



# Classified Employees B E N E F I T S

## COMPENSATION

Deferred Compensation  
Retirement  
Tuition Reimbursement

## HEALTH & WELLNESS

Health AD & D Premium  
Dental EAP Payment  
Vision FSA Plan  
Life Wellness

## LEAVE PROGRAMS

Holidays  
Annual Leave  
Illness Leave *And more...*

## COMPENSATION:

### DEFERRED COMPENSATION

Employees may elect to participate in the city's Deferred Compensation program at any time. This plan allows employees to defer a portion of their pay on a pre-tax basis. Participants may invest their deferred compensation in a variety of options.

### RETIREMENT

All regular, full-time employees and temporary full-time employees (hired for more than six months) whose positions are covered by collective bargaining must contribute 2% of their base salary to the Employees' Retirement System which provides a monthly benefit at retirement. Members of the Employees' Retirement System may retire upon reaching:

- ◆ Age 60, with 10 years creditable service, or
- ◆ Age 55, with 25 years of creditable service, or
- ◆ Age 51, with 30 years of creditable service



Employees not covered by collective bargaining may elect to participate in the 401(a) Plan.

Under the 401(a) Plan, the city contributes a specified amount to each member's account. Employee contributions are not permitted. Participants direct the investment of their 401(a) account with a variety of options.

Under the 401(a) Plan, an employee may retire upon reaching:

- ◆ Age 50, with 20 years of service, or
- ◆ Age 60, with 5 years of service, or
- ◆ 25 years of service

Membership under both plans begins following 90 days of full-time employment.

Police and Fire sworn employees have their own pension plan. Details and information are provided in their respective plan documents.

### TUITION REIMBURSEMENT

Employees may be reimbursed for 75% of tuition expenses for pre-approved courses related to the employee's present position or a reasonable promotional objective. Reimbursement is limited to a maximum payment of \$1,000 in any fiscal year.



## HEALTH & WELLNESS:

### HEALTH BENEFITS

Four group health plans are offered to regular full-time employees, temporary full-time employees (hired for more than six months), and their eligible dependents. Effective April 1, 2015, some part-time employees may be eligible for group health coverage. Employees pay 25% of the total premium. Eligible dependents include the employee's legal spouse, and children (natural, adopted or step-children) as permitted under Florida State Statutes. Coverage is effective the first of the month nearest 60 days of full-time employment. After initial eligibility, coverage may be changed annually during the open enrollment period.



Employees may select one of the following:

- ◆ *Choice Plus Plan* — The plan provides services both in and out of network. In network benefits are generally covered at 90% to 100% after any applicable deductible and co-pays. Out of network benefits are generally covered at 70% after any applicable deductible and co-pays.
- ◆ *Choice Plan* — The plan provides services by physicians, hospitals and specialists associated with the plan for a total health care package. Co-pays are required and an annual deductible applies to certain services. No physician referrals are required.
- ◆ *Choice High Deductible Plan (HDP) & Health Reimbursement Account (HRA)* — This is a full coverage plan with a higher deductible, lower premium, with in and out of network benefits and a HRA to help pay for the annual deductible.
- ◆ *Basic High Deductible Plan (HDP)* — This is a HDP with full coverage. Employees must meet their annual deductible before the plan pays any benefits.

### DENTAL INSURANCE

Two group dental plans are available. Employees pay the full cost of coverage. Eligible dependents include the employee's legal spouse and unmarried children (natural, adopted, or step-children through the end of the calendar year in which they turn 26).

The prepaid dental Health Maintenance Organization (HMO) program offers services by a participating dentist associated with the plan. Many general and specialty services are provided for a small co-pay. Other specialized services are provided at discounted rates. The Preferred Provider (PPO) plan option offers services through a provider network or outside the network on a fee-for-service basis.

## VISION INSURANCE



Two group vision plans are available to eligible employees and eligible dependents. Employees pay the full cost of coverage. The low option plan provides one eyeglass or contact lens exam each year for a \$0 co-pay. The high option plan offers an annual vision exam at a \$15 co-pay, but also includes a credit toward contact lenses or eyeglasses.

## LIFE INSURANCE

City paid term Life Insurance and Accidental Death and Dismemberment benefits are provided at no cost to regular full-time employees and temporary full-time employees (hired for more than six months). The coverage amount for Police Officers, Sergeants, Lieutenants, Forensic Services Technicians, Latent Print Examiners, Fire Captains and District Fire Chiefs is 1 x annual salary; for professional employees - \$20,000; and for all other non-management employees - \$10,000. (Other sworn members of the Fire Department have insurance provided through SPAAF). These benefits begin on the first of the month nearest 60 days of full-time employment. Employees covered by the city's term life insurance may obtain additional supplemental term insurance.

After initial eligibility, the employee will be required to submit evidence of insurability to obtain supplemental term life insurance coverage.

## 24-HOUR PERSONAL ACCIDENT INSURANCE

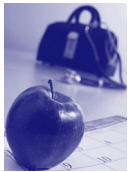
Optional Accidental Death and Dismemberment (AD & D) coverage is available at a nominal cost. The employee may also elect coverage to include eligible family members.

## PREMIUM PAYMENT PLAN

Employee group health, dental, vision and life insurance (except spouse and dependent life) deductions are covered by the Premium Payment Plan. This program permits employees' payroll deductions for insurance coverage to be taken on a pre-tax basis, generally lowering federal income taxes by reducing taxable earned income and often increasing net take-home pay. [Note: Deductions for the coverage of children who do not meet IRS dependency rules are treated differently. Call the Benefits Division for more information.]

## FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible spending accounts allow employees to deduct funds to be used for health and dependent (child care) expenses from their pay on a pre-tax basis.



## WELLNESS

The city sponsors a robust wellness program including benefits fairs, health screenings and seminars on health and life issues. The city's Employee Health & Wellness Center provides primary care services (non-pediatric) and certain prescription drugs with no out of pocket costs for all employees, except those classified as Part-Time Temporary.

## LEAVE PROGRAMS:

### ANNUAL LEAVE

Employees earn annual leave based on the number of years of completed service and may use the leave to schedule vacation and personal matters. During each of the first five years of employment, regular, full-time employees and temporary full-time employees (hired for more than six months) can earn up to three weeks (120 hours) of annual leave. The accrual rate increases in subsequent years. An employee with 20 or more years of service may earn as much as five weeks (200 hours) annually.

Employees may not use any annual leave during the first six months of employment, except for personal illness or other emergencies.

### ILLNESS LEAVE

Regular, full-time employees and temporary full-time employees (hired for more than six months) accrue illness leave that may be used when it is necessary to be absent from work due to personal illness or injury, including the employee's own medical, dental and vision appointments.

Illness leave accrues at the rate of approximately one day per month (13 days per year) up to a maximum accrual of 1500 hours. Upon retirement only, employees receive a payoff of 25% of the unused accrued illness leave hours, up to a maximum of 375 hours.

### HOLIDAYS

Regular, full-time employees receive 10 paid holidays annually.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP assists employees on a confidential basis with personal counseling, legal information and referral services for employees and members of their immediate family.

## ADDITIONAL BENEFITS

- ◆ Military leave
- ◆ Paid bereavement leave
- ◆ Employee discounts
- ◆ Employee Recognition Awards

To speak to a  
City Benefits Representative call:  
**727-893-7279**

Visit  
City of St. Petersburg Human Resources  
on the Web at [www.stpete.org/hr](http://www.stpete.org/hr)

For Job Opportunities:  
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