

Your Benefits at a Glance Professional Fire Fighters & Paramedics IAFF Local 1842

This is a short guide to the benefit options available to employee of the City of Delray Beach. Additional information regarding the plans described, including any applicable payroll deduction, may be found in the Employee Benefit Guide

Paid Holidays

- New Year's Day
- Martin Luther King Birthday
- President's Day
- Memorial Day
- Independence Day

- Labor Day
- Veteran's Day (shift only)
- Thanksgiving day
- the Friday after (non-shift only)
- Christmas Eve
- Christmas Day

Personal Holiday

1 day per year, employee selection. Available after 6 months of continuous service.

Sick Leave

9.6 hours of Sick Leave is earned each month of service.

Accrual begins upon first day of work
Eligible for use after 6 months of employment
Maximum accumulation 1,120 hour non-shift/ 1,344 hours shift

Vacation Leave

Vacation Leave is earned each month of service

Accrual begins upon first day of work

Available after one year of employment

Maximum accrual is 432 hours shift / 288 hours non-shift

Length of Service 1 to 3 years 1 to 3 years 1 to 3 years 1 to 3 years 1 to 4 hours per month/shift 1 to 5 years 1 to 7 years 1 to 6 hours per month/shift 1 to 10 years 1 to 2 hours per month/shift 1 to 3 years 1 to 4 hours per month/shift 1 to 5 years 1 to 6 hours per month/shift 1 to 10 years 1 to 10 years 1 to 3 years 1 to 6 hours per month/shift 1 to 10 years 1 to 10 years

11 years and over 18 hours per month/shift 12 hours per month/non-shift



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Pension Plan

Benefits vary based on date of hire. Benefits for those hired after October 3, 2016: Normal Retirement Date: earlier of 1) age 55 with 10 years of service, or 2) 25 years of service regardless of age. Normal Retirement Benefit: 2.75% x average monthly earnings (based on highest 5 years out of final 10 years of credited service) x total years of credited service (\$100,000 maximum annual starting benefit). Vesting: 100% after 10 years of service. Employee Contributions: 9.0% of compensation. Early Retirement: not available.

Supplemental Retirement Plans

ICMA-RC 457

Before-tax contributions
You select investment options
You select contribution amount
Portable
Eligible on date of hire

ICMA-RC Roth IRA

After-tax contributions
You select investment options
You select contribution amount
Portable
Eligible on date of hire

Group Health

Coverage is effective on your 31st day of employment.

May elect coverage for your spouse, domestic partner (must be registered with Palm Beach County) and dependent children to age 26.

Employee premiums are before-tax for these benefits.

Choice of three medical plans

Plans are administered by Cigna
Core HMO
Buy-Up HMO
Choice Fund Plan with HRA

Choice of two dental plans

Plans are administered by Solstice Benefits S200B DHMO Plan Custom DPPO Plan

Vision

Plan is administered by EyeMed

Provides coverage for annual, routine, refractive eye examination, frames and lenses



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Short-Term Disability

Provides a weekly benefit of 60% of salary up to \$1,000 per week for any off duty illness or injury

Employee premium based on salary and age

Basic Life and Long-Term Disability

Coverage is provided by the City at no cost to employees.

Basic Life and Accidental Death and Dismemberment

Coverage is effective on your 31st day of employment

Long-term Disability

Provides a monthly benefit of 60% of salary up to \$5,000 per month for any off duty illness or injury

Supplemental Life Insurance

Employee may elect additional life insurance coverage. Employee premiums are in after-tax dollars for these benefits

Life Insurance

Employee 1 to 5 times annual salary Spouse from \$1,000 to \$200,000 Child(ren) \$10,000 for each child.

Supplemental Benefit Programs

Employee premiums are in after-tax dollars for these benefits

Legal

Two options

Legal Club of America

Free and discounted legal care Identify theft solutions

LegalShield with IDShield

Will completed at no cost

Phone calls are answered by an attorney

Credit monitoring and restoration for identify theft victims

Pet Insurance

Provided by Pet Assure

25% Discount through network veterinarians



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PETplus program providing wholesale pricing for pet products and medications

Trustmark

Universal whole life insurance Short Term Disability Critical Illness

Allstate

Supplemental Accident Supplemental Hospital

Employee Assistance Plan

Provided to all employees at no cost

Available 24 hours a day, 7 days a week

All services are confidential

5 counseling and referral sessions per year for each incidence of care Services include

Counseling and referral for mental and nervous or substance abuse

Parenting,

Senior or child care

Legal consultation

Employee Health and Wellness Center

Available to all employee and their dependents (aged 2 and over) enrolled in one of the City's medical plans

No cost for services received at the Center Services include

Annual physicals

Well women exams

Well man exams

Laboratory testing and X-rays

No cost generic medications

Appointments for services can be made online at www.delraycare.com