



ACCREDITED SINCE 2004

### **Benefits Package**

The City offers a very competitive benefits package. Most benefits, including health insurance, are effective the first of the month following 30 days of employment. Highlights of these benefits are outlined below.

#### **Medical Benefits**

The City provides each full-time employee \$8,724 per year or \$727.00 per month to help pay for the cost of participation in the City's self-funded insurance plan. If a full-time employee chooses to waive coverage under the City of Paducah's plan, they can still receive \$500.00 per year or \$41.66 per month in a Health Reimbursement Account or a Flexible Spending Account upon submission of proof of coverage through some other group health insurance plan. The City offers a choice between the Investor high deductible health plan or the Elite low deductible health plan which provides co-pays for prescription medications through Anthem Blue Cross Blue Shield.

#### **Dental Benefits**

The City offers dental benefits through Delta Dental. Coverage is voluntary.

#### **Vision Benefits**

The City offers vision benefits through Anthem Blue View. Coverage is voluntary.

#### **Wellness**

In addition to the City's Health Allocation Benefit, full-time employees participating in the City's insurance can earn additional dollars to fund the purchase of their health, dental, and/or vision insurance by participating in the City's Wellness Plan. Tobacco-free employees can earn up to \$2,250 per year. Tobacco-free employees with a qualifying spouse can earn up to \$3,250 per year. Money left over after covering insurance premiums can be deposited into health spending accounts as required by plan guidelines.

#### **Spending Accounts**

Under the City's Section 125 cafeteria plan, full-time employees participating in the City's health insurance plan may elect to contribute additional dollars to a health spending account. With the Investor Plan, employees may select either an FSA or an HSA. With the Elite Plan, employees can participate in an FSA. Employees may also wish to establish a Child and Dependent Care FSA to manage the cost of child care.

#### **Supplemental Benefits**

Currently, the City uses AFLAC to administer voluntary supplemental benefits. The offerings include a cancer policy, short-term disability, accident, hospitalization, and group-term life insurance.

#### **Life Insurance**

A full-time employee receives a life insurance benefit at no cost, effective upon the date of hire. Terms of coverage vary based on position.

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### **Retirement**

The City of Paducah participates in the Kentucky Retirement System's defined benefit pension program. Employees' required contributions, employer's matching portion, required service components, and benefits vary based on position and participation date.

### **Deferred Compensation**

Employees may elect to contribute additional dollars towards individual retirement accounts through ICMA, Nationwide, or Kentucky DCP. Details for participation are available through the Human Resources Division of the Finance Department.

### **Education Assistance**

The City provides financial assistance to eligible employees who complete qualified post-secondary education courses. The individual department directors submit applications to participate in the City's Educational Assistance program. Terms and conditions may vary based on the course of study, allowable amounts, and reimbursement cap.

### **Vacation**

Full-time employees begin accruing vacation time from their date of hire. Employees may accumulate up to a maximum of 50 days of vacation. Vacation time may be taken after six months of employment. Vacation accrual rates may differ for employees who are members of a bargaining unit.

### **Holidays**

The City recognizes the following holidays:

- *New Year's Day*
- *Martin Luther King Jr. Day*
- *Memorial Day*
- *Juneteenth*
- *Independence Day*
- *Labor Day*
- *Veteran's Day*
- *Thanksgiving Day*
- *Day after Thanksgiving*
- *Christmas Eve*
- *Christmas Day*
- *New Year's Eve Day*
- *One Personal Day*

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### **Sick Time**

In the event of a qualifying illness, the City offers a generous sick leave plan. Full-time City employees begin accruing sick time from the date of hire.

### **Employee Assistance Program**

Because the City of Paducah recognizes its employees are one of its most valuable resources, the City offers a confidential Employee Assistance Program for employees needing help with:

- *Depression*
- *Grief and Loss*
- *Relationship Problems*
- *Alcohol and Drug-Related Problems*
- *Financial Pressures*
- *Family Problems*
- *Parenting Concerns*
- *Stress*
- *Anxiety*

This list constitutes a brief summary of offered benefits. Benefits will be covered in greater detail upon employment.

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