



City of Champaign Employee Benefit Summary

AFSCME Employees

HEALTH INSURANCE

The City of Champaign pays up to \$606.10 of the employee (single) health insurance premium and 50 percent of the dependent premium for regular full-time employees. Premiums for single employee coverage above \$606.10 per month are shared by the employee and the City. For the 2016/2017 plan year, AFSCME employees contribute 0.047 percent of their salary. Premiums may be made on a pre-tax basis, through the City's Section 125 plan. Health insurance coverage begins on the date of hire.

The City offers a Health Alliance HMO plan anchored by Carle Clinic, Carle Hospital, Presence Covenant Hospital and Christie Clinic.

Health Insurance Premiums

Type of Coverage	City Pays (per month)	Employee Pays (per month)
Employee Only	\$606.10 + City share of premium above \$606.10	0.047 percent of salary
Spouse	\$418	\$418
Children (one or more)	\$261	\$261
Family (spouse and children)	\$450	\$450

DENTAL AND VISION INSURANCE

Employees may purchase dental and/or vision insurance through payroll deduction. Employees pay 100 percent of the monthly premium for this coverage. Premiums for dental and vision insurance may be made on a pre-tax basis, through the City's Section 125 plan. Dental and vision insurance begins after waiting for one complete calendar month (e.g., if hire date is in the month of January, coverage begins on March 1st).

The dental plan has two options: MetLife Dental Low Plan and MetLife Dental High Plan.

Dental Premiums

Type of Coverage	Low Monthly Premium	High Monthly Premium
Employee Only	\$20.39	\$ 35.62
Employee/Spouse	\$40.78	\$ 71.22
Employee/Children	\$47.71	\$ 82.18
Family	\$76.14	\$131.54

Vision insurance is provided by Vision Services Plan (VSP).

Vision Premiums

Type of Coverage	Monthly Premium
Employee Only	\$10.38
Employee/One Dependent	\$15.05
Family	\$26.99



LIFE INSURANCE

The City provides a \$20,000 term life insurance policy through The Hartford. Premiums are paid by the City. Employees may elect to purchase voluntary supplemental life insurance for themselves up to 5x their annual salary or \$500,000 (whichever is lower), through payroll deduction. Employees may also purchase term life for their spouses/dependents.

- Employee voluntary supplemental life insurance coverage can be purchased in \$10,000 increments and the price is calculated based on the employee's age.
- Employees may purchase voluntary supplemental life insurance for their spouses up to 1/2 the amount purchased for themselves in \$5,000 increments. Cost is calculated based on the employee's age.
- Employees may purchase voluntary supplemental life insurance for their dependent children in the amount of \$10,000 for any/all eligible children.
- Employees may purchase Basic Life Insurance for their spouse and eligible dependent children.
 - Option #1: \$3.60/month for \$10,000 for spouse and \$5,000 for any/all eligible children.
 - Option #2: \$1.80/month for \$5,000 for spouse and \$2,000 for any/all eligible children.

SICK LEAVE

Employees accrue sick leave at the rate of 3.69 hours per pay period (approximately 1 day per month), subject to labor contract provisions.

VACATION

Vacation accrual rates are based on years of service. Employees are eligible to take vacation after six months of employment. Vacation accrual rates and maximum accumulations are:

YEARS OF SERVICE	BIWEEKLY ACCRUAL/YEAR	MAX ACCUMULATION
Through the 4th year	3.69 hours/12 days	200 hours/25 days
Beginning 5th year	4.15 hours/13.5 days	220 hours/27.5 days
Beginning 6th year	4.62 hours/15 days	240 hours/30 days
Beginning 7th year	5.08 hours/16.5 days	260 hours/32.5 days
Beginning 8th year	5.54 hours/18 days	280 hours/35 days
Beginning 12th year	6.00 hours/19.5 days	312 hours/39 days
Beginning 15th year	6.15 hours/20 days	312 hours/39 days
Beginning 20th year	6.77 hours/22 days	320 hours/40 days
Beginning 25th year	7.69 hours/25 days	400 hours/50 days

PERSONAL LEAVE

At the beginning of each fiscal year, employees are credited with three personal days (24 hours). Personal leave may not be accumulated and carried over into the next fiscal year (July 1st). Personal leave during the first year of employment varies based on the date of employment.

Date Of Hire	Personal Leave Credits
7/1 - 10/31	24 hours
11/1 - 2/29	16 hours
3/1 - 6/30	8 hours



HOLIDAYS

- New Years Day*
- Martin Luther King, Jr.'s Birthday*
- Memorial Day*
- Independence Day*
- Labor Day*
- Veterans Day*
- Thanksgiving Day*
- Friday After Thanksgiving*
- Christmas Eve*
- Christmas Day*

Employees may be required to work on holiday(s). Those employees receive additional compensation or time off.

PENSION

Illinois state law requires that eligible municipal employees be covered by the Illinois Municipal Retirement Fund (IMRF). Employee contributions to IMRF are 4.5% of salary and are tax-deferred. Additional contributions are paid by the City; in 2015 the amount is 11.52% of salary. In addition, IMRF members are covered by Social Security (FICA). Additional information can be obtained by contacting IMRF at 1-800-ASK-IMRF.

RETIREMENT HEALTH SAVINGS (RHS)

A retirement health savings plan administered by the International City Management Association Retirement Corporation (ICMA-RC) has been established for AFSCME employees. AFSCME employees participate in the plan at separation or retirement of employment; by contributing a portion of sick, vacation and comp time leave balances. Threshold leave balance amounts are applicable. This account is available for use by the employee at retirement or separation of service. Eligible uses of the funds include medical expenses such as health insurance premiums, dental/vision expenses, coinsurance, and co-pays for employees, spouse, and/or dependents.

LONGEVITY PAY

Employees receive longevity pay based upon their years of continuous employment with the City. Longevity pay is an addition to the employees' base wage rate, as follows:

YEARS OF SERVICE	LONGEVITY RATE
5 years	2.5%
10 years	5.0%
15 years	7.5%
20 years	10.0%

CREDIT UNION

Employees may join the Champaign Municipal Employees Credit Union. Payroll deduction for savings and credit union loan payments are available as well as a deduction for a savings bond program and Christmas Club. Additional information can be obtained by contacting the Credit Union directly.

- ◆ Champaign Municipal Employee Credit Union
510 W. Park, Suite F
Champaign, IL 61821
(217-359-7025)

DEFERRED COMPENSATION PLAN

The City of Champaign offers employees the opportunity to participate in a tax-deferred annuity plan of the International City Management Association Retirement Corporation (ICMA-RC) through payroll deduction. This is an optional plan with no City contributions. More information may be obtained by contacting the City's account representative, Kyle Holtzen (kholtzen@icmarc.org) or Client Services (1-800-669-7400).



RESIDENCY INCENTIVE REIMBURSEMENT

The City offers a Residency Incentive Reimbursement of \$2,500 to AFSCME employees who establish residency or relocate within the City of Champaign (or Champaign County for METCAD employees). Additional information can be obtained by contacting the Human Resources Department.

UNION DUES

The AFSCME union establishes the regularly monthly dues and Fair Share fee rates. Employees in AFSCME positions must choose either full dues or Fair Share fees, and the respective dues or fees are collected by the City through payroll deduction on behalf of the union. The 2015 rates are: Full-Share Union Dues = \$45.50 and Fair-Share Fee = \$34.12.