



## ENROLLABLE BENEFITS

### Health Insurance (7/1/2023 – 06/30/2024)

- A reference-based insurance plan with a co-pay structure. (Co-pay cheat sheets can be available on request.)
- There are no increases in premiums for this plan year.

### Non-Tobacco User Rates

	<u>Deduction per Check</u>	<u>Monthly Premium</u>
<u>Employee</u>	\$42.64	\$85.28
<u>Employee/Spouse</u>	\$130.78	\$261.56
<u>Employee/Child(ren)</u>	\$116.23	\$232.46
<u>Family</u>	\$198.37	\$366.74

### Tobacco User Rates

	<u>Deduction per Check</u>	<u>Monthly Premium</u>
<u>Employee</u>	\$62.64	\$125.28
<u>Employee/Spouse</u>	\$170.78	\$341.56
<u>Employee/Child(ren)</u>	\$136.23	\$272.48
<u>Family</u>	\$238.37	\$476.74

### Flexible Spending Account (FSA)

- Enrollment for this benefit occurs in November of each calendar year.
- FSA benefits allow pre-tax dollars to be used to pay medical, dental, vision, or prescription expenses.
- The annual maximum benefit allowable for the 2023 calendar year is \$3,050.

### Delta Dental Insurance (7/1/2023 – 6/30/2024)

- There is no increase in premiums this year.
- The full monthly dental premium is withdrawn from the employee's check on the first paycheck of the month. The rates below reflect the full monthly premium:

	<b>Monthly Premium</b>
<b><u>Employee</u></b>	\$23.79
<b><u>Employee/Spouse</u></b>	\$48.07
<b><u>Employee/Child(ren)</u></b>	\$53.04
<b><u>Family</u></b>	\$83.27

**Principal/VSP Vision Insurance (7/1/2023 – 6/30/2024)**

- There is no increase in premiums this year.
- The full monthly vision premium is withdrawn from the employee’s check on the first paycheck of the month. The rates below reflect the full monthly premium:

	<b>Monthly Premium</b>
<b><u>Employee</u></b>	\$6.79
<b><u>Employee/Spouse</u></b>	\$12.82
<b><u>Employee/Child(ren)</u></b>	\$13.97
<b><u>Family</u></b>	\$17.98

**Emergency Fund**

- Employees may choose to enroll in this benefit at any time during the year.
- Employees contribute \$1.00 per pay period.
- Once elected, this benefit will continue until written notice is given to suspend deductions.
- In the event of an emergency/special need, employees can contact City Hall to apply to use the funds. They will distribute a form that asks them the following:
  - How much the employee needs to borrow (interest-free)
  - How much they can pay back per pay period
  - When to start the payback deductions from their paycheck
- If approved, the employee then receives a check for the amount of funds they requested.

**Colonial Life**

- Many supplemental insurance plans are available through Colonial Life such as additional life insurance policies, short-term disability, cancer, accident, hospital, etc.
- To enroll or find out more information, please contact Anne Owens ([Anne.Owens@coloniallifesales.com](mailto:Anne.Owens@coloniallifesales.com)) or Lisa Graves ([Lisa.Graves@coloniallifesales.com](mailto:Lisa.Graves@coloniallifesales.com)).

**Kentucky Deferred Compensation**

- Employees may choose to enroll in this benefit at any time during the year.
- Employees can choose to participate in a variety of plans: 401k, 457, 401k Roth, Roth IRA, etc.
- Once elected, this benefit will continue until written notice is given to suspend deductions.

- To enroll or find out more information, please contact Brent Music at [musicbl@nationwide.com](mailto:musicbl@nationwide.com)

### **Commonwealth Credit Union**

- Employees may choose to enroll in this benefit at any time during the year.
- Employees may choose to have additional monies withheld from their paycheck in order to be placed in a savings account, placed toward a current loan, etc.
- Once elected, this benefit will continue until written notice is given to suspend deductions.
- To enroll or find out more information, please contact Cicily Smith at [csmith@cwcu.org](mailto:csmith@cwcu.org)

### **Kentucky Employees Credit Union**

- Employees may choose to enroll in this benefit at any time during the year.
- Employees may choose to have additional monies withheld from their paycheck in order to be placed in a savings account, placed toward a current loan, etc.
- Once elected, this benefit will continue until written notice is given to suspend deductions.
- To enroll or find out more information, please contact Heather Perkins at [hperkins@kecu.org](mailto:hperkins@kecu.org)

### **United Way**

- This program allows employees to deduct donations they wish to make to United Way from their paycheck each pay period. These donations are tax-deductible and are submitted to United Way through the city.

## **COMMUNICABLE BENEFITS**

### **Employer-Paid Life Insurance**

- This benefit is paid by the city and administered by Cigna.
- The employee's benefit will be equal to the amount of the individual's annual salary rounded to the nearest \$1,000. (Example: If your annual salary is \$36,920, the covered amount of the policy will be \$37,000.)
- The policy will continue to increase as the employee's salary increases until the max amount of \$50,000.

### **Kentucky Public Pension Authority**

- Participation in this program is mandated since our agency is a part of the County Employees Retirement System (CERS). Employees pay a percentage of their wages earned each check. That percentage is determined by the tier you are in (Tier 1, 2, or 3) and the type of duty your job position is associated with (Hazardous or Non-Hazardous):
  - Tier 1 Hazardous: 8% of earned wages
  - Tier 1 Non-Hazardous: 5% of earned wages

- Tier 2 or 3 Hazardous: 9% of earned wages
- Tier 2 or 3 Non-Hazardous: 6% of earned wages

### **Employee Assistance Program**

- This program is available to all city employees, their spouses, and their dependents.
- With this program, employees have access to counseling services, legal services, financial services, and online resources.
- The first six (6) counseling visits are at no charge. Any visits beyond the six (6) will be subject to insurance rates (If you have the city's insurance, you pay a \$20 copay).
- This program is available 24 hours per day, 7 days a week.

### **Free Individual Membership to the Parks System**

- All full-time employees receive a paid individual membership to the Family Activity Center (FAC) and parks system.
- Discounts are also available to add family members to your membership.
- To access this benefit, visit the front reception of the FAC to register and claim a key card.
- Employees who retire with the city after 20 years of service receive a free lifetime membership to the FAC.