

**CITY OF LOCK HAVEN EMPLOYEE BENEFITS**  
**(ADMINISTRATIVE & NON-UNION EMPLOYEES)**

A) **HOSPITALIZATION/MEDICAL COVERAGE:** (FULL TIME EMPLOYEES ONLY)

- 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 as of 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 during calendar year 2014:

a) Employees hired prior to July 7, 2005:

\$50/Month

b) Employees hired after July 7, 2005:

Individual Coverage -	\$50/Month
Husband & Wife Coverage -	\$130/Month
Parent & Child Coverage -	\$130/Month
Parent & Children Coverage -	\$130/Month
Family Coverage -	\$130/Month

B) **MEDICAL REIMBURSEMENT:**

- 1) Full Time Employees – Maximum of \$275/Year paid upon submission of receipts for non-covered medical, eye, dental, or prescription costs. Coverage begins upon end of probation period.
- 2) Part Time Employees – Maximum of \$137.50/Year paid upon submission of receipts for non-covered medical, eye, dental, or prescription costs.

C) **LIFE INSURANCE:** (Employee Only)

- 1) Full Time - \$25,000/Year Term Life Insurance.
- 2) Part Time - \$15,000/Year Term Life Insurance

Coverage begins upon completion of the probationary period.

D) **SICK LEAVE:**



- I) MILEAGE: (CURRENT IRS RATE).
- J) CREDIT UNION: City participates in Pennsylvania State Employees Credit Union (PSECU) and provides for payroll deductions as requested by the Employee. Direct deposit available.
- K) PROBATION PERIOD: New employees and promoted employees, will serve a ninety (90) day probationary period. Sick leave and vacation are earned from date of hire, but may not be taken during probation period.
- L) FLEXIBLE SPENDING PLAN (SECTION 125): Wage Works Resources provides pre-tax plan for child care expenses, medical expenses, and supplemental life insurance.
- M) RETIREMENT BENEFITS: Mandatory participation in City Employees Retirement Fund (C.E.R.F.) (Full Time employees only).

Employee contribution - 6% of earnings per pay period.

Employee is vested after 10 years service.

Benefit calculation at retirement - 1.8% of average gross monthly earnings for best five (5) consecutive years of the last ten (10) years immediately prior to retirement multiplied by Participants' years of service.

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