

SUMMARY OF BENEFITS

HEALTH & DENTAL INSURANCE

The City of Gering is a self-funded insurance program with RCI as the third-party administrator. All Full-time employees are qualified. The City follows ACA requirements.

Employees can participate in our High Deductible Health Plan (HDHP). This plan has a \$3,200/person or \$5,000/family deductible and a \$3,300/person or \$6,000/family maximum out-of-pocket for in-network coverage. Each person covered under the insurance is provided with an annual physical which includes blood work and prostate exam or mammogram and pap smear. This cost is paid 100% by the insurance. There is also a dental component which is a \$25/person deductible.

Premiums for coverage are done by payroll deduction.

Current deductions per pay period (24 pay periods):

Employee Paid Premiums

- \$50.00 Single
- \$100.00 Employee + Child(ren)
- \$125.00 Employee + Spouse
- \$150.00 Family

Health Savings Account (HSA)

With the HDHP, the employee can choose to open a Health Savings Account (HSA). The City will match \$3 to \$1 toward the HSA with a maximum City contribution of \$1200/single and \$2,400/family per year. (All contributions to the HSA are pre-tax.)

Flexible Spending Account (FSA) - Limited

This benefit allows employees to select a pre-tax deduction to be set aside for unreimbursed expenses for dental & vision.

LIFE INSURANCE & LONG-TERM DISABILITY INSURANCE

The City of Gering provides each full-time employee with a \$35,000 life insurance policy along with long-term disability insurance, this is provided at no cost to the employee.

This insurance policy is provided by Mutual of Omaha. Additional coverage can be added at the employee's expense with premiums for the additional policy done by payroll deduction.

VISION

This insurance is provided by Ameritas. Coverage can be added at the employee's expense; premiums for coverage are done by payroll deduction.

Current deductions per pay period (24 pay periods):

Single: \$3.98 Employee + 1 dependent: \$7.96 Employee + 2 or more dependents: \$11.20

AIRMEDCARE

The AirMedCare (Air Link) benefit is provided by the City of Gering for each full-time & part-time employee, at no cost to the employee.

RETIREMENT PLAN - General Employees

After one year of employment a retirement plan is available. The employee contribution for the plan is 6% (pretax, mandatory) with the option of choosing an additional 1-10% (after tax) contribution. The City fully matches the mandatory 6% contribution. Employees are fully vested after 5 years of employment.

RETIREMENT PLAN - Police

Police are eligible for their pension plan on their employment date. The employee contribution for the plan is 7% (pre-tax, mandatory). The City fully matches 7.5%

WELLNESS PROGRAM

All full-time employees are eligible for the Wellness Program. The City of Gering uses an app platform, Virgin Pulse, to facilitate our Wellness program. In order to qualify for rewards, an employee must take part in a biometric screening (available on-site once a year OR through an employee's own doctor).

EMPLOYEE ASSISTANCE PROGRAM (EAP)

City of Gering recognizes how important our employees are to our success. Because of this, we want to provide programs, resources, and tools to help employees and their families succeed and maintain a healthy lifestyle. Continuum EAP is our employee assistance provider. Continuum, recognized as Nebraska's first employee assistance program, has been providing EA services since 1974. All of Continuum's services are CONFIDENTIAL and FREE to employee and family.

SICK LEAVE

The City provides paid sick leave benefits to all full-time employees for periods of temporary absence due to illnesses, injuries, or medical/dental/vision appointments. Full-time employees will accrue sick leave benefits at the rate of 1 day for every month of service. Paid sick leave can be used in minimum increments of one-quarter hour. Eligible employees may use sick leave benefits for themselves or for a spouse, child, or parent of the employee. Sick leave benefits are intended solely to provide income protection in the event of illness or injury and may not be used for any other absence.

Employees who are unable to report to work due to illness or injury must notify their direct supervisor before the scheduled start of their workday if possible. The direct supervisor must also be contacted on each additional day of absence. Sick leave benefits will be calculated based on the employee's base pay rate at the time of absence and will not include any special forms of compensation.

COMPENSATORY TIME (COMP TIME)

Comp time is when public sector employers compensate their employees for overtime hours with time off instead of overtime pay. Employees may accrue up to 120 hours of comp time. An employee who has requested the use of his/her compensatory time shall be permitted to use such time within a reasonable period after making the request if the use of the compensatory time does not unduly disrupt the operation of the City.

VACATION

Regular full-time employees shall be provided with paid vacation leave. Employees shall earn this paid vacation leave at 6.67 hours (80 hours/year) for the first 3 years of employment. See employee handbook for accrual past 3 years.

Vacation leave shall be subject to the following rules:

- (a) Vacation leave may not be accumulated beyond 240 hours. If an employee reaches the maximum of 240 hours, that employee will cease gaining paid vacation leave until they have reduced their vacation balance to below 240 hours.
- (b) Vacation leave must be acquired before it is used.

- (c) The City Administrator shall approve vacation leave for department heads who in turn shall be responsible for scheduling vacation leave for employees based on consideration for operational requirements, employees' preferences, and seniority within the regular City service.
- (d) The general minimum period of vacation leave shall be one hour.
- (e) Vacation leave for an employee shall begin on the day the employee enters the service of the City. Any fraction of a month shall be calculated on a prorated basis.
- (f) Holidays occurring during periods of vacation leave shall not be charged against vacation leave.
- (g) Vacation leave shall not be transferable between employees.
- (h) Upon termination of employment, employees will be paid for unused vacation time (to a maximum of 240 hours) that has been earned through the last day of employment.

HOLIDAYS

According to applicable restrictions, the City will grant paid holiday time to full-time employees for the following holidays:

New Year's Day Martin Luther King, Jr., Day Presidents' Day Arbor Day Memorial Day Independence Day Labor Day
Veterans' Day
Thanksgiving

Day after Thanksgiving

Christmas Floating Holiday

A recognized holiday that falls on a Saturday will be observed on the preceding Friday. A recognized holiday that falls on a Sunday will be observed on the following Monday.

If a recognized holiday falls during an eligible employee's paid absence (e.g., vacation, sick leave), holiday pay will be provided instead of the paid time off benefit that would otherwise have applied.

Full-time employees will receive one floating holiday (Personal Day) in each calendar year. This holiday is granted after the introductory period is completed. The floating holiday may be taken at the discretion of the employee, as long as the day chosen by the employee does not interfere with the operation of the employee's department as determined by the employee's supervisor.