



# Employee Benefits

We believe Village employees to be our most valuable assets. To attract and retain the best employees, we offer a competitive salary and benefits package including training, educational assistance, performance appraisal and merit programs.

Full-time employees (those hired to work at least 40 hours per week) are eligible for the Village's full benefit package on the first of the month following 30 days of employment, while part time employees are eligible for tuition reimbursement and can sign up for a minimal cost for some benefit options such as Telehealth, and voluntary employee paid benefits.

The Village of Royal Palm Beach's comprehensive benefits package includes:

- Health Insurance with Health Savings
- Dental Insurance (two options)
- Basic Group Life Insurance
- Teladoc
- Employee Gym
- Accidental Death & Dismemberment Insurance
- Florida Retirement System
- Short Term Disability
- Long term Disability
- Employee Assistance Program
- Paid Annual Leave
- Wellness Program
- 13 Paid Holidays
- Compassionate Leave 3-5 Days
- PMA USA – Washington National\*
- Aflac\*
- Long Term Care\* with Unum
- Legal Shield/Identity Protection\*
- Guardians Credit Union\*
- Flexible Spending Account\*
- Direct Deposit
- Supplemental Life Insurance\*
- Dependent Life Insurance\*
- 457 Savings Plan (three options)\*
- Vision Insurance \*
- Tax Free 125 Cafeteria Plan
- Tuition Assistance Program (Depending on budget funding)

(\* Voluntary/Employee Paid)

## Health Insurance

The Village currently provides health insurance benefits to eligible employees through CIGNA Health Care. The Village pays 90% of the monthly premium cost for employee only insurance and 80% of the monthly premium of all other tiers. The employee may elect one of four levels of coverage including spouse and dependent children, or may waive coverage. Premiums vary depending on the level of coverage selected. Coverage is active the first of the month following 30 days of employment.

## Dental Insurance

Coverage is currently offered through Cigna with the choice of a DHMO or PPO plan. The Village pays 80% of the cost of the premium of the DHMO plan. The eligible employee may elect to cover self only, a spouse, and/or dependent children.

## Vision Care Plan

Vision care is available to employees, spouse & family. The employee pays the entire premium for the selected level of coverage.

### **Flexible Spending/Limited Flexible Spending Accounts**

Employees may participate in flexible spending accounts for reimbursement of medical, dental, vision and/or dependent care expenses by using non-taxed income. Elections must be used in the plan year.

### **Health Savings Accounts/Health Reimbursement Accounts**

Employees who elect health care coverage will be enrolled in either a Health Savings Account or a Health Reimbursement Account depending on the age of the employee. The Village funds the full cost of the deductible of our current healthcare plan. Employees may add additional funds to Health Savings Accounts up to the annual IRS maximum limits.

### **Teladoc**

Teladoc is a convenient virtual phone and video medical consultation company that provides immediate medical assistance for many acute conditions. This benefit is free to all full time employees and available to part-time employees for the current monthly negotiated rate. This service covers the employee plus up to 5 family members.

### **Life Insurance/AD&D Insurance**

The Village provides each eligible employee with a minimum life insurance policy of one times their annual salary rounded up to the nearest whole number.

### **Supplemental Life Insurance**

Employees may purchase supplemental life insurance on an individual-choice basis with premiums based on age and amount selected. Policies may be converted to individual policies upon separation of employment.

### **Dependent Life Insurance**

Employees who elect supplemental coverage for themselves may also purchase coverage for their spouse and dependent children.

### **Retirement**

The Village participates in the Florida Retirement System. Permanent employees, full and part time, make a mandatory 3% contribution of their earnings in addition to what the Village contributes on their behalf. See [myFRS.com](http://myFRS.com) for vesting information.

### **Long Term Care**

The Village makes available to newly hired employees, the option to select and pay for the benefit of guarantee issued voluntary long term care insurance through Unum.

### **Employee Assistance Program (EAP)**

The Village provides at no cost to the employee a comprehensive Employee Assistance Program (EAP), which is available to all employees and each member of the household through Aetna Resources for Living.

### **Deferred Compensation Plans (457 Plans)**

The Village makes available a choice of three deferred compensation plans that are payroll deducted. Employees may voluntarily contribute to these plans on a tax-deferred basis up to the annual IRS determined fiscal maximums.

### **Personal Leave Time**

All permanent full-time employees accrue time toward personal leave which can be used for sick, emergency, or vacation. Accrual begins immediately and can be used as it is accrued. Accrual rates are based on years of service. 0-5 year employees accrue a total of 144 hours (18 days) at a rate of 5.539 hours per pay period, 6-10 year employees get 184 hours (23 days) at a rate of 7.077 hours per pay period, and 11+ year employees get 224 hours (28 days) at a rate of 8.616 hours per pay period.

### **Annual Leave Time (ALT)**

All permanent full-time employees will be given each January a bank of time to be used for last minute time off requests that are less than 24 hours advance notice. After one year, any time left in this bank will be paid to the employee in January unless the employee makes a written request to have the time moved to their personal leave bank of time. The time will be determined by the Village Manager, which currently is 40 hours.

### **Short Term Disability (STD) and Other Supplemental Plans**

The Village provides all eligible employees short term disability. After an employee has been out of work due to a non-work related illness or accident for an elimination/waiting period of 160 continuous hours, short term disability will start and pay up to 75% of the employee's regular wages. Short term Disability will continue for a maximum period of up to 22 weeks. After such time, employees may be eligible to apply for Long Term Disability.

### **Long Term Disability (LTD)**

The Village provides eligible employees long term disability which will pay up to 60% of the employee's salary after the employee has been disabled for an elimination/waiting period of 180 days.

### **Holidays**

The Village observes 13 paid holidays throughout the year. NYD, MLK, Presidents, Memorial, Juneteenth, Independence, Labor Day, Columbus, Veteran's, Thanksgiving and Day after, Christmas Eve and Christmas Day.

### **Tuition Assistance \* (Depending on available budget funding)**

The Tuition Assistance Program reimburses eligible employees for successful completion of approved courses leading to Associate, Bachelors and Graduate degrees.

### **Wellness Program /Village Gym**

The Village has a gym facility equipped with a wide variety of exercise machines in the David B. Farber Training Center which can be used by employees for free. The gym is open 24 hours a day, 365 days a year.

### **Section 125 Plan**

Section 125 of the Internal Revenue code allows you to have your coverage premiums deducted before payroll taxes are withheld resulting in tax savings to you.

### **Prepaid Legal Services and Identity Theft protection Plan**

The Village offers through payroll deduction, an employee paid benefit of voluntary pre-paid legal and or identity theft program through LegalShield.

### **Guardians Credit Union**

All Village employees may join Guardians Credit Union. In addition to savings and checking accounts, the Credit Union offers different types of loans and investment choices.

### **Supplemental Insurance**

Additional insurance policies such as accident, cancer/stroke/heart, and supplemental disability policies are available for employees through Aflac and Washington National. Employees are responsible for premiums which can be payroll deducted.

### **Performance Evaluations**

It is the Village's policy to recognize and reward employees based on their performance evaluation which could result in a 0% to 5% merit pay increase. Employees hired prior to April 1<sup>st</sup> will be eligible for a merit increase in the month of October. Merit and Cost of Living adjustments are based upon budget and council approval and may vary from year to year.

**EEO/D/V/DFWP**

**The Village of Royal Palm Beach is an Equal Opportunity/ ADA Employer/Drug Free Workplace**