



Benefits Summary

IAFF EMPLOYEES
2025

Health Insurance

Coverage through Blue Cross/Blue Shield of Illinois is effective on start date.

	Standard Plan	Premium Plan
Employee only	\$0/mo.	\$40.94/mo.
Emp. + Spouse	\$427.86/mo.	\$540.90/mo.
Emp. + Child(ren)	\$351.72/mo.	\$451.74/mo.
Family	\$584.08/mo.	\$743.86/mo.

Waiving Health Insurance: Employees who waive City insurance and carry alternative health insurance may be eligible for a year-end cash bonus equivalent to 20 percent of the per-month cost of single coverage on the employee-only Standard Plan. Employees hired on or before the 15th of the month receive credit for the month of hire.

Dental Coverage

Coverage is through Delta Dental and begins on the first day of the month following hire.

	PPO (Network) Plan	Premier Plan
Employee Only	\$27.67/mo.	\$38.32/mo.
Employee + Spouse	\$55.32/mo.	\$76.64/mo.
Employee + Child(ren)	\$64.11/mo.	\$87.99/mo.
Family	\$105.20/mo.	\$144.59/mo.

Vision Coverage

Coverage is through Dearborn National and is effective on the date of hire.

Dearborn Vision Plan	
Employee Only	\$7.80/mo.
Employee + Spouse	\$14.83/mo.
Employee + Child(ren)	\$15.61/mo.
Family	\$22.95/mo.

City benefits are subject to revision at any time.

Time Off and Leave

Sick Leave

You will start with 96 hours on the first day of employment. After completion of one (1) year of service, sick leave will accrue eight (8) hours per month.

Upon retirement, eligible employees will receive payment for unused sick leave balances at a rate of 50% of your hourly pay.

Kelly Days

All new employees hired between July 1st and December 31st will receive two (2) Kelly Days on their first day; any new employee hired between January 1st and May 31st will receive one (1) Kelly Day. Any new employee hired between June 1st and June 30th will receive zero (0) Kelly Days. New employees will then receive two (2) Kelly Days each year on July 1st.

Kelly Days represent unpaid leave time applied to the annual work schedule of 2,912 hours.

Vacation

Employees who have been employed by the Fire Department for a period of less than one year shall receive one (1) duty day on the first day of full-time employment and accrue one-half (1/2) duty day for each month of employment to a maximum of six (6) duty days. Refer to the IAFF bargaining agreement for accumulation rates after one (1) year of service.

You may carry over and must use 48 hours of accumulated vacation time for up to 90 days past your anniversary date, subject to approval. If you wish to carry over time, you must submit a request in writing to your Division Chief 30 days prior to your anniversary date.

Compensatory (Comp) Time

Employees have the option of receiving compensatory time off for contractual overtime and staffing and emergency callbacks. Compensatory time will be accrued at one and one-half (1.5) times the number of overtime hours worked.

Compensatory time may be accumulated to a maximum of ninety-six (96) hours.

Holidays

For the following nine holidays; eligible employees on a 24/48 schedule will receive an additional 11.2 hours of straight pay, regardless of whether they are scheduled to work:

- New Year's Day
- Martin Luther King, Jr. Day
- Spring Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Christmas Day

Employees on a 40-hour schedule will not be scheduled to work on holidays, and will receive eight (8) hours of straight pay for the holidays listed above, as well as for the Day after Thanksgiving.

Other Leave

Other leave types include Bereavement, Jury, Military, and Training Leave, and duty trades. Family and Medical Leave is available to eligible employees with proper documentation. For more information, please refer to the IAFF contract or contact the Human Resources office.

Income Protection

Dearborn National

All Dearborn products except Basic Life/AD&D coverage are voluntary and paid for by the employee

Basic Life/Accidental Death & Disability (AD&D)

The City provides \$20,000 of term life insurance and Accidental Death & Dismemberment coverage through Dearborn National. Enrollment is automatic and coverage is effective on your start date.

Supplemental Life/AD&D

You may purchase additional Supplemental Term Life insurance for yourself, your spouse, and your dependent children. Semi-monthly premiums are based on your current age and the amount of coverage you choose. This plan offers a guaranteed issue of up to \$225,000 for employees and up to \$50,000 for spouses. Employees selecting an amount less than the maximum can later increase the coverage amounts by \$10,000 during annual open enrollment periods. When you enroll for Supplemental Term Life Coverage, you will also have access to will preparation services.

Short-Term Disability

Voluntary short-term disability plans through Dearborn National pay benefits when sickness or injury prevents you from working full-time. Benefits become payable on the 15th day of an injury or illness, and the maximum benefit period is 11 weeks or until long-term disability begins (whichever is earlier).

Long-Term Disability

Long-term disability insurance allows you to financially protect yourself and your family by providing a convenient, economical way of securing an income while out of work for an extended period from an unexpected accidental injury or illness.

Critical Illness

Being diagnosed with a critical illness can be an overwhelming experience—physically, emotionally and financially. Dearborn's Critical Illness insurance pays cash directly to the insured individual for the unplanned expenses of a critical illness. It works alongside your major medical coverage to help pay for out-of-pocket expenses, such as insurance deductibles, copays, treatment or your day-to-day living expenses.

Accident

Experiencing an accidental injury can be overwhelming—and expensive. Dearborn's Accident insurance provides cash directly to the insured individual for the unexpected costs of an accidental injury. It works alongside your major medical coverage to help pay for out-of-pocket expenses, such as copays, treatment, and more.

Flexible Spending

You can enroll in a Flexible Spending Account (FSA) for health care and/or dependent care. A Health Care FSA can be used to pay for items like visits to the doctor's office, prescription drugs, and dental care and vision care not otherwise covered by a health plan. A Dependent Care FSA uses can be used for qualified dependent care costs like childcare, summer and day camps and care for dependent loved ones who are unable to care for themselves and who live with the participant. FSAs are contributed pre-tax, which reduces your taxable income, and the money in your FSA is also tax-free.

Retirement

Fire Pension

The fire pensions are funded locally. Historically, the City has contributed more than required by law, which means that Urbana's employee pension systems are all solidly funded. The [Firemen's Pension Board](#) manages the Police Pension Fund as prescribed under Chapter 5, Section 3 of the Statutes of the State of Illinois.

MissionSquare (formerly ICMA-RC) Deferred Compensation

In addition to the traditional pension plans, the City sponsors a supplemental retirement plan for benefit-eligible personnel through MissionSquare. The City does not make a contribution to this plan; however, employees may save for retirement by deferring a portion of their wages in this tax-deferred plan. Employees may choose to enroll in a 457 Deferred Compensation Plan and/or a Roth IRA.

Other Benefits

- The Employee Assistance Program provides confidential counseling for employees and their family members at no out-of-pocket expense to the employee. Eligible employees and dependents may receive up to 12 free counseling sessions per year.
- Employees have the option of participating in the Urbana Municipal Employees Credit Union, a member-owned, not-for-profit financial institution dedicated to serving government employees, local employee groups, and their families.
- After satisfactorily completing probation, you will be eligible to receive an annual clothing allowance of \$500.00 per year, subject to applicable taxes.
- Non-probationary employees may also be eligible for annual educational incentive pay and specialty classification pay. Refer to the IAFF bargaining agreement for details.