



THE SUNRISE CITY

FORT PIERCE

HUMAN RESOURCES
DEPARTMENT

Florida

SUMMARY OF EMPLOYMENT BENEFITS

1. There are eleven (11) holidays per year, as listed below and any other days authorized by the City Commission.

New Year's Day
Martin Luther King's Birthday
President's Day
Memorial Day
Independence Day
Labor Day
Veteran's Day
Thanksgiving Day
Day after Thanksgiving Day
Christmas Eve
Christmas Day

2. Authorized overtime shall be at the rate of one and a half times the employee's regular wage rate. Overtime is computed as time worked over family (40) hours in a work week. Holidays are considered time worked in computing overtime.
3. Safety Equipment and devices are provided to employees whose job requires it.
4. On-the-job accidents are covered by Worker's Compensation. Such injuries will be investigated by the **Supervisor and reported to the Risk Manager.**
5. All Full-time Employees scheduled to work at least 30 hours per week receive a \$20,000.00 Life and \$20,000.00 Accidental Death and Dismemberment Insurance.
6. Health insurance coverage is available to employees and dependents at premium cost for major medical. **Eligibility:** Coverage begins on the 1st of the month after sixty (60) days. Employee will have thirty (30) days in which to cover his/her dependents without providing Evidence of Insurability to the insurance company.
7. Dental insurance is available to employees, spouse and dependents at a minimal cost. **Eligibility:** Coverage the 1st of the month after sixty (60) days.
8. Vision Care is available at a minimal cost to employees and family members. **Eligibility:** Coverage becomes effective sixty (60) days after employment.

9. Vacation leave is earned at a rate of twelve (12) days per year for employees who have one (1) year of continuous service but less than five (5) years of continuous service, fourteen (14) days per year for five (5) years of continuous service but less than ten (10) years of continuous service, seventeen (17) days per year for ten (10) years of continuous service but less than fifteen (15) years of continuous service, twenty (20) days per year for fifteen (15) years and over of continuous service, to a maximum of thirty (30) days, payable in cash upon resignation in good standing or retirement. **Vacation may not be used during initial probationary period.** Employees who report directly to the City Manager (Department Directors, Managers, Marketing Specialist, Executive Assistant to City Manager, Deputy City Manager) will receive twenty (20) days per year at the time of appointment, regardless of the number of years of service. The City Manager will receive 23 days per year.
10. Employees taking vacation may advance their next regular pay check, if earned, but only when they use a minimum of eighty (80) hours of vacation leave.
11. Sick leave is earned at the rate of 3.70 hours per pay period which equates to one (1) day per month to an unlimited maximum accrual. Sick leave can be used for personal or immediate family illness. Accrued sick leave may be used after completion of initial thirty (30) days of employment.
12. Funeral leave up to a maximum of three (3) days may be granted for a member of the employee's immediate family.
13. The City of Fort Pierce Retirement and Benefit System is a defined benefit plan covering all municipal employees. All City employees belong to the City's Retirement System upon employment. **Eligibility: General members:** 25 or more years of service regardless of age, or age 60 with **5** or more years of service ~~or (5 or more years of service prior to 10-01-2012).~~ **Police members:** 25 or more years of service regardless of age, or age 55 with 10 or more years of service or (5 or more years of service prior to 10-01-2012).

Benefits vest after eligible years of service. Upon retirement, General members are entitled to an annual retirement benefit, payable for life, of total service times 3.0 percent of final average salary based upon the highest five consecutive years out of the last ten years. The system also provides death and disability benefits.
14. Employees may participate in the Defined Retirement Option Plan (DROP) program. DROP is a payment option within our defined benefit retirement plan that allows an eligible City employee to remain employed but "retire" with respect to the retirement plan. This action is a deferred retirement option. The program provides for continued employment up to a maximum of 60 more months but does not require any definite number of months.
15. The Civil Service Appeals Board is made up of five (5) members: two (2) members appointed by the City Commission, two (2) members elected by members of the Civil Service, and one (1) member appointed by the other four members.
16. There are three (3) Bargaining Unions: City General Employees are represented by the Teamsters Local #769 Union; The Police Sergeants & Lieutenant are represented by the Coast Florida Police Benevolent Association (PBA); and The Police Officers are represented by International Union of Police Associations, AFL-CIO (IUPA).

17. Administrative leave with pay may be granted to various employees to attend conventions, seminars, conferences, and similar affairs, where the purpose has a direct connection to the City, with approval of the Appointing Authority.
18. Employees can Guardians Credit Union and save with good interest and borrow with low charges.
19. The City's Employee Computer Purchase Plan is designed to assist all employees with the purchase and financing of a personal computer so that they can learn and gain experience by working with a personal computer away from the office outside of normal working hours. All regular employees who have completed the initial probationary period are eligible to participate in this Plan.
20. The City's Tuition Reimbursement Plan is designed to assist employees with accredited educational tuition cost at state approved tuition rates for career development and job enhancement with the City. All regular employees who have completed the initial probation period are eligible to participate in the Plan.
21. The City's Wellness Program is designed to assist employees to achieve and maintain a better health plan. All regular employees who have completed the initial probation period are eligible to participate in this program.
22. The City incorporated its Family and Medical Leave Act Policy in order to comply with a federal law passed in February, 1993, to protect the rights of the employer and those employees who meet the FMLA Policy's criteria for up to twelve (12) or twenty-six (26) weeks of job protected leave during a single 12 month period due to a medically certified inability to perform the necessary functions of their job. Under this policy, the City will grant up to 12 weeks (or up to 26 weeks of military caregiver leave to care for a covered service member with a serious injury or illness) during a 12 month period to eligible employees. The leave may be paid, unpaid or a combination of paid and unpaid leave, depending on the circumstances of the leave and as specified in this policy. The Policy requires that eligible employees first use any accrued Sick Leave and then Vacation Leave concurrent with the Family and Medical Leave.
23. Prior credited years of service may be purchased upon re-employment with the City. The ability to purchase such time is only available within 90 days of re-employment.

Dental

*Basic Plan

	<u>Bi-Weekly</u>
-I0 (employee only)-	\$.72
-I1 (w/1 Dependent)	\$1.88
-I2 (w/2 +Dependent)	\$2.97

*High Plan

-I0 (employee only)	\$3.06
-I1 (w/1 Dependent)	\$5.63
-I2 (w/2+Dependent)	\$8.16

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VISION

(Employee paid "voluntary" coverage)

*Employee	\$2.42 bi-weekly
*Employee + Spouse	\$4.54 bi-weekly
*Employee + Child(ren)	\$3.78 bi-weekly
*Employee + Spouse+Child(ren)	\$7.47 bi-weekly

CONTACT INFORMATION

To inquire about the list of network providers, benefits or claims go online to:

*Florida Blue(Health)

www.floridablue.com

<https://gateway.bcbsfl.com/grp/1416> (view detailed benefits)

-Select the tab that says "Your Plan"

-Stroll down the page to open and view each plan.

FLBLUE customer service:1(800)352-2583

2018 Open Enrollment hotline: (800)967-8938

NEW** On-Line Self Enrollment/Service: WWW.benefitsolver.com

*GUARDIAN (DENTAL)

WWW.GUARDIANLIFE.COM OR CALL 1(800)541-7846

*NVA-National Vision Administrators (Vision)

WWW.e-nva.com or call 1 (800) 672-7723

*Health Equity (FSA and HSA)

www.healthequity.com

Bi-weekly Payroll Deductions (effective October 1, 2018)

Health

	General Employees (Non-Police Officers) <u>Bi-weekly Cost</u>	Police Officers <u>Bi-Weekly Cost</u>
<u>*PLAN 5901</u>		
Employee Only	0.00	0.00
Employee +1	129.70	62.15
Employee 2+	210.62	100.92
<u>*PLAN 3359</u>		
Employee Only	20.05	20.05
Employee +1	154.23	110.11
Employee 2+	241.75	176.73
<u>*PLAN 3559</u>		
Employee Only	29.51	29.51
Employee +1	158.41	128.61
Employee 2+	257.22	160.92
<u>*PLAN 0727</u>		
Employee Only	64.49	64.49
Employee +1	228.91	199.12
Employee 2+	349.90	253.60



City of Fort Retirement Plan (Defined Benefit Pension Plan)

As a full time employee your membership in the City's Defined Benefit Pension Plan is mandatory. Defined Benefit Pension plans are the best option for most governmental employees; however, most don't fully understand how they actually work, or benefit them.

How a Defined Benefit Plan Works:

While you are employed, both you and the City contribute towards the pension fund. Employees contribute 5.16% of earnings and the City's contribution is annually determined by an actuary. The actuary monitors the funds to assure the pension fund will be able to provide the lifetime benefit.

Annually, the actuary looks at the entire fund: new hires, employee deaths, disabilities, new retirees, retiree deaths, benefit levels, pay increases, and oodles of data. They advise the City on the percentage of earnings we need to contribute during the year to keep the fund sound.

In good investment markets, the fund earns more so the City contributes less... it's a good thing! However, in poor investment markets, the City is required to contribute more.

What are the benefits to a Defined Benefit Plan?

LIFETIME PENSIONS!

You earn the pension, based on your years of service and earnings - and you receive pension payments from the date of retirement to the date of death.

You can also opt for a pension reduction so that your beneficiary continues to receive a pension benefit at your death. It's definitely a win-win for you, the employee!

How is my benefit calculated?

The plan has three basic factors in the calculation:

1. Multiplier – the City awards a 3% multiplier
2. Years of service (how long you are employed and a member of the plan)
3. Earnings average (final average of highest 5 consecutive years out of the last 10 years of service for General employees and the highest 5 years of the last 10 years for Police and FPUA members)



THE SUNRISE CITY
RETIREMENT BOARD

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For Example: The City offers a 3% multiplier and you retire after 25 years of service, with a \$30,000 final average salary, the pension calculation is:

.03 multiplier

X 25 years of service

X \$30,000 earnings average

\$22,500 annually or \$1,875 monthly (\$22,500 divided by 12)

This means you will get paid 75% of your final average salary. If you work 15 years (satisfying the age requirement) you will get paid 45% of your average salary.

The multiplier is a benefit to you; the longer you work, and the more you earn - the higher the lifetime pension.

The system does have maximum pension benefit caps. If you were hired prior to October 1, 2012, you can receive up to 100% of your final average salary, as long as it does not exceed \$100,000. If hired after October 1, 2012 you can receive up to 75% of your final average salary, not to exceed \$100,000.

When Should I Retire?

This question is answered differently for every employee. When deciding on when to retire consider your Net to Net earnings in retirement versus when you are working. Net to net, NOT gross to gross.

Why? While you are working, the City takes Federal tax, FICA, Union Dues, etc. out of your gross pay. When you retire you will no longer have deductions for FICA, Social Security, union dues, etc.; and because you'll have fewer deductions you could earn equal or more money in retirement.

Just another thing to consider - some City employees who are long term employees could get 100% of "take home pay", even though their pension is 60% of wages.

This is only intended to give you a broad overview of how the Defined Retirement Benefit Plan works. It does not address all of the Plan's provisions; therefore, if you have a specific question relating to yourself, you should obtain and read the Plan Summary document in detail.