

# **City of Garden City**

## **2014 Summary of Benefits**



# Blue Cross/ Blue Shield of Kansas

## **Health:**

Full-time employees. Coverage becomes effective on the 1st day of the month. **Eligible after 60 calendar days.**

Open enrollment is held in November or December with a January 1<sup>st</sup> effective date.

The City offers a PPO medical plan with a single \$500/ family \$1000 deductible; after the deductible is met, employee is responsible for a portion of allowed charges. This is called "coinsurance". Employee's coinsurance is 20% of the maximum allowance for covered services until your share equals \$1,000 for single or \$2,000 for family in a benefit period. Eligible services will be paid at 100% for the remainder of that benefit period. **Annual Out-of Pocket Maximum (includes copays, deductible and coinsurance) \$6350 single or \$12,700 family.**

The City also offers a PPO medical plan with a single \$1000/ family \$2000 deductible; after the deductible is met, employee is responsible for a portion of allowed charges. This is called "coinsurance". Employee's coinsurance is 20% of the maximum allowance for covered services until your share equals \$1,000 single or \$2,000 for family in a benefit period. Eligible services will be paid at 100% for the remainder of that benefit period. **Annual Out-of Pocket Maximum (includes copays, deductible and coinsurance) \$6350 single or \$12,700 family.**

## **Dental:**

Employees can go to any dentist of their choice for services. The City's dental costs are included in the health plan premiums for employee and employee/dependents coverage. The amount of benefits is 50% of the allowable charge for the service. Any deductible amount, shared payment, or coinsurance of the basic benefits program does not apply to these dental care benefits.

## **Prescription:**

BlueRx Card \$15/\$30/\$45: Mail order is 2 1/2 x copay.

# Wellness

## **Grow Well Clinic and Wellness Program:**

302 Fleming, Suite 2  
620-271-1424

The City of Garden City has partnered with Wellness Innovations and Nursing Services (WINS) to offer a comprehensive wellness program and clinic, Grow Well. Grow Well will: Expedite personal care to minor illness and injury; strengthen the employees' understanding of their health; strengthen the employees' relationship with their personal doctor, and reduce costs to the City's overall Health Insurance Fund. The benefits you will receive from Grow Well include a yearly health risk assessment, an individualized review of your assessment results with a registered nurse, access to the Grow Well Center, coaching for improved lifestyle management, lab rechecks and onsite wellness training if applicable.

Grow Well Clinic and Wellness Program participation details are listed below:

**Wellness passes for those employees not on the health insurance:** Clinic use is available for employees' and dependents not on the City's health insurance as follows: The City will pay for HRA's for both the employee and the spouse. The employee is required to participate in all required HRA follow-up meetings and wellness challenges in order for everyone to be able to use the clinic. The Wellness Pass rates will mirror the number of dependents:

## **2014 Wellness Pass Contributions/Bi-weekly**

Single: \$21.91

Employee/Spouse: \$36.54

Employee/Children: \$54.81

Family: \$73.08

**Employee Contributions (Wellness and Non-Wellness rates):** All insured's that are on our health insurance can use the Grow Well clinic. Employees that do not complete all of the HRA follow-up meetings and wellness challenges will pay the non-wellness rate. The City will pay for HRA's for both the employee and spouse. It is encouraged, but not mandatory for the spouse to participate in the HRA and wellness challenges.

**Employee Contributions (Wellness and Non-Wellness rates):** All insured's that are on our health insurance can use the Grow Well clinic. Employees that do not complete all of the HRA follow-up meetings and wellness challenges will pay the non-wellness rate. The City will pay for HRA's for both the employee and spouse. It is encouraged, but not mandatory for the spouse to participate in the HRA and wellness challenges.

**2014 Wellness Rates/Bi-Weekly  
\$500/\$1000 Deductible**

Single: \$40.17  
Employee/Spouse: \$123.50  
Employee/Children: \$117.42  
Family: \$188.92

**2014 Wellness Rates/Bi-Weekly  
\$1000/\$2000 Deductible**

Single: \$30.21  
Employee/Spouse: \$102.07  
Employee/Children: \$96.85  
Family: \$156.89

**2014 Non-Wellness Rates/Bi-Weekly  
\$500/\$1000 Deductible**

Single: \$60.26  
Employee/Spouse: \$185.24  
Employee/Children: \$176.13  
Family: \$283.38

**2014 Non-Wellness Rates/Bi-Weekly  
\$1000/\$2000 Deductible**

Single: \$45.31  
Employee/Spouse: \$153.11  
Employee/Children: \$145.28  
Family: \$235.34

**Employee compensation for attending clinic for illness during work hours, participating in clinic HRA's and follow-up appointments/wellness challenges during off shift hours:** Employees will be compensated for their time if they participate in any HRA follow-up appointments off duty.

**Grow Well Clinic Sick Visits:** Employees will not need to use sick leave when visiting the clinic during working hours. The HRA Follow-Up/Wellness Tracking forms will be completed for all Grow Well Clinic sick visits.

**Incentives for 2014:**

**Wellness Presentations:** Employees that complete two presentations during the first or second half will be eligible for a drawing for a personal day held at mid and year end. Employees may attend this presentation during regular working hours or watch it on the Grow Well website for 30 days following presentation. If employees come to the presentation during off duty hours, they will not be compensated.

**Completion of All Requirements for the Grow Well Program in 2014:** To further promote wellness in the City organization, all employees that complete their HRA, attend all follow-up/coaching meetings, attend all presentations and participate in all four wellness challenges will be eligible for a drawing for an award at the end of the year. The award is to be determined.

**Requirements for receiving challenge credit using the Exercise Log:** You must complete 21 days of any of the following suitable exercise activities to get challenge credit:

- Any classes offered by the Garden City Recreation Commission
- Any classes offered by the YMCA
- Any organized exercise classes offered by a fitness professional in a group setting
- Personal Training sessions with a Certified Personal Trainer
- An organized 5k run or walk
- A Crossfit Workout of the Day (WOD) at a CrossFit Gym
- 30 minutes of uninterrupted workout at a fitness center or gym (for 1 day of credit)

Each daily log entry should be signed off by the class instructor or gym employee that can verify your class, gym, or race attendance.

Police Department SWAT and Fire Department employees that are required to meet fitness standards at on-site fitness centers may be signed off by a superior available on site upon completing a workout (which must be at least 30 minutes in length for 1 day of credit). If you have a question of whether something is appropriate please contact your Wellness Coordinator, Megan Nelson at [mnelson@winswellness.com](mailto:mnelson@winswellness.com) or 1-855-248-7129.

**Wellness Benefit Membership:**

All classifications of City employees are eligible.

**YMCA Corporate Membership:**

Youth (0-17 yrs. Old) \$20.36 payroll deduction; \$20.36 bank draft, Young adult (18-24 yrs. old): \$27.86 payroll deduction; \$29.86 bank draft, Adult (25 and older): \$41.80 payroll deduction; \$43.80 bank draft and Family: \$48.22 payroll deduction; \$50.22 bank draft

**Garden City Recreation Commission:**

The cost for a membership is \$12 per person per month. One year commitment required. Please see payroll for details.

**Exercise Wellness Time:**

Full-time employees

Employees can exercise while on duty for 90 minutes per week (not applicable to Firefighters as they schedule exercise on duty) the exercise time will be paid time and will not be added as overtime hours. All employees must track their exercise on a bi-weekly basis using the HRA Follow-Up/Wellness tracking form.

## Advance Life Insurance Company

**Eligibility:** Full-time employees. Coverage becomes effective on the 1st day of the month. **Eligible after 60 calendar days.**  
\$20,000 Life Insurance \$20,000 A D and D There is no cost to the employee for this coverage; it is fully paid by the City.

**Eligibility:** Full-time employees at time of hire. If employee chooses to decline at hire date, the next chance to sign up is during open enrollment in November or December for a January 1 effective date.

Each employee may elect to reduce his or her pay and have the amount applied by the City toward the cost of benefits available under one or more of the Pre-Tax Benefits under this Plan. Specific IRS guidelines apply.

## Section 125 Cafeteria Plan

**Medical Plan:**

Employees may elect to receive medical coverage through the City of Garden City Medical Plan. If the only coverage option elected by an employee under the Medical Plan is access to the Employer's wellness clinic, coverage under the Medical Plan will not be offered on a pre-tax basis but must instead be elected on an after-tax basis.

**Health Flexible Spending Account Plan:**

Employee may elect to make contributions to the City of Garden city Health Flexible Spending Account Plan ("Health FSA"). A Health FSA enables employee to elect pre-tax salary reduction and receive reimbursements for their unreimbursed Qualified Medical Expenses incurred during a Plan Year. The City intends that this benefit qualify under Section 105(h) of the Code so that the City's reimbursements from the Health FSA are excluded from the Employee's gross income. Medical benefits permit up to \$2,500.00 per year to be withheld from gross income before income tax.

**Dependent Care Assistance Plan:**

Employees may elect to make contributions to the City of Garden City Dependent Care Assistance Plan ("DCAP"). A DCAP enables Employees to elect pre-tax salary reduction and receive reimbursements for their Qualified Dependent Care Expenses incurred during a Plan Year. The City intends that this benefit qualify under Section 129 of the Code so that the Employer's reimbursements from the DCAP are excluded from the Employees gross income. The maximum that can be withheld per year is \$5,000.00 for this benefit.

**Flexible Spending Options:**

**City Administered Program:**

The City will maintain the current in-house flexible spending program. Ask Human Resources for more details.

**Surency Advantageplus:**

This program offers a debit card to pay for medical expenses and the amount is automatically deducted from Health FSA. Dependent Daycare is also an option with this plan. Employees will be responsible for paying the monthly fee \$4.05, if employees select Surency. Ask Human Resources for more details.

## Paid Leave

**Holidays:**

Full-time employees are eligible for 10 paid holidays per year at the rate of 8 hours per holiday. Eligible part-time employees receive pro-rated paid holidays. The City recognizes the following holidays: New Year's Day, Martin Luther King, Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve and Christmas Day

**Sick Leave:**

All employees are eligible for this except seasonal or temporary employees. **Eligible after 90 days.**

Full-time employees qualify for 12 days sick leave a year accrued at the rate of 1 day a month. Part-time employees qualify on a pro-rata basis if they perform 20 hours a week or more. Fire personnel qualify from 6 days (2 days per 1 day of sick leave) based upon 24 hour shifts.

Maximum accrual for non-fire personnel is 72 work days; for fire personnel the maximum accrual is 36 days. The City does not payout sick leave for employees leaving the organization.

**Vacation Leave:**

All employees are eligible for this except temporary and seasonal employees. All employees are eligible to accrue vacation time at the days established below. **Eligible after 6 consecutive months.**

<b>Years</b>	<b>Vacation Accrual</b>	<b>Vacation Usage</b>
1 - 5 years	12 days	15 days
6 – 10 years	16 days	18 days
11 – 15 years	18 days	20 days
16 + years	22 days	25 days

**Fire Personnel**

<b>Years</b>	<b>Vacation Accrual</b>	<b>Vacation Usage</b>
1 - 5 years	6 days	7.5 days
6 – 10 years	8 days	9 days
11 – 15 years	9 days	10 days
16 + years	11 days	12.5 days

Annual leave is accrued according to years of service with the City and is accumulated by the month. Permanent and part-time employees (20 hours a week or more) accrue on a pro-rata basis. There is no cost to the employees for this benefit; it is fully paid for by the City.

The City will pay for accrued vacation time up to a maximum of 40 days for an employee who leaves City employment in good standing.

An employee who retires from City employment will be eligible to receive payment up to a maximum of 50 days of accrued vacation time.

**Personal Days:**

Full-time City employees. Eligible part-time employees receive pro-rata personnel day. Employee may schedule up to 2 personal days off upon approval of department head. Employees who have completed 5 years of service by January 1st, 2014 will be granted an additional personal day. Employees who reach milestone years will be granted extra personal days. **Eligible after 90 days.**

Personal Days cannot be accrued or carried over after Dec. 31st. They are not eligible for payment upon separation or retirement.

**Bereavement Leave:**

Full-time City employees. Part-time employees receive pro-rata benefits.

3 working days for an immediate family member if services are in-state and 4 working days for an immediate family member if services are out-of-state.

**Retirement Planning**

**Kansas Public Employees Retirement System:**

Full-time employees start immediately on KPERs. Seasonal employees are not eligible for this benefit.

**Membership and contributions:**

Tier I: As an active member, you contribute 4% of your gross earnings and your contributions earn interest annually. Effective January 2014 your contribution will increase to 5% and in January 2015 to 6%.

Tier II: As an active member, you contribute 6% of your gross earnings and your contributions earn interest annually.

You automatically earn service credit for the years you work in a covered position. After five years of service, you are vested. At retirement you will receive a monthly benefit.

**Kansas Police & Firemen's Retirement System:**

Full-time sworn police and fire employees start immediately on KP&F

**Membership and contributions:**

As an active member, you contribute 7.15% of your gross earnings and your contributions earn interest annually.

You automatically earn service credit for the years you work in a covered position. When you have earned enough service credit, you are vested. At retirement you will receive a monthly benefit.

Basic Life Insurance and Death benefits for Active Members, Disability Benefits for Active Members, Optional Life Insurance for Active Members

**457 Deferred Compensation Plans:**

Volunteer program available to all full-time employees immediately upon hire.

**ING, One America or ICMA**

Options for additional tax deferred savings with choice of investment options as offered by companies approved by state and/or City. Specific IRS guidelines apply. Loans are available to employees through ING. See HR for details.

**Additional Benefits**

**Employee Recognition Plan:**

Full-time employees become eligible as follows:

<u>Years of Service</u>	<u>Amount</u>
26 + Years	\$1,500
21 - 25 Years	\$1,000
16 - 20 Years	\$600
11 - 15 Years	\$300
6 - 10 Years	\$200
5 Years	\$150
4 Years	\$100
3 Years	\$75
2 Years	\$50
1 Year	\$25

Employees must have completed their anniversary date by Dec. 1st of each year to receive recognition checks and/or gift certificate.

**Evaluations:**

New employees have a 6-month training period. Upon completion of the training period, the employee receives an intermediate performance evaluation. After 1 year of employment, the employee will receive a performance evaluation with an opportunity for a pay increase which is tied directly to their performance. Performance evaluations will be conducted annually thereafter.

**Pay Period:**

Every other Friday (26 pay periods a year). Checks can be automatically deposited into employee's account.

**Employee Assistance Plan:**

Full-time City employees and dependents

As our EAP, Compass Behavioral Health provides professional counseling services for substance abuse, stress management, individual/marital/family problems, psychiatric and emotional illness, situational problems and critical incident stress debriefing. The City will pay for 5 therapy sessions per incident, per family member, per calendar year. Additional services not covered will be billed to your to your private health insurance policy, i.e. medication services.

**Tuition Reimbursement\*:**

Full-time City employees. After completion of a training period, approval must be obtained (from department head) before course commences.

Reimbursement levels are fees for designated courses by an accredited college or university. Course work must be directly related to the employee's position or future position. Upon submission of grade transcript and receipts, the employee is eligible for reimbursement if final grade is C or better. \*Based on departments budget.