

CITY OF LOCK HAVEN POLICE BENEFITS
(FULL TIME OFFICERS ONLY)

A) HOSPITALIZATION/MEDICAL COVERAGE:

- 1) Hospitalization and major medical insurance in the form of a PPO Plan through Highmark Blue Cross Blue Shield is provided by the Pennsylvania Municipal Health Insurance Cooperative (PMHIC). This is a high deductible HRA Plan, with the City paying the deductible amounts.
- 2) Dental insurance coverage is provided by a United Concordia Plan.
- 3) City will provide coverage for employee and all eligible dependents.
- 4) Coverage begins 60 days from date of hire.
- 5) Employees are required to pay towards the total health insurance and dental insurance premium as a payroll deduction in the following amounts:

2015	-	4 1/2% of Premium	Individual Coverage - \$42.10/Month
			All Other Coverage - \$95.52/Month
2016	-	5% of Premium	
2017	-	5.75% of Premium	

B) MEDICAL REIMBURSEMENT:

Maximum of \$450/Year paid upon submission of receipts for non-covered medical, eye, dental, or prescription costs. Coverage begins 60 days from date of hire.

- C) POST RETIREMENT HEALTH CARE: Provided for retired officers upon retirement and reaching age 50. Retiree to pay \$40/Month towards premium costs.

D) LIFE INSURANCE:

(Employee Only) \$50,000/Year Term Life Insurance. Coverage begins 60 days from date of hire.

E) SICK LEAVE:

Employee receives twelve (12) days per calendar year. Maximum accumulation is 200 days.

- F) PAID HOLIDAYS: (11) New Year's Day

President's Day
 Good Friday
 Easter
 National Peace Officers Day (May 15th)
 Memorial Day
 Independence Day
 Labor Day
 Veteran's Day
 Thanksgiving Day
 Christmas Day

G) OPTIONAL HOLIDAYS: (4) Employee's choice.

H) VACATION SCHEDULE - POLICE OFFICERS: (Full Time)

First Year	Pro-Rated
1-5 Years	16 Days Per Year
6-10 Years	19 Days Per Year
11-15 Years	21 Days Per Year
16-20 Years	23 Days Per Year
Over 20 Years	27 Days Per Year

I) BEREAVEMENT LEAVE:

<u>Relationship</u>	<u>Days</u>
Parent or Step-Parent	5
Spouse, Children, or Step Children	5
Sisters, Brothers, Step Brothers or Step Sisters	3
Father or Mother-In-Law, Grandparents or Grandchildren	3

J) MILEAGE: (CURRENT IRS RATE).

K) CREDIT UNION: City participates in Pennsylvania State Employees Credit Union (PSECU) and provides for payroll deductions as requested by the Employee. Direct deposit available.

L) PROBATION PERIOD: New employees will serve a 12 month probationary period from completion of MPOETC training and certification.

M) FLEXIBLE SPENDING PLAN (SECTION 125): Wage Works Resources provides pre-tax plan for child care expenses, medical expenses, and supplemental life insurance.

N) DIRECT DEPOSIT: Employee may have checks deposited directly in bank of his choice.

O) RETIREMENT BENEFITS: Mandatory participation in Police Pension Fund.

Employee contribution – 1% of W-2 salary, plus ½% of base salary per pay period for widow and spouse plus \$1.00/month for service increment.

Employee is vested after 12 years service. Normal retirement is at 20 years of service.

Benefits are not payable until retiree reaches 50 years of age.

Benefit calculation at normal retirement - 50% of highest annual gross salary within last 3 years of employment, plus service increment up to \$100/month.

- P) RETIREMENT: Retirement is mandatory at age 65.
- Q) LONGEVITY - After attaining 3 years of service an annual longevity payment is made at \$100/year of service, capped at \$2,000.00.
- R) FITNESS CENTER: - The City will pay one-half (1/2) of the annual fee for membership at the designated fitness center.

NOTE: This document is a summary only. Refer to adopting ordinances and contracts for details, limits, etc.