



# CITY OF ATLANTIC BEACH

## EMPLOYEE BENEFIT SUMMARY

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### INSURANCE

The City has a Premium Only Cafeteria Plan (POP). This plan allows employees with health, dental, or life insurance deductions to exclude them from federal and social security taxation. This results in a higher net take home pay for the employee.

**Health** *CIGNA*. Health insurance is effective the first day of the third month after hire with the City providing all full time employees with health insurance. The City pays 95% of the premium for the employee plus 45% of the difference in premium for family, employee/spouse, or employee/child(ren) for the Base Open Access Plan.

**Monthly costs:**

Type Coverage	OAP (BASE) Employee Cost	OAP (BUY UP) Employee Cost	POS Employee Cost
Employee Only	\$ 20.68	\$ 53.93	\$ 105.49
Employee / Child(ren)	\$ 209.28	\$ 271.45	\$ 367.88
Employee / Spouse	\$ 288.90	\$ 362.71	\$ 477.18
Employee / Family	\$ 448.13	\$ 545.22	\$ 695.77

**Dental** *Assurant*. The city offers HMO (Heritage Plus) and PPO (Freedom Advance) dental programs with 100% paid by employees. Both are discount programs.

**Vision** *VSP*. Included with Assurant Dental at 100% paid by employees. Cigna also includes a vision program: *Healthy Rewards*. Both programs are discount programs.

**Life** *ReliaStar*. The City provides and pays 100% of premium for one time annual salary with a maximum of \$50,000 term life insurance. Supplemental life insurance may be purchased by the employee for themselves and family members.

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### FLEXIBLE SPENDING ACCOUNTS (FSA)

The City offers both a Health Care Reimbursement Account and a Dependent Care Reimbursement Account . When you open an FSA, you must decide on how much money to set aside each year for expenses. The money is deducted from your pay before Federal Tax withholding and Social Security taxes. The money from your account can be reimbursed to you as you incur eligible expenses.

**Dependent Care Reimbursement Account** helps pay for expenses such as day-care, nursery school or babysitting while you're at work. Maximum contribution allowed of \$5,000.

**Health Care Reimbursement Account** helps pay for expenses not fully covered by your health insurance plan. Maximum contribution allowed of \$5,000.

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## **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

The City recognizes that personal problems and family member problems can affect work performance and quality of life in general. In an effort to provide support and assistance to employees and dependents, the City provides a confidential program without cost to employees. Professional consultations cover financial matters, family communications, stress, alcohol/drug problems, emotional and psychological distress and legal problems. The 24 hour helpline to call for EAP assistance is 296-9436.

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## **PAY**

**Direct Deposit:** Direct deposit is required for all new employees.

**Work Periods:** All employees, except sworn Law Enforcement, are on a seven (7) calendar day work period that begins on a Sunday and ends on Saturday. Law Enforcement are on a twenty-eight (28) calendar day work period as established by the City.

**Pay Periods:** All employees are on a fourteen (14) calendar day, two week, pay period that begins on a Sunday and ends on a Saturday.

**Pay Days** Employees are paid every two weeks no later than the Friday following the close of a pay period. The amount of pay received will not reflect the hours worked during the pay week, but rather the hours worked during the two week pay period immediately prior to the pay week.

**Pay Checks:** The employee's pay check stub will include both current and year to date information on pay received; deductions taken; leave and compensatory time earned/taken; federal taxes, social security taxes, and other miscellaneous pay and/or deductions.

**Increases** Annual pay increases are decided by the City Commission during the budget cycle or union contract negotiations and are normally effective on October 1st of each year.

**Longevity** Employees receive an additional \$25.00 per month per each five years of service completed with the City in the form of Longevity Pay with a maximum of \$100.00 per month

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**HOLIDAYS:** Employees receive 11 holidays with pay.

New Year's Day	January 1st
Martin Luther King's Birthday	3rd Monday in January
President's Day	3rd Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4th
Labor Day	1st Monday in September
Veteran's Day	November 11th
Thanksgiving Day	4th Thursday in November
Friday after Thanksgiving Day	
Christmas Eve	December 24th
Christmas Day	December 25th
Any day that the City Commission may designate	

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## LEAVE

The City provides only Personal Leave to employees which is an advancement from the traditional vacation and sick leave system. Personal Leave combines both vacation and sick leave into one type of leave that may be utilized by employees for vacation, their own sickness, or cashed in as specified below. Employees earn Personal Leave based upon number of years of service as follows:

<u>Beginning Year</u>	<u>Thru Year</u>	<u>Hours per pay period</u>	<u>Total Annual Hours</u>
0	3	5.81	151
4	7	6.78	176
8	11	8.31	216
12	15	9.85	256
16		10.47	272

**OTHER LEAVES:** The City provides employees with other types of leave with the most common being:

- Bereavement** Whenever there is a death of a qualifying family member, an employee may request up to three days bereavement leave off with full pay.
- Military** Employees who are required to perform military duties may be eligible for up to seventeen days of paid military leave per year.
- Civil Leave** Employees who are required to attend court as a witness on behalf of the City or in conjunction with their assigned duties with the City shall receive full pay equal to their normal work schedule for the hours that they attend court.
- Jury Duty** Employees who are required to perform jury duty shall receive full pay equal to their normal work schedule for the hours that they attend court.
- Workers ' Comp** The City pays 100% of the employee ' s daily average earning for each day missed from the first through the seventh day. After seven days, the City will "advance" the employee 66.67% of pay with the employee endorsing their Workers ' Compensation benefit check to the City. The Employee may also take Personal Leave to cover the time not covered by Workers ' Comp (33.33%).

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## LEAVE CASH IN PROGRAM

The City has a Personal Leave "Cash In" program whereby all employees select a maximum personal leave limit that they may accrue of 120, 240, 360, 480, 600, 720, 840 or 960 hours that will best fit their individual needs. The employee will be paid for all personal leave that exceeds their maximum limit in June, December, or June and December of each year. Once selected, an employee's maximum personal leave limit and cash in date(s) may only be changed by the employee in December of each year. All personal leave that exceeds the employee ' s maximum personal leave limit as selected by the employee will be automatically paid to the employee during the cash in date(s) as selected by the employee.

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## **PENSION / RETIREMENT**

The City provides employees with Social Security and a Defined Benefit retirement plan. A Defined Benefit retirement plan is one in which the benefit that the employee will receive is fixed based upon a formula. The City also offers an optional supplemental tax deferred retirement plan for employees.

Social Security	The City participates within the Social Security program and contributes 6.2% of employee's pay for Social Security and 1.45% of employee's pay for Medicare. Employees have the same amount deducted from their pay.
Pension Plan	The City offers two Defined Benefit plans for full time employees: one for general employees and one for police employees. Employee contributions to these plans are pre-tax and exempt from Federal tax withholding until withdrawn upon termination of employment or retirement.
457 Plan:	The City offers an optional supplemental investment plan for employees whereby they can invest pre-tax dollars with taxes being deferred. The plan provides employees with several investment options which they may invest.

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## **CITY PENSION PLANS – CONTRIBUTIONS AND BENEFIT**

### **General Employees:**

Employee contribution:

All employees contribute 5% of their salary to their Defined Benefit Plan.

ELIGIBILITY/VESTING:

If hired before September 1, 2008:

Eligible to retire at: Age 60 with 5 YOS

Early retirement: Age 55 with 5 YOS with a benefit reduction

If hired on/after September 1, 2008:

Eligible to retire at: Age 60 with 10 YOS

Early retirement: Age 55 with 10 YOS with a benefit reduction

Benefit:

Hired prior to May 1, 2005:  $2.85\% \times \text{Final Average Salary (FAS)} \times \text{Years of Service (YOS)}$

Hired on/after May 1, 2005:  $2.50\% \times \text{Final Average Salary (FAS)} \times \text{Years of Service (YOS)}$

### **Police Officers:**

Police members contribute 4.815% of their salary to their Defined Benefit Plan.

Benefit is equal to  $3\% \times \text{Final Average Salary (FAS)} \times \text{Years of Service (YOS)}$ .

Eligible to retire at: Age 50 with 20 YOS, or  
Age 55 with 10 YOS, or  
Any age with 25 YOS, or  
Age 60 with 5 YOS.

Early Retirement: Age 50 with 5 YOS with a benefit reduction

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### **DROP Plan:**

Eligibility: Upon obtaining normal or early retirement eligibility (see above)

- Members may continue employment for a maximum of 5 years
- Member contributions to pension plan cease
- Actuarial equivalent reduction for entering DROP prior to normal retirement age
- DROP accounts will be employee self directed for investment purposes
- DROP members are not eligible for Pension Plan death or disability benefits