CITY OF MAPLE GROVE 2014 BENEFITS SUMMARY

Full-Time Non-Union Employees

HOLIDAYS

All full time employees are entitled to 11 paid Holidays per year. These Holidays are:

*New Year's Day
*Martin Luther King Day
*President's Day
*Memorial Day
*Independence Day
*Labor Day
*Veteran's Day
*Thanksgiving Day
*Day After Thanksgiving
*Christmas Day
*Floating Holiday

VACATION

All full time employees are eligible for the following vacation, with the exception of an employee appointed to City Administrator or a Director level position. Vacation for the excepted positions shall be determined by City Council.

Years of Service	**Vacation Days**	**Vacation Hours Per Pay Period**
0 ≤ 4 years	10 days	3.08 hrs
> 4 ≤ 10 years	15 days	4.62 hrs
> 10 ≤ 11 years	16 days	4.92 hrs
> 11 ≤ 12 years	17 days	5.23 hrs
> 12 ≤ 13 years	18 days	5.54 hrs
> 13 ≤ 14 years	19 days	5.85 hrs
> 14 ≤ 15 years	20 days	6.15 hrs
> 15 ≤ 19 years	21 days	6.46 hrs
> 19 ≤ 24 years	22 days	6.77 hrs
> 24 ≤ 29 years	23 days	7.08 hrs
> 29 years	25 days	7.69 hrs

Employees are eligible to take vacation after they have successfully completed six months of employment.

SICK LEAVE

Full time employees earn sick leave at the rate of 3.7 hours per pay period. Sick leave may be accumulated to a maximum cap of 1728 hours.

"FIT FOR LIFE" WELLNESS PROGRAM

Full time employees can earn up to 16 hours of additional vacation time annually as a reward for participating in the comprehensive wellness program. Additionally, throughout each program year, employees can receive gift certificates and other incentives through participation in various activities.

PAYROLL PERIODS

City employees are paid every other Friday, with actual pay lagging performance by one week.

CREDIT UNION

As an employee of the City, you may join the Wings Financial Credit Union. You may establish a checking or savings account with them. You may also apply for various loans through the credit union.

DIRECT DEPOSIT

The City has direct deposit for your paycheck. Your check will automatically be sent to your bank, and it will be deposited in your account payday morning. You will receive all of the other data that you would normally receive with your paycheck, such as the amount you earned, and all the deductions taken from the check.

PENSION BENEFITS

The Public Employees Retirement Association (PERA) provides for retirement benefits for public employees. You may retire after you reach age 55 and have at least three (3) years of service. Your retirement benefit will be determined by a specific formula based on the number of years you contribute to PERA, your age, and your average salary over the five (5) highest successive years you contribute. This benefit is funded both by your contributions and by contributions made by the City. The amount of that contribution is determined by what employee group you are part of. If you are a member of the Coordinated Fund (which applies to most City employees), your contribution is **6.25%,** and the City's contribution is **7.25%** of your salary. If you are a member of the Police and Fire fund, your contribution is **10.2%** and the City's contribution is **15.3%** of your salary.

DEFERRED COMPENSATION PLANS

An employee can elect to contribute to any of the following three deferred compensation plans, each pay period, on a pre-tax basis, and has a variety of investment choices available within each plan: ING, ICMA and the Minnesota State Plan.

TUITION REIMBURSEMENT

The City assists employees in upgrading their job skills by offering tuition reimbursement for education at accredited institutions. Reimbursement will be made for tuition, registration fees and lab fees only up to a maximum amount of $1200 per calendar year. If tuition costs exceed $1200, the employee would be eligible for reimbursement in subsequent years. All full-time employees who have at least one year of service with the City may request tuition aid.

EMPLOYEE ASSISTANCE PROGRAM

The City has an employee assistance program through Health Partners for its staff and their families. They have counselors 24 hours a day, 7 days a week to assist you with any type of problem, from family concerns to legal help. The phone number for this service is 1-866-326-7194.

INSURANCE BENEFITS & PRE-TAX PLANS

The **2014** City contribution rate for insurance benefits is **$990** per month.

PLEASE NOTE: All insurance coverage is effective the first day following 30 days of employment, with the exception of optional life insurance coverage. Consult the Human Resources Department for more information.

Core Benefits: An employee must purchase the following benefits, using employer contribution dollars, and any balance available after the premiums are deducted for these plans, can be used towards the purchase of optional benefits or received in the form of a cash benefit, which would be considered taxable income.

Core Insurance Benefits	Monthly Premium Rates			
	Single	EE+Sp	EE+Kids	Family
Delta Dental	**$36.00**	**$72.00**	**$66.60**	**$108.00**
$20 Office Visit – Health Partners Open Access $10/$25Rx	**$873.87**	**$1,746.25**	**$1,615.40**	**$2,618.62**
$20 Office Visit – Health Partners Select Choice $10/$25 Rx	**$786.63**	**$1,571.78**	**$1,454.01**	**$2,356.91**
$30 Office Visit – Health Partners Open Access $10/$25Rx	**$788.62**	**$1,575.74**	**$1,457.67**	**$2,362.86**
HDHP – HP Open Access $1500/$3000 Ded, then 80%/20% Coinsurance - $10/$25/$50 Rx	**$631.50**	**$1,261.51**	**$1,167.02**	**$1,891.52**
HDHP – HP Select Choice $1500/$3000 Ded, then 80%/20% Coinsurance - $10/$25/$50 Rx	**$568.50**	**$1,135.51**	**$1,050.47**	**$1,702.51**
$2500 QHDHP Open Access	**$588.96**	**$1,176.42**	**$1,088.31**	**$1,763.88**
$50,000 of Basic Life and AD&D Insurance	**$4.50**			

Optional Insurance Benefits	
Dependent Rider – MNL **($5,000 spouse/$2,500 per child)**	**$0.80** per month
Long Term Disability – Cigna (90 day elimination period - 60% benefit to a max of $7,000, with $100 minimum)	**$0.235** per $100 monthly insured salary
Optional Life Insurance – for yourself, your spouse, and/or your dependents, in varying amounts	Premium rates are based on amount of insurance selected and age of employee.
Flexible Spending Accounts – Health Care Expense Reimbursement Account and Dependent Care Reimbursement Account	Employee can elect to have up to $2,500 deducted on a pre-tax basis each year for health care expenses and $5,000 for the dependent care expense account.
Long Term Care Insurance – CNA (60 day elimination period – various benefit levels to select from)	Premium rates are based on amount of insurance selected and age of employee.
Cash Benefit	If there are any remaining employer contributions after selection of benefits, the monthly balance is payable in cash and considered taxable income.

POST EMPLOYMENT HEALTH INSURANCE BENEFITS

The City provides a Health Care Savings Plan (HCSP) which allows employees to contribute a % of salary on a pre-tax basis while actively employed and also upon conclusion of employment there are additional pre-tax contributions provided if an employee meets the eligibility criteria for these additional benefit dollars. Employees can choose among several investment options with the dollars contributed, and upon separation from employment with the City, can use the accumulated dollars in this account to pay for medical related expenses and/or health insurance premiums.