

CITY OF CEDAR RAPIDS BENEFITS SUMMARY
POLICE BARGAINING EMPLOYEES – Choice Plan
JANUARY 1, 2025 THROUGH DECEMBER 31, 2025

Health Insurance - [Wellmark Blue Cross and Blue Shield](#) medical; [CapitalRX](#) pharmacy

- Eligible first of month following employment. *All new hires start at the "Without Wellness" premiums for their first year of service (see below).*
- Single medical deductible \$500 per benefit year; For satisfaction of the family deductible amount, no more than one individual deductible (\$500) will apply for any one person. After the deductible is satisfied for one individual, other family members' claims will be combined to satisfy the remainder of the family deductible (\$1,000).
- Single medical maximum \$2,000 out of pocket expenses per benefit year; For satisfaction of the family medical maximum amount, no more than one individual maximum out of pocket (\$2,000) will apply. Other family members' claims will be combined to satisfy the remainder of the family out of pocket expense (\$4,000) per benefit year.
- **PPO Medical Co-Insurance:** In-Network 90% plan/10% employee; Out-of-Network 80% plan/20% employee
- Preventative Care: Plan pays 100%
- 3 Tier Drug Card; Co-Insurance= 10%, 25%, 40%; No deductible, Out of Pocket Maximum: \$1,500/individual & \$4,500/family.

Total Monthly Premium per Tier Level <i>Includes Employee & City Contributions</i>	Current Employee Rates:		All New Hire Rates:
	Premium Without Wellness	Premium With Wellness	<i>Applies to remainder of the calendar year</i>
Single \$762.59	\$76.26	\$38.13	\$76.26
Employee + Spouse \$1,525.16	\$152.52	\$76.26	\$152.52
Employee + Child(ren) \$1,173.73	\$117.37	\$58.69	\$117.37
Family \$2,062.30	\$206.23	\$103.12	\$206.23

Total Premium includes Employee and City Contribution

Dental Insurance - [Delta Dental of Iowa](#)

- Eligible first of month following employment; no waiting period for reduced premium
- 100% routine diagnostic and preventative services (2 per year)
- 80% routine restorative services without deductible; 50% major restorative services after deductible
- \$1,000 maximum benefit per individual, per benefit year, for all services
- Orthodontics apply to dependents under age 19, with maximum lifetime benefit of \$1,000

Pre-tax Monthly Dental Insurance Premiums				
Full-time Employees				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Employee	\$0.00	\$36.00	\$50.00	\$80.00
City	\$34.00	\$34.00	\$34.00	\$34.00
Total Premium	\$34.00	\$70.00	\$84.00	\$114.00

Vision Insurance - [VSP Insurance](#)

- Eligible first of month following employment
- Voluntary employee paid insurance, not pro-rated for part-time employees
- [VSP Benefit Summary](#)

Pre-tax Monthly Vision Insurance Premiums				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Total Premium	\$7.51	\$15.04	\$16.08	\$25.71

Long-Term Disability Insurance - [Madison National Life](#)

- Eligible first of month following employment
- 90-calendar day waiting period before benefit payments begin
- Pays 66-2/3% of gross salary, minimum of \$50/month; offset for other disability payments (i.e. social security)
- Premium: .198% of base salary; City pays 100%

Basic Life Insurance (Term) - [Madison National Life](#)

- Eligible first of month following employment
- \$50,000 face value with Accidental Death & Dismemberment benefits
- City pays 100%

Supplemental Life Insurance (Term) - [Madison National Life](#)

- Eligible first of month following employment
- Purchase in multiples of \$5,000 up to five times annual salary to \$500,000 maximum
- Employee premium varies; City pays \$0

This is only a summary. Please refer to the Personnel Policy Manual, or applicable labor agreement for complete information.

IRS Section 125 Flex Plan – ASI, Inc.

- Program offers pre-tax options for:
 - Premium Advantage: premiums for health, dental, and vision coverage automatically deducted pre-tax
 - Medical Reimbursement: non-reimbursed medical expenses
 - Dependent Care: reimbursement for work-related dependent day-care costs
- Funded by employee elected pre-tax payroll deductions
- Plan year: January – December

Retirement

- [Iowa Public Employees Retirement System \(IPERS\)](#)
 - Membership mandatory, vested after 7 years
 - Administered by State of Iowa
 - Contributions: Employee – 6.29%; City – 9.44% (through 6/30/2025)
- FICA (Non-sworn)
 - Social Security: Employee and City - 6.20% to \$176,100 covered wages.
 - Medicare: Employee and City - 1.45%
- [Municipal Fire and Police Pension System of Iowa \(MFPRSI\)](#)
 - Administered by State of Iowa, vested after 4 years
 - Contributions: Employee – 9.55%; City – 22.66% (22.68% effective 7/1/2025)
 - Medicare: Employee and City - 1.45%

Deferred Compensation (IRS Section 457) – Multiple Providers & Investment Options

- Voluntary employee-funded retirement savings program (Federal/State tax deferred)
- Tax deferred contributions:
 - Minimum - \$10 bi-weekly
 - Maximum – 2025 regular limit: 50% of gross salary up to \$23,500 – Over 50 catch-up limit: \$31,000 (total)
 - Company match up to 1/2% of employee's annual salary for bargaining unit employees

Holidays

- New Year's Day, Martin Luther King Jr. Day, Good Friday, Memorial Day, Fourth of July, Labor Day, Veterans' Day, Thanksgiving Day, Friday after Thanksgiving, Day before Christmas, Christmas Day, Day before New Year's Day.

Flex Leave

- Leave is accrued on a monthly basis and is available for use as earned; regular PT pro-rated to budgeted work week
- Combines traditional leaves (vacation, sick leave, funeral leave, and personal days)
- Leave is accumulated in a flex-leave account and a long-term illness/injury account
- Long-term illness and injury coordinates with long-term disability insurance
- Fire, Transit and Police are subject to a different monthly accrual schedule

Employee Status	1–12 months	13–72 months	73–132 months	133–192 months	193 mos thereafter
Sworn/Record Tech	16.7	20.0	23.4	26.7	30.0
Non-Sworn/ Non-Record Tech	8.7	12.0	15.4	18.7	22.0

Longevity

- Percentage of hourly wage to recognize long-term service, as follows:

Years of Service	5	10	15	20	25
Payments Per Month	1.75%	2.25%	2.75%	3.25%	3.75%

Educational Assistance

- Available to full-time employees who have completed a probationary period
- Coursework must at accredited institution and pre-approved
- Provides assistance to employees to obtain a degree in law enforcement
- Covers degree program, tuition and books at 100% up to \$3,000 per calendar year
- Requires grade "C" or above for reimbursement

Employee Assistance Program – ComPsych

- Counseling services (marital discord, depression, divorce, family issues, financial concerns, anxiety, substance abuse, grief/loss) for employees and family members; 5 sessions per family member
- Premium: \$1.39/month; City pays 100%

Employee Recognition Program

- Retirement awards, customer service and other recognition activities