

2025 City of Worthington Employee Benefits

Insurance

PEIP Health Insurance – HSA insurance. Single employee, zero premium; Family \$510.04/month premium, Single + 1 (either spouse or 1 child) \$383.34/month premium

Life Insurance (New York Life): **Mandatory-city pays premium**

Employer pays for \$25,000 policy on Employee

Employer pays for \$2,000 policy on Dependents/Spouse

Optional- Voluntary Group Life at employee expense

NCPERS: **Optional** life insurance, \$16.00/month, decreasing term

Long Term Disability(New York Life) **Mandatory-city pays premium**. Pays after 90 days off work and certified disabled , 2/3 wages (up to \$9,500/month)

Ameritas - Optional Vision and Dental Insurance coverages at employee expense

Colonial Life -Additional **optional** insurance (Short-term Disability, Accident Care, Cancer Assist, Critical Illness, Medical Bridge, Term Life, Whole Life- all at employee expense)

Retirement Pension Plan-mandatory

PERA - Public Employees Retirement Association (currently 6.5% employee 7.5% employer contribution)

Police & Fire (currently 11.80% employee – 17.7% employer contribution)

Deferred Comp Plan-optional

Minnesota State Retirement System through payroll deduction

(<https://www.msrs.state.mn.us>)

Health Care Savings Plan-**mandatory** (depends on employee group, employee expense)

49er's is payout on retirement only, no bi-weekly contributions

Minnesota State Retirement System through payroll deduction

<https://www.msrs.state.mn.us>

Section 125 Flexible Spending Plan-optional

MedSurety - un-reimbursed medical costs and child care costs deducted pre-tax

\$2,500/year maximum medical, \$5,000/year daycare maximum. Limited to vision/dental if on H S A insurance

H S A Savings - Employee pre-tax contributions (triple tax savings). City contributes \$1,800/year or \$75/pay Period on 24 pay periods per year.

Earned Sick & Safe Time

48 hours of Earned Sick & Safe Time (front-loaded each January 1st) (prorated to start date)

Extended Sick Leave Bank (ESLB)

Accumulates at 9 days per year (6 hours per month) up to 900 hours

Upon voluntary (in good standing) separation from employment (either retirement or voluntary termination), employees will be eligible to convert remaining ESL balance to a deposit to their Health Care Savings Plan (HCSP) account with MSRS as follows:

0 - 9 years of service 0% of accrued hours
10 - 14 years of service 10% of accrued hours
15 - 19 years of service 20% of accrued hours
20 - 24 years of service 30% of accrued hours
25 - 29 years of service 40% of accrued hours
30 - 34 years of service 50% of accrued hours
35 - 39 years of service 60% of accrued hours
40 - 44 years of service 70% of accrued hours
45 - 49 years of service 80% of accrued hours
50 + years of service 90% of accrued hours

Employees that voluntarily separate, are vested and eligible to receive a PERA pension at the time of separation and have less than 25 years of service shall be eligible to convert 33.33% of accrued ESL hours to a deposit to their HCSP account.

Vacation Accrual Schedule

YEARS		TOTAL	PER
EMPLOYED	DAYS	HOURS	MONTH
1	10	80	6.67
2-9	15	120	10
10-19	20	160	13.34
20-24	23	184	15.34
25+	25	200	16.67

Paid Holidays

11 holidays/calendar year. Police Officers have 10 holidays plus a floating holiday.

Fitness Membership Reimbursement

The Employer will reimburse employees up to \$400.00 per year for membership at a fitness facility whose primary function is physical fitness.

Language Pay

The Employer will add \$1.38/hour to the base pay of employees who can demonstrate speaking and listening proficiency in Spanish, Lao, Hmong, Amharic or Vietnamese languages. Position necessity evaluated by City Administrator.

Employee Assistance Plan

Through Southwest Mental Health Center, pays 100% for three visits, anonymous. Also, some assistance programs through New York Life Insurance.