



City of Garden City

2019 Summary of Benefits

Blue Cross and 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 1st 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) \$5,000 single or \$10,000 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) \$5,000 single or \$10,000 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

With the BlueRx Card, employees will pay a copay of \$15/\$30/\$45, depending on the type of prescription. The insured can receive a 34 day supply, or 100 unit supply of the prescription (whichever offers more). Mail order is available for a 90-day supply at \$37.50/\$75/\$112.50.

Wellness Program

Grow Well Clinic and Wellness Program

302 N. Fleming, Suite 2
Garden City, KS 67846
620-271-1424

The City of Garden City has partnered with Revere Healthcare Solutions to offer a comprehensive wellness program and clinic named 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:

2019 Wellness Pass Contributions/Bi-weekly

Single: \$24.10
Employee/Spouse: \$40.19
Children Only: \$50.24
Employee/Children: \$60.29
Family: \$80.39

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.

2019 Wellness Rates/Bi-Weekly

\$500/\$1000 Deductible

Single: \$36.29
Employee/Spouse: \$111.81
Employee/Children: \$107.48
Family: \$167.22

2019 Wellness Rates/Bi-Weekly

\$1000/\$2000 Deductible

Single: \$27.59
Employee/Spouse: \$93.10
Employee/Children: \$89.47
Family: \$139.21

2019 Non-Wellness Rates/Bi-Weekly

\$500/\$1000 Deductible

Single: \$54.44
Employee/Spouse: \$167.71
Employee/Children: \$161.21
Family: \$250.83

2019 Non-Wellness Rates/Bi-Weekly

\$1000/\$2000 Deductible

Single: \$41.39
Employee/Spouse: \$139.66
Employee/Children: \$134.20
Family: \$208.82

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. Employees will be compensated for their time if they participate in any HRA follow-up appointments while off duty.

Incentives for 2019

Completion of All Requirements for the Grow Well Program in 2019

To further promote wellness in the City organization, all employees that complete their HRA, attend all follow-up/coaching meetings, participate in all wellness challenges and the annual employee walk will be eligible for a personal day and a chance to win additional prizes.

Spouse Incentive Program

Any spouse that is enrolled in the City of Garden City health insurance plan will have the option of participating in the Wellness Program. Any spouse that chooses to participate in the Wellness Program to include the HRA and any follow-up visits as recommended by Grow Well staff will be eligible for the spouse incentive. See Human Resources for details.

Wellness Benefit Membership

All classifications of City employees are eligible. Please see payroll for details.

YMCA Corporate Membership (Per Month Rates)

Young adult (18-24 yrs. old): \$30.75; Adult (25 and older): \$42.00; Family: \$52.27; Senior Family: \$49.20. Rates are subject to change for 2019.

Garden City Recreation - Core Fitness

The cost for membership is \$22 per person per month.

Exercise Wellness Time: Full-time 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.** Eligible employees receive \$20,000 Life Insurance and \$20,000 Accidental Death and Dismemberment. There is no cost to the employee for this coverage; it is fully paid by the City.

Section 125 Cafeteria Plan

Eligibility

Full-time employees are eligible to enroll at date of hire, but must wait **60 days after date of hire** for insurance to go into effect. 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.

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 \$2,600.00 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.

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 6% of your gross earnings and your contributions earn interest annually.

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

Tier III (Cash Balance Plan): As an active member, you contribute 6% of your gross earnings and your contributions are guaranteed to earn 4% interest annually. Members also earn employer credits on a quarterly basis. Credits are based on years of service.

City contributions: In 2018, the City will contribute 9.46% to each KPERS-covered employee.

You automatically earn service credit for the years you work in a covered position. After 5 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.

City contributions: In 2018, the City will contribute 19.03% to each KP&F-covered employee.

You automatically earn service credit for the years you work in a covered position. After 15 years of service or after earning enough service credit, you are vested. In retirement, you will receive a monthly benefit.

If you are interested in learning more about the following benefits please contact Human Resources.

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

KPERS 457 & One America Deferred Compensation Plans

Volunteer programs available to all full-time employees immediately upon hire. 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. See Human Resources for details.

Paid Leave

Sick Leave

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

Full-time employees receive 12 days sick leave a year accrued at the rate of 1 day a month. Permanent part-time employees qualify on a pro-rata basis if they perform 20 hours a week or more.

Fire personnel receive 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.**

Full-Time Employees

<u>Years</u>	<u>Vacation Accrual</u>	<u>Vacation Usage</u>
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

<u>Years</u>	<u>Vacation Accrual</u>	<u>Vacation Usage</u>
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 out 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.

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.

Personal Days

Full-time City employees receive this benefit. Eligible part-time employees receive pro-rata personnel day. Employees may schedule up to 2 personal days off upon approval of department head. Employees who have completed 5 years of service or more by January 1st 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 December 31st. They are not eligible for payment upon separation or retirement.

Bereavement Leave

Full-time City employees are eligible, and eligible part-time employees receive pro-rata benefits. Employees receive 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.

Additional Benefits

Employee Recognition Plan

Full-time employees are 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 December 1st of each year to receive recognition checks and/or a gift certificate.

Evaluations

New employees have a 6-month training period. Upon completion of the training period, employees receive an intermediate performance evaluation. After 1 year of employment, employees 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 will be automatically deposited into employee's account through direct deposit.

LifeSave Membership

Full-time City employees are eligible for a free membership with LifeSave, a critical care ambulance service. Membership with LifeSave allows all family members living at the employee's residence to receive transportation for a critical illness or injury at no cost to the employee. Most insurance plans will not fully cover this type of service.

Employee Assistance Plan

Full-time City employees and dependents are eligible for this benefit. 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 private health insurance policy, i.e. medication services.

Tuition Reimbursement

Full-time City employees are eligible after completing 1 year of employment, and approval must be obtained from the department head before the course commences. Tuition reimbursement is dependent upon the department's budget.

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.