



CITY OF MORGANTOWN BENEFITS FOR CITY EMPLOYEES

Ten paid holidays per year (Civil Service positions may differ)

Paid holiday on all State primary and general elections and City elections

Full-time employees are provided paid vacation which accrues bi-weekly (based on completion of 40 hour work weeks) for a total of 15 days per week for the first two years. Paid vacation days increase with longevity to a maximum of 25 days per year. Civil Service positions start out with 11 days of paid vacation per year during the first two years to a maximum of 21 days per year.

Full-time employees shall accrue 18 days per year of paid sick leave at a rate of 1 ½ days per calendar month

Medical and dental health insurance plan

Medical insurance premiums:

Medical Only-\$7.50 per pay for single coverage

Medical Only- \$24.77 per pay for family coverage

Dental Only- \$2.90 per pay for single coverage

Dental Only- \$4.41 per pay for family coverage

Medical and Dental- \$8.16 per pay for single coverage

Medical and Dental- \$26.93 per pay for family coverage

Insurance Coverage:

Dental coverage is \$1,000 for the year, you are allowed 2 cleanings per year which is covered at 100%. Deductible for dental is \$50 per person, \$150 for a family

In network deductible \$2,000 per participant per calendar year which runs Jan. 1 to Dec. 31, \$3,000 per family. Once three in a family have met deductible that fourth person does not have to meet the deductible. A health reimbursement arrangement of \$1,500 / year per employee will reduce the deductible to \$500 for each participant. Can be used for

medical insurance only (ie., deductibles, co-insurance). The \$1,500 is carried over each year whether you use it or not.

Preferred Provider medical plan. Plan is an 80/20 plan. Plan pays 80% in network and 50% out of network. Once you have met your deductible of \$2,000 and your out of pocket which is \$500 not including the deductible, the plan pays at 100%

Out of network deductible \$4,000 per participant per calendar year, \$6,000 per family per calendar year. Same as above in reference three in a family meeting deductible.

Spousal carve out. 4 questions:

1. Are you married
2. Is your spouse employed
3. Is your spouse eligible for their employer's medical plan
4. Is your spouse required to contribute less than 50% of the total annual premium for single coverage.

If you answer yes to all above questions, a employee's spouse can not be on the City of Morgantown medical insurance plan.

Co pays for prescriptions: \$10 for generic drug, \$20 for preferred drug, or \$50 for non-preferred drug

Flexible spending account can contribute up to \$1,500 for the year and this is deducted from your paycheck. It can be used for anything the insurance does not cover (ie. vision coverage, deductibles, dental coverage that is over the \$1,000 a year). Flex spending you lose if you don't use it.

Employee down payment assistance program: Employees that do not live in the City can apply for \$10,000 toward the down payment for purchasing a home inside the City of Morgantown limits. \$1,000 is forgiven for each year the employee continues to work for the City.

Basic life insurance \$20,000 free of charge and \$20,000 AD&D free of charge

Supplemental life is based on what you select which we offer \$10,000 up to \$40,000 and premium is based on your age

Long term disability insurance- Have to be off 90 days before it starts

Employees hired after January 1, 2011, will not be eligible for health insurance coverage when they retire. They will be able to use the accumulated health reimbursement arrangement money when employee retires to use for health insurance premiums until they reach age 65 and at that time can utilize medicare.

ICMA Tax deferred savings plan

Higher-education reimbursement for instructional material is relevant to improving the employees current position