



EMPLOYEE BENEFITS SUMMARY

MEDICAL INSURANCE – (SELF-INSURED, MEDBEN)

- Benefit year is July 1 through June 30.
- Coverage is effective on the date of hire.
- Employee may purchase levels of coverage: Employee - \$11.54 per pay; Employee + One - \$26.54 per pay; Family - \$34.61 per pay.
- Pharmacy Plan co-pay \$5.00 Generic, 25% cost of Formulary, 25% cost of Drug + \$50 Non-Formulary.
- Changes in coverage only allowed within 31 days of a qualifying event, or during open enrollment each April.
- Spousal Waiver – If employee's spouse is offered a group medical plan, they are not eligible for the City's plan.

FLEXIBLE SPENDING ACCOUNTS

- Employees can elect a pre-tax deduction for childcare and/or eligible medical expenses.
- Debit cards are provided for medical reimbursement accounts.

DENTAL INSURANCE – (SUPERIOR DENTAL CARE)

- Coverage is effective on the date of hire
- Employees may purchase levels of coverage: Employee - \$1.27 per pay; Family - \$3.19 per pay.
- Changes in coverage only allowed within 31 days of a qualifying event, or during open enrollment each April.

VISION INSURANCE – (SELF-INSURED, MEDBEN)

- Coverage is effective on the date of hire.
- Employees may purchase levels of coverage: Employee - \$1.27 per pay; Family - \$3.19 per pay.
- Covers annual eye exams at a \$20 co-pay; frames (\$200 benefit) and lenses (\$150 benefit) every 2 years, contacts (\$100 benefit) every year.
- Changes in coverage only allowed within 31 days of a qualifying event, or during open enrollment each April.

LIFE INSURANCE – (THE STANDARD)

- City pays for \$50,000 term coverage through The Standard.
- Employee has the opportunity to purchase additional term life up to 6 times their annual base salary, not to exceed \$300,000. The coverage amount for your spouse cannot exceed 50% of your additional coverage, and the coverage amount for child(ren) is \$10,000 and cannot exceed 50% of your additional coverage.

VOLUNTARY SHORT AND LONG-TERM DISABILITY – (THE STANDARD)

- Employees can purchase this insurance at the time of hire and/or open enrollment.
- Employees have the opportunity to purchase short-term disability for off-the-job injuries/illnesses at a group rate with premiums paid 50/50 split between the employee and the City.
- Employees have the opportunity to purchase long-term disability for off-the-job injuries/illnesses at a group rate with premiums paid 25/75 split between the employee and the City.

FLORENCE HEALTH & WELLNESS CENTER – ON-SITE HEALTH & WELLNESS CENTER

- The Florence Health & Wellness Center (on-site health & wellness center) is offered to eligible employees and dependents. The center treats both acute and chronic conditions such as the common cold and the flu, high blood pressure, and diabetes. The center also provides annual physicals, health coaching, lab work, and more.
 - No-cost medical care. No deductibles. No copays
 - On-site dispensary with select generic medications. Leave with your medication in hand.
 - Schedule appointments online or by phone.

- Employees, spouses, and dependents 5 years of age and older who are covered under the City of Florence health plan are eligible to receive care. The Florence Health and Wellness Center does not accept patients from the general population.

RETIREMENT PROGRAM

- County Employees Retirement System (CERS)
 - General employee - CERS Non-Hazardous: contributes 6%, unless their CERS membership date is prior to 09/01/2008.
 - Police Officers and Firefighters - CERS Hazardous: Employee contributes 9%, unless their CERS membership date is prior to 09/01/2008.
- CERS is effective on the date of hire.
- Deductions are tax-deferred

DEFERRED COMPENSATION

- Employees can choose to defer part of their income through a payroll deduction by enrolling in either Kentucky Deferred Comp or MissionSquare Retirement.
- Employees in the Tier 2 Non-Hazardous Plan or Tier 3 Cash Balance Plan with CERS will be eligible for up to a 4% match for the first 4% contributed to a Kentucky Deferred Compensation or MissionSquare Retirement account.

HOLIDAYS AND PAID LEAVE

- **Holidays** - The City of Florence observes thirteen paid holidays.
- **Annual Paid Leave (APL)** – APL begins to accrue upon hire and is earned each bi-weekly pay period. Accrual rates vary based on hours worked and years of continuous service.

Years of Continuous Service	37.5 Hrs. / Wk.	40.0 Hrs. / Wk.	Police Department 40 Hrs/Wk (10 Hr Shift)	On 24 / Off 48
Less than 7 Years	5.19	5.54	9.62	13.84
7 to Less than 15 Years	6.63	7.08	11.15	15.69
15 Years or More	8.08	8.62	12.69	17.54

- The maximum amount of paid leave an employee may carry over into the next calendar year is the equivalent of the annual amount accrued for the APL, excluding holiday accruals for employees, those in the Police and Fire Departments, who have holiday hours incorporated into their APL.
- **Sick Leave** – Sick leave begins to accrue upon hire and is earned each bi-weekly pay period. Accrual rates vary based on hours worked.

37.5 Hrs. / Wk.	40.0 Hrs. / Wk.	On 24 / Off 48
3.46	3.69	5.17

- The maximum credited sick time is 487.5 hours for personnel whose schedule is 37.5 hours/week, 520 hours for 40-hour/week employees, and 728 hours for on-24/off-48 shift employees. Employees who have credited sick time over and above the maximum will receive compensation at 50% for hours beyond the maximum as of December 1 of each year.
- **Paid Parental Leave** – The City offers two weeks of paid leave to qualified employees who are expecting a child or for the placement of a child for adoption or foster care.
- **Bereavement Leave** – The City will provide up to 24 hours of paid leave to support employees during the loss of an immediate family member.

EMPLOYEE ENRICHMENT PROGRAM

- The City may reimburse eligible employees for tuition expenses, up to \$5,250 per fiscal year, for approved, job-related courses taken at an accredited college or university.
- Reimbursement is contingent upon successful course completion with a grade of B- or higher.

SENIORITY PAY

- Employees who reach designated tenure milestones with the City of Florence are eligible to receive seniority pay.
- Seniority pay is awarded as an annual benefit and distributed through regular bi-weekly payroll installments.

EDUCATION INCENTIVE

- Education Incentive is available to full-time employees who have attained educational qualifications beyond those required for their current position.
- Education Incentive is awarded as an annual benefit and distributed through regular bi-weekly payroll installments.

Disclaimer: This summary is provided for informational purposes only and does not constitute a contract or guarantee of benefits. For comprehensive details regarding coverage, eligibility, and limitations, please refer to the official plan documents. In the event of any discrepancies between this summary and the personnel policy or plan documents, the official documents will take precedence.