

## Fringe Benefits Summary

### Medical/Health Insurance

The City pays 80% of each of three (3) Blue Cross/Blue Shield health plans. The quoted premiums are the employee's share (20%) of the 2024-2025 monthly premium costs:

<u>Health Savings Account</u>	<u>/Month</u>	<u>Traditional PPO Plan</u>	<u>/Month</u>
Employee Only	\$153.19	Employee Only	202.13
Employee/Children	\$286.35	Employee/Children	378.38
Employee/Spouse	\$302.00	Employee/Spouse	396.25
Family	\$435.15	Family	572.49

### Dental and Vision Insurance

Available at full cost to the employee through Delta. Monthly 2024-2025 premiums:

#### **Vision**

Employee Only: \$7.21  
Employee + Spouse: \$14.05  
Employee + Children: \$15.73  
Family: \$22.72

#### **Dental**

Employee Only: \$23.18  
Employee + One dependent: \$46.35  
Family: \$72.34

### FSA (Section 125) Plan

Available through Chard Snyder, an employee may contribute up to \$3,200 pre-tax to Health Care FSA and/or \$5,000 to Dependent Care FSA. An employee who is enrolled in the HSA health care plan may use their Health Care FSA for dental and vision costs, only.

### Life Insurance

The City pays the costs of two life insurance policies for the employee: A \$20,000 policy and a \$10,000 policy. Supplemental coverage is available at cost to the employee.

### 115 Trust/Retirement Healthcare Funding Plan (RHFP)

The City provides an employee the opportunity to build a tax-free investment fund to pay for qualified medical expenses post-employment which include, but are not limited to, insurance premiums, co-pays, prescriptions, and deductibles.

#### **Employee contributions shall be made on the following schedule:**

After 4 years of service: ½% of employee's pay  
After 8 years: 1% of employee's pay  
After 12 years: 1 ½% of employee's pay  
After 16 years: 2% of employee's pay  
After 20 years: 2 ½% of employee's pay  
After 25 years: 3% of employee's pay

- A retiring employee defers 75% of unused sick leave, 100% of unused vacation time, and 100% of unused compensatory time into the City's 115 Trust program.
- Unused personal leave and accumulated sick time in excess of 960 hours will be put in the 115 Trust.
- Unused vacation time in excess of the employee's carryover limits, at the end of the calendar year, must be put in the employee's post-employment healthcare plan account.
- Employee contributions are made on a pre-tax basis.

## Leave

<b>Vacation</b>	
After 1 year of continuous service	80 Hours
10—19 years of continuous service	120 Hours
20 or more years of continuous service	160 Hours

<b>Holidays</b>	
New Year's Day	Thanksgiving Day
Memorial Day	Friday after Thanksgiving Day
Independence Day	Christmas Eve
Labor Day	Christmas Day
Veterans Day	New Year's Eve Day

<b>Sick</b>
Accrues at eight (8) hours per month, to a maximum of 960 hours.

<b>Personal</b>
Sixteen (16) hours per year.

## Longevity Pay

All full-time exempt and non-exempt employees, with the exception of full-time police officers and firefighters, receive the following longevity schedule added to the employee's base wage:

- After 5 years: 1%
- After 10 years: 2%
- After 15 years: 3%
- After 20 years: 4%

Full-time police officer and firefighters receive the following longevity schedule:

- After 4 years - 1%
- After 8 years - 2%
- After 12 years - 3%
- After 16 years - 4%
- After 20 years - 5%
- After 25 years - 6%

## PENSIONS

### Illinois Municipal Retirement Fund (IMRF)

Most City employees participate in IMRF. Police Officers and Firefighters participate in alternate pension funds (see below). If an employee's first participation date in IMRF or any Reciprocal System is January 1, 2011 or later, they are in Tier 2. An employee will contribute 4.5% of their salary to their future IMRF pension:

- 3.75% for a regular plan benefit
- 0.75% for a surviving spouse pension

If they do not have an eligible surviving spouse when they retire, they can take their surviving spouse contributions as a lump sum refund or they can convert it into a separate lifelong pension payment. The City contributes a significant amount of funding to each employee's IMRF pension, as well. For more information on IMRF, visit <https://www.imrf.org/>

### [POLICE: Illinois Police Officers' Pension Investment Fund \(IPOPIF\)](#)

Public Act 101-0610, provided for the mandatory consolidation of the investment assets of the state's public safety pension funds into two investment funds; one for police officers (Article 3) and one for firefighters (Article 4). The law provides that assets and liabilities of local pension funds will remain under the ownership of each local participating pension board and that the pension fund assets are combined for investment purposes only. For more information, visit <https://www.ipopif.org/>

### [FIRE: Firefighters Pension Investment Fund \(FPIF\)](#)

Illinois Pension Code (40 ILCS 5/4-101) created the Firefighters Pension Fund. This fund is managed by the Firefighters Pension Investment Fund, whose mission is to create a scalable and sustainable investment fund that meets or exceeds the agreed-upon objectives and provides good outcomes for its members. Their key objective is to obtain long-term investment returns to provide retirement security for the stakeholders of the Fund. For more information, visit <https://ifpif.org/about-us/mission/>

### [Other Optional Benefits](#)

These benefits are optional to the employee, but receive no contribution by the City:

- AFLAC
- Legal Shield
- Pacific Life 457 plan
- IPPFA 457 plan
- Effingham Highway Credit Union

*If you have questions regarding benefits, please contact Amy Vogel (ext. 5301) or Dennis Presley (ext. 5307) in Human Resources at 217-342-5300.*