



# Summary of Benefits 2024

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
<b>HEALTH INSURANCE</b> Effective 1 <sup>st</sup> 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)  <b>You Pay:</b> Employee Only \$0.00 Employee + 1 Dep \$385.33 Employee + Family \$800.02 Dual Coverage \$0.00  *See Benefits Highlight Book
<b>DENTAL INSURANCE</b> Effective 1 <sup>st</sup> 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
<b>VISION INSURANCE</b> Effective 1 <sup>st</sup> 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
<b>AFLAC</b> Effective 1 <sup>st</sup> 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
<b>FLEXIBLE SPENDING ACCOUNTS</b> Effective 1 <sup>st</sup> of month following month of hire	Applies to: Full-time permanent employees  Medical Reimbursement - yearly maximum \$3200.00 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
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	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
<b>WELLNESS</b>	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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<b>EMPLOYEE HEALTH CENTER</b> Effective 1 <sup>st</sup> 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
<b>DISABILITY INCOME</b> Effective 90 days after hire	<b>Applies to: Full-time unclassified SAMP employees (not in City Pension Plan)</b> Long-Term (LTD) - 60% of monthly salary, up to a max of \$5k/month	Employer Paid
<b>LIFE INSURANCE</b> Effective 1 <sup>st</sup> of month following month of hire	<b>BASIC LIFE</b> <b>Full-time CWA-</b> 1.5 times employee's annual base salary up to a maximum of \$50,000 benefit  <b>Full-time FOP and IAFF-</b> \$2,500 benefit  <b>Full-time SAMP Employees-</b> \$2,500 benefit plus 1X employee annual base salary  <b>Full-time SAMP Employees Only, Voluntary Supplemental Employee Life:</b> Employee may elect the lesser of \$500,000 or 5X basic annual salary, up to \$150,000 guaranteed issue at time of initial eligibility.	<b>Basic:</b> Employer Paid, taxable for coverage over \$50k  <b>Voluntary Supplemental:</b> Employee Paid (Optional). Cost based on age and amount of coverage.  *See Benefits Highlights Book
<b>CITY OF CLEARWATER EMPLOYEES' PENSION PLAN</b>	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.  Non-hazardous duty employees (hired prior to 1/1/2013) contribute 8% of earnings pre-tax, earn a benefit 2.75% of pensionable earnings per year, 100% vested at 5 years.  New non-hazardous duty employees (hired 1/1/2013 – 10/1/2022) contribute 8% of earnings pre-tax, earn a benefit 2% of pensionable earnings per year prior to 10/1/2022 and 2.50% of pensionable earnings per year after 10/1/2022, 100% vested at 5 years.  New non-hazardous duty employees (hired after 10/1/2022) contribute 8% of earnings pre-tax, earn a benefit 2.5% of pensionable earnings per year, 100% vested at 5 years.	Employer and Employee Paid  *See Benefits Highlight book *See Pension Summary
<b>401(A) MONEY PURCHASE PLAN</b>	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



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<b>DEFERRED COMPENSATION 457(K)</b>	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 \$23,000. Exceptions if 50 years of age or older. Pre-tax or Roth options available	Employee Paid (Optional) *Available upon hire																																							
<b>TUITION REIMBURSEMENT</b> Upon completion of six months of satisfactory performance.	CWA: up to \$2500 per year IAFF & FOP: up to \$2000 per year Full-time SAMP: up to \$2000 per year																																								
<b>MILEAGE REIMBURSEMENT</b>	Rate per City ordinance for business related travel in personal vehicle.	Employer paid																																							
<b>CITY/COUNTY EMPLOYEES CREDIT UNION</b>	Banking services provided including checking, savings, and Christmas club accounts, loans, CDs, etc. Deposits can be made through payroll deduction.																																								
<b>DIRECT DEPOSIT</b>	Net pay deposited into banking institution(s) of your choice																																								
<b>VACATION</b>	<p>SAMP employee first year accrual is 15 days and increases to a maximum of 20 days per year after 7 years of service, accrued hourly.</p> <p><b>Permanent SAMP:</b></p> <table border="1" data-bbox="505 1119 1214 1392"> <thead> <tr> <th>Years of Service</th> <th>Accrual per hour</th> <th>Days</th> </tr> </thead> <tbody> <tr> <td>0 to 2</td> <td>0.0577</td> <td>15</td> </tr> <tr> <td>3</td> <td>0.0616</td> <td>16</td> </tr> <tr> <td>4</td> <td>0.0654</td> <td>17</td> </tr> <tr> <td>5</td> <td>0.0693</td> <td>18</td> </tr> <tr> <td>6</td> <td>0.0731</td> <td>19</td> </tr> <tr> <td>7 and over</td> <td>0.077</td> <td>20</td> </tr> </tbody> </table> <p><b>Full-time Fire SAMP, at 112 hours biweekly:</b></p> <table border="1" data-bbox="505 1461 1214 1692"> <thead> <tr> <th>Years of Service</th> <th>Accrual per hour</th> <th>Days</th> </tr> </thead> <tbody> <tr> <td>0 to 2</td> <td>0.0577</td> <td>7</td> </tr> <tr> <td>3</td> <td>0.0659</td> <td>8</td> </tr> <tr> <td>4 – 5</td> <td>0.0742</td> <td>9</td> </tr> <tr> <td>6</td> <td>0.0825</td> <td>10</td> </tr> <tr> <td>7 and over</td> <td>0.0907</td> <td>11</td> </tr> </tbody> </table> <p>CWA employees' first year accrual is 15 days and increases to a maximum of 20 days after 7 years of service. *</p> <p>FOP employees' first year accrual is 80 hours and increases to a maximum of 168 hours per year after 20 years of service. *</p>	Years of Service	Accrual per hour	Days	0 to 2	0.0577	15	3	0.0616	16	4	0.0654	17	5	0.0693	18	6	0.0731	19	7 and over	0.077	20	Years of Service	Accrual per hour	Days	0 to 2	0.0577	7	3	0.0659	8	4 – 5	0.0742	9	6	0.0825	10	7 and over	0.0907	11	Employer Paid
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Benefit Type	Description of Benefit & Eligible Employees	Cost Per Month
	<p><b>IAFF</b> employees are granted vacation annually based on years of service and scheduled weekly hours. First-year employees will receive a set prorated amount of hours which will increase based on years of service. *</p> <p>*Schedule of accrual rates are found in the CWA, FOP and IAFF Agreements</p>	<p>*See applicable bargaining agreement</p>
<b>SICK</b>	<p>12 days per year for <b>CWA, FOP</b> and <b>Classified SAMP</b> employees, accrued hourly.</p> <p>10 days per year for <b>Unclassified SAMP</b> employees, accrued hourly.</p> <p><b>IAFF</b> accruals based on biweekly schedule, per IAFF contract.</p>	<p>Employer Paid</p> <p>*See applicable bargaining agreement</p>
<b>HOLIDAYS</b>	<p><b>CWA, Permanent SAMP Employees:</b> 11 days each year  <b>3 Floating Holidays</b> (available after January 1) Prorated in first year depending on hire date; must be employed 60 days before use.</p> <p><b>IAFF</b> and <b>FOP</b> follow their individual contract agreements.</p>	<p>Employer Paid</p> <p>*See applicable bargaining agreement</p>