

City of Rapid City

2023 Benefits Summary

This summary highlights the competitive benefits packages offered to eligible benefited employees. Summary plan descriptions and detailed information may be found on the City Network by visiting the [Noodle](#):

<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
- Affordable Care Act (ACA) Compliant; preventative costs covered 100%
- All-Inclusive Co-Pays:
 - Office Visit, Chiropractor, and Urgent Care \$30
 - Emergency Room Visit Co-Pay: \$500
- Virtual visits (Doctor on Demand): \$0 co-pay
- Prescription (RX) Coverage: 25% of drug costs
 - \$2,000 Out of Pocket Maximum, different from Health Out of Pocket Maximum

Coverage Tier (Base Plan)	City Monthly Premium	Employee Monthly (Bi-weekly) Premium
Single	\$591	\$0
Employee + Child(ren)	\$887	\$293 (\$145.50)
Employee + Spouse	\$1151	\$325 (\$162.50)
Family – 2 Parents + Child(ren)	\$1180	\$592 (\$296)

- Base Plan Deductible per Calendar year: \$1500 for single or \$3000 for family
- Out of Pocket Maximum per Calendar year: \$3500 for single or \$7000 for family

Coverage Tier (Enhanced Plan)	City Monthly Premium	Employee Monthly (Bi-weekly) Premium
Single	\$520	\$200 (\$100)
Employee + Child(ren)	\$1035	\$405 (\$202.50)
Employee + Spouse	\$1299	\$502 (\$251)
Family – 2 Parents + Child(ren)	\$1356	\$804 (\$402)

- Enhanced Plan Deductible per Calendar year: \$1000 for single or \$2000 for family
- Out of Pocket Maximum per Calendar year: \$2500 for single or \$5000 for family

Wellmark Plan Compare Tool

- To estimate which health plan is best for you and your family, Wellmark has a [Plan Compare Tool](#); follow the prompts on their site, it will estimate the out-of-pocket expenses with and without the cost of premiums to help determine which plan is best for each situation.

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Dental (Delta Dental of South Dakota)

Coverage Tier	Dental Base Plan Employee Cost	Dental Premium Plan Employee Cost
Employee only	\$32.00 per month/\$16.00 bi-weekly	\$ 64.14 per month/\$32.07 bi-weekly
Employee + 1 dependent	\$63.98 per month/\$31.99 bi-weekly	\$124.94 per month/\$62.47 bi-weekly
Family	\$87.86 per month/\$43.93 bi-weekly	\$176.50 per month/\$88.25 bi-weekly

- Base Plan: \$50/person Deductible, 50% coverage for ALL services, \$1500 Benefit year Maximum
- Premium Plan: \$25/person Deductible, 100% Preventative, 80% Basic Restorative, 50% Major Restorative, \$1500 Benefit year Maximum

Vision Care (Avesis)

Coverage Tier	Avesis Base Plan Employee Cost	Avesis Enhanced Plan Employee Cost
Employee only	\$10.14 per month/\$5.07 bi-weekly	\$13.12 per month/\$6.56 bi-weekly
Employee + 1 dependent	\$17.74 per month/\$8.87 bi-weekly	\$23.24 per month/\$11.62 bi-weekly
Family	\$26.35 per month/\$13.18 bi-weekly	\$34.74 per month/\$17.37 bi-weekly

- Base Plan—Yearly Exam \$10 co-pay, Materials \$15 co-pay, Frames- up to \$150 retail, Contact Lenses \$130 allowance
- Enhanced Plan—Yearly Exam \$10 co-pay, Materials \$25 co-pay, Frames- up to \$175 retail, Contact Lenses \$130 allowance

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 \$610 into the next plan year allowed.
 - 2023 healthcare maximum annual contribution of \$3050 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.
 - 2023 Dependent Care maximum annual contribution of \$5000 per calendar year (set by IRS).

Life Insurance (Group Plan)

Life and Accidental Death & Dismemberment Insurance (Met Life Insurance Company)

- Optional coverage available: 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.
- *Life benefits may be opted out of or changed via a paper enrollment form. Changes are subject to eligibility requirements and possibly completing a Statement of Health*

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

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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.
- *Dependent Life benefits may be opted out of or changed via a paper enrollment form. Changes are subject to eligibility requirements and possibly completing a Statement of Health.*

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)

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. 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.

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Personal Holidays

- City employees are granted personal holidays 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.
- Refer to appropriate union contract or bargaining unit 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.
- Fire Department 56-Hour Week Employees: The City offers paid sick leave for eligible employees and eligible employees will accrue 3.24 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.

Paid Holidays

- All employees are immediately eligible for Paid Holidays; dates vary slightly and by department, as the City is 24-hour operations, see charts below:

City Hall & Admin Offices: 9 Observed Holidays

Holiday	Date
New Year's Day	Monday, January 2, 2023
Good Friday	Friday, April 7, 2023
Memorial Day	Monday, May 29, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Veterans Day	Friday, November 10, 2023
Thanksgiving Day	Thursday, November 23, 2023
Day after Thanksgiving Day	Friday, November 24, 2023
Christmas	Monday, December 25, 2023

Library: 8 Observed Holidays

Holiday	Date
New Year's Day	Monday, January 2, 2023
Memorial Day	Monday, May 29, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Veterans Day	Friday, November 10, 2023
Thanksgiving Day	Thursday, November 23, 2023
Day after Thanksgiving Day	Friday, November 24, 2023
Christmas	Monday, December 25, 2023

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Paid Holidays (continued)

Solid Waste: 8 Observed Holidays

Holiday	Date
New Year's Day	Monday, January 2, 2023
Good Friday	Friday, April 7, 2023
Memorial Day	Monday, May 29, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Veterans Day	Friday, November 10, 2023
Thanksgiving Day	Thursday, November 23, 2023
Christmas Day	Monday, December 25, 2023

Police Administration: 10 Observed Holidays

Holiday	Date
New Year's Day	Monday, January 2, 2023
Good Friday	Friday, April 7, 2023
Memorial Day	Monday, May 29, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Native American Day (Columbus Day)	Monday, October 9th, 2023
Veterans Day	Friday, November 10, 2023
Thanksgiving Day	Thursday, November 23, 2023
Day after Thanksgiving Day	Friday, November 24, 2023
Christmas Day	Monday, December 25, 2023

Additional Benefits

Employee Educational Loan Program

- After completion of initial probationary period, the City offers a low interest program to benefited employees for Associate, Baccalaureate, or Postgraduate programs for an accredited educational institution or other college credit that is transferable to one of the South Dakota state-supported colleges, or job-related vocational/technical training.
- Employees may borrow up to \$5,000 at one time.
- A payroll deduction will be established to enable repayment of the balance, with interest, within 24 months of the date of the loan.

Employee Assistance Program (Connections, Inc.)

- Immediate eligibility and no cost to employees and their families.
- Provides confidential, professional service to help resolve problems that affect personal life and job performance.

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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.

WellSteps Employee Wellness Program

- WellSteps offers a wide range of workplace wellness programs and campaigns. WellSteps addresses different health issues and addresses behavior with simple, achievable techniques to better the health of employees. Beyond its proven effectiveness, the programs are fun and enjoyable to be a part of.
- Free for employees to join and follow; prizes are awarded to participants throughout the year.
- Use online or as an app on your smart phone; syncs with most activity trackers, (Apple Watch, FitBit, etc.)
- Major campaigns are organized by the City over the course of the year and can be organized by individuals or teams as desired.

AFLAC (American Family Life Assurance Company of Columbus)

- Optional employee-paid supplemental insurance coverage such as Accident, Cancer, Critical Care, etc.
- Employees receive the highest discounted premiums available.
- Many of their plan's premiums are locked in when you sign up, and won't increase as you age.

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.
- First check is a paper check that is mailed to address on file, (can be held at HR office by request.)
- After verification of account, pay stubs will be emailed to email address provided before Payday. It will be a password protected PDF attachment, the password is set to the last 4 digits of the employee's SSN.
- Mandatory participation in Direct Deposit for all employees to avoid delays and/or missing checks in the mail.

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Other Benefit Partnerships

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

Reduced Parks & Recreation Membership Rates – Rapid City Parks and Recreation

- The City and the Parks and Recreation department offers a 50% discount to all benefited city employees (.75 & FTE), immediate family members of a participating employee, retired city employees under the age of 65, and active city council members.

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

Verizon Wireless

- Take advantage of discounts on qualifying plans and features with [Verizon](https://www.verizon.com). To get started, visit [verizonwireless.com/discount-program](https://www.verizon.com/discount-program) and follow the prompts.

Canyon Lake Activity Center

- City Employees can sign up for the Unlimited Activity Card for \$25/month. Canyon Lake Activity Center will waive your annual membership fee.
- To sign up visit www.CanyonLakeCenter.com/city (payroll deduction is available for monthly membership)

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.**