CITY OF CEDAR RAPIDS BENEFITS SUMMARY
NON-BARGAINING EMPLOYEES – Choice Plan
JANUARY 1, 2026 THROUGH DECEMBER 31, 2026

Health Insurance – Wellmark Blue Cross and Blue Shield medical; CapitalRX pharmacy

- Eligible first of month following employment. *New Non-Bargaining employees are enrolled in the Choice Plan. All new hires start at "Without Wellness" premiums their first year of service (see below).*
- Single medical deductible $1,000 per benefit year; for satisfaction of the family deductible, no more than one individual deductible ($1,000) will apply for any person. After the deductible is satisfied for one individual, other family members' claims will be combined to satisfy the remainder of the deductible ($2,000).
- Single medical out of pocket maximum $3,000 per benefit year; for satisfaction of the family medical maximum amount, no more than one individual maximum out of pocket ($3,000) will apply for any person. After the out of pocket maximum is satisfied for one individual, other family members' claims will be combined to satisfy the remainder of the family out of pocket expense ($6,000).
- Medical Office Visits Employee Co-Pay: $25 Primary Care Provider/$25 Urgent Care/$25 Specialist/$10 Chiropractor
- **HMO Medical Co-Insurance:** In-Network 90% plan/10% employee; Out-of-Network 0% plan/100% employee*

  **An HMO plan generally allows use of Wellmark's HMO In-Network providers within the state of Iowa, with the exception of true emergent situations.*
- **POSN Medical Co-Insurance:** In-Network 90% plan/10% employee; Out-of-Network 80% plan/20% employee
- Preventative Care: Plan pays 100%
- 3 Tier Drug Card; Co-Insurance= 10%, 25%, 50%; No deductible, Out of Pocket Maximum: $1,500/individual & $4,500/family.

CHOICE PLAN Total Monthly Premium Per Tier Level *Includes Employee + City Contributions*			Current Employee Choice POSN Plan Premiums:		Current Employee Choice HMO Plan Premiums:		New Hire Rates:
Tier Level	**Choice POSN**	**Choice HMO**	**Premium Without Wellness**	**Premium With Wellness**	**Premium Without Wellness**	**Premium With Wellness**	***Applies to the remainder of the calendar year***
Single	$753.56	$708.36	$113.03	$75.36	$70.84	$35.42	See Without Wellness Premiums
EE + Spouse	$1,507.14	$1,416.71	$226.07	$150.71	$141.67	$70.84	
EE + Child(ren)	$1,159.85	$1,090.26	$173.98	$115.98	$109.03	$54.51	
Family	$2,037.91	$1,915.63	$305.69	$203.79	$191.56	$95.78	

Dental Insurance - Delta Dental of Iowa

- Eligible first of month following employment
- 100% routine diagnostic and preventative services (2 per year)
- 80% routine restorative services without deductible; 50% major restorative services after deductible
- $1,000 maximum benefit per individual, per benefit year; for all services
- Orthodontics apply to dependents under age 19, with maximum lifetime benefit of $1000

Pre-tax Monthly Dental Insurance Premiums				
Full-time Employees (pro-rated for part-time employees)				
	Employee Only	**Employee + Spouse**	**Employee + Child(ren)**	**Family**
Employee	$0.00	$36.00	$50.00	$80.00
City	$34.00	$34.00	$34.00	$34.00
Total Premium	$34.00	$70.00	$84.00	$114.00

Vision Insurance – VSP Insurance

- Eligible first of month following employment
- Voluntary employee paid insurance, not pro-rated for part-time employees

Pre-tax Monthly Vision Insurance Premiums				
	Employee Only	**Employee + Spouse**	**Employee + Child(ren)**	**Family**
Total Premium	$7.51	$15.04	$16.08	$25.71

Long-Term Disability Insurance - Madison National Life

- Eligible first of month following employment
- 90-calendar day waiting period before benefit payments begin
- Pays 66-2/3% of gross salary, minimum of $50/month; offset for other disability payments (i.e. social security)
- Premium: .198% of base salary; City pays 100%

Basic Life Insurance (Term) - Madison National Life

- Eligible first of month following employment
- $50,000 face value with Accidental Death and Dismemberment benefits
- City pays 100%

Supplemental Life Insurance (Term) - Madison National Life

- Eligible first of month following employment
- Purchase in multiples of $5,000 up to five times annual salary to $500,000 maximum
- Employee premium varies; City pays $0

IRS Section 125 Flex Plan – ASI, Inc.

- Program offers pre-tax options for:
  - FSA Debit Card for Health Care FSA
  - Medical Reimbursement: non-reimbursed medical expenses
  - Dependent Care: reimbursement for work-related dependent day-care costs
- Funded by employee elected pre-tax payroll deductions, see IRS annual limits to make elections
- Plan year: January - December

Retirement

Iowa Public Employees Retirement System (IPERS)

  - Membership mandatory, vested after 7 years
  - Administered by State of Iowa
  - Contributions: Employee – 6.29%; City – 9.44% (through 6/30/2026)
- FICA:
  - Social Security: Employee and City – 6.2% to $184,500 covered wages
  - Medicare: Employee and City - 1.45%

Deferred Compensation (IRS Section 457) – VOYA Financial

- Voluntary employee-funded retirement savings program (Federal/State tax deferred)
- Tax deferred contributions:
  - Minimum - $10 bi-weekly
  - Maximum – 2026 regular limit: 50% of gross salary up to $24,500
    - Age 50 additional catch-up limit: $8,000; Age 60-63 additional catch-up limit $11,250
  - Company match up to 1/2% of employee's annual salary for bargaining unit employees

Voluntary Worksite Benefits – The Hartford

- **Accident Insurance:** Pays a cash benefit directly to you for a covered accidental injury, designed to work alongside your health insurance, providing extra financial protection.
- **Critical Illness:** Pays a lump sum directly to you if you are diagnosed with a covered condition, such as a heart attack, stroke, or cancer.
- **Hospital Indemnity:** Pays a cash benefit directly to you for a hospital stay due to a covered illness or injury.
- Employee premium varies; City pays $0

Holidays

- New Year's Day, Martin Luther King, Jr. Day, Good Friday, Easter, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day
- In lieu of Good Friday, continuous operations, and seven-day operations employees observe Easter Sunday and will not observe Good Friday. Refer to the Personnel Policy or Bargaining Contract that applies to you for full details.

Flex Leave

- Leave accrues on a monthly basis and is available for use as earned; PT pro-rated to budgeted work week
- Combines traditional leaves (vacation, sick leave, funeral leave, and personal days)
- Leave is accumulated into a flex-leave account and a long-term illness/injury account
- Long-term illness and injury coordinates with long-term disability insurance
- Fire, Transit and Police are subject to a different monthly accrual schedule

Employee Status	1-72 months	73-132 months	133-192 months	193 months thereafter
Overtime Eligible	12.7 hrs/month	16 hrs/month	19.4 hrs/month	22.7 hrs/month
Overtime Exempt	16 hrs/month	19.4 hrs/month	22.7 hrs/month	

Longevity

- Semi-annual payments recognize long-term service; regular PT pro-rated to budgeted work week

Years of Service	5	10	15	20	25
Payments Per Month	$20	$40	$60	$80	$100

Educational Assistance

- Available to full-time employees who have completed a probationary period
- Coursework must be at accredited institution and pre-approved
- Covers degree program, or position-related course; tuition and books at 100% up to $3,000 per calendar year
- Requires grade "C" or above for reimbursement

Employee Assistance Program - ComPsych

- Counseling services (marital discord, depression, divorce, family issues, financial concerns, anxiety, substance abuse, grief/loss) for employees and family members; 5 sessions per family member
- Premium: $1.39/month; City pays 100%

Employee Recognition Program

- Retirement awards, customer service and other recognition activities