

**CITY OF BOWLING GREEN  
EMPLOYEE INSURANCE AND RETIREMENT SUMMARY**

**RETIREMENT PROGRAMS**

- County Employees Retirement System (**CERS**)
  - General employee contributes 6.00%, unless their CERS membership date is prior to 09/01/2008; City contributes approximately 17.06%.
  - Police Officers and Firefighters - CERS Hazardous Duty: Employee contributes 9%, unless their CERS membership date is prior to 09/01/2008; City contributes 32.95%; no Social Security contribution except Medicare (1.45%).
- CERS is effective on date of hire.
- Deductions are tax-deferred

**CITY CARE CENTER – ON-SITE HEALTH & WELLNESS CENTER**

- The City Care Center (on-site health & wellness center) is offered to eligible employees and dependents. The center treats both acute and chronic conditions such as the common cold and the flu, high blood pressure, and diabetes. The center also provides annual physicals, health coaching, lab work, and much more.
  - No-cost medical care. No deductibles. No copays
  - On-site dispensary with select generic medications. Leave with your medication in hand (No narcotics will be dispensed, but may be prescribed.)
  - National average wait time for an appointment is less than 5 minutes.
  - Schedule appointments online or by calling a representative by calling 24/7.
- Employees, spouses, and dependents 2 years of age and older who are covered under the City of Bowling Green health plan are eligible to receive care. The City Care Center does not accept patients from the general population.

**MEDICAL INSURANCE – (SELF-INSURED, AETNA CHOICE POS II (OPEN ACCESS))**

- Two comprehensive group plans are available
- Benefit year is January 1 thru December 31
- Enrollment Period: January 1, unless there is a qualifying event (marriage, birth, divorce, etc). The benefit year is January 1 thru December 31.
- Drug card co-pay \$1 OTC drugs (list of 16), \$15.00 Generic, \$35.00 Brand Name. Mail/Retail order allows 90-day supply for 60 day co-pay.
- Changes in coverage only allowed within 31 days of a qualifying event, or during open enrollment each October.
- Spousal Waiver – If employee's spouse is offered a group medical plan they would not be eligible for the City's plan as primary coverage
- Deductions are tax-deferred

**DENTAL INSURANCE – (SELF-INSURED, AETNA DENTAL)**

- City pays 100% for single coverage.
- Employee may purchase levels of coverage: Employee + Spouse - \$33.35; Employee + Child(ren) - \$33.31; Family \$67.17
- Changes in coverage only allowed within 31 days of a qualifying event, or during open enrollment each October.
- Deductions are tax-deferred

**VISION INSURANCE – (VSP)**

- City pays 100% for single coverage.
- Employee may purchase levels of coverage Employee +Spouse -\$5.25/mo.; Employee +Child(ren) -\$5.83/mo.; or Employee + Family \$11.67/mo.
- Covers annual eye exams at a \$10 co-pay; lenses for every 12 months; frames every 24 months -- \$130 allowance for

frames or contact lenses.

- Changes in coverage only allowed within 31 days of a qualifying event, or during open enrollment each October.
- Deductions are tax-deferred

## LIFE INSURANCE – SYMETRA

- City pays for \$50,000 term coverage through Symetra
- Employee has the opportunity to purchase supplemental term life up to 5 times their annual base salary, not to exceed \$500,000. Insurance is not available for dependents.
- Payroll deductions are taken from the first two paychecks of each month.
- Deduction are tax-deferred

## WHOLE LIFE, DISABILITY, ACCIDENT, CRITICAL CARE

- Employee will have the option to purchase this insurance at the time of hire and/or open enrollment.
- Employee has the opportunity to purchase whole life insurance, accident and disability for off-the-job injuries/illness, as well as critical illness coverage. Group rates but premiums 100% paid by employee.

## DEFERRED COMPENSATION

- Employee can choose to defer part of their income through payroll deduction. Taxes are also deferred on earnings until withdrawn.
- 401(k) plan offered through the Kentucky Deferred Compensation Authority (\$15.00 per pay period minimum); 457 plan through ICMA-RC (\$15.00 per pay period minimum).
- Both plans offer numerous investment options, including Roth IRAs and phone/on-line account information and changes.

## FLEXIBLE SPENDING ACCOUNTS

- The employee can have pre-tax deduction for child care and/or eligible medical expenses. Dependent care forms must be completed and sent to Meritain Health for reimbursement. There is a debit card available for medical reimbursement accounts. Annual enrollment period effective January 1.

## PAID LEAVE

- **Accumulation** – Sick leave – may accumulate up to 180 days. Vacation leave - may accumulate up to double what would earn in a year.
  - **General Employees** - Earn one sick day and one vacation day per month; Ten holidays per year
  - **Police Officers and Dispatchers** – Earn 1¼ vacation days per month; 7 holidays per year (earned by quarter); one sick day per month
  - **Firefighters** – see Sections 5-1.9 and 5-11.2 of Personnel Manual.
    - ♦ earn 1¼ vacation days per month (1 shift off = 3 vacation days charged)
    - ♦ earn 6 – 2 holidays (6.5 shift days off, earned by quarter; 7 after 5 years)
    - ♦ earn 12 hours sick leave per month (1 shift off = 2 days charged)
- **Personal days** – one/two personal days after first of next year, depending on whether hired before or after July 1 of this year, then earn two/year. Four personal days after five years of service, and five personal days after ten years of service. Have to use during calendar year
- **Employee Appreciation Day** – one day after first of next year, must use during the calendar year
- **Sick Leave Bank** – Eligible to join after accrual of ten sick days. Employee must donate a total of two (2) sick days. Program helps to continue insurance and pay during off-the-job injury or major illness. Benefit provides up to six (6) weeks of paid leave after all accumulated leave has been exhausted.
- **Disability Leave Bank** – Designed to provide extended paid leave to participating employees who have suffered a non-work related personal illness, injury or disability and whose accumulated leave is exhausted. Eligible to join after accruing 30 sick days. Must donate two (2) sick days per year. Employees with 120+ days do not have to contribute any days to join. Benefit provides up to six (6) months of paid leave.