CEDAR RAPIDS AIRPORT COMMISSION BENEFITS SUMMARY
AIRPORT SAFETY BARGAINING EMPLOYEES – CHOICE PLAN
JANUARY 1, 2020 THROUGH DECEMBER 31, 2020

Health Insurance – Wellmark Blue Cross and Blue Shield
• Eligible first of second month following employment; (i.e. employment dates anytime in month of January then eligible for coverage March 1). All new hires start at the “Without Wellness” Premiums for remainder of the calendar year (see below).
• Single 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 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
• Co-Insurance: Participating providers - 90% plan / 10% employee; Non-participating providers - 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.

<table>
<thead>
<tr>
<th>Pre-tax Monthly Choice Health Insurance Premiums</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee with Wellness Participation (10%)</td>
<td>$18.75</td>
<td>$37.49</td>
<td>$28.85</td>
<td>$50.70</td>
</tr>
<tr>
<td>Employee without Wellness Participation (18%)</td>
<td>$37.49</td>
<td>$74.99</td>
<td>$57.71</td>
<td>$101.39</td>
</tr>
<tr>
<td>Total Premium (Includes Employee and Commission Contribution)</td>
<td>$374.93</td>
<td>$749.86</td>
<td>$577.07</td>
<td>$1,013.94</td>
</tr>
</tbody>
</table>

Dental Insurance - Delta Dental of Iowa
• Eligible first of second 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

<table>
<thead>
<tr>
<th>Pre-Tax Monthly Dental Insurance Premiums</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0.00</td>
<td>$36.00</td>
<td>$50.00</td>
<td>$80.00</td>
</tr>
<tr>
<td>Employer</td>
<td>$34.00</td>
<td>$34.00</td>
<td>$34.00</td>
<td>$34.00</td>
</tr>
<tr>
<td>Total Premium</td>
<td>$34.00</td>
<td>$70.00</td>
<td>$84.00</td>
<td>$114.00</td>
</tr>
</tbody>
</table>

Vision Insurance – VSP Insurance, VSP Benefit Summary
• Eligible first of second month following employment;
• Voluntary employee paid insurance

<table>
<thead>
<tr>
<th>Pre-Tax Monthly Vision Insurance Premiums</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$7.40</td>
<td>$14.81</td>
<td>$15.84</td>
<td>$25.32</td>
</tr>
</tbody>
</table>

Long Term Disability Insurance - Madison National Life
• Eligible first of second 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; Airport pays 100%

Basic Life Insurance (Term) - Madison National Life
• Eligible first of second month following employment
• $50,000 face value with Accidental Death & Dismemberment Benefits
• Airport pays 100%

Supplemental Life Insurance (Term) - Madison National Life
• Eligible first of second month following employment
• Purchase in multiples of $5,000 up to five times annual salary up to $500,000 maximum
• Employee premium varies; Airport pays 0%

Holidays
• New Year’s Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve, Christmas Day

This is only a summary. Please refer to the Personnel Policy Manual, or applicable labor agreement for complete information.
**Longevity**
- Available to regular full-time; regular part-time pro-rated to budgeted work week
- Monthly accruals to recognize long-term services with semi-annual payments (December & June)

<table>
<thead>
<tr>
<th>Employee Status</th>
<th>Years of Service</th>
<th>5</th>
<th>10</th>
<th>15</th>
<th>20</th>
<th>25</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular, Full-Time</td>
<td>Monthly Accrual</td>
<td>$25</td>
<td>$50</td>
<td>$75</td>
<td>$100</td>
<td>$125</td>
</tr>
</tbody>
</table>

**IRS Section 125 Flex Plan** – ASI, Inc.
- Program offers pre-tax options for:
  - Premium Advantage: premiums you pay 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 7/1/19 – 6/30/20: Employee – 6.61%; Airport – 9.91%
  - Contributions 7/1/20 – 6/30/21: Employee – 6.41%; Airport – 9.61%
- FICA:
  - Social Security: Employee and Airport - 6.20% to $137,700 covered wages.
  - Medicare: Employee and Airport - 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 – 2020 regular limit: 50% of gross salary up to $19,500 – Over 50 catch-up limit: $6,500; $26,000 (total)

**401 Money Purchase Plan (IRS Section 401)** - ICMA is the exclusive provider
- The Employer agrees to contribute a sum equal to the employee's contribution into the City 457 Plan up to one-half percent (1/2%) of the employee's annual salary.

**Flex Leave**
- Leave is accrued on a monthly basis and is available for use as it is earned; regular part-time pro-rated to budgeted work week
- Combines traditional leaves (vacation, sick leave, funeral leave, and personal days)
- Leave is accumulated into a flex-leave account and a long-term illness/injury account
- Long-term illness and injury coordinates with long-term disability insurance

<table>
<thead>
<tr>
<th>Employee Status</th>
<th>1-12 months</th>
<th>13–72 months</th>
<th>73-132 months</th>
<th>133-192 months</th>
<th>193+ months thereafter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overtime Eligible (Shift)</td>
<td>18.2 hrs/month</td>
<td>21.6 hrs/month</td>
<td>25.1 hrs/month</td>
<td>28.7 hrs/month</td>
<td>32.2 hrs/month</td>
</tr>
<tr>
<td>Overtime Eligible (Non-Shift)</td>
<td>17.5 hrs/month</td>
<td>20.8 hrs/month</td>
<td>24.1 hrs/month</td>
<td>27.5 hrs/month</td>
<td>30.8 hrs/month</td>
</tr>
</tbody>
</table>

**Educational Assistance**
- Available to full-time employees who have completed a probationary period
- Coursework must be at accredited institution and pre-approved
- Covers degree program, or position-related course; tuition and books at 60% up to $1,700 per calendar year
- Requires grade “C” or above for reimbursement

**Employee Assistance Program** - [Mercy Medical Center](#)
- Available to full-time employees; Counseling services (marital discord, depression, divorce, family issues, financial concerns, anxiety, substance abuse, grief/loss) for employees and family members; 3 sessions per family member (June-May)
- Premium: $1.32/month; Airport pays 100%

**Employee Recognition Program**
- Retirement awards, customer service and other recognition activities

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