

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.

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

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

*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.

Coverage Tier – 2 City benefited employees	Employee Cost
Family (employee + 2-3 dependents, max of 4 total)	\$228 per month
Family plus (employee + 4 or more dependents)	\$296 per month

Dental (Delta Dental of South Dakota)

Coverage Tier	Dental Base Plan employee cost	Dental Premium Plan employee cost
Employee only	\$32.00 per month	\$58.18 per month
Employee + 1 dependent	\$63.98 per month	\$113.32 per month
Family	\$87.86 per month	\$160.10 per month

Vision Care (Avesis)

Coverage Tier	Avesis Base Plan employee cost	Avesis Enhanced Plan employee cost
Employee only	\$10.14 per month	\$13.10 per month
Employee + 1 dependent	\$17.74 per month	\$23.24 per month
Family	\$26.35 per month	\$34.74 per month

City of Rapid City

2020 Benefits Summary

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.

City Cost	Employee Cost
\$3.21 per month	\$3.21 per month

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

Years of Service	Bi-weekly accrual amount	Monthly accrual amount
Date of hire – 4 years of service	3.08 hours	6.67 hours
After 4 years of service – 13 years of service	4.62 hours	10.00 hours
After 13 years of service – beyond	6.15 hours	13.33 hours

- 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:

Years of Service	Sick leave	Short Term Disability
After 90 days employment	15 hours credited	15 hours credited
91 days – January 1 st of following year after hire	5 hours credited per month	5 hours credited per month
January 1 st (1x per year thereafter)	56 hours credited	56 hours credited

Fire Department 56-Hour Week Employees

- Refer to union contract for complete details.

Years of Service	Sick leave	Short Term Disability
After 90 days employment	22.5 hours credited	22.5 hours credited
91 days – January 1 st of following year after hire	7.5 hours credited per month	7.5 hours credited per month
January 1 st (1x per year thereafter)	84 hours credited	84 hours credited

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

Holiday	Date
New Year's Day	Wednesday, January 1, 2020
Good Friday	Friday, April 10, 2020
Memorial Day	Monday, May 25, 2020
Independence Day	Friday, July 3, 2020
Labor Day	Monday, September 7, 2020
Veterans Day	Wednesday, November 11, 2020
Thanksgiving Day	Thursday, November 26, 2020
Day after Thanksgiving Day	Friday, November 27, 2020
Christmas Day	Friday, December 25, 2020

Police: 10 Observed Holidays

Holiday	Date
New Year's Day	Wednesday, January 1, 2020
Good Friday	Friday, April 10, 2020
Memorial Day	Monday, May 25, 2020
Independence Day	Friday, July 3, 2020
Labor Day	Monday, September 7, 2020
Native American Day (Columbus Day)	Monday, October 12, 2020**Police designated personal holiday.
Veterans Day	Wednesday, November 11, 2020
Thanksgiving Day	Thursday, November 26, 2020
Day after Thanksgiving Day	Friday, November 27, 2020
Christmas Day	Friday, December 25, 2020

Library: 7 Observed Holidays

Holiday	Date
New Year's Day	Wednesday, January 1, 2020
Memorial Day	Monday, May 25, 2020
Independence Day	Friday, July 3, 2020
Labor Day	Monday, September 7, 2020
Veterans Day	Wednesday, November 11, 2020
Thanksgiving Day	Thursday, November 26, 2020
Christmas Day	Friday, December 25, 2020

Solid Waste: 8 Observed Holidays

Holiday	Date
New Year's Day	Wednesday, January 1, 2020
Good Friday	Friday, April 10, 2020
Memorial Day	Monday, May 25, 2020
Independence Day	Friday, July 3, 2020
Labor Day	Monday, September 7, 2020
Veterans Day	Wednesday, November 11, 2020
Thanksgiving Day	Thursday, November 26, 2020
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City of Rapid City 2020 Benefits Summary

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.

City of Rapid City 2020 Benefits Summary

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.
- Will preparation services offered through www.willscenter.com.

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.***