



City Of Panama City Benefit Package 2021 – 2022

Medical Insurance

Effective Date: First of the month following 60 days of employment

Carrier: Self Insured
Administrator: Blue Cross/Blue Shield of Florida

Blue Options – 5903 (Default Plan)

Total Premium for Employee Only =	Employee Pays \$0.00 City Pays \$805.97/mo
Total Premium cost for Employee and Spouse =	Employee Pays \$238.73/mo City Pays \$1,133.23/mo
Total Premium cost for Employee and Children =	Employee Pays \$190.25/mo City Pays \$903.09/mo
Total Premium cost for Employee and Family =	Employee Pays \$313.59/mo City Pays \$1,488.50/mo

Blue Options – 5771 (Buy Up Plan)

Total Premium for Employee Only =	Employee Pays \$59.13/mo City Pays \$805.97/mo
Total Premium cost for Employee and Spouse =	Employee Pays \$357.16/mo City Pays \$1,133.23/mo
Total Premium cost for Employee and Children =	Employee Pays \$281.79/mo City Pays \$903.09/mo
Total Premium cost for Employee and Family =	Employee Pays \$468.84/mo City Pays \$1,488.50/mo

HealthiestYou (Tele-Medicine)

Connect to a doctor, get treatment, and get prescriptions, 24 hours a day, 7 days a week over the phone, website or via the mobile app.

- App available on your iPhone or Android device (Search for “HealthiestYou” or “HY”)
- Member Portal – member.healthiestyou.com
- Toll-Free – 866.703.1259

Dental Insurance

Effective Date: First of month following 60 days of employment

Carrier: The Standard (Ameritas)
Administrator: The Standard

Total Premium for Employee Only =

Employee Pays \$0.00
City Pays \$ 20.92/mo

Total Premium cost for Employee and Family =

Employee Pays \$36.58/mo
City Pays \$ 20.92/mo

Vision Insurance

Effective Date: First of month following 60 days of employment

Carrier: The Standard (VSP)
Administrator: The Standard

Total Premium for Employee Only =

Employee Pays \$4.57/mo

Total Premium cost for Employee and Family =

Employee Pays \$12.50/mo

Short-Term Disability

The City helps provide financial protection for full time team members by paying a weekly benefit insurance in the event of a covered disability. 60% of pre-disability earnings, waiting period 14 days, maximum period 180 days (connects to the waiting period for LTD). The remaining 40% can be made up using available Annual Leave or Sick Leave if available.

Long-Term Disability

The City pays for employee Long-Term Disability Insurance (LTD). Long Term Disability insurance helps provide long term financial protection for full time team members by paying a monthly benefit in the event of a covered disability. 60% of monthly pre-disability earnings, waiting period 180 day paid until social security age. The remaining 40% can be made up using available Annual Leave or Sick Leave if available.

Basic Life and AD&D Insurance

The City pays for employee life and AD&D benefit in the amount of \$50,000. Life benefit is paid to the beneficiary on file in case of death, in the case of accidental death benefit is double indemnity; in case of dismemberment, benefits payable according to schedule of benefits.

Optional Coverage

- **Additional Life and AD&D Insurance**

Help protect your loved ones from financial hardship.

Guarantee Issue (meaning no medical questions at first enrollment)- \$250,000, up to \$500,000 with medical qualifiers / Spouse up to 50% of employee / Child \$10,000

- **Accident Insurance**

- **Critical Illness Insurance**

FSA – Flexible Spending Account

Eligibility: Plan Year Open Enrollment following completion of 60 days of full-time employment.

Carrier: Murfee Meadows, Inc. (MMI)
Administrator: City of Panama City

Reduces taxable income by the amount of deductions taken out of your check for insurance premium(s)

Reduces taxable income for non-covered medical and dental expenses by estimating the following anticipated expenses: unreimbursed medical, daycare, optical, orthodontics

Pension Programs

Sworn Fire and Sworn Police personnel are covered by City-sponsored pension plans.

Effective Date: Immediately

Cost: Shared by City and employee

Vesting: 10 years – 100%

Non-sworn employees hired after 01/01/96 are covered by City of Panama City General Employee Pension Fund (GEPF).

Effective Date: 90 days after date of hire

Cost: **PAID BY CITY** – 10% of annual compensation

Vesting:	<u>Years</u>	<u>Percentage</u>
	2	20%
	3	40%
	4	60%
	5	80%
	6	100%

Annual Leave

Birthday Leave – To be used on any day during your birth month.

Eligibility: As accrued balances are available
(Optional advancement available)

Earn: 8 hours/mo (40 hour week)
11.2 hours/mo (56 hours week/Fire-sworn personnel)

Schedule:

0 - 5 years @ 8 hrs/month = 12 days/year
(Maximum accumulation = 288 hours)

10 - 15 years @ 12 hrs/month = 18 days/year
(Maximum accumulation = 384 hours)

5 - 10 years @ 10 hrs/month = 15 days/year
(Maximum accumulation = 360 hours)

15+ years @ 14 hrs/month = 21 days/year
(Maximum accumulation = 408 hours)

At termination: paid for unused annual leave up to allowed maximum, if applicable

Upon retirement: paid for unused annual leave up to allowed maximum

Sick Leave

Eligibility: As accrued balances are available

Earn: 8 hours (1 day) per month = 12 days/year
11.2 hours/mo (56 hour week/Fire-sworn personnel)

May be taken as it is earned during probationary period for illness.

Maximum: No more than 60 days may be accumulated

48 hours of sick leave per calendar year may be used as family sick leave.

67.2 hours for team members that are paid 56 hours per week.

At termination: If employee fully vested in pension plan paid 1/3 of accumulated sick leave up to a maximum of 60 days

Retirement: If employee has 10 years of City service and retires - paid ½ of accumulated sick leave up to a maximum of 60 days

Mandatory Health Savings Account

Accrued annual leave at the end of the calendar year that is over the maximum allowable to carry forward into the next calendar year is a mandatory contribution into a Retirement Health Savings Account. This employer sponsored health benefit savings plan allows employees to accumulate funds tax free, to pay for medical and dental expenses, including prescriptions, insurance premiums, doctor's visits, and other qualified procedures on a tax free basis, after separation from City employment. Contributions are invested in a default fund until the employee's choice of managed funds is received by MissionSquare Retirement, which manages the plan.

Recognized Holidays

- New Year's Day
- Martin Luther King, Jr.'s Birthday
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Friday following Thanksgiving
- Christmas Eve Day
- Christmas Day

Tuition Reimbursement

The City offers employees an educational assistance program. To be eligible employees must have been employed at least 1 year and the courses must be specifically related to their field of work or must be a degree program that affords the employee greater career opportunity with the City. Reimbursement is on a graduated basis dependent upon the final grade in the course work. A final grade of "C" or above must be achieved in order to receive any tuition/fee reimbursement, up to the designated Florida state school rates.

Insurance Benefit at Separation of Employment

<u>At Termination</u>	If insurance is effective at termination employees are offered COBRA – uninterrupted coverage for a maximum of 18 months at employee's expense with exceptions per other statutory requirements.
<u>At Retirement</u>	Medical/dental may be continued into retirement by paying monthly premiums for self and/or family.

Human Resources & Risk Management Contact Information

Cheryl Furr, HR Director	850.872.3014	cfurr@pcgov.org
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Gretchen Lovelady, Benefits	850.691.4556	glovelady@pcgov.org
Teresa Miller, Risk Manager	850.872.3019	tmiller@pcgov.org
Isaac Delgado, HR Specialist	850.872.3009	idelgado@pcgov.org
Sandra Childress, HR Generalist	850.691.4614	schildress@pcgov.org



*"Dedicated to Excellence ...
People Serving People"*

Your Retirement

Pension

- ❖ As a City employee, you are automatically enrolled into a pension plan. All eligible employees except fire and police sworn personnel are enrolled in the General Employees Pension Fund (GEPF) after 90 days.
- ❖ Sworn fire and police personnel are enrolled in the appropriate pension plan on their date of hire.

Deferred Compensation

- ❖ All eligible City employees may enroll in an individual retirement plan also known as the deferred compensation Section 457b plan. This will help you save money for the future while reducing taxes today. You can enroll in the plan of your choice at anytime by contacting one of the companies below. Once enrolled, HR will start your payroll deduction.

VOYA

(GEPF & Deferred Comp)
R. Vaughn Poppell, CPA Poppell
Financial Group, LLC
800-215-1918
vaughn@poppellfinancial.com

Nationwide

(Deferred Comp)
Gene Weaver
Retirement Specialist
850-867-8586
weaverg4@nationwide.com

Trustmark

(Sworn Police & Sworn Fire)
Lauren Boatwright
Wealth Management Admin
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