



Summary of Benefits 2022

The document provides a brief overview of benefits. Click on the links below for more detailed information.

- [Benefits Highlight Book](#)
- [IAFF Agreement](#)
- [FOP Agreement](#)
- [FOP Supervisor Agreement](#)
- [CWA Agreement](#)
- [Employee Wellness Page](#)
- [Pension Summary](#)

Benefit Type	Description of Benefit & Eligible Employees	Cost Per Month
HEALTH INSURANCE Effective 1 st of month following month of hire	Applies to: Permanent employees working an annual average of 30 hours or more per week. Provided by Cigna, Open Access Plus Plan Care can be obtained by in-network or non-network provider Selection of primary care physician not necessary Dual Coverage: When an employee and their spouse or domestic partner are both eligible for health insurance, family coverage is offered at no cost.	Employee and Employer Paid (Optional) You Pay: Employee Only \$0.00 Employee + 1 Dep \$331.76 Employee + Family \$696.78 Dual Coverage \$0.00 *See Benefits Highlight Book
DENTAL INSURANCE Effective 1 st of month following month of hire	Applies to: Full-time permanent employees Provided by Cigna or Sun Life	Employee Paid (Optional) - Cost based on plan selected and number of people covered *See Benefits Highlight Book
VISION INSURANCE Effective 1 st of month following month of hire	Applies to: Full-time permanent employees Provided by Humana Vision Plan	Employee Paid (Optional) - Cost based on plan selected and number of people covered *See Benefits Highlight book
AFLAC Effective 1 st of month following month of hire	Applies to: Full-time permanent employees Income Protection Plans such as cancer, accident, short-term disability, intensive care, supplemental dental, special events, hospital, etc.	Employee Paid (Optional) - Cost based on coverage elected *See Benefits Highlight Book
FLEXIBLE SPENDING ACCOUNTS Effective 1 st of month following month of hire	Applies to: Full-time permanent employees Medical Reimbursement - yearly maximum \$2,850.00 Dependent Care - yearly maximum \$2,500 if filing married and separate tax returns/\$5,000 if single or filing joint tax return	Employee Funded (Optional) – Based on amount elected *See Benefits Highlight Book
EMPLOYEE ASSISTANCE PROGRAM	Applies to: All permanent employees; retirees who participate in the city's health plan; and dependents of employees who participate in the city's health plan Voluntary, confidential program offering free counseling, legal assistance, financial guidance, and more.	Employer Paid *See Benefits Highlight Book
WELLNESS	Free access to all permanent employees and any dependents enrolled in the City's health insurance plan to any City recreational facility. Other seasonal programs offered, including monetary reward incentives.	Employer Paid, taxable benefit *See Benefits Highlight Book



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EMPLOYEE HEALTH CENTER Effective 1 st of month following month of hire	Applies to: All employees, retirees, and eligible dependents enrolled in the City's health insurance plan Provides care for non-emergency illnesses, flu shots, free prescription medications and other services.	Employer Paid *See Benefits Highlight Book
DISABILITY INCOME Effective 90 days after hire	Applies to: Full-time unclassified SAMP employees (not in City Pension Plan) Long-Term (LTD) - 60% of monthly salary, up to a max of \$5k/month	Employer Paid
LIFE INSURANCE Effective 1 st of month following month of hire	BASIC LIFE Full-time CWA- 1.5 times employee's annual base salary up to a maximum of \$50,000 benefit Full-time FOP and IAFF- \$2,500 benefit Full-time SAMP Employees- \$2,500 benefit plus 1X employee annual base salary Full-time SAMP Employees Only, Voluntary Supplemental Employee Life: Employee may elect the lesser of \$500,000 or 5X basic annual salary, up to \$150,000 guaranteed issue at time of initial eligibility.	Basic: Employer Paid, taxable for coverage over \$50k Voluntary Supplemental: Employee Paid (Optional). Cost based on age and amount of coverage. *See Benefits Highlights Book
CITY OF CLEARWATER EMPLOYEES' PENSION PLAN	As provided in ordinance in effect at time of retirement. Mandatory participation for those eligible (full-time classified non-hazardous, all hazardous). New hazardous duty employees contribute 10% of earnings pre-tax, earn a benefit 2.75% of pensionable earnings per year, 100% vested at 10 years. New non-hazardous duty employees contribute 8% of earnings pre-tax, earn a benefit 2% of pensionable earnings per year, 100% vested at 10 years.	Employer and Employee Paid *See Benefits Highlight book *See Pension Summary
401(A) MONEY PURCHASE PLAN	Provided by MissionSquare Applies to: Full-time unclassified employees (not in City Pension Plan) City contribution per ordinance is 8% of earnings. Immediate vesting. No employee contribution.	Employer Paid
DEFERRED COMPENSATION 457(K)	Provided by MissionSquare Applies to: All permanent full-time and part-time employees Employees are able to make contributions no minimum required. Contributions can be a dollar amount or a percentage of earnings. Total annual contribution not to exceed \$20,500. Exceptions if 50 years of age or older. Pre-tax or Roth options available	Employee Paid (Optional) *Available upon hire



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SICK	<p>12 days per year for CWA, FOP and Classified SAMP employees, accrued hourly.</p> <p>10 days per year for Unclassified SAMP employees, accrued hourly.</p> <p>IAFF accruals based on biweekly schedule, per IAFF contract.</p>	<p>Employer Paid</p> <p>*See applicable bargaining agreement</p>
HOLIDAYS	<p>CWA, Permanent SAMP Employees: 11 days each year</p> <p>3 Floating Holidays (available after January 1) Prorated in first year depending on hire date; must be employed 60 days before use.</p> <p>IAFF and FOP follow their individual contract agreements.</p>	<p>Employer Paid</p> <p>*See applicable bargaining agreement</p>