

Benefit Summary: City of Brandon 2016

Insurance Benefits

Wellmark Blue Cross/Blue Shield



City pays 100% of employee cost*

City pays a percent of dependent coverage*

25% Year 1; 50% Year 2; 75% Year 3; 100% Year 4 and after*

2015-2016 Plan Year Premiums (7/1/2015 through 6/30/2016):

Employee Only Cost \$492.67/month (City pays 100% of employee cost)

Employee + Spouse Cost \$1,008.98 - \$492.67 = \$516.31/month

Employee + Children Cost \$932.62 - \$492.67 = \$439.95/month

Employee + Family Cost \$1,511.99 - \$492.67 = \$1,019.32/month

(Employee pays a percent of dependent coverage: 75% Year 1; 50% Year 2; 25% Year 3; 0 after that*)

**Employees and covered spouses must meet certain wellness criteria or contribute 5% of insurance cost*

Payment Summary:

Deductible*	\$2,000 per person / \$4,000 (max) per family**
Emergency Room Copayment	\$150
Office Visit Copayment	\$20 for PPO services
Coinsurance	20% for covered services from PPO providers / 30% for out-of-network
Out-of-Pocket Maximum	\$4,000 per person / \$8,000 (max) per family**
Lifetime Benefits Maximum	\$5,000,000 per person
Prescription Deductible	\$100 per person / \$200 per family
Prescription Copayment	\$8 for Tier 1 (most generic drugs) \$35 for Tier 2 (selected brand name and branded generics) \$50 for Tier 3 (other brand name drugs)

**The City reimburses \$1,500 of the \$2,000 deductible per person, so deductible is actually \$500 / \$1,000*

***Family amounts are reached from amounts accumulated on behalf of any combination of family members*

Delta Dental of South Dakota



City pays 100% of employee coverage*

Family coverage is available, paid by employee

2015 Plan Year - Monthly Premiums:

Employee Only Cost \$39.70 (Effective 1/1/2016) City pays 100% of employee cost.

Employee + Family Cost \$101.60 (less single premium) Employee cost = \$61.90/month

**Employees and covered spouses meet certain wellness criteria or contribute 5% of insurance cost*

Modern Woodman Life Insurance



City pays \$21.66 per month toward life insurance or annuity premiums

AFLAC Supplemental Insurance



Accident, Cancer, Hospitalization, Intensive Care, Short-Term Disability, and Vision Insurance are available at cost through payroll deduction

Note: Benefits provided by the City of Brandon are subject to change – including change in provider, coverage and costs, as well as the addition or discontinuance of certain benefits. January 1, 2016

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Reimbursement Benefits

Deductible Reimbursement (Direct Pay)

The City reimburses up to \$1,500 of your \$2,000 Wellmark deductible (\$3,000/family).

Flex Reimbursement Account – Medical & Child Care

TASC reimburses money you set aside for out-of-pocket medical and child care expenses.



Retirement Benefits

South Dakota Retirement System (SDRS)

The City and City employees each contribute 6% (8% for Police Officers)

SDRS Special Pay Plan – Employee 401(a)

Automatic enrollment with a \$25 per month deduction. Employees can increase or opt out of the plan.



Leave Benefits

Time-off Benefits

- Paid Vacation Accrue 12 days/year
- Paid Sick Leave Accrue 12 days/year
- Paid Holidays Eight paid holidays
- Family & Medical Leave
- Military Leave
- Jury Duty Leave
- Personal Unpaid Leave

Other Benefits

Wellness Incentive

Employees and covered spouses must meet certain wellness criteria or contribute 5% of their health and dental insurance premiums.

Employee Assistance Plan

Free and confidential counseling and/or referral for employees, spouses and dependent children

Vision Discount Available at select providers

Uniform Allowance Available in certain positions

Health Club Membership – Tyron Gym Corporate Discount

Health Club memberships can be 'flexed' only if prescribed by a doctor for specific medical condition

Golf Course Employee Discount

Employees averaging 20 hours+ per week receive free green fees and cart rental (subject to availability)

Worker's Compensation – Insurance Benefits, Inc.

City provides coverage for medical expenses and for loss of wages due to workplace injury and illness