



Benefits Summary

50% PART-TIME EMPLOYEES
(20-29 HOURS PER WEEK)

2025

Health Insurance:

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

	Standard Plan	Premium Plan
Employee only	\$347.22/mo.	\$410.14/mo.
Emp. + Spouse	\$1,111.14/mo.	\$1,267.43/mo.
Emp. + Child(ren)	\$972.24/mo.	\$1,111.55/mo.
Family	\$1,736.14/mo.	\$1,968.85/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. For the 2025 plan year, 50% part-time employees are eligible for a cash bonus of **\$96.08 per month**. 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.

	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

Leave is accrued, advanced, approved, and used in accordance with applicable laws, policies and procedures. Details concerning policies and procedures are available in the City's Policy and Procedures Manual, department policies, and through supervisors and the Human Resources office.

Vacation

Vacation is advanced for the upcoming year upon hire and on each eligible anniversary.

50% Part-Time Employees	
During 1st year of service	4 hours /mo. for the first 10 months.
After completion of one (1) year of service	48 hours
After completion of five (5) years of service	60 hours
After completion of nine (9) years of service	80 hours
After completion of 15 years of service	100 hours

For more information on vacation use and carryover requests, please refer to City Policy 3.1A and the form titled "Non-Bargaining Unit Vacation Carry-over Request Form" on the internal website under the Human Resources/Forms page or by contacting Human Resources.

Sick Leave

50% part-time employees start with 35 hours on the first day of employment. After completion of one (1) year of service, sick leave will accrue six (4) hours* per month.

Eligible employees who separate in good standing will receive partial payment for not utilizing sick leave during their employment.

*If your balance is less than 300 hours, you will accrue the listed hours per month. If your sick leave balance reaches 300 hours, you will become eligible to deposit part of your sick leave accrual dollar amount into a Retirement Health Savings account. Additional information about RHS accounts can be found in the Retirement section.

Holidays

50% part-time employees are eligible for the paid holidays listed below at a rate of 4 hours of pay per holiday. The City shall determine the actual day on which holidays are to be celebrated.

<u>PAID HOLIDAYS</u>		
New Year's Day	Independence Day	Day after Thanksgiving
Martin Luther King, Jr. Day	Labor Day	Christmas Eve
Memorial Day	Veterans Day	Christmas Day
Juneteenth	Thanksgiving Day	Floating Holiday

50% part-time employees who follow the City holiday schedule are also eligible for one floating holiday per year. Accrual of floating holiday hours during the first year of employment will be pro-rated as follows:

50% FLOATING HOLIDAY ACCRUAL

Start Date	Hours Accrued
Jan 1 – Mar 31	4
Apr 1 – Jun 30	3
Jul 1 – Sep 30	2
Oct 1 – Dec 31	1

Income Protection

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.

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Supplemental Life/AD&D

You may purchase Supplemental Term Life insurance for yourself, your spouse, and your dependent children. 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 increase the coverage amounts by \$10,000 during annual open enrollment periods.

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

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 copays, treatment or your day-to-day living expenses, such as copays, treatment, and more.

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.

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

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.

Sick Leave Payments

An eligible employee who separates in good standing will receive payment for not utilizing sick leave during their employment. There are two schedules for a cash payment for unused sick leave: one schedule for employees who are enrolled in the City's RHS plan and one for employees who are not.

Years of Service	Not enrolled in RHS	Enrolled in RHS
10 years of service	10% of sick leave balance	--
15 years of service	15% of sick leave balance	5% of sick leave balance
20 years of service	25% of sick leave balance	15% of sick leave balance
25 years of service	30% of sick leave balance	20% of sick leave balance
30 years of service	40% of sick leave balance	30% of sick leave balance
35 years of service	50% of sick leave balance	40% of sick leave balance

Retirement Health Savings (RHS) Accounts

If your sick leave balance reaches 300 hours, a portion of your sick leave accrual dollar amount will be deposited into a Retirement Health Savings account. Each July, the City contributes one percent of your annual salary into your account(s) at ICMA-RC. Your contributions and interest earned in your accounts are tax-free for qualified medical care costs. The City will also make a payment of 20% of your accrued sick leave balance into your accounts when you leave employment; this is in addition to any cash payment you may also receive, based on your years of service (as described above).

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.

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