

**CEDAR RAPIDS AIRPORT COMMISSION BENEFITS SUMMARY
AIRPORT SAFETY BARGAINING EMPLOYEES – CHOICE PLAN
JANUARY 1, 2025 THROUGH DECEMBER 31, 2025**

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

- Eligible first of month following employment; (i.e. employment dates anytime in month of January then eligible for coverage February 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 medical 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
- 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%, 40%; No deductible, Out of Pocket Maximum: \$1,500/individual & \$4,500/family

Tier Level	PPO	Without Wellness	With Wellness	Not available as an option – elect during Open Enrollment for following CY
Single	\$762.59	\$76.26	\$38.13	N/A
EE+Spouse	\$1525.16	\$152.52	\$76.26	N/A
EE+Children	\$1173.73	\$117.37	\$58.69	N/A
Family	\$2062.30	\$206.23	\$103.12	N/A

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

- Eligible first of 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

Pre-Tax Monthly Dental Insurance Premiums				
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
Total Premium	\$34.00	\$70.00	\$84.00	\$114.00

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

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

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

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

- 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%

Basic Life Insurance (Term) - [Madison National Life](#)

- Eligible first of month following employment
- \$50,000 face value with Accidental Death & Dismemberment Benefits
- Airport pays 100%

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

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

- Eligible first of 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

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 - [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 7/1/24 – 6/30/25: Employee – 6.21%; Airport – 9.31%
- 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

401 Money Purchase Plan (IRS Section 401) – Mission Square 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 100% up to \$3,000 per calendar year
- Requires grade “C” or above for reimbursement

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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

- Retirement awards, customer service and other recognition activities