



City Of Panama City Benefit Package 2020 – 2021

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 \$.00 City Pays \$767.59/mo
Total Premium cost for Employee and Spouse =	Employee Pays \$221.04/mo City Pays \$1,079.27/mo
Total Premium cost for Employee and Children =	Employee Pays \$176.16/mo City Pays \$860.09/mo
Total Premium cost for Employee and Family =	Employee Pays \$290.36/mo City Pays \$1,417.62/mo

Blue Options – 5771 (Buy Up Plan)

Total Premium for Employee Only =	Employee Pays \$53.76/mo City Pays \$767.59
Total Premium cost for Employee and Spouse =	Employee Pays \$330.72/mo City Pays \$1,079.27/mo
Total Premium cost for Employee and Children =	Employee Pays \$260.90/mo City Pays \$860.09/mo
Total Premium cost for Employee and Family =	Employee Pays \$434.12/mo City Pays \$1,417.62/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: Florida Blue
Administrator: Florida Combined Life

Total Premium for Employee Only =	Employee Pays	\$0.00
	City Pays	\$23.38/mo
Total Premium cost for Employee and Family =	Employee Pays	\$34.64/mo
	City Pays	\$23.38/mo

Vision Insurance

Effective Date: First of month following 60 days of employment

Carrier: Humana
Administrator: Humana

Total Premium for Employee Only =	Employee Pays	\$5.52/mo
Total Premium cost for Employee and Family =	Employee Pays	\$15.72/mo

FSA - Flexible Spending Account

Eligibility: Plan Year Following 1 year of 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

Insurance Benefit at Separation of Employment

At Termination

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.

At Retirement

Medical/dental may be continued into retirement by paying monthly premiums for self and/or family.

Life Insurance

Coverage: Employee only, in amount equal to annual salary rounded to next highest \$1,000, maximum benefit \$50,000

Cost: **PAID BY CITY**

AD&D Coverage: Provides for amount equal to annual salary rounded to next highest \$1,000 in case of employee's death, in the case of accidental death benefit is double indemnity; in case of dismemberment, benefits payable according to schedule of benefits. Retirees are provided with a \$1,000 life insurance policy.

Short-Term Disability

The City pays for employee Short-Term Disability (STD). The STD policy provides benefits when an employee is unable to work for a short period of time, due to a covered illness or injury up to 26 weeks, paying 60% of wages. The 40% can be made up using available Annual Leave or Sick Leave if available.

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%

Non-sworn employees hired before 01/01/96 are covered under Florida Retirement System.

Annual Leave

Eligibility: Upon successful completion of 6 months	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) 5 - 10 years @ 10 hrs/month = 15 days/year (Maximum accumulation = 360 hours)	10 - 15 years @ 12 hrs/month = 18 days/year (Maximum accumulation = 384 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: 1 st month of employment	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	
Six (6) sick leave days per calendar year may be used for family sick leave	
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 VantageCare, a division of ICMA Retirement Corporation, which manages the plan.

Recognized Holidays

Schedule:

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

To be eligible for holiday pay, the employee must work his/her last full scheduled day prior to the holiday and his/her first full scheduled day immediately following the holiday except when the employee is on approved leave and in paid status.

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.

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
Debora King, HR Specialist	850.872.3009	dking@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 any time 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