

City of Breezy Point  
2023 Benefit Summary

Health Insurance – Two HSA eligible plans available from Health Partners

Plan 1: Group rx+ HSA 100% plan after deductible \$2500 single/\$5000 family

- Employee cost share per pay period:
  - o Single: \$26.27
  - o Family: \$60.99

Dental Insurance – \$1000 per year coverage, \$50 deductible per person, \$150 deductible per family. City pays 85% of the cost of coverage.

- Employee cost share per pay period:
  - o Single: \$3.57
  - o Family: \$8.18

Term Life Insurance – \$50,000 coverage paid 100% by the City. Employees have the choice to pay \$16/month for additional coverage through PERA.

ICMA Deferred Compensation – 457 Plan – Pretax income deferral.

Health Care Saving Plan – 1% of gross wage to saving account for health care expenses after retirement. Tax free deduction and tax free when used upon retirement. Contribution percentage grows with years of service in the following manner:

- |                          |    |
|--------------------------|----|
| - 0-4 Years of Service   | 1% |
| - 5-9 Years of Service   | 2% |
| - 10-14 Years of Service | 3% |
| - 15+ Years of Service   | 4% |

PERA – Public Employee Retirement Association – Vested after 5 years. Employee share is 6.5% of compensation and pretax. Employer share is 7.5% of compensation.

Employee Flex Plan – employee paid option to take up to \$3550 pretax to use to qualified health insurance costs. Also available is up to \$5000 for dependent care; AND as Limited Flex /OR – Employee paid HSA- \$3550 single, \$7150 family (over 50 plus \$1000) Federal regulations apply.

Vacation Time

- Year 1 – 80 hours
- Year 2 – 88 hours
- Year 3 – 96 hours
- Year 4 – 104 hours

Year 5 – 112 hours  
Year 6 – 120 hours  
Year 7 – 128 hours  
Year 8 – 136 hours  
Year 9 – 144 hours  
Year 10 – 152 hours  
Year 11+ – 160 hours

Sick Time – 10 (8 hour) days per year

Holidays – 12 paid holidays per year (eleven set days and one floating day)

AFLAC – Employee selected options at employee cost.