



2010 Employee Benefits Summary

The following is a summary of the benefit package for full-time employees of the Town of Superior. The benefit package is available to both the employee and their qualified spouse/dependents except when specified for employee only availability.

Part-time employee benefits include: health, dental, and vision insurance, public transit Reimbursement program, wellness reimbursement program, deferred compensation, voluntary life insurance, Flexible Spending Accounts, vacation leave, medical leave, and holiday pay. Benefits are not available to regular part-time employees until after they have been taken off their six month probation period or to seasonal part-time employees. Benefits are pro-rated at .50 for employees working 24-29 hours/week, and .75 for employees working 30-39 hours/week. Partial benefits are available to part-time employees working 10 – 23 hours/week. For benefit and enrollment information, please contact the Human Resource Analyst.

Medical, Dental and Vision: The Town pays a percentage of each employee’s major medical, dental and vision coverage. Medical and dental coverage is offered by Anthem through the County Health Pool while vision coverage is offered by VSP through the County Health Pool. The percentage is based on the following categories: 100% for employee only, 90% for employee plus one, and 85% for employee plus two or more. Employees have the option to receive \$200 per month in lieu of Medical benefits, if they are able to provide proof of medical coverage.

Medical Coverage	Total Premium	Cost to Employee
Employee only	\$508.00	\$0.00
Employee + One	\$953.00	\$95.30
Employee + 2 or more	\$1,169.00	\$175.35

Dental Coverage	Total Premium	Cost to Employee
Employee only	\$29.90	\$0.00
Employee + One	\$59.75	\$5.98
Employee + 2 or more	\$77.70	\$11.66

Vision Coverage	Total Premium	Cost to Employee
Employee only	\$5.70	\$0.00
Employee + One	\$11.35	\$1.14
Employee + 2 or more	\$14.75	\$2.21

Wellness Reimbursement Plan: The Town provides reimbursement of 50% of expenses up to \$1,300 for the current plan year (January 1, 2010 to December 31, 2010). This covers additional wellness expenses and other supplemental programs for the following: medical, vision, and dental co-pays, massage therapy for medical conditions, prescriptions and other medical expenses, counseling services, smoking cessation, recreation center membership, acupuncture, prepaid legal services, and tuition and textbooks.

Life: The Town provides group term life insurance for an amount of twice the employee salary up to a maximum of \$250,000. For benefit information, please contact the Human Resource Analyst.

Short Term Disability: Short-term disability insurance is provided for employees of the Town. For benefit and enrollment information, please contact the Human Resource Analyst.

Long Term Disability: Long-term disability insurance is provided for employees of the Town. For benefit and enrollment information, please contact the Human Resource Analyst.

Retirement: The Town provides retirement benefits to full-time employees by contributing 15% of the employee salary to a 401A IRA (Individual Retirement Account). This contribution is not deducted from the employee salary but instead is a benefit in addition to the employee salary. The account will be set up through VALIC Retirement. The Town is exempt from Social Security and does not contribute to the program. As of January 1, 2007, any new regular employees will vest at the rate of 20% from the date of hire, 40% after 1 year, 60% after 2 years, 80% after 3 years, and 100% after 4 years.

Deferred Compensation: As an employee of a public agency, you may also elect to enroll in Deferred Compensation. This allows the employee to deduct a fixed amount of tax-free wages into a retirement annuity through VALIC Retirement. For benefit and enrollment information, please contact the Town VALIC Retirement representative or the Human Resource Analyst.

Holidays: The following shall be paid holidays for all regular or other benefited employees: New Year's Day; Martin Luther King Day; President's Day; Memorial Day; Independence Day; Labor Day; Veteran's Day; Thanksgiving Day and the Friday after Thanksgiving; Christmas Eve and Christmas Day. If a holiday falls on a Saturday it will be observed on the Friday before and if it falls on a Sunday it will be observed on the following Monday. Additionally, a floating holiday is allowed to be taken at a time chosen by the employee. The floating holiday must be used during the benefit calendar year or it is forfeited. It must be used as a full day and cannot be taken in increments less than 8 hours.

Vacation: Regular employees shall be entitled to ten (10) days paid vacation per year in consecutive years one through three, fifteen (15) days paid vacation in consecutive years four through seven, and twenty (20) days paid vacation in consecutive years eight and thereafter. Up to twenty (20) days vacation may be carried forward from one year to the next unless a greater accumulation is authorized by the Town Manager and in the Town Manager's case, authorized by the Mayor. First year employees accumulate vacation days on a pro-rata basis of 0.83 vacation days per month.

Medical Leave: Medical leave shall be granted, on a reasonable basis, up to 12 days per year. Medical leave shall include sick days and office leave for medical, dental and vision appointments. Medical leave may also be used to attend to immediate family. In addition, employees are entitled to funeral leave, which is up to 3 days for immediate family members, and 1 day for extended family members. The Town Manager shall have the discretion to grant additional leave as they deem appropriate.

Flexible Spending Account (FSA): Employees can elect at the beginning of the Plan year (January 1) to have a fixed amount withdrawn from their paychecks on a pre-tax basis. This amount is returned to the employee (tax-free) upon presentation of "qualified dependent care and/or uninsured medical expenses". The 50% share of these expenses that have already been reimbursed through the Wellness Plan cannot be again submitted to this Plan.

Public Transit Reimbursement: The Town provides reimbursement of 100% of the expenses associated with using public transportation to commute for work. Employees must pay for the bus or light rail pass and submit the Public Transit Reimbursement form in order to obtain reimbursement.