Accrual</u>	<u>Maximum Accrual</u>
Less than 1	56 hours	56 hours
1 to 5	80 hours	160 hours
5 to 10	120 hours	240 hours
10 or more	168 hours	240 hours

Sick

Eligible Full-Time employees accrue sick leave at the rate of 3.69 hours per pay period. Sick leave is used according to the amount of time that has been accrued. This leave may be used if the employee is ill, requires medical treatment, for medical and dental appointments and to attend family members who are ill or injured.

Holidays

The following 10 holidays are designated as official paid holidays:

- New Year’s Day
- Presidents Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- The day after Thanksgiving
- Christmas Day

Life Insurance

The City provides a basic life insurance policy for each employee. The benefit amount is \$20,000. Each employee may voluntarily purchase additional coverage for themselves and their dependents with Unum life insurance.

Retirement Plans

PERSI -- Public Employees Retirement System of Idaho

Base Plan

This is a defined benefit plan in which all permanent employees who work twenty (20) or more hours per week are required to contribute. Class I employees contribute 6.79% and Class II (Police Officers) employees contribute 8.36% of their gross income each pay period to the Base Plan. In addition, the City contributes 11.32% for Class I employees and 11.66% for Class II (Police Officers). This plan is a qualified tax-deferred plan under IRS Code Section 401 (a) and vested employees are eligible to receive a lifetime allowance at retirement. In addition, the allowance is not directly dependent on the amount of money employees have contributed to PERSI.

Choice Plan

Eligible employees are allowed to voluntarily contribute to this 401 (k) plan and direct investments among a variety of options. This is a defined contribution plan and the amount available at retirement depends on voluntary contributions and the investment earnings on those funds.

Miscellaneous

Other Benefits:

- Tuition reimbursement (for approved job-related course work)
- Training and Development Opportunities
- Electronic Payroll Deposit

THIS OUTLINE IN NO WAY GUARANTEES THESE BENEFITS WILL NOT CHANGE DURING THE BENEFIT YEAR. PLEASE REFER TO MEMOS, BULLETIN BOARDS, OR THE EMPLOYEE BENEFIT NEWSLETTER TO BE AWARE OF CHANGES. THE HR MANAGER IS AVAILABLE TO ANSWER BENEFIT QUESTIONS.