

# CITY OF WINCHESTER, KENTUCKY

BENEFITS SUMMARY		EFFECTIVE JULY 2021
<b>Retirement Pension</b>	<p>The City participates in the CERS (County Employee Retirement System), under the KRS (Kentucky Retirement System). Contribution Rates : Employer contribution rates change every year and increased substantially over the past decade. FY2022 rates are:</p> <p>Employer: Non-Hazardous 26.95% Hazardous 44.33%</p> <p>Employee: Non-Hazardous 5% (6% if joined CERS since 9/1/2008)</p> <p>Hazardous 8% (9% if joined CERS since 9/1/2008)</p>	
<b>KY Public Deferred Compensation</b>	<p>Employee contributed plan to 401(k) or 457. Payroll deductions are made from each paycheck</p>	
<b>Health Insurance</b>	<p>Self-insured medical insurance program. Employee premiums are established by the City. The City will pay 93% of the health premium. The employee pays 7% of the health premium. The employee's portion of the premium is deducted from their paycheck each pay period. The payroll deduction is tax deferred. Coverage goes into effect the first day of the month following date of hire. Existing conditions are covered in compliance with State &amp; Federal law. An application must be completed.</p> <p><b><u>Plan Design Overview</u></b></p> <ul style="list-style-type: none"> <li>• \$1,000 annual deductible per covered member up to a maximum of \$3,000 per family in network.</li> <li>• 20% up to the annual maximum out-of-pocket of \$3,000 individual/\$9,000 family (including deductible).</li> <li>• \$20 primary care office visit co-pay, \$35 specialist visit co-pay.</li> <li>• Wellness Exams 100% for covered members if you see an in network provider.</li> <li>• \$750 individual, \$1,500 2-party, \$2,250 family annual HRA to be used for deductible expenses, Tier 2 and Tier 3 prescriptions..</li> <li>• Out-of-network benefits are also available.</li> </ul>	
<b>Pharmaceutical Coverage</b>	<p>3-tier co-pay system</p> <ul style="list-style-type: none"> <li>• \$0 co-pay for covered Over the Counter drugs with prescription.</li> <li>• \$5 co-pay for generic drugs.</li> <li>• 20% co-pay for brand names on the formulary list.</li> <li>• 20%+\$50 co-pay for brand names not on the formulary list.</li> </ul>	
<b>Dental Insurance</b>	<p>The City participates in Anthem Dental Plan. The City will pay 95% of the premium for employee only. The employee may payroll deduct coverage on one member of the family or all members of the family. An application must be completed.</p>	
<b>Life Insurance</b>	<p>The City furnishes life insurance with accidental death and dismemberment at one and one-half times salary up to \$50,000.</p>	
<b>Supplemental Life, AD&amp;D</b>	<p>Available at group rates for employee/spouse/dependents. The Employee may purchase supplemental coverage up to \$100,000 on self, \$100,000 on spouse, and \$5,000 per child. Guarantee Issue amount is \$80,000 on self/\$10,000 on spouse/\$5,000 per child. AD&amp;D is also available.</p>	
<b>Critical Care and Cancer Insurance</b>	<p>Available at group rates for employee/spouse/dependents. Employee paid plan.</p>	
<b>Short/Long Term Disability Insurance</b>	<p>Available at group rates for employee/spouse/dependents. Employee paid plan.</p>	
<b>Workers' Compensation Insurance</b>	<p>Provided by the City.</p>	
<b>Section 125 -Flexible Spending Account</b>	<p>Available in December for the coming year. Accounts available for day care or out-of-pocket medical expenses.</p>	
<b>Vacation Leave</b>	<ul style="list-style-type: none"> <li>• All regular employees accumulate two (2) weeks paid vacation per year.</li> <li>• All Public Safety employees accumulate three (3) weeks paid vacation per year.</li> </ul>	
<b>Paid Holidays</b>	<p>All regular employees receive eleven (11) paid holidays.</p>	
<b>Compensatory Days</b>	<p>All Public Safety employees receive six (6) compensatory days per year.</p>	
<b>Sick Leave</b>	<ul style="list-style-type: none"> <li>• All 40 hour employees accrue eight (8) hours sick time per month.</li> <li>• All 24/48 hour employees accrue twelve (12) hours sick time per month.</li> </ul>	
<b>Pay Increase</b>	<p>An annual pay increase may be approved with the budget if the money is available. 1% longevity pay starts after 4 years and 2% longevity pay starts after 10 years.</p>	
<b>Uniforms</b>	<p>Uniforms are furnished for all Fire, Police, and Public Works employees.</p>	