

# CITY OF MADISONVILLE EMPLOYEE BENEFITS PACKAGE

See City Personnel Policy (madisonvilleliving.com) for more information,

## **HEALTH INSURANCE**

**Medical**: Medical coverage administered by Meritain Health. The City pays for the complete cost for single coverage. Any additional coverage is at the expense of the employee.

**Dental**: Dental coverage administered by Delta Dental of Kentucky. Employees may elect dental coverage as a supplemental benefit.

Annual Maximum benefit \$3,000

**Vision**: Vision coverage administered by VSP Vision. Employees mayelect vision coverage as a supplemental benefit.

# BASIC LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE

Coverage is provided through Dearborn. There is no cost to the employee; the City pays the total cost for a term life insurance policy for each employee.

• Life Insurance: \$25,000

Accidental Death & Dismemberment: \$25,000

Employees may elect to have additional life and AD&D coverage, however the cost is the responsibility of the employee.

# RETIREMENT

All employees who qualify are required to join the County Employees Retirement Systems (CERS). Employees contribution for Non-hazardous employees is 6% and City contribution is 24.06%. For Hazardous employees (Police & Fire only), employee contribution is 9.00% and City contribution is 39.58%. An employee is vested in CERS after 5 years of service. Normal retirement is based upon years of service and participation date with CERS.

## PAID TIME OFF (PTO)

Full-time employees are granted paid time off in the form of holiday pay, vacation, and sick leave. Employees are eligible for holiday to accrue at the beginning of employment. An employee will begin accruing vacation and sick time on the 1st of the month after the date hired.

**Holiday**: The City observes eleven paid holidays per calendar year: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, the Friday after Thanksgiving, Christmas Eve, and Christmas Day.

**Vacation**: Vacation accrual is based upon years of service.

- 1 to 5 years of employment = 2 weeks per calendar year
- 6 to 10 years of employment = 3 weeks per calendar year
- 11 to 24 years of employment = 4 weeks per calendar year
- 25+ years = 5 weeks per calendar year

**Sick Leave**: Employees accrue 8 hours of sick leave credit for each month of service. Sick leave may be accrued up to a maximum of 960 hours.

#### OTHER HEALTH BENEFITS

**Employee Assistance Program (EAP)**: EAP is offered through Owensboro Medical Health. EAP offers confidential counseling services to assist employees and their family members in finding solutions to their problems. Eligible up to 6 visits per year. There is no cost to the employee for these visits.

**BluMine Health Clinic**: The City has partnered with BluMine Health to assist employees with health related injuries and illnesses. Clinic services are free of charge for all City employees and their immediate family members.

## **VOLUNTARY BENEFITS**

**Short-Term and Long-Term Disability Insurance**: Coverage is provided through Dearborn. Employees can sign up for this benefit during open enrollment.

**Flexible Spending Account (FSA)**: FSA allows you to have part of your salary withheld on a monthly basis at a pre-tax rate to pay for certain dependent care or health care that your would normally pay for with after-tax dollars. Only full-time employee are eligible for this benefit.

**Deferred Compensation**: All full-time employees can participate in the City's Deferred Compensation Plan. This voluntary supplemental retirement program allows you to have part of your salary withheld and invested for payment to you at retirement or termination.