City of Rapid City  
2020 Benefits Summary

This summary highlights the competitive benefits package offered to eligible benefited employees. Summary plan descriptions and detailed information may be found by visiting the HR SharePoint site.

**Outside of new hire and annual benefits open enrollment timeframes, a qualified life event is required in order to make certain changes to core benefits. Questions? Access detailed plans via the City’s HR SharePoint site or contact Human Resources at 605.394.4136.

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Core benefits – health, dental, vision and Flex

Eligibility for new hires is effective first of month following hire date unless otherwise stated.

Health/Medical Insurance (Wellmark/Blue Cross and Blue Shield)

- Self-funded, PPO (preferred provider organization) plan
- Office Visit Co-Pay: $20
- Deductible per Calendar year: $300 for single or $600 for family
- Virtual visits (Doctor On Demand): $0 co-pay

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>City Pays</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (employee only)</td>
<td>100% ($432)</td>
<td>$0</td>
</tr>
<tr>
<td>Two-party (employee + 1 dependent)</td>
<td>75% ($649)</td>
<td>$216 per month</td>
</tr>
<tr>
<td>Family (employee + 2-3 dependents, max of 4 total)</td>
<td>66% ($877)</td>
<td>$445 per month</td>
</tr>
<tr>
<td>Family plus (employee + 4 or more dependents)</td>
<td>65% ($945)</td>
<td>$512 per month</td>
</tr>
</tbody>
</table>

*Reduced premiums available for benefited City employees who are legally married to each other. Both employees must be benefits eligible and for plan purposes, are considered one-family unit. Other details apply, contact HR for more information.

<table>
<thead>
<tr>
<th>Coverage Tier – 2 City benefited employees</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family (employee + 2-3 dependents, max of 4 total)</td>
<td>$228 per month</td>
</tr>
<tr>
<td>Family plus (employee + 4 or more dependents)</td>
<td>$296 per month</td>
</tr>
</tbody>
</table>

Dental (Delta Dental of South Dakota)

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Dental Base Plan employee cost</th>
<th>Dental Premium Plan employee cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$32.00 per month</td>
<td>$58.18 per month</td>
</tr>
<tr>
<td>Employee + 1 dependent</td>
<td>$63.98 per month</td>
<td>$113.32 per month</td>
</tr>
<tr>
<td>Family</td>
<td>$87.86 per month</td>
<td>$160.10 per month</td>
</tr>
</tbody>
</table>

Vision Care (Avesis)

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Avesis Base Plan employee cost</th>
<th>Avesis Enhanced Plan employee cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$10.14 per month</td>
<td>$13.10 per month</td>
</tr>
<tr>
<td>Employee + 1 dependent</td>
<td>$17.74 per month</td>
<td>$23.24 per month</td>
</tr>
<tr>
<td>Family</td>
<td>$26.35 per month</td>
<td>$34.74 per month</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts - Health and Dependent Care (WageWorks)

- **Healthcare FSA** allows you to pay for qualified out-of-pocket medical, dental and vision expenses on a pre-tax basis, deducted from your paycheck. Save on average 30% on healthcare costs. Use the WageWorks® Healthcare card when you make healthcare-related purchases, such as prescriptions and eye glasses. It’s like a debit card – just swipe and go. Carryover of up to $500 into the next plan year allowed.
  - 2020 healthcare maximum annual contribution of $2,700 per calendar year (set by IRS).
- **Dependent Care FSA** allows you to pay for qualified preschool, summer day camp, before/after school programs and child or elder daycare expenses on a pre-tax basis, deducted from your paycheck. Save on average 30% on dependent care costs.
  - 2020 Dependent Care maximum annual contribution of $5,000 per calendar year (set by IRS).

Life Insurance

**Life and Accidental Death & Dismemberment Insurance** – mandatory (Met Life Insurance Company)

- Coverage options: Single - $35,000 Basic Life and $35,000 Accidental Death & Dismemberment (AD&D)
- 50% of premium is paid by employee & 50% of premium is paid by the City.

<table>
<thead>
<tr>
<th>City Cost</th>
<th>Employee Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3.21 per month</td>
<td>$3.21 per month</td>
</tr>
</tbody>
</table>

**Dependent Life Insurance (Met Life Insurance Company)**

- Optional coverage available: Spouse - $10,000, each Dependent - $5,000. Cost is $0.92 per month.
- Premiums are deducted on an after-tax basis.

Retirement Plans

**South Dakota Retirement System (SDRS)** (mandatory participation and includes City match)

- 401(a) defined benefit pension plan
- Participation required by the State of South Dakota, immediate eligibility
- Class A (Non-public safety) employee contribution of 6% with City match of 6%
- Class B (Public Safety) employee contribution of 8% with City match of 8%
- 3 year contributory vesting schedule

**South Dakota Retirement System Supplemental Retirement Plan (457)** (mandatory automatic enrollment)

- Immediate eligibility & automatic enrollment of $12.50 per pay period
- Opt-out within 90 days of hire by contacting SDRS-SRP directly
- Pre and post-tax contribution options available

**ICMA-RC Deferred Compensation Retirement Plan (457)**

- Administered by ICMA-Retirement Corporation (ICMA-RC)
- Immediate eligibility and only pre-tax contributions are available
- FOP Lodge #2 plan option available (#306491)
City of Rapid City
2020 Benefits Summary

Time Off

Benefited employees accrue paid leave immediately; however, paid leave cannot be used until after 90 calendar days from hire date has been met. *Pro-rated if less than full FTE based on number of hours budgeted for the position.

Annual Paid Leave

Full-time regular employees paid leave accrual schedule

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Bi-weekly accrual amount</th>
<th>Monthly accrual amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of hire – 4 years of service</td>
<td>3.08 hours</td>
<td>6.67 hours</td>
</tr>
<tr>
<td>After 4 years of service – 13 years of service</td>
<td>4.62 hours</td>
<td>10.00 hours</td>
</tr>
<tr>
<td>After 13 years of service – beyond</td>
<td>6.15 hours</td>
<td>13.33 hours</td>
</tr>
</tbody>
</table>

- Fire Department Non-union employees accrue vacation.
- Additional accrual for exempt employees: in addition to the accrual established above, Non-Union full-time regular employees who are exempt from overtime pay may accrue an additional 1.54 hours per biweekly pay period. Complete details listed in the Non-Union Employee Guide.

Personal Holiday

- Non-Union* City employees are granted 1 personal holiday per calendar year and must have reached 90 days of calendar employment by October 15 to be eligible for personal holiday pay. Unused personal holiday does NOT rollover into the next calendar year. *Non-union employees at the Police Department do not receive a personal holiday and instead take Native American Day as a paid holiday. Check appropriate union contract and/or Non-Union Employee Guide for number of personal holidays, if applicable.

Paid Sick Leave

- Sick A leave may be used for illness/sickness of employee. Refer to Non-Union Employee Guide or appropriate union contract for complete details. Short Term Disability applies to employee ONLY.

40-Hour Week Employees

- The City offers a paid sick leave program for eligible employees that works as follows:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Sick leave</th>
<th>Short Term Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>After 90 days employment</td>
<td>15 hours credited</td>
<td>15 hours credited</td>
</tr>
<tr>
<td>91 days – January 1st of following year after hire</td>
<td>5 hours credited per month</td>
<td>5 hours credited per month</td>
</tr>
<tr>
<td>January 1st (1x per year thereafter)</td>
<td>56 hours credited</td>
<td>56 hours credited</td>
</tr>
</tbody>
</table>

Fire Department 56-Hour Week Employees

- Refer to union contract for complete details.

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<th>Years of Service</th>
<th>Sick leave</th>
<th>Short Term Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>After 90 days employment</td>
<td>22.5 hours credited</td>
<td>22.5 hours credited</td>
</tr>
<tr>
<td>91 days – January 1st of following year after hire</td>
<td>7.5 hours credited per month</td>
<td>7.5 hours credited per month</td>
</tr>
<tr>
<td>January 1st (1x per year thereafter)</td>
<td>84 hours credited</td>
<td>84 hours credited</td>
</tr>
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</table>
**City of Rapid City**

**2020 Benefits Summary**

**Paid Holidays**

- Eligibility: Non-Union employees are immediately eligible to use holiday pay.
- Union employees should refer to the applicable union contract for complete details.

**City Hall: 9 Observed Holidays**

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
</tr>
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<tbody>
<tr>
<td>New Year’s Day</td>
<td>Wednesday, January 1, 2020</td>
</tr>
<tr>
<td>Good Friday</td>
<td>Friday, April 10, 2020</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Monday, May 25, 2020</td>
</tr>
<tr>
<td>Independence Day</td>
<td>Friday, July 3, 2020</td>
</tr>
<tr>
<td>Labor Day</td>
<td>Monday, September 7, 2020</td>
</tr>
<tr>
<td>Veterans Day</td>
<td>Wednesday, November 11, 2020</td>
</tr>
<tr>
<td>Thanksgiving Day</td>
<td>Thursday, November 26, 2020</td>
</tr>
<tr>
<td>Day after Thanksgiving Day</td>
<td>Friday, November 27, 2020</td>
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<td>Christmas Day</td>
<td>Friday, December 25, 2020</td>
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**Police: 10 Observed Holidays**

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<td>Friday, July 3, 2020</td>
</tr>
<tr>
<td>Labor Day</td>
<td>Monday, September 7, 2020</td>
</tr>
<tr>
<td>Native American Day (Columbus Day)</td>
<td>Monday, October 12, 2020<strong>Police designated personal holiday.</strong></td>
</tr>
<tr>
<td>Veterans Day</td>
<td>Wednesday, November 11, 2020</td>
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<td>Thanksgiving Day</td>
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**Library: 7 Observed Holidays**

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**Solid Waste: 8 Observed Holidays**

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Additional Benefits

Employee Educational Loan Program
- Details and eligibility information may be found in the Non-Union Employee Guide as well as applicable union contracts.

Employee Assistance Program (Connections, Inc.)
- Immediate eligibility and no cost to employees
- Provides confidential, professional service to help resolve problems that affect personal life and job performance.

Wellness Incentive
- Wellness Incentive: Eligible after 12 consecutive months of service and must be a participant of the City of Rapid City Healthcare Benefit Plan. Sworn Police and Fire Operations employees are NOT eligible to participate. Upon verification and approval, the employee meeting all criteria shall be awarded a payment of $100 per calendar year.
- Wellness screenings: Annual wellness screenings offered at a discounted rate; must be actively enrolled in the City’s group health plan.

AFLAC (American Family Life Assurance Company of Columbus)
- Optional employee-paid supplemental insurance coverage such as accident, cancer, critical care, etc.

Direct Deposit
- Payroll funds are deposited to one checking or savings account of the employee’s choice and direct deposit is mandated for all full and part-time benefited employees.

Pro-rated Benefit Employee Information
- For part-time benefitted employees (working less than an average of 40 hours per week), accruals are pro-rated.

Benefit Partnerships

The City of Rapid City offers its’ employees local and nationwide benefits partnerships – discounts and savings can really add up!

Reduced Recreation Rates - Rapid City Parks and Recreation
- The City and the Parks and Recreation department offer a 50% discount to employees and their immediate family members who participate in the City’s group health plan. Reduced recreation rates/passes are available for City facilities such as aquatics, gym, and golf courses. Current participation forms and rates are available on SharePoint. For questions on passes and usage details, please contact the City Parks and Recreation administration office.
Benefit Partnerships continued

YMCA of Rapid City
- The City is happy to partner with the YMCA of Rapid City to offer City employees the benefit of a corporate discount. The YMCA offers a variety of aquatics and group exercise programs. Contact the YMCA of Rapid City at 605.718.9622 or stop by 815 Kansas City St, Rapid City, SD 57701 for current rates and membership information.

Blue365
- Benefited employees enrolled in the City’s group health insurance plan have access to Blue365 which offers exclusive discounts in addition to wellness products and services. Register for Blue365 at https://www.blue365deals.com/ it’s free and all you need to register is a valid email address and the first three characters of your Wellmark ID number.

MetLife Advantages
- In addition to the Employee Assistance Program offered by Connections, Inc., MetLife offers 24/7 confidential support through LifeWorks. LifeWorks offers self-help resources online on a variety of topics as well as funeral assistance services.

Verizon
- Take advantage of discounts on qualifying plans and features with Verizon. To get started, visit verizonwireless.com/discount-program and follow the prompts.

The contents of this summary are not intended to create an employment contract, either expressed or implied, between the City and any of its employees or potential employees. This benefits summary is provided for general information purposes only. Please refer to City policies, summary plan descriptions, plan contracts, and/or union plan contracts for complete detailed information. The City reserves the right to modify, revoke, suspend, terminate, or change any or all of such plans, policies, or procedures, in whole or in part, at any time, with or without notice. This summary is not intended to be all-inclusive and may vary under existing union contracts.