

**CEDAR RAPIDS AIRPORT COMMISSION BENEFIT SUMMARY**  
**NON-BARGAINING EMPLOYEES – CHOICE PLAN**  
**JANUARY 1, 2025 THROUGH DECEMBER 31, 2025**

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

- Available to full-time employees; Eligible first of month following employment; (i.e. employment dates anytime in month of January then eligible for coverage February 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 / \$50 Specialist
- HMO Medical Co-Insurance:** In-Network 90% plan/10% employee; Out-of-Network 0% plan/100% employee\*
- \*An HMO plan generally allows use of Wellmark's HMO In-Network providers within the state of Iowa, with the exception of true emergent situations.
- PPO 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

Total Monthly Premium Per Tier Level <i>Includes Employee &amp; Employer Contributions</i>			Current Employee PPO Plan Premiums		Current Employee HMO Plan Premiums		New Hire Employee Rates
Tier Level	PPO	HMO	Without Wellness	With Wellness	Without Wellness	With Wellness	Applies to the remainder of the calendar year.
Single	\$710.91	\$668.26	\$106.64	\$71.09	\$66.83	\$33.41	See Without Wellness Premiums
EE+Spouse	\$1,421.83	\$1,336.52	\$213.27	\$142.18	\$133.65	\$66.83	
EE+Children	\$1,094.20	\$1,028.55	\$164.13	\$109.42	\$102.85	\$51.43	
Family	\$1,922.56	\$1,807.20	\$288.38	\$192.26	\$180.72	\$90.36	

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

- Available to full-time employees; Eligible first of month following employment
- 100% routine diagnostic and preventative services (2 per year) covered
- 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

Pre-tax Monthly Dental Insurance Premiums (Full-time Employees)				
Premium	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
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 month following employment
- Voluntary employee paid insurance

Pre-tax Monthly Vision Insurance Premiums (Full-time Employees)			
Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$7.51	\$15.04	\$16.08	\$25.71

**Long-Term Disability Insurance** – [Madison National Life](#)

- Available to full-time employees; Eligible first of 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%
- LTD maximum covered salary is \$250K

**Basic Life Insurance (Term)** – [Madison National Life](#)

- Available to full-time employees; Eligible first of 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 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

**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

Employee Status	Years of Service	5	10	15	20	25
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** – [ASL, 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% (through 6/30/2025)
- FICA:
  - Social Security: Employee and Airport - 6.20% to \$176,100 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 - 2025 Normal Limit: 50% of gross salary up to \$23,500; Age 50 Catch-up Limit: \$7,500; Age 60-63 Catch-up Limit \$11,250

*This is only a summary. Please refer to the Personnel Policy Manual, or applicable labor agreement for complete information.*

**401 Money Purchase Plan (IRS Section 401)** – Mission Square is the exclusive provider.

- Full-time salaried employees who voluntarily 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 voluntarily 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](#)

- 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 member per calendar year
- Premium: \$1.39/month; Airport pays 100%

**Employee Recognition Program**

- Service Awards, customer service and other recognition activities