

# City of Rapid City

## 2021 Benefits Summary

This summary highlights the competitive benefits packages offered to eligible benefited employees. Summary plan descriptions and detailed information may be found by visiting the [Noodle](https://intranet.rcgov.org/Login.po): <https://intranet.rcgov.org/Login.po>

**\*\*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 [Noodle](#) 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) plans
- Office Visit Co-Pay: \$30
- Base Plan Deductible per Calendar year: \$1000 for single or \$2000 for family
- Enhanced Plan Deductible per Calendar year: \$500 for single or \$1000 for family
- Virtual visits (Doctor on Demand): \$0 co-pay

Coverage Tier (Base Plan)	City Premium (Monthly)	Employee Premium (Monthly)
Single	\$454	\$0
Employee + Child(ren)	\$683	\$225
Employee + Spouse	\$886	\$250
Family – 2 Parents + Child(ren)	\$908	\$455

Coverage Tier (Enhanced Plan)	City Premium (Monthly)	Employee Premium (Monthly)
Single	\$554	\$100
Employee + Child(ren)	\$828	\$280
Employee + Spouse	\$1071	\$315
Family – 2 Parents + Child(ren)	\$1107	\$555

#### **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

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### 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 \$550 into the next plan year allowed.
  - 2021 healthcare maximum annual contribution of \$2750 per calendar (set by the 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.
  - 2021 Dependent Care maximum annual contribution of \$5000 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)

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**Time Off**

**Annual Paid Leave**

- Benefited employees shall be entitled to Annual Leave paid at their regular hourly rate of pay. Full-time employees shall accrue Annual Leave as shown below. Part-time benefited employees shall accrue annual leave on a prorated basis. Refer to appropriate union contract and/or Non-Union Employee Guide for complete details.

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 Guide.

**Personal Holiday**

- Non-Union City employees are granted 1 personal holiday per calendar year and must have reached 90 calendar days employment by October 15 to be eligible for personal holiday pay. Exempt employees are immediately eligible for personal holiday pay. Unused personal holiday does NOT rollover into the next calendar year.
- For union employees, refer to appropriate union contract for number of personal holidays, if applicable.

**Paid Sick Leave**

- 40-hour Week Employees: The City offers paid sick leave for eligible employees and eligible employees will accrue 2.16 hours of sick leave per pay period.
- Part-time benefited employees shall accrue a prorated amount of sick leave based on their schedule.
- Refer to Non-Union Employee Guide or appropriate union contract for complete details. Short Term Disability applies to employee ONLY.

**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	22.55 hours credited	22.5 hours credited
91 days – January 1 <sup>st</sup> of following year after hire	7.5 hours credited per month	7.5 credited per month
January 1 <sup>st</sup> (1x per year thereafter)	84 hours credited	84 hours credited

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### 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	Friday, January 1, 2021
Good Friday	Friday, April 2, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Veterans Day	Thursday, November 11, 2021
Thanksgiving Day	Thursday, November 25, 2021
Day after Thanksgiving Day	Friday, November 26, 2021
Christmas Day	Friday, December 24, 2021

### Police: 10 Observed Holidays

Holiday	Date
New Year's Day	Friday, January 1, 2021
Good Friday	Friday, April 2, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Native American Day (Columbus Day)	Monday, October 11, 2021* *Police designated personal holiday.
Veterans Day	Thursday, November 11, 2021
Thanksgiving Day	Thursday, November 25, 2021
Day after Thanksgiving Day	Friday, November 26, 2021
Christmas Day	Friday, December 24, 2021

### Library: 7 Observed Holidays

Holiday	Date
New Year's Day	Friday, January 1, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Veterans Day	Thursday, November 11, 2021
Thanksgiving Day	Thursday, November 25, 2021
Christmas Day	Friday, December 24, 2021

### Solid Waste: 8 Observed Holidays

Holiday	Date
New Year's Day	Friday, January 1, 2021
Good Friday	Friday, April 2, 2021
Memorial Day	Monday, May 31, 2021
Independence Day	Monday, July 5, 2021
Labor Day	Monday, September 6, 2021
Veterans Day	Thursday, November 11, 2021
Thanksgiving Day	Thursday, November 25, 2021
Christmas Day	Friday, December 24, 2021

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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.
- 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 benefitted 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.

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### **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](https://www.blue365deals.com/) 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](http://www.willscenter.com)

#### **Verizon**

- Take advantage of discounts on qualifying plans and features with [Verizon](http://Verizon). To get started, visit [verizonwireless.com/discount-program](http://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.**