

**CEDAR RAPIDS AIRPORT COMMISSION BENEFIT SUMMARY  
NON-BARGAINING EMPLOYEES – CHOICE PLAN  
JANUARY 1, 2024 THROUGH DECEMBER 31, 2024**

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

- Available to full-time employees; Eligible first of second month following employment; (i.e. employment dates anytime in month of January then eligible for coverage March 1). **NOTE: All new non-bargaining hires are enrolled in the Choice Plan and start at the “Without Wellness” Premiums for the remainder of the calendar year (see below).**
- Single medical deductible \$1,000 per benefit year; For satisfaction of the family deductible amount, no more than one individual deductible (\$1,000) 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 (\$2,000)
- Single medical maximum \$3,000 out of pocket expenses per benefit year; For satisfaction of the family maximum amount, no more than one individual maximum out of pocket (\$3,000) will apply. Other family members’ claims will be combined to satisfy the remainder of the family out of pocket expense (\$6,000) per benefit year
- Medical Office Visits Employee Co-Pay: \$25 Primary Care Provider / \$50 Urgent Care / \$75 Specialist
- 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%, 50%; No deductible; Out of Pocket Maximum: \$1,500/individual & \$4,500/family

<b>Pre-tax Monthly Choice Health Insurance Premiums (Full-time Employees)</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	\$31.22	\$62.43	\$48.05	\$84.42
Employee <b>without</b> Wellness Participation	\$62.43	\$124.87	\$96.10	\$168.84
<b>Total Premium</b> <i>(includes Employee and Employer Contribution)</i>	\$624.34	\$1,248.68	\$960.95	\$1,688.43

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

- Available to full-time employees; Eligible first of second month following employment
- 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, Preventative & diagnostic services do not count toward this maximum.
- Orthodontics apply to dependents under age 19, with maximum lifetime benefit of \$1,000

<b>Pre-tax Monthly Dental Insurance Premiums (Full-time Employees)</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](#)**

- Available to full-time employees; Eligible first of second month following employment
- Voluntary employee paid insurance

<b>Pre-tax Monthly Vision Insurance Premiums (Full-time Employees)</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](#)**

- Available to full-time employees; 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](#)**

- Available to full-time employees; Eligible first of second month following employment
- \$50,000 face value, with Accidental Death and Dismemberment Benefits
- Airport pays 100%

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

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

**Holidays**

- Available to full-time employees: New Year’s Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, Friday after Thanksgiving Day, Christmas Eve Day, 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 and regular part-time employees:
- Semi-annual payments recognize long-term service; regular part-time pro-rated to budgeted work week

<b>Employee Status</b>	<b>Years of Service</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>
Regular, Full-Time	Payments Per Month	\$25	\$50	\$75	\$100	\$125
Regular, Part-Time	Payments Per Month	\$10	\$20	\$30	\$40	\$50

### **IRS Section 125 Flex Plan – ASI, Inc.**

- Available to full-time employees; 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: Employee – 6.29%; Airport – 9.44%
- FICA:
  - Social Security: Employee and Airport - 6.20% to \$168,600 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 – 2024 regular limit: 50% of gross salary up to \$23,000 – Over 50 catch-up limit: \$7,500, \$30,500 (total)

### **401 Money Purchase Plan (IRS Section 401) - ICMA is the exclusive provider.**

- Full-time salaried employees who voluntary participate in the City of Cedar Rapids 457 Deferred Compensation Plan receive a matching tax deferred contribution from the Commission into the participant’s 401(a) Retirement Plan equal to 75% of the participant’s 457 deferred contribution.
- Full-time hourly employees who voluntary participate in the City of Cedar Rapids 457 Deferred Compensation Plan receive a matching tax deferred contribution from the Commission into the participant’s 401(a) Retirement Plan up to one-half percent (1/2%) of the employee’s annual salary.

### **Flex Leave**

- Available to full-time employees; Accrued on a monthly basis and is available for use as it is earned
- 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

<b>Employee Status</b>	<b>1 - 12 months</b>	<b>13 - 72 months</b>	<b>73-132 months</b>	<b>133-192 months</b>	<b>193+ months thereafter</b>
Overtime Eligible	11.4 hrs/month	14.7 hrs/month	18.0 hrs/month	21.4 hrs/month	24.7 hrs/month
Overtime Exempt	18.0 hrs/month	18.0 hrs/month	21.4 hrs/month	24.7 hrs/month	24.7 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 100% up to \$3,000 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