

THESE ARE YOUR BENEFITS, KNOW THEM

ATTENTION: NOT AN OFFICIAL DOCUMENT

**FIRE DEPARTMENT BENEFITS
SWORN MEMBERS**

Effective January 2013

DISCLAIMER

The following is intended only to be a summary for general information purposes to applicants or employees of the Omaha Fire Department. 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 Fire Department employees.

FIRE DEPARTMENT SWORN MEMBERS BENEFIT INFORMATION

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I. CITY INSURANCE BENEFITS

HEALTH CARE PROGRAM: The City provides group health insurance consisting of a comprehensive major medical program. Benefits are paid at the following co-insurance: in-network – 90/10%; out-of-network – 70/30%. There is an annual deductible of \$400 for single coverage, \$400 per person for single + 1 coverage and \$800 aggregate for family coverage. For each calendar year, you have an out-of-pocket maximum (for covered benefits within the allowable amount) of \$600.00 (coinsurance only) for single coverage, \$600 per person (coinsurance only) for single + 1 coverage, and \$1,200 (coinsurance only) for family coverage. There is no maximum lifetime benefit.

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

Prescriptions. Employees may have prescriptions covered by the following methods:

1. Rx Card in which the employee may obtain generic prescriptions with a \$5 co-pay and a \$15 brand name co-pay. Employee may use the card to mail order long-term prescriptions for up to a 90 day supply with the payment of two co-pays per prescription (mail order provider is Express Scripts). Specialty drugs can be obtained through a special mail order vender (Accredo) but only up to a 30 day supply.
2. RX through major medical – present your ID card at pharmacy. Benefits will be determined at the time of purchase and you will only be required to pay any applicable Deductible or Coinsurance.

Employees can change their method of payment once a year through the open enrollment process in the Fall for the following year.

Preventive/Routine Services – Deductible waived, 0% coinsurance for certain in-network services billed as routine.

Coverage is effective the first day of the month after employment.

If an employee dies while on duty in the performance of his/her duties and his/her family was covered by the City group health and/or dental coverage, the family will continue to receive the same coverage. Coverage ends for a spouse when the spouse remarries or reaches the eligibility age for Medicare. Coverage for children ends when each child reaches age 26.

If an employee dies not in the line of duty, the family will continue the same health and dental benefits for a period of one year whereupon the family may continue coverage under COBRA provisions.

Terminated Employees If an employee covered by the group health plan loses the insurance coverage because of termination of employment for reasons other than gross misconduct, the employee has a right to chose 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.

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

Spouse/Dependent Reasons:

- a. Death of spouse or parent.
- 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 through the COBRA provision, the employee or a family member must pay the monthly premium.

At the end of the eighteen (18) or twenty-nine (29) months or the three (3) year period, the employee or family member may contact the current health care provider to see what conversion coverage is available. The employee or family member must notify the current health care provider regarding the conversion within thirty-one (31) days from the date the group coverage ends.

DENTAL INSURANCE: The following programs are offered which are optional. If selected, dental insurance is effective the 1st day of the month after employment.

Prepaid Dental Programs:

OMNI Dental Plan

- The dentist must be chosen from a list for all dental services
- (*Caution:* All services must be performed by the OMNI dentist you formally selected from the provider list in order to receive benefits.)
- Fee schedule is available

City Self-Insured Dental Plan (administered by Ameritas)

- 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)	100%	100%
Minor (fillings, root canal, osseous surgery)	80%	80%
Major (crowns, bridges, dentures)	80%	80%
Orthodontics (allowed up to age 19)		

- Allows up to \$1,200/person/calendar year for non-orthodontic dental work
- Maximum allowance under orthodontics is \$1500/person/lifetime for dependent children under age 19

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

For more specific information on covered benefits, contact the Benefits Division, Human Resources Department.

EMPLOYEE DEPENDENT (For purposes relating to the Group Dental Coverage): A dependent is defined as an employee's spouse or unmarried child under nineteen (19) years of age who is dependent upon the employee for support and lives with the employee in a parent/child relationship. If the unmarried child is in full-time attendance at an accredited educational institute, the child can be covered up to age twenty-four (24), so long as he/she is dependent on the employee for support and is not employed on a full-time basis. If a dependent is considered physically or mentally handicapped prior to age 19, coverage can be continued. Please contact the Benefits Division for more information. **(For purposes relating to the Group Health Coverage):** A dependent is defined as an employee's spouse or child under twenty-six (26) years of age.

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

	<u>Basic</u>	<u>AD & D</u>
Fire Department	\$50,000	\$50,000

Optional coverage is available at your expense in amounts \$20,000 up through \$500,000. New Hires can obtain up to \$140,000 with no underwriting (guaranteed issue) within 31 days of employment. Spouse Life available up to 50% of the Employee's Optional Life selection. Child Life available for dependent children over age 6 months to 26 years - \$10,000.

The coverage does not start until the first day of the month after the employee has completed 30 calendar 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 placed on 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/retiree, up to age 62 with periodic review by the life insurance carrier.

II. HOLIDAYS

All uniformed employees assigned to a forty (40) hour work week shall be paid for 91.78 hours in holiday pay. Such pay shall be aggregated and paid in each of the twenty-six pay periods. All uniformed employees assigned to a twenty-four (24) hour shift shall be paid 110 hours of holiday pay at a rate of 4.23 hours per pay period. Holiday pay will be recalculated when an employee is granted a step increase or is promoted.

When an employee transfers from a Bureau to a Suppression position, he/she shall begin receiving the holiday pay for the Suppression position.

III. LEAVE PROVISIONS

VACATION LEAVE: Effective the beginning of the 2013 payroll year, vacation leave shall be earned by uniformed employees assigned to a twenty-four (24) hour shift with less than seven (7) years of continuous service with the CITY at the rate of 4.62 hours per payroll period and for such employees with seven (7) years or more of continuous service with the CITY at the rate of 9.23 hours per payroll period; provided, however, that vacation leave for such employees in excess of 360 hours shall not be carried forward from one payroll year to the next payroll year, except where an employee is not permitted to take vacation leave during the year by virtue of being on Inured on Duty status. Any vacation leave which would be lost by virtue of the carry over limitations shall be carried over up to seventy-two (72) hours. Vacation leave shall be earned by uniformed employees assigned to a forty (40) hour shift with less than seven (7) years of continuous service with the CITY at the rate of 3.3 hours per payroll period and for such employees with seven (7) years or more of continuous service with the CITY at the rate of 6.59 hours per payroll period; provided, however, that vacation leave for such employees in excess of 240 hours shall not be carried forward from one payroll year to the next payroll year, except where an employee is not permitted to take vacation leave during the year by virtue of being on Injured on Duty status. Any vacation leave which would be lost by virtue of the carry over limitations shall be carried over up to 51.48 hours.

Employees shall be provided with the opportunity to take vacation leave. Employees shall have the right to select the vacation periods as determined by the CITY in their shift or bureau by virtue of their seniority as defined in Article 10 of the union contract. Employees shall be granted the opportunity to sue vacation leave for emergency purposes at the sole discretion of the on-duty or on-call Assistant Fire Chief.

Employees on probation (except promotional probation) shall not have the right to use vacation leave in accordance with Section 2 of the union contract but may at the sole discretion of the Fire Chief or his designated representative be granted the opportunity to use vacation leave. Vacation leave shall not accrue during a leave of absence without pay in excess of five (5) working days per bi-weekly payroll period.

No annual leave payoff unless a notice of intent to retire or separate is received in the Chief's office 90 days in advance.

SICK LEAVE: Sick leave shall be earned by uniformed employees assigned to a 24 hour shift at the rate of 5.7 hours per payroll period and there shall be unlimited accumulation of unused sick leave. Sick leave shall be earned by uniformed employees assigned to a forty (40) hour work week at the rate of 4.1 hours per payroll period and there shall be unlimited accumulation of unused sick leave.

If an employee resigns, the employee shall be paid 65% of the employee's total sick leave accumulation.

If the employee retires, sick leave is paid off 14 months after retirement as long as the employee provided notice of the intent to retire in the Chief's office at least 90 days in advance.

If an employee is dismissed, there is no sick leave payoff pursuant to a Court of Industrial Relations decision dated December 23, 2008.

SICK LEAVE WITHOUT PAY: It may be granted at the discretion of the Fire Chief for an entire period of illness, if sickness is in excess of one year, may be renewed and require a doctor's certificate or a medical physical at the direction of the Fire Chief or the Human Resources Director. All applications for sick leave without pay shall be supported by a doctor's certificate.

FUNERAL LEAVE: In the event of the death of the employee's immediate family (spouse, child, mother, father, brother, sister, grandparent or grandchild), the employee will be granted forty-eight (48) hours of funeral leave. For Bureau employees, the employee will be granted three (3) consecutive duty shifts. The leave is from the time the relative passes away up to and including the day of the funeral.

In the event of the death of an employee's non-immediate family (spouse's father, spouse's mother, spouse's grandfather, spouse's grandmother, spouse's grandchild, aunt, uncle, stepbrother, stepsister, great grandfather, great grandmother, brother-in-law, sister-in-law, employee's niece or nephew, spouse's brother-in-law, spouse's sister-in-law), the employee will be granted twenty four (24) hours funeral leave. For Bureau employees, the employee will be granted two (2) consecutive duty shifts, from the time the relative passes away up to and including the day of the funeral.

The Fire Chief or his designee may, in the exercise of discretion, grant funeral leave in addition to that provided above.

MILITARY LEAVE: An employee who is a member of a U.S. Reserve or National Guard unit is entitled to leave not to exceed 120/Bureau hours or 360/suppression hours in one calendar year.

JURY DUTY/ELECTION DUTY: When summoned for jury duty by a court of competent jurisdiction and his/her attendance in court is required during his/her regularly scheduled duty shift with the CITY, the employee shall receive regular pay for the CITY during such service provided the employee turns his/her jury pay over to the CITY Finance Department for those days the employee is normally scheduled to work and for which pay is claimed. The employee may also be required to furnish proof of said service from the court.

LEAVE WITHOUT PAY: Permitted in connection with call to active military duty in excess of above 120/Bureau hours or 360/suppression hours in one calendar year. OTHER LEAVES WITHOUT PAY may be granted for the benefit of the City and/or if it does not adversely effect the interests of the City. Leave may be extended beyond a six (6) month period only with the approval of the Personnel Board.

MATERNITY LEAVE: An employee may, with the approval of the Fire Chief, expend accumulated allowances of sick leave when unable to perform her normal work duties by reason of pregnancy when supported by a physician's certificate that the pregnancy will not permit the employee to perform her normal work duties. She can be granted either sick leave, annual leave, or leave without pay at her request. Any father who requests family sick leave because of the birth of the employee's child, shall be granted such leave up to five (5) assigned work days. Any additional leave after these five (5) family sick days shall be governed in accordance with the Family Medical Leave Act (FMLA).

FAMILY MEDICAL LEAVE ACT (FMLA): Employees are allowed to use any of their own sick leave in a payroll year for illness or injury to an employee's spouse, child, mother, father, brother and/or sister. 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 covered active duty, or call to active duty status with the Armed Forces.
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 must pay for all group or individual benefits while under FMLA in order to keep those benefits in force if not on paid leave.

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

FAMILY LEAVE: Employees are allowed to use sick leave for illness or injury to immediate family members (spouse, child, or parent to a spouse, child, mother, father, brother or sister).

TRADE TIME: Employees within the bargaining unit may utilize trade time agreements among themselves. Such agreements shall be voluntary and shall consist of employees agreeing to trade off working assignments of any one (1) hour or more increment.

IV. PAY PROVISIONS

LONGEVITY: In addition to an employee's regular salary, longevity pay is allotted per pay period on the basis of the following schedule:

5 to 10 years of service	\$40 per payroll period
11 to 15 years of service	\$75 per payroll period
16 to 20 years of service	\$100 per payroll period
21 years of service or more	\$150 per payroll period

UNIFORM ALLOWANCE: Each employee who during a biweekly payroll period has received compensation from the City for work performed or utilization of paid leave shall receive uniform allowance according to the following:

<u>Payroll Year</u>	<u>Yearly Allowance</u>	<u>Bi-Weekly Allowance</u>
2013/2014	\$700	\$26.92

HOURS OF WORK: The normal duty shift for employees scheduled to work fifty-six (56) hour week, shall consist of a twenty-four (24) hour duty shift which shall commence at 7:00 a.m.

The normal duty shift for those employees regularly scheduled to work a forty (40) hour week, shall consist of ten (10) hours per day, four (4) days per week. The City and the Union shall mutually agree to five (5) - eight (8) hour days for bureau employees.

OVERTIME/COMPENSATORY TIME: In lieu of the payment of overtime for hours worked, an employee shall have the option of accruing compensatory leave at the rate of one and one-half (1 ½) times the actual number of overtime hours worked. An employee may accumulate a maximum of 127 hours of compensatory time.

CALL IN: If an employee is called to duty during his off-duty time, such employee shall be paid a minimum of four (4) hours at one and one-half (1-1/2) times or the actual number of hours worked at one and one-half (1-1/2) times, whichever is greater. This call-in pay is applicable only for emergency situations where the employee actually has to be "called" to come to work immediately; "scheduled" work outside an employee's normal shift is compensated one and one-half (1-1/2) times the actual number of hours worked.

V. OTHER PROVISIONS

EDUCATIONAL ASSISTANCE: The City will pay the full tuition and related fees, excluding books and parking, for those employees who succeed in accomplishing a "C" grade or above in the required courses for Public Safety and/or Public Administration related courses and required electives, including free electives, as described in a course catalogue from the University of Nebraska at Omaha or any other educational institution whose course is approved, in advance, by the Fire Chief.

In order to receive tuition reimbursement, the applicant must submit to the Office of the Fire Chief, via chain of command within thirty (30) days following the end of registration, copies of documents showing the cost of tuition for the courses taken and a student schedule listing the courses. Failure to do so will result in the applicant being denied reimbursement. Reimbursement will be made at the completion of the semester in accordance with established procedures. Any tuition reimbursement is specifically confined to monies that the applicant must pay out of his/her own pocket. Any costs which are reimbursed to the employee by any other source will not be reimbursed.

WORKERS' COMPENSATION: All employees are covered by the Nebraska Workers' Compensation Act.

INJURED ON DUTY (IOD): The City will pay full salary up to 365 calendar days for those injured on duty and considered temporarily disabled. The City will also pay all reasonable medical, surgical and hospital expenses. The City is currently under a Managed Care Program with CorVel. At the time of injury, unless it is a medical emergency, the Case Manager must be contacted.

LIMITED DUTY: If an attending physician agrees or recommends that an employee who has been injured on duty is able to perform limited duties, that employee will be required to work a limited duty assignment. Such assignment may be to the employee's regular assigned shift (day hours only), or employee shall become temporarily assigned to a forty (40) hour week.

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. The member may wear his or her fire uniform during outside employment.

DEFERRED COMPENSATION PLAN (ING and 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 2013, the employee can defer up to \$17,500 per year if under age 50 and \$23,000 per year if age 50 or older. The amount deferred is automatically deposited from the paycheck and 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 continue to grow.

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

For more information, contact ING @ (402) 445-2046, or ICMA at (866) 731-1048 (toll free).

VI. RETIREMENT SYSTEM

Sworn Police and Fire employees have an independent retirement system, which is governed by seven (7) trustees. Members of the retirement system are all sworn Police and Fire employees. Fire Bargaining pension benefits are funded as follows on a pre-tax basis under Internal Revenue Code 414(h):

	<u>Employee Contribution</u>	<u>City Contribution</u>
Currently	17.15%	32.965%

Employees do not participate in Social Security. Employees hired on or after July 1, 1986, contribute 1.45% of pay into Medicare.

REGULAR PENSION: The pension is calculated based on the average final monthly pensionable earnings which means the member's highest average monthly pensionable earnings during any consecutive 78 pay periods during the member's final 130 pay periods of service as a member of the system for which service credit had been earned. Benefits are provided as follows:

<u>Minimum Age</u>	<u>Years of Service</u>	<u>Percentage of High</u>
55	10	20%
55	15	30%
50	20	55%
50	20.5	57%
50	21	59%
50	21.5	61%
50	22	63%
50	22.5	65%
50	23	67%
50	23.5	69%
50	24	71%
50	24.5	73%
45	25	75%

DISABILITY PENSION: Any employee permanently disabled is entitled to apply for a disability pension:

In the line of duty: Benefits are provided as follows:

<u>Years of Service</u>	<u>Percentage of High</u>
Less than 20 years	50
20 +	Same as Service Retirement

Additionally, all reasonable medical, surgical, and hospital expenses as set out by Sec.22-78 of the Omaha Municipal Code would be paid for this injury or illness.

Not in the line of duty: Benefits are provided as follows:

<u>Years of Service</u>	<u>Percentage of High</u>
0 – 9	10
10 – 14	20

15 – 19
20 +

30
Same as Service
Retirement

CHILDREN'S PENSION: Upon the death of an active or retired member, children's pensions can be provided to the following:

1. unmarried children until age eighteen (18);
2. unmarried children who became totally disabled and totally dependent for support before reaching age 18, regardless of the child's age at the time of the member's death.

<u>Number of Dependent Children</u>	<u>Percentage of Average Final Monthly Compensation</u>
1	15%
2	30%
3	45%
4 or more	50%

WIDOW'S/WIDOWER'S PENSION: To be eligible for a widow's pension, the widow had to be continuously married to the employee/retiree at the time of death for at least one year. Widow pensions continue for life unless the widow remarries. Widow pensions forever end upon remarriage.

1. Death of Active Member from Service Connected Causes: For a death that occurs on or after July 1, 2007, the surviving spouse of an employee with fewer than 25 years of service credit would receive a monthly pension equal to 52%% of the deceased member's average final monthly pensionable earnings. If employee had 25 or more years of service, the surviving spouse would receive 72%. If the spouse remarries or predeceases the injured member, the pension would go into a trust fund for the minor children until they marry, die, or reach the age of eighteen (18).
2. Death of Active Member from Non-Duty Related Causes: For a death that occurs on or after July 1, 2007, the surviving spouse of a deceased member will receive pension based on the deceased member's average final monthly pensionable earnings.

Years of Service	<u>Percentage of High</u>
0 – 2	3
3 – 10	38
11	39.4
12	40.8
13	42.2
14	43.6
15	45
16	46.4
17	47.8
18	49.2
19	50.6
20 – 24	52
25 +	72

3. Death of Retired Member or if Member Eligible to Retire: For members who retired on or after July 1, 2007, the surviving spouse receives a pension equal to 90% of the member's pension. For employees hired on or after January 1, 2013, the benefit is reduced to 50 percent.

PENSION SUPPLEMENTAL INCREASES: An additional payment is made to the pension after 12 months of retirement. The amount of the increase is determined by the employee's retirement date. For retirements on or after July 1, 2007, the supplement for member/retirees is 3% not to exceed \$65 per month. For survivors receiving pensions, the supplement is 3% not to exceed \$50 per month.

REFUNDS:

1. Termination of Employment: When an employee terminates employment with the City and the member is not eligible for retirement, that employee may receive his or her personal pension fund contributions plus interest. When a former member had elected deferred service retirement and is not yet eligible to receive pension payments full refund of employee contributions with interest shall be made. An application form must be completed for the refund. Please contact Human Resources at (402) 444-5321 for more information.

2. Lump Sum Death Benefits: If an active member dies on or after July 1, 2005, who has a spouse or child eligible to receive a pension, a lump sum death benefit will be paid equal to one year's pay plan salary shall be made. One year's pay plan salary shall be based on the top step pay rate for Firefighter from the current pay plan.

Upon the death of a retiree where a widow or widower or child(ren) are left surviving who are eligible for pension benefits, a \$1,000 lump sum death benefit will be paid to the designated beneficiary. The lump sum will be charged against and deducted from the accumulated contributions of the deceased retiree.

VESTING: A deferred vested benefit is available with a minimum of ten (10) years service. Schedule is the same as Service Retirement:

<u>Minimum Age</u>	<u>Years of Service</u>	<u>Percentage of High</u>
55	10	20%
55	15	30%
50	20	55%
50	20.5	57%
50	21	59%
50	21.5	61%
50	22	63%
50	22.5	65%
50	23	67%
50	23.5	69%
50	24	71%
50	24.5	73%
45	25	75%

HEALTH CARE FOR RETIREES: The City shall provide insurance coverage for medical/surgical including major medical benefits to any employee who:

1. For those members who obtain a normal service retirement with 20 years of service.

2. For members who obtain a service connected disability pension.
1. For members who obtain a non-service connected disability pension with minimum retirement age and twenty-five (25) years of service.
2. Coverage for retiree and dependents ends on the first day of the month which the retiree reaches age 65.
3. If the retiree dies before reaching age 65, coverage for dependents ends the last day of the month in which the retiree died.
4. Retirees and dependents shall be entitled to the same plan of benefits under the health insurance plan negotiated for active bargaining unit employees from time to time. Such plan of benefits may change from time to time based on the collective bargaining agreement between the parties.

Upon termination of coverage, except upon entitlement of Medicare, family members eligible for COBRA benefits may extend health coverage at their own expense for specified periods of time.

HEALTH CARE FOR SURVIVING SPOUSE/DEPENDENT OF ACTIVE EMPLOYEE:

The City pays for health coverage if:

1. If an active employee dies while on duty during the performance of official duties, health and dental benefits are provided to covered dependents and spouse until spouse remarries, attains the age of entitlement to Medicare or the surviving spouse reaches age 65, whichever comes first.
2. If an active employee dies and the cause of death is not in the line of duty, eligible family members can maintain health and dental coverage for one year at no cost.

Upon termination of coverage, except upon entitlement of Medicare, family members eligible for COBRA benefits may extend health coverage at their own expense for a specified period of time.

VII. FLEXIBLE BENEFIT PLAN

The City of Omaha has established an employee flexible benefit plan (Section 125 and Section 132) for all full-time employees. The accounts available are:

- 1) Insurance Coverage Accounts – for 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 eligible out of pocket medical/dental expenses. Maximum per calendar year - \$2,500.
- 3) Dependent Care Reimbursement Account - if both you and your spouse work, or you are a single parent, you 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 \$250 per month for parking space expenses that are at, or near, the employee's business place (not the employee's residence); you can be reimbursed for up to \$130 per month for transportation expenses.

This program is administered by Wage Works. For assistance, call customer service (toll free) at 1-800-950-0105. Website address is: www.takecarewageworks.com