

# Paid Time Off Benefit Summary

This benefits summary is intended to provide general information regarding benefits for fulltime employees and is not meant to be all-inclusive. Benefits may vary due to departmental operations or other factors.

Full benefit information can be found on the Employee Info Site under [Personnel Policies: Section 5 Leave Policies](#)

## HOLIDAYS/PERSONAL TIME OFF

24 hours of personal time off earned in 8-hour increments on the following dates: January 1, February 1, May 1.

9 Designated Paid Holidays	
New Year's Day	Thanksgiving Day
Memorial Day	Thanksgiving Friday
Independence Day	Christmas Eve Day
Labor Day	Christmas Day
Veterans Day	

## VACATION (BASIC SCHEDULE)

Years of Service	Hours Earned / Year
1-5	80
6-9	88 + 8 each year
10-14	120 + 8 each year
15-19	160
20-23	168 + 8 each year
24+	200

## SICK LEAVE

Earned at a rate of 3.69 hours per pay period or 12 days/96 hours per year. Sick leave with pay may be used for any personal illness, injury or pregnancy, doctor/dental appointments, illness of immediate family member.

**Sick Leave Buyback Policy:** Employees who use four or fewer sick days may choose to receive a payout of some of their unused sick time each year, based on the following table:

Number of sick days used by employee during the year	Number of days the employee may elect to receive payout for (at 100% of salary)	Amount of annual sick days employee may save in their bank (up to maximum of 960 hours)
0 days	5 days	Balance of their 12 days (12 – (days used) – (days paid out))
1 or 2 days	3 days	Balance of their 12 days (12 – (days used) – (days paid out))
3 or 4 days	1 days	Balance of their 12 days (12 – (days used) – (days paid out))
5 or more days	No payout	Balance of their 12 days (12 – (days used) – (days paid out))

The payout is valued at 100% of salary, and it doesn't matter how many hours the employee has saved in their sick bank, only how many sick days the employee used that year. The employee can choose to receive this payout in cash less standard withholdings, or they may have it transferred to their 457 or RHS account on a pre-tax basis.

On separation, an employee who has not participated in the annual buyout and who has between 480 hours and 952 hours of sick leave accrued will be paid for 20% of all hours accrued; an employee having 953 or more hours will be paid for 40% of all hours accrued.

### **EMERGENCY LEAVE**

24 hours per calendar year to use for the death or hospitalization of an immediate family member.

### **SICK LEAVE DONATION**

All regular full- and part-time employees with a minimum of 160 hours of sick leave on the books may be eligible to donate up to 40 hours of accumulated sick leave per occurrence (more with department head approval) to another regular full- or part-time employee who has a catastrophic illness or injury either to themselves or an immediate family member.

## HEALTH AND DENTAL INSURANCE – effective January 1 to December 31, 2023

The City of Lake Forest provides medical and dental insurance for all fulltime employees through a self-insured program. The Employee Choice Plan carries a high \$1,800/\$3,600 deductible and combines with a Health Reimbursement Account (HRA) which is funded by the City. There is also a Basic Plan with a deductible of \$4,500/\$9,000 which allows employees to establish and utilize a Health Savings Account (HSA).

The employee pays a small portion of the cost for employee coverage for fulltime employees. Employees may choose to add dependent coverage by paying a portion of the cost for medical insurance (or 100% for the Basic Plan) and 100% of the premium for dental insurance. Employee contributions are tiered based on the number of dependents.

### MEDICAL/DENTAL PREMIUMS

Employee Cost  Category	Employee Choice Plan Medical			Basic Health Plan* Medical		
	Annual	Monthly	Per Pay Period	Annual	Monthly	Per Pay Period
Single	\$184.08	\$15.34	\$7.67	\$4,464.24	\$372.02	\$186.01
Single + 1	\$2,132.40	\$177.70	\$88.85	\$18,212.40	\$1,517.70	\$758.85
Single + 2	\$2,711.52	\$225.96	\$112.98			
Single + 3	\$2,910.72	\$242.56	\$121.28			
Single + 4	\$3,077.76	\$256.48	\$128.24	*Does not have tiered dependent coverage.		

Employee Cost  Category	Dental		
	Annual	Monthly	Per Pay Period
Single	\$0.00	\$0.00	\$0.00
Single + 1	\$1,275.12	\$106.26	\$53.13
Single + 2	\$1,392.97	\$116.08	\$58.04
Single + 3	\$1,507.67	\$125.64	\$62.82
Single + 4	\$1,625.31	\$135.44	\$67.72

## **LIFE INSURANCE**

The City provides each employee with \$50,000 of term life insurance. Additional voluntary life insurance may be purchased at group rates through payroll deductions for the employee and dependents.

## **SECTION 125 PRE-TAX FLEXIBLE SPENDING ACCOUNT**

Employees may have medical and dental premium expenses deducted from their paychecks on a pre-tax basis. It also allows employees to set aside pre-tax dollars in health care or dependent care reimbursement accounts. The City will provide \$150 per flex plan year for each regular employee to be used for unreimbursed medical expenses. Employees will have to "Think Healthy" in order to receive the \$150 contribution by doing something from a list of healthy options.

## **DEFERRED COMPENSATION**

A Section 457 plan is available. This is an IRS-approved method of deferring federal and state income taxes until retirement. Taxes are paid at retirement or termination of employment when the money is withdrawn. Participation is optional for the employee; the City does not match contributions.

A voluntary Roth IRA is also available to qualifying employees through payroll deductions.

## **RETIREE HEALTH SAVINGS PLAN**

All fulltime employees participate in a Retiree Health Savings Plan (RHS) by having 1% of their salary placed into an RHS account unless a collective bargaining agreement states something different. Before-tax contributions will be placed into the individual accounts at the beginning of each quarter, with payroll deductions occurring on a per-pay-period basis.

## **EMPLOYEE ASSISTANCE PROGRAM**

The City offers an Employee Assistance Program for employees and their family members to receive counseling. The first 12 sessions will be paid for entirely by the City. The City will pay 75% of the next 12 sessions. Should counseling continue past 24 sessions, the City will pay 50%.

## **EDUCATION REIMBURSEMENT**

Eligibility: Any non-probationary fulltime employee determined to be eligible through department head discretion and the City's succession planning is deemed eligible to participate in this program. The employee must have exhibited satisfactory job performance to be eligible. Prior to the City granting any reimbursement, the employee must have taken full advantage of any eligibility for grants, veterans' benefits, and federal and/or state aid. The City will reimburse 100% of tuition and books for employees making an A or B grade or 75% for a C grade up to a certain annual dollar amount.

## **RECREATIONAL FACILITIES**

All park and recreation activities are part of the City. Therefore, all employees and their families may participate in any programs for resident or reduced rates. All fulltime employees receive one free beach pass annually.