

CITY OF PUNTA GORDA SUMMARY OF EMPLOYEE BENEFITS

Medical Plans

BCBS-HMO Blue Care 059	Base Plan
BCBS-PPO Blue Choice 0727	Base Plan
BCBS-PPO Blue Options 05901	Base Plan

BCBS-HMO Blue Care 055	Buy-up Plan
BCBS-PPO Blue Options 0702	Buy-up Plan

Base Plans HMO 059, PPO 0727 and PPO 05901 are paid 100% for employee.

Dependent coverage HMO 059, PPO 0727 and PPO 05901 premium is shared by the employee and the City each pay 50%

If employee selects HMO 055 or PPO 0702 the employee and dependents must pay 100% of the premium difference between base plan and buy-up plan.

Prescriptions

HMO 059 prescription coverage:	10.00 generic
	25.00 name brand
	60.00 preferred

PPO 0727 prescription coverage:	5.00 generic
	35.00 name brand

PPO 05901 prescription coverage:	10.00 generic
	60.00 name brand
	100.00 preferred

HMO 055 prescription coverage:	5.00 generic
	25.00 name brand

PPO 0702 prescription coverage:	5.00 generic
	25.00 name brand

Mail order (3 month max) employee receives 3 months of medication for the price of 2 months medication.

DOES NOT apply to PPO 05901, mail order can still be used but 3 months of medication will cost the employee a 3 month co-pay.

Dental Plan

PPO Plan – Indemnity Plan

Employee premium – paid in full by the City

Dependent premium – employee contributes 50% with pre-tax dollars through payroll deduction

\$3,000.00 benefit per year per person

\$1,500.00 life time max orthodontia coverage age 19 and under

Vision Plan

\$10 Eye exam. \$15 for lenses and frames

Employee pays 100%

Life & AD&D

\$20,000 paid in full by the City

Police and Fire provided with statutory “Killed in the Line Of Duty” policy which pays up to \$162,000

Voluntary Life

Employee may purchase up to 5 X their annual salary with a maximum of \$300,000, product is age based. Selection over \$100,000 will require evidence of insurability and be approved before coverage begins.

Employee pays 100%

Vol Life Spouse

Employee may purchase voluntary life insurance for a spouse at 50% of employee voluntary life coverage, i.e. if the employee elects \$100,000 voluntary life insurance; the employee may purchase \$50,000 for their spouse. Life insurance over \$50,000 for spouse coverage will require evidence of insurability. Rates are age based on the employee’s age, not the spouse’s age.

Employee pays 100%

Child Vol Life

Employee may purchase \$10,000 life insurance for child (ren)
Cost is \$2.00 per month.

Employee pays 100%

Dependent Life

\$5,000 for spouse and \$2,500 for child
Cost is \$1.55 per month

Employee pays 100%

Holidays

Full time employees are eligible for holiday pay immediately. The following holidays are recognized.

New Year's Day	Labor Day
Martin Luther King Day	Veteran's Day
President's Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Independence Day	Christmas Day
	Extra day at Christmas

Vacation Annual Rate of Accrual: Eligible to use after 6 months of employment

General Employee & Police Officers		Firefighters
0 - 5 years	10 days	112 hours
5 - 9 years	15 days	168 hours
10 - 14 years	18 days	201 hours
15+ years	21 days	235 hours

Sick Leave

12 days per year (employee may convert 2 of those days to vacation time or cash).

Sick Leave Bank – After 6 months of employment and 48 hours of sick leave accrual employee may join the City's Sick Leave Bank by donating 8 hours of sick hours to the bank, once employee has exhausted their own sick, vacation and comp hours then employee may submit a request for consideration of sick bank hours for a bona-fide illness. There is a 480 hour life time max for each employee in the sick bank.

Retirement

General Employees Retirement Savings Plan

401A Retirement Savings Plan through ICMA
Minimum employee contribution is 2%
City will match 100% up to employee contribution of 5%
City will match 50% on employee contribution over 5% to 10%
Employee can also contribute to the ICMA 457 Deferred Compensation Plan

Firefighters Pension Plan

Employee contributes 8% with pre-tax dollars
5 years to vest
3% credit given for each year of service
Normal retirement: 25 years/age 55

Police Pension Plan

Employee contributes 8% with pre-tax dollars
5 years to vest
3% credit given for each year of service
Normal retirement: 25 years of service
or age 55 and 10 years of service

Deferred Compensation

Full time employees may contribute up to a maximum of \$18,000
Catch-up contribution limit for age 50 and over is \$6,000

Deferred compensation plans are with Nationwide, ICMA
and MassMutual (Hartford).

Educational Assistance

Up to \$1500 reimbursement per fiscal year with pre-approval

Payroll Savings Plan

Saving Bonds

EAP

Employee Assistance Program – Free confidential counseling for
employee and any family member up to 5 visits

Direct Deposit

Payroll direct deposit is required

Health Club Discounts

Wellness Center and the YMCA through payroll deduction

