



# FULL-TIME EMPLOYEE BENEFITS OVERVIEW

This document is designed to provide a brief overview of the benefits offered to full-time employees at the City of Moline. Employee benefits begin the first day of the month after 30 days of employment.

**HEALTH INSURANCE:** The City of Moline pays for 80% of the premiums while the employee pays 20% for both Choice Plus and High Deductible Health Plans. The monthly premiums also include the cost for dental and vision coverages, these benefits are not available a la carte. Our medical plans are self-funded (the City directly pays the claims) with network and claims processed by UMR.

## CHOICE PLUS/PPO

	Emp Premium/Month	Emp Cost/Paycheck
<b>Single</b>	\$144.22	\$72.11
<b>Family</b>	\$376.40	\$188.20

This plan has a \$0 deductible for both single and family coverages. The out of pocket maximum is \$1,500/single and \$3,000/family. Out of pocket maximums are based on a calendar year.

Co-Pays are as follows:

- Wellness visits \$20
- In-network physician office visits \$20
- In-network specialist office visits \$20
- Emergency room services \$140
- UMR virtual visits \$0

Co-insurance in-network is 20%, out-of-network 40%.

Prescription Drugs:

- Generic: \$10
- Brand Name: \$20
- Specialty Drugs: \$40

## HIGH DEDUCTIBLE HEALTH PLAN

	Emp Premium/Month	Emp Cost/Paycheck
<b>Single</b>	\$106.54	\$53.27
<b>Family</b>	\$278.04	\$139.02

This plan has a \$2,500 deductible for single and \$5,000 for family coverages. The out of pocket maximum is \$4,500/single and \$9,000/family. Deductibles and out of pocket maximums are based on a calendar year.

Prescription drugs, office visits and hospital coverage are subject to deductible then co-insurance. Co-insurance in-network is 10%, out-of-network 40%. Wellness visits and wellness testing are covered at 100% and not subject to deductible.

The City contributes \$1,000 for single coverage and \$2,000 for family to an HSA on behalf of the employee.





**DENTAL INSURANCE:** The premiums for dental insurance are included in the health insurance premiums, there is no additional cost. The plan provides cleaning and preventative care at 100%. Basic services such as fillings and root canals are covered at 80%. Major services such as a crown are covered at 50%. This plan has a \$50 deductible and a \$1,000 per person per year limit. Orthodontia coverage is provided at 50% with a \$1,250 lifetime limit per person. Dental insurance is provided through UMR.

**VISION INSURANCE:** The premiums for vision insurance are included in the health insurance premiums, there is no additional cost. The plan provides \$175 reimbursement per person, per year for vision services such as: exams, frames, lenses and contacts. Vision insurance is provided through UMR.

**FLEXIBLE SPENDING ACCOUNT:** The flexible spending account plan is designed to allow employees, each year, to set aside and use pre-tax dollars to pay for eligible medical expenses or childcare expenses on a pre-tax basis. These contributions are paid through payroll deduction with pre-tax dollars.

The City sets the annual maximum that employees can set aside in either of these categories. For 2022, the medical flex spending limit is \$2,650 and \$5,000 for dependent care. Funds are available via a debit card system or through paper claims. FSA funds do not roll over from year to year. Funds not used by the end of the plan year are forfeited.

**HEALTH SAVINGS ACCOUNT:** HSAs are only available to employees enrolled in a high-deductible health plan. The City contributes \$1,000 for single coverage and \$2,000 for family to each employee's HSA that is enrolled in the HDHP; employees can contribute additional funds from their paycheck to their HSA if they choose. The health savings account plan is designed to allow employees to use pre-tax dollars to pay for qualified medical expenses on a pre-tax basis. These contributions are funded through payroll deduction with pre-tax dollars.

The Internal Revenue Service sets the annual maximum that employees can set aside. For 2022, the health savings account limits are \$3,650 for single and \$7,300 for family coverage. Funds are available via a debit card system or a checking account. HSA funds roll over and accumulate year to year if not spent and can carry over into retirement.

**EMPLOYEE ASSISTANCE PROGRAM:** The City offers an Employee Assistance Program (EAP) through New Directions to all regular employees and their immediate families at no cost. The EAP provides free, confidential short term counseling (6 sessions per issue), free 30 min legal consultation, will preparation, work/life referrals and much more! This benefit does not require enrollment and is immediately available. Employees may contact New Directions at 800-624-5544 or by visiting [eap.ndbhj.com](http://eap.ndbhj.com) (Code – COM).

**BENEFIT CHANGES:** The plan year for benefits runs from January 1 to December 31. Annual open enrollment will be held in the fall each year. Since employee benefit costs are funded with pre-tax dollars, the Internal Revenue Service has strict regulations and timelines regarding the types of changes that can be made during the plan year. If you experience a mid-year qualifying event, please see Ashley Kilker as soon as possible.

**ADDITIONAL INFORMATION:** Detailed information on each benefit described and summary plan descriptions for benefit plans are available from Ashley Kilker, Benefits Coordinator, in the Human Resources Office. Additionally, many materials, links, electronic versions of summary plan descriptions are available at <https://moline.il.us/108/Benefits>. These plans are subject to change. Please check with Ashley Kilker at (309)524-2067 if you have questions about eligibility or coverage.

