



# Benefits Summary

AFSCME EMPLOYEES  
2025

## Health Insurance:

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

|                          | Standard Plan | Premium Plan |
|--------------------------|---------------|--------------|
| <b>Employee only</b>     | \$0/mo.       | \$40.94/mo.  |
| <b>Emp. + Spouse</b>     | \$427.86/mo.  | \$540.90/mo. |
| <b>Emp. + Child(ren)</b> | \$351.72/mo.  | \$451.74/mo. |
| <b>Family</b>            | \$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 15<sup>th</sup> 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 |
|------------------------------|--------------------|--------------|
| <b>Employee Only</b>         | \$27.67/mo.        | \$38.32/mo.  |
| <b>Employee + Spouse</b>     | \$55.32/mo.        | \$76.64/mo.  |
| <b>Employee + Child(ren)</b> | \$64.11/mo.        | \$87.99/mo.  |
| <b>Family</b>                | \$105.20/mo.       | \$144.59/mo. |

## Vision Coverage

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

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

*City benefits are subject to revision at any time.*

# Time Off and Leave

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## Sick Leave

You will start with 69 hours on the first day of employment. After completion of one (1) year of service, sick leave will accrue eight (8) hours per month.

An eligible employee who separates in good standing is eligible to receive partial payment for their sick leave balance based on years of continuous service under the following schedule:

| After Years of Service | % of Sick Leave Balance |
|------------------------|-------------------------|
| 10 years               | 10%                     |
| 15 years               | 15%                     |
| 20 years               | 25%                     |
| 25 years               | 30%                     |
| 30 years               | 40%                     |
| 35 years               | 50%                     |

## Vacation

During the first year of service, vacation will accrue at the rate of eight (8) hours per month for the first 10 months, then at the following schedule:

- After 1 year of service: 96 hours
- After 5 years of service: 120 hours
- After 9 years of service: 160 hours
- After 15 years of service: 200 hours

Vacation must be used by your anniversary date or the time is lost. Employees may request to carry over vacation by submitting a written request to the department head at least thirty (30) days before the end of the year in which the vacation is to be taken. For more information, please refer to *Article X – Vacations* in the AFSCME contract. To request a carryover, please refer to the

form titled “Bargaining Unit Vacation Carry-over Request Form” on the internal website on the Human Resources/Forms page or by contacting Human Resources.

## Compensatory (Comp) Time

Employees receive 1.5 hours of Comp. Time for each hour worked over 40 in a workweek instead of overtime pay. For example, if you work 42 hours in a week, this equals 3 hours of comp. time (2 x 1.5).

The maximum accumulation and usage is 120 hours per calendar year (Dec. 1 – Nov. 30). Do not work overtime without pre-authorization.

## Holidays

The City observes the following 12 holidays; eligible employees receive eight (8) hours of pay for each holiday. The City shall determine the actual day on which holidays are to be celebrated.

- New Year’s Day
- Martin Luther King, Jr. Day
- Spring Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veteran’s Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

## Other Leave

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

# Income Protection

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## **IMRF**

As a member of the Illinois Municipal Retirement Fund (IMRF), your benefits include disability protection should you become disabled while you are an IMRF member. IMRF provides two types of disability benefits: temporary and total/permanent.

## **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 15<sup>th</sup> 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.

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## Flexible Spending

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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

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### IMRF Pension

Retirement benefits are provided by the Illinois Municipal Retirement Fund (IMRF) and are a defined benefit plan, which means that once you are vested and eligible to retire, your pension is paid as long as you live. Contributions are made by both the City and the employee. Employees who do not vest may withdraw their own contributions upon separation.

### 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

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- 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.