



City of Champaign Employee Benefit Summary International Association of Fire Fighters

HEALTH INSURANCE

The City of Champaign pays 100 percent of the employee health insurance premium and 50 percent of the premium for dependent(s) for regular full time employees. Premiums for dependent coverage 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	\$ 612	\$ 0
Spouse	\$1,030	\$ 418
Children (one or more)	\$ 873	\$ 261
Family (spouse and children)	\$1,062	\$ 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 \$10,000 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.

PENSION

Fire Fighters are covered by the Fire Pension Fund. Employee contributions to the Pension Fund are 9.455 percent of salary; additional contributions are paid by the City.

PERSONAL LEAVE

Eligible officers are credited with 24 hours of personal leave on March 1st of each year. Personal leave may not be accumulated and carried over. Personal leave during the first year of employment varies based on the date of employment.

Date Of Hire	24 Hour Per Day Officers	40 Hour Per Week Officers
3/1 - 6/30	24 hours	24 hours
7/1 - 10/31	12 hours	12 hours
11/1 - 2/29	0 hours	6 hours

HOLIDAYS

All eligible officers who work a 40-hour work week shall receive eight hours of regular pay for each of the following holidays during the pay period in which the holiday observation occurs:

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|---|----------------------------------|
| <i>New Years Day</i> | <i>Veterans Day</i> |
| <i>Martin Luther King, Jr.'s Birthday</i> | <i>Thanksgiving Day</i> |
| <i>Memorial Day</i> | <i>Friday After Thanksgiving</i> |
| <i>Independence Day</i> | <i>Christmas Eve</i> |
| <i>Labor Day</i> | <i>Christmas Day</i> |

For those officers working a 24-hour on/48-hour off work week, base salaries include one hundred twelve hours of pay in lieu of paid holidays.



VACATION

Vacation accrual rates are based on years of service. Maximum accumulations are 288 hours for 52-hour week officers and 200 hours for 40-hour week officers and 222 hours for Fire Inspectors.

BIWEEKLY ACCRUAL

YEARS OF SERVICE	52-HOUR WEEK	40-HOUR WEEK
Through the 5th year	5.17 hours	3.69 hours
Beginning 6th year	5.82 hours	4.15 hours
Beginning 7th year	6.46 hours	4.62 hours
Beginning 8th year	7.11 hours	5.08 hours
Beginning 9th year	7.75 hours	5.54 hours
Beginning 15th year	8.40 hours	6.00 hours
Beginning 20th year	9.05 hours	6.46 hours

SICK LEAVE

Employees accrue sick leave at the rate of 5.17 hours per pay period (52-hour week officers) and 3.69 hours per pay period (40-hour week officers).

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).

UNION DUES

The IAFF union establishes the regularly monthly dues which are collected by the City through payroll deduction on behalf of the union. Dues are currently \$76.44.