



City of Jonesboro

2020 Benefits at a Glance

City-Supplemented Benefits

Health:

Employee Only	Employee Pays 138.44/month (69.22/Pay Period)	City pays 338.91/month
Family	Employee Pays 297.42/month (148.71/Pay Period)	City pays 728.12/month

Dental:

Employee Only	Employee pays 0.00/month	City pays 26.88/month
Family	Employee pays 58.80/month (29.40/Pay Period)	City pays 26.78/month

USABLE Life:

Employee Only	Employee Pays 0.60/month (.30/Pay Period)	City pays 1.50/month
Family	Employee pays 0.96/month (.48/Pay Period)	City pays 2.34/month

Voluntary Products: Employee Pays 100% of Cost

Vision:

Employee Only	Employee pays 9.00/month (4.50/Pay Period)	City pays 0.00/month
Family	Employee pays 21.06/month (10.53/Pay Period)	City pays 0.00/month

American Fidelity STD & LTD

USABLE Accident

USABLE Group Term Life Insurance

USABLE Critical Illness with Cancer Care

Boston Mutual Life –Whole Life

Retirement Plans

Non-Uniform Employees: NestEgg 457-B (City matches up to 5%)

Uniformed Employees:

Nationwide 457-B

Arkansas Diamond Plus 457-B

LOPFI

City of Jonesboro Section 125 Cafeteria Plan

Insurance Premium Conversion: This allows the employee to pay for their portion of medical and dental insurance premiums using pre-tax dollars. There is no way for an employee to lose monies using this part of the Cafeteria Plan. The insurance premium is simply sheltered and deducted from the employee's salary before Federal Income Tax, FICA, Medicare or State Income tax is computed. This saves the average employee 29% or more on the cost of the insurance premium.

Dependent Care Accounts: This allows the employee to pay for daycare services provided for their dependents. The maximum amount allowed to be set aside is \$5,000 per year. This amount is an IRS regulation, not a City of Jonesboro rule. The employee pays for child care to a child care provider that is a legitimate entity. Dependent care can't be reimbursed for paying a member of the employee's household to "baby sit". The employee must have the tax ID# or social security number of the child care provider. The employee pays for the day care and is reimbursed from pre-tax dollars that the employee has set aside. The employee can never draw more funds than have been withheld from his salary.

Flexible Medical Spending Accounts: This allows the employee to pay for un-reimbursed medical expenses. The employee pays for medical expenses and is reimbursed from pre-tax dollars that has been set aside for the year at any time during the year. **The maximum amount allowed to be set aside is \$2750.**

New employees are eligible the first of the month following a full month of continuous employment. After elections are made for the upcoming year, they cannot be changed until the end of the year. The only exceptions to this, is if you had a Qualifying Event such as: marriage, divorce, legal separation or annulment; birth, adoption or placement for adoption of your child; death of your spouse or dependent; changes in the employment status of you or your spouse.