



## Firefighter Benefit Summary 2019

1. **Retirement (PERA)** – as a full-time employee of the City of Albert Lea, you are automatically a member of PERA (Public Employee Retirement Association) Police & Fire Plan.
  - Employee Contribution – 10.8%
  - Employer Contribution – 16.2%
  - Vesting period-50% after 10 years then 5% each year until fully vested after 20 years
  
2. **Health Insurance:** coverage for you and your eligible dependents starts on the first of the month following your date of hire.
  - Plan 1-Deductible -- \$3,250/\$6,500 HDHP
    - Single coverage -- \$ 94.00      Family Coverage -- \$414.50
  - Plan 2-Deductible -- \$5,000/\$10,000 HDHP
    - Single coverage -- \$ 39.00      Family coverage -- \$231.50
  - Plan 3-Deductible -- \$6,750/\$13,500 MVP
    - Single coverage -- \$ 25.00      Family coverage -- \$165.00
  - Plan 4-Deductible -- \$5,000/\$10,000 ALT
    - Single coverage -- \$ 10.00      Family coverage -- \$100.00

HSA/VEBA contribution of \$1,200 single and \$1,900 family with the opportunity to make an additional \$300 through participation in the wellness program
  
3. **Life Insurance:** \$10,000 provided by the City.
  
4. **Long Term Disability:** 90 day waiting period, 60% of monthly pay up to \$6,000
  
5. **Flexible Benefit Accounts** for both health care and dependent care.
  
6. **Leave Benefits** initially:
  1. Vacation – 12 hrs. per month (336 max)
  2. Sick Leave – 12 hrs. per month (1680 max)
  3. Holiday – 4 shifts of leave per year & 30 hours of regular pay

### Voluntary Plans

- 1) Supplemental Life Insurance (PERA & MN Life).
- 2) Colonial Life – optional employee benefits; life, cancer, medical bridge & short term disability.
- 3) Dental insurance through Delta Dental.
- 4) Deferred compensation (457 plan) -- ICMA-RC or Nationwide (similar to a 401k)
- 5) Identity Theft/Legal Shield Insurance