

THESE ARE YOUR BENEFITS, KNOW THEM

ATTENTION: NOT AN OFFICIAL DOCUMENT

**ADMINISTRATIVE &
EXECUTIVE CLASSIFICATION
(AEC) BENEFITS**

Revised January 2012

DISCLAIMER

The following is intended only to be a summary for general information purposes to applicants or AEC employees of the City of Omaha. It is not intended to be, nor should it be relied upon, as a full and complete statement of the current benefits that are more specifically contained in the applicable labor agreements, the Omaha Home Rule Charter, the Omaha Municipal Code, or other sources more specifically setting forth the legal rights and benefits due Omaha AEC employees.

**ADMINISTRATIVE & EXECUTIVE CLASSIFICATION (AEC)
BENEFIT INFORMATION**

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I. CITY INSURANCE COVERAGE

HEALTH CARE PROGRAM: The City provides group health insurance consisting of a comprehensive major medical program. Up to 80% of the cost is paid by the City for covered expenses if a preferred provider (PPO) is used. Up to 70% of the maximum benefit allowed is paid by the City for covered expenses if a non-preferred provider is used.

There is an annual deductible of \$400 for single coverage, \$400 per person for single + 1 coverage and \$800 aggregate for family coverage. There is an annual stop loss limit – excluding deductibles - for out-of-pocket expense (for covered benefits within the maximum benefit allowance). The stop loss limits are \$600 for single coverage, \$600 per person for single + 1 coverage, and \$1,200 for family coverage. There is no maximum lifetime benefit.

Prior authorization is required for certain procedures and surgeries. Please call (toll free) 1-855-422-5821 for further information regarding prior authorization.

Prescriptions: Drugs are carved out from the medical plan. There is an annual deductible of \$100.00 for single, single +1 or family coverage. The cost to the employee is dependent on whether the drug is generic, formulary or non-formulary **and** whether the drug is obtained at a network pharmacy or mail order. Mail order must be used if the employee has a prescription for longer than 30 days.

Network pharmacy: Employees can obtain up to a 30-day supply at a network pharmacy. The cost to an employee for a generic prescription is the actual cost of the drug not to exceed \$5. If the drug is classified as formulary, the cost to an employee is 20% of the drug's cost with a minimum of \$20 and a maximum of \$40. If the drug is classified as non-formulary, the cost to an employee is 20% of the drug's cost with a minimum of \$30 and a maximum of \$60. The employee pays the actual cost if the drug costs less than the minimum amounts.

Mail-order: Employees can obtain up to a 90-day supply by using mail order. Coventry's mail order provider is MEDCO. The cost to the employee is 2 co-payments. Please note that Specialty Drugs identified by Coventry can only be obtained up to a 30-day supply through retail or a special mail order vender, ACCREDO.

Stop Loss: After the employee has paid \$750 of co-pays (not including the deductible) in a calendar year, the cost of a prescription is capped at \$5 per prescription.

Detailed information on network providers and the classification of drugs as generic, formulary, non-formulary, and specialty can be found at Coventry's website www.chcnebraska.com.

Coverage is effective the first day of the month after employment. A one-year waiting period applies to pre-existing conditions unless there is no break in health coverage from the previous employer greater than 63 days in the last 18 months.

Coventry's customer service can be reached at (toll free) 1-855-422-5821.

HEALTH CARE PROGRAM FOR PERSONS WHO LEAVE CITY EMPLOYMENT

Retirees

The City of Omaha will provide health coverage to those employees (and their eligible dependents) who go directly from active to service (regular) retirement status without a break in service. The health insurance benefit continues only as long as the retired employee survives or reaches age 65. Employees who pay a cost for health coverage at the time of retirement will continue to pay a cost for health coverage as a retiree.

Employees who have received a disability pension are eligible to continue health insurance coverage until age 65 but would be required to pay 50% of the COBRA premium. If the disability retiree becomes eligible for Medicare before reaching age 65, the City's medical coverage for the retiree ends except that prescriptions may continue. The disability retiree's eligible dependents may continue coverage until the disability retiree reaches age 65 or dies, whichever occur first.

Employees who leave City employment and are eligible for a deferred pension within three (3) years of leaving City employment without any reductions by meeting the Rule of 80 have the following health care option: The individual may elect to continue the health care coverage by paying the City, on a monthly basis, the COBRA premium. When this individual starts to receive the deferred pension, the health coverage in place for active employees at the time the pension starts will be the health benefit the former employee and eligible family members will receive as long as the former employee survives or reaches age 65, whichever occurs first.

Effective December 24, 2000, the surviving spouse and covered dependents of an employee who dies while on duty during the performance of official duties is provided health and dental coverage by the City consistent with what the active employee had received. The health benefit is tied to the benefits that active employees receive. The health and dental benefits for any qualifying surviving spouse shall cease: a) upon his/her remarriage or b) the attainment of the age of entitlement to Medicare as set by Federal law, whichever event comes first. In the event the spouse of the decedent does not qualify for Medicare, the health and dental coverage provided will end upon the surviving spouse's 65th birthday. The health and dental benefit for any dependent child shall extend up to age 19 or through age 23 so long as such child is an unmarried full-time student.

Terminated Employees

If an employee covered by the group health plan loses health coverage because of termination of employment for reasons other than gross misconduct, the employee has a right to choose continuation of coverage (COBRA) for up to eighteen (18) months. Persons determined to be disabled under the Social Security Act at the time they become eligible for COBRA are entitled to an additional 11 months over the eighteen months; however, the premiums are 50% higher the last 11 months as compared to the first 18 months.

If a spouse or dependent covered by the group plan loses this coverage for any of the following reasons, then the spouse and/or dependents has a right to select continuation of coverage for up to three (3) years, or age 65, whichever occurs first:

Spouse/Dependent Reasons:

- a. Death of spouse or parent (except as provided above under retiree section).
- b. Involuntary termination of spouse's or parent's employment for a reason other than gross misconduct.
- c. Divorce or legal separation of spouse or parent.
- d. Spouse or parent becomes eligible for Medicare.
- e. Child ceases to be a "dependent".

If one of these reasons applies, the employee or a family member must notify the Human Resources Department. To maintain the health insurance coverage, the employee or a family member must pay the monthly premium. Premiums are subject to change each year (January 1), based upon the City's experience over the past year.

DENTAL INSURANCE: Two programs are offered and are optional. If elected, dental insurance is effective the 1st of the month after employment.

Prepaid Dental Programs:

OMNI Dental

- The dentist must be chosen from a list for all dental services
- *Caution: Care obtained from a dentist's referral to a specialist will not be covered*
- Fee schedule is available

Ameritas (City self-insured dental plan)

- This program allows you to go to any dentist you choose. Benefits are paid up to the maximum allowance as follows:

	PPO Dentist	Non-PPO Dentist
Preventative (X-rays, cleaning, exam)	90%	80%
Minor (fillings, root canal, osseous surgery)	90%	80%
Major (crowns, bridges, dentures)	70%	60%
Orthodontics (children up to age 19)	70%	60%

- Allows up to \$1,000/person/calendar year for non-orthodontic dental work.
- Maximum allowance under orthodontics is \$2500/person/lifetime for children under age 19.

Once an employee has elected a plan and level of coverage, they must stay with that plan and level of coverage through the fiscal year unless a qualifying event occurs. Changes to the plan and level of coverage can be made during the open enrollment period that normally occurs around November of each year. Any change will be effective the start of the next fiscal year.

CITY LIFE INSURANCE: City provides and pays 100% of the present cost for the following basic and accidental death and dismemberment coverage.

	<u>Basic</u>	<u>AD & D</u>
Civilian AEC	\$50,000	\$50,000

Optional coverage is available at your expense for \$15,000, \$25,000, \$50,000, \$75,000 or \$100,000. In order to select \$25-\$100,000, you must be able to show insurability. There is also dependent life available at your cost. Spouse covered for \$10,000; children covered at \$4,000 each from 6 months up to age 19 or 24 if full-time student.

The coverage does not start until the first of the month after the employee has completed 30 days of employment. The optional coverage may be terminated, increased (must show insurability) or decreased at any time by contacting the Human Resources Department.

Employees under the age of 60 who are granted a disability pension may be eligible for a waiver of premium. If a waiver is approved by the life insurance company, the approved basic coverage remains in force, at no expense to the employee, up to age 70 with periodic review by the life insurance carrier.

II. HOLIDAYS

New Year's Day
Martin Luther King's Birthday
President's Day
Memorial Day
Independence Day
Labor Day
Veterans Day
Columbus Day
Thanksgiving Day
Friday Immediately After Thanksgiving Day
Christmas Day
Employee's Birthday
Floating

Whenever a holiday falls on a Sunday, the following Monday will be a holiday. Whenever a holiday falls on a Saturday, the preceding Friday shall be a holiday. (Birthday holiday will be taken on the next scheduled work day if it falls on a holiday or weekend.)

Whenever a holiday occurs during an employee's regularly scheduled day off, such employee shall observe the closest work day to the holiday.

Whenever a holiday falls during an employee's authorized leave, such observed holiday shall not be charged against the employee's authorized leave.

III. LEAVE PROVISIONS

Civilian AEC

Annual

Under 5 years	3.7 hrs/pay period *
Over 5 years	5.6 hrs/pay period *
Maximum Carryover	280hrs
Pay Off	1:1

Sick

Accumulate	4.7 hrs/pay period	
Maximum	2500 hrs	
Pay Off **	2000 hrs maximum	
at termination/retirement	1-900 hrs	1:8 hrs
	901-1700 hrs	1:4 hrs
	1701-2000 hrs	1:1 hrs

* An additional 40 hrs of Management leave is provided at the start of each payroll year.

** Individuals requesting a service (regular) retirement must provide 15-working days advance written notice of retirement/separation or the sick leave payoff is forfeited.

After accumulation and maintenance of at least 800 hours of sick leave, the employee will be credited with an additional 1.9 hrs/pay period of annual leave.

Employees may utilize up to forty (40) hours of sick leave annually for illness or injury to immediate family members. Immediate family members is defined as those individuals covered by the federal Family Medical Leave Act (FMLA).

SICK LEAVE WITHOUT PAY: It may be granted at the discretion of Department Head for an entire period of illness. If the sickness exceeds one year, it may be renewed by providing a doctor's certificate or by obtaining a medical/physical examination at the direction of the Department Head or the Human Resources Director. All applications for sick leave without pay shall be supported by a doctor's certificate.

LEAVE WITHOUT PAY: It is permitted in connection with call to active military duty in excess of 15 paid days under military leave. OTHER LEAVES WITHOUT PAY may be granted for the benefit of the City and/or if it does not adversely affect the interests of the City. Leave may be extended beyond a ninety (90) day period only with the approval of the Personnel Board.

ANNUAL LEAVE SELLBACK: Effective Year 2002, AEC employees with 15 or more years of full-time may turn in 40 hours of accrued annual leave for cash the first 15 days of March or September if the employee has the maximum number of annual leave hours (280) at the end of the preceding year. Exempt employees must have the maximum number of annual leave hours after deducting leave hours of less than a normal work day (i.d. code 620 – Exempt Annual Leave Used).

MILITARY LEAVE: An employee who is a member of a U.S. Military Organization is entitled to attend field exercise or instruction not to exceed fifteen (15) work days in one calendar year without loss of pay.

JURY DUTY: When summoned by competent jurisdiction, employees will attend jury duty without loss of pay. The employee receives his or her regular salary provided he/she turns the jury pay over to the City Finance Office.

FUNERAL LEAVE: Must include day of funeral.

Civilian AEC

Father/Mother	1-5 Days
Sister/Brother	
Spouse/Child	
Grandparents	At the discretion of the
Father/Mother-in-Law	Department Head
Brother/Sister-in-Law	
Son/Daughter-in-Law	

FAMILY MEDICAL LEAVE ACT (FMLA): If an employee has a situation identified below, the employee can request leave under the FMLA for up to 12 weeks (26 weeks for treatment of a seriously ill or injured service member – see #5 below) during a calendar year. Request must be made through the Human Resources Department, Benefits Division. Circumstances in which FMLA could be considered:

1. Care for a newborn child of the employee or the placement of a child for adoption or foster care;
2. Care for an immediate family member (spouse, child, or parent) if such family member has a serious health condition;
3. Care for one's own serious health condition that makes the employee unable to perform the functions of his/her position;
4. For "any qualifying exigency" arising out of the fact that an immediate family member (spouse, child, or parent) is on active duty, or has been notified of an impending call to active duty status, in support of a contingency operation;
5. For care of a covered service member (spouse, child, parent, or next-of-kin) who is undergoing medical treatment, recuperation, or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability list for a serious illness or injury sustained in the line of active duty.

Employees with paid leave (i.e. sick or annual, depending on circumstances) will have FMLA run concurrently. If paid leave is exhausted under FMLA, the remaining period will be without pay.

If the employee is not on paid leave, the employee must pay for all group or individual benefits while using FMLA to maintain benefits except for medical coverage that will continue under its normal provisions.

Upon returning from FMLA, employee has right to restoration at the same or substantially equivalent position.

IV. PAY PROVISIONS

OVERTIME: Work performed by non-exempt employees in excess of 8 hours in any work day shall be compensated at one and one-half times regular rate of pay for the number of hours of overtime worked except employees exempt according to the Fair Labor Standards as determined by the director. Work performed in excess of 40 hours per week shall be compensated at the rate of time and one-half for the number of hours of overtime worked, except employees exempt according to the Fair Labor Standards Act as determined by the director. Holiday, funeral and annual leave shall be counted as days worked only in computing overtime.

COMP TIME: Non-exempt employees shall have the option of accruing compensatory leave time at a rate of one and one-half times the actual hours worked in lieu of the payment of overtime. Non-exempt employees may accrue a maximum of 120 hours of compensatory time. The compensatory time off shall be taken at a time mutually agreed upon by the employee and his/her supervisor, but must be taken within 3 months after the end of the calendar in which it is earned; compensatory time remaining at the end of this period shall be paid for in cash. However, the employee retains the right to cash out his or her compensatory time at any time. It is understood that the usage of compensatory time is to be requested just like annual leave and may be denied as any other annual leave consistent with the FLSA.

Any overtime, court pay or call-in pay is eligible to be accrued as compensatory time by the non-exempt employee. Any hours earned at straight time shall be placed in the employee's compensatory time bank at straight time; any hours earned at overtime rates shall be placed in the employee's compensatory time bank at time and one-half.

CALL-IN TIME: Civilian employees of the classified service called in to work when off duty shall be compensated for the actual hours worked at time and one-half, or a minimum of four hours at straight time pay, whichever is greater; provided, however, that employees exempt according to the Fair Labor Standards Act as determined by the Human Resources director shall be exempt from the provisions of this section. Compensation for call-ins shall be limited in all cases to two call-ins per shift.

LONGEVITY:

Years of Service

7 - 14 yrs	\$13.85 per pay period
14 - 21 yrs	\$27.69 per pay period
Over 21 yrs	\$41.54 per pay period

COMMUNICATION SKILLS: If an employee is proficient in a language other than English, including sign language for the deaf, and is required to use that skill in performance of his/her duties, the employee shall receive an additional \$100/month payable in 26 installments of \$46.15 per pay period.

V. OTHER PROVISIONS

WORKERS' COMPENSATION: All employees are covered by the Workers' Compensation laws of the State of Nebraska.

INJURED ON DUTY (IOD): The City will pay, in lieu of Workers' Compensation, the full salary up to six months at full pay and 66% for three additional months for those injured on duty and considered temporarily disabled. The City will also pay all reasonable medical, surgical and hospital expenses relating to the injury.

DRUG TESTING: Employees who are in "safety sensitive" positions, as deemed by the City, will be required to be randomly drug tested.

LIMITED DUTY: Employees who are injured or sick and are unable to perform their regular assigned duties may be required to return to perform limited duty in accordance with the restrictions identified by the treating physician.

OUTSIDE EMPLOYMENT: An employee may work during his/her off duty time for another employer provided it does not conflict with the City Rules and Regulations.

DEFERRED COMPENSATION PLAN - ING or ICMA: Deferred compensation is a way City employees can save part of their salary for retirement. In contrast to other savings plans, City employees pay no federal income tax on the amount they set aside until the income is received.

The employee decides how much to defer (set aside). In 2012, the employee can defer up to \$17,000 per year if under age 50 and \$22,000 per year if age 50 or older. The amount deferred is automatically deposited from the paycheck and is invested by ING or ICMA.

The employee can increase, reduce, stop, or restart according to guidelines for that plan. If the employee stops the deferrals, the investment will remain in the account.

If the employee needs to withdraw money before retiring, the City of Omaha must certify that employee has a financial hardship -- usually an unforeseen financial emergency.

If an employee resigns or is terminated, the amount of the account may be paid then or at a future date. When an employee retires, the employee can choose to receive the amount in a lump sum or in one of four payment options.

For more information, contact ING at 445-2046 or ICMA at (866) 731-1048 (toll free).

VI. RETIREMENT SYSTEM

A. COST TO THE CITY

Percent of Wages	11.775%	2012
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B. COST TO THE EMPLOYEE

Percent of Wages	10.075%	2012
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Employee contributions are deducted pre-tax per IRS regulations.

Employee and City contribute 7.65% each for Social Security & Medicare benefits.

C. SUMMARY

1. Membership

All civilian employees, except part-time, seasonal or temporary, are required to participate in the Retirement System. If an employee resigns and is reappointed, the employee's last period of service shall be computed on the date of last appointment, unless the employee:

- a. did not remove his/her contributions when the employee resigned; or,
- b. pays back prior contributions plus interest that the system earned while the employee was gone. Repayment must be made prior to the end of the probationary period.

2. Eligibility for Benefits

Service (Regular) Retirement. Employees become eligible to retire at the following points:

1. Age 50 and the Rule of 80 is met. (The Rule of 80 is the numeric combination of the employee's age and years of pension credit.)
2. Age 55 with 5 years of pension credit subject to the Rule of 80. If the Rule of 80 is not met, the pension is reduced 8% for each year that the employee is under age 60.
3. Age 60 with 5 years of pension credit. The Rule of 80 no longer applies.

Minimum retirement age: 50. Maximum retirement age: None.

Pension Calculation

(highest 26 consecutive pay periods in final 130 pay periods) x (2.25%) x (years of service credit)

Example

	Age 50 – Rule of 80 met	Age 55 – Rule of 80 not met	Age 60+
Age	51.2	56.3	61
Years of Service Credit	28.8	10	10
Rule of 80	Yes	No	Not applicable
Factor	2.25%	2.25%	2.25%
High Period	\$50,000	\$50,000	\$50,000
Rule of 80 reduction	0	(60-56.3)*8%= 29.6%	Not applicable
Gross yearly pension	(50,000) x (2.25%) x (28.8) = \$32,400	(50,000) x (2.25%) x (10) = \$11,250 – 29.6% = \$7,920	(50,000) x (2.25%) x (10) = \$11,250
Gross monthly pension	\$2,700	\$660	\$937.50

The **minimum** pension is \$175.00 per month. The **maximum** pension cannot exceed \$200,000. The annual compensation limit is adjusted annually for increases in the cost of living by the secretary of the treasury or his delegate. Annual compensation is determined on a calendar year basis.

Any active military service that commences after employment counts toward computation of pensions if the employee's discharge was honorable and the employee returns to City employment within ninety (90) days of discharge.

Any leave without pay of 2 consecutive pay periods or 30 or more consecutive days shall be deducted from total service pension credit.

3. Vesting

An employee who resigns from the City after five (5) years of service qualifies to retain a vested right in the Retirement System by leaving the contributions in the system. The terminated employee would then be eligible for a regular service pension at age 60 or a reduced pension at age 55 if the employee doesn't meet the "Rule of 80". At any time before the pension starts, the former employee may elect a refund of contributions and earned interest that would terminate all rights to a future pension benefit.

4. Spouse and Children's Pension

a. Eligibility For Pension

The employee must have:

- i. been employed by the City for five (5) years;
- ii. been married one (1) year

b. Benefits

Widow/Widower Pension. The widow's benefit is seventy-five (75) percent of the employee's accrued service pension, with a minimum of \$175.00/month. The payment commences the day after the employee's death and continues for life if the spouse remains unmarried.

Children's Pension. Unmarried children under age 18, or unmarried children who became totally disabled and dependent for support before reaching age 18 regardless of the child's age at the time of employee/retiree's death, shall be entitled to 5% of the accrued service pension, not to exceed 20% (for 4 or more children). There is no minimum for a child's pension. If a child qualifies for a pension and there is no surviving spouse eligible for a pension, increased benefits are available.

5. Refund and Lump Sum Benefits

If an employee dies before retiring and the employee's spouse or children qualify for pension benefits, the beneficiaries shall receive a death benefit in one lump sum of \$5,000.

If an employee dies before retiring and the employee's spouse and/or children do not qualify for a pension under the System, the beneficiaries shall receive a lump sum, including:

- a. the employee's total contributions and interest; and,
- b. a death benefit equaling \$5,000.

If a retiree who is receiving a pension dies and the retiree's spouse or children qualify for pension benefits, the retiree's beneficiaries shall receive a death benefit in a lump sum of \$5,000.

If a retiree who is receiving a Pension dies and the retiree's spouse or children do not qualify for pension benefits, the retiree's beneficiaries shall receive a lump sum, including:

- a. the balance of the retiree's total accumulated contributions and interest; and
- b. a death benefit equaling \$5,000.

6. Ordinary and Service Connected Disability Benefits

Eligibility requirement:

- Five (5) years of service credit (Ordinary Disability)
- Six (6) months of service credit (Service Connected Disability)

Pension amount:

Sixty (60) percent of regular pay and longevity pay less any Social Security and/or Workers' Compensation benefits up to age 65.

At age 65, the disability pension converts to a service (regular) pension and the pension is recalculated. The duration of the disability pension counts as service credit to a maximum of 30 years unless the employee actually worked more than 30 years at the time of retirement.

D. TERMINATION OF EMPLOYMENT

If an employee resigns or is terminated, the employee can:

1. Leave the contributions in the Pension System for up to two (2) years from the date of resignation; or,
2. Receive a refund of contributions; or,
3. Vest their benefit if they have at least five (5) years of service credit under the Civilian Pension System. Vesting is automatic unless a refund is requested.

If the employee wants to receive a refund, the employee must obtain an application from the Benefits Division, Human Resources Department. The employee must complete and return the application to the Benefits Division. In order for a refund application to be approved by the Pension Board, the individual must have received his or her final paycheck before the board meeting and submitted the refund request at least one week before the Pension Board meets. The Pension Board normally meets on the third Wednesday of each month. The approved refund payment will be mailed on the last working day of the month.

Loans or refunds from the Retirement System are not allowed for active full-time employees.

E. APPLICATION FOR RETIREMENT BENEFITS

All pensions must be approved by the Employees Retirement System Board of Trustees before payments commence. An employee requesting a service (regular) retirement must have received a final paycheck before the pension can be approved.

Employees are asked to schedule an appointment with Anne Yirak at 444-5321 at least 1 month before retirement. **Employees seeking a service (regular) retirement must give their immediate supervisor or the Benefits Division of the Human Resources Department written notice of their exact date of retirement/separation at least fifteen (15) working days before the retirement/separation date. Failure to provide this advance written notice will result in forfeiture of the sick leave payoff.** The Labor Relations Director has the power to waive the notice requirement based upon good cause.

Disability applicants should schedule an appointment with Anne Yirak (444-5321) approximately 1 ½ to 2 months before the pension board meeting when they want their request to be heard. Individuals must still be employed at the time they apply for a regular or a disability pension.

The Civilian Pension Board normally meets the third Wednesday of each month at 1:30 p.m. in the Legislative Chambers of the Civic Center.

Employees with less than 5 years of service who have resigned, been terminated or discharged, are not vested and shall only be entitled to a refund of their contributions plus interest. Former employees must make application with the Benefits Division, Human Resources Department in order to start the process to receive a refund of their contributions and earned interest. The request for a refund needs to occur within 2 years. Former employees may receive cash less taxes or rollover the refund into another qualified retirement savings vehicle, such as a traditional IRA, and defer the taxes.

VII. FLEXIBLE BENEFIT PLAN

The City of Omaha has established an employee flexible benefit plan (Section 125) for all full-time employees. Three accounts available are:

- 1) Insurance Coverage Accounts - involving medical and dental premiums. Deductions from the paycheck that fall under this account will be automatically deducted before taxes.
- 2) Medical Care Reimbursement Account – for out of pocket medical/dental expenses. Maximum per calendar year - \$3,000. NOTE: If you leave City employment before the end of the calendar year, you have 30 days from your last day of employment to file on any provided procedure prior to ending your employment.
- 3) Dependent Care Reimbursement Account – You and/or your spouse can contribute up to \$5,000 per calendar year to this account to cover eligible dependent care expenses.
- 4) Parking Reimbursement Account (Section 132) – you can be reimbursed for up to \$230 per month for parking space expenses that are at, or near, the employee’s business place (not the employee’s residence); or effective from 1/1/2012 to 12/31/2012, you can be reimbursed for up to \$230 per month for transportation expenses.

This program is administered by AFLAC. For assistance call customer service at (800) 323-5391 or e-mail: Medical and Dependent Care Claims prfsaclaims@allac.com / Parking and Transit Claims commuterspendingclaims@aflac.com