



# Classified Employees B E N E F I T S

## COMPENSATION

- Retirement
- Deferred Compensation
- Tuition Reimbursement

## HEALTH & WELLNESS

- |        |          |
|--------|----------|
| Health | AD & D   |
| Dental | EAP      |
| Vision | FSA      |
| Life   | Wellness |

## LEAVE PROGRAMS

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

## COMPENSATION:

### 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 a collective bargaining agreement may elect to participate in a 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 are provided in the respective plan documents.

### 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.

### 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), part-time employees who meet the eligibility requirements, and their eligible dependents. Employees pay 25% of the total premium. Eligible dependents include the employee's legal spouse, and unmarried children (natural, adopted or step-children). 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 or within 31 days of a Qualifying Life



Event.

Employees may select one of the following group health plans:

- ◆ *Choice Plus Plan* — The plan provides services both in and out of network. In network benefits are covered at 90% after any applicable deductible and co-pays. Out of network benefits are 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. Co-pays and an annual deductible apply 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 than the Choice Plus Plan and a HRA to help pay for the annual deductible.
- ◆ *Basic High Deductible Plan (HDP)* — Employees must meet their annual deductible before the plan pays any benefits.

### DENTAL INSURANCE

Two 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 (DHMO) 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 vision plans are available to eligible employees and their dependents. Employees pay the full cost of coverage. The low option plan provides routine exam each year for a \$0 co-pay. The high option plan offers an annual vision exam at a \$10 co-pay, but also includes an allowance 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, District Fire Chiefs, and sworn Firefighters is 1 x annual salary; for professional employees - \$20,000; and for all other non-management employees - \$10,000. Additional supplemental life insurance may be obtained at the employee's expense.

## 24-HOUR PERSONAL ACCIDENT INSURANCE

Optional Accidental Death and Dismemberment (AD & D) coverage is available at a nominal cost.

## 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 flu shots, weight loss programs, a web-based Wellness Portal, health screenings and seminars on health and life issues.

## HEALTH AND WELLNESS CENTER

The City's Employee Health & Wellness Center is a full service primary care facility led by Dr. Israel Wojnowich, a Board-Certified Family Practice Physician. In addition to primary care services, the Center also offers: Chronic Disease Management, Evaluation and Treatment of Episodic Illness and Injury, Health Risk Assessment, Vaccinations, Weight Control and Fitness. Services provided at the Center, including the dispensing of certain prescription drugs, is provided at no cost. Dependents age 14 and over covered by the City's Group Health Plan may also use the Center.



## LEAVE PROGRAMS:

### ANNUAL LEAVE

Employees earn annual leave based on the number of years of completed service. 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**

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