

**CEDAR RAPIDS AIRPORT COMMISSION BENEFITS SUMMARY  
AIRPORT SAFETY BARGAINING EMPLOYEES – CHOICE PLAN  
JANUARY 1, 2023 THROUGH DECEMBER 31, 2023**

**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.

<b>Pre-tax Monthly Choice Health Insurance Premiums</b>				
<b>Premium</b>	<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Family</b>
Employee <b>with</b> Wellness Participation (10%)	\$27.87	\$55.74	\$42.90	\$75.38
Employee <b>without</b> Wellness Participation (18%)	\$55.75	\$111.49	\$85.50	\$150.75
<b>Total Premium</b> (Includes Employee and Commission Contribution)	\$557.45	\$1,114.89	\$857.99	\$1,507.53

**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

<b>Pre-Tax Monthly Dental Insurance Premiums</b>				
<b>Premium</b>	<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Family</b>
Employee	\$0.00	\$36.00	\$50.00	\$80.00
Employer	\$34.00	\$34.00	\$34.00	\$34.00
<b>Total Premium</b>	\$34.00	\$70.00	\$84.00	\$114.00

**Vision Insurance – [VSP Insurance, VSP Benefit Summary](#)**

- Eligible first of second month following employment;
- Voluntary employee paid insurance

<b>Pre-Tax Monthly Vision Insurance Premiums</b>			
<b>Employee Only</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Family</b>
\$7.51	\$15.04	\$16.08	\$25.71

**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)

Employee Status	Years of Service	5	10	15	20	25
Regular, Full-Time	Monthly Accrual	\$25	\$50	\$75	\$100	\$125

### **IRS Section 125 Flex Plan – [ASL, 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 7/1/22 – 6/30/23: Employee – 6.21%; Airport – 9.31%
  - Contributions 7/1/23 – 6/30/24: Employee – 6.21%; Airport – 9.31%
- FICA:
  - Social Security: Employee and Airport - 6.20% to \$160,200 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 – 2023 regular limit: 50% of gross salary up to \$22,500 – Over 50 catch-up limit: \$7,500; \$30,000 (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

Employee Status	1-12 months	13-72 months	73-132 months	133-192 months	193+ months thereafter
Overtime Eligible (Shift)	18.2 hrs/month	21.6 hrs/month	25.1 hrs/month	28.7 hrs/month	32.2 hrs/month
Overtime Eligible (Non-Shift)	17.5 hrs/month	20.8 hrs/month	24.1 hrs/month	27.5 hrs/month	30.8 hrs/month

### **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 - [ComPsych](#)**

- Available to full-time and part-time employees; Counseling services (confidential emotional support counseling, work-life solutions, legal guidance, financial resource planning, critical-incident support, online support, tobacco cessation, and more) for employees and family members; 5 sessions per family per calendar year
- Premium: \$1.39/month; Airport pays 100%

### **Employee Recognition Program**

- Retirement awards, customer service and other recognition activities

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