



2025 Employee Benefit Schedule City of Plymouth Firefighters and Paramedics

- 1) Health Insurance – Begins the first day of the month after 30 days of employment

Your cost (per check)

Employee	\$12.00
Employee & Child(ren)	\$68.00
Employee & Spouse	\$76.00
Family	\$93.00

- 2) Life Insurance

\$20,000 life insurance, \$5,000 life insurance for spouse, and \$2,000 life insurance per child. Age reductions apply. Plan provided by the City at **no cost to you**. You may purchase voluntary supplemental coverage for yourself, your spouse, and your children. Limits apply. Offered through Mutual of Omaha.

- 3) Dental Reimbursement - Plan provided by the City at **no cost to you**.

\$50 per family member annual deductible. Plan pays 100% of preventive; 80% of basic; 50% of major dental work with a \$1000 per year per family member max. Plan pay 50% of orthodontic for children age 18 and under, with a \$1000 lifetime max. No preferred list of providers, plan administered by Paramount Dental.

- 4) Vision Insurance - Plan provided by the City at **no cost to you**.

Family coverage through Vision Service Plan (VSP) network of providers for exams and lenses every twelve months; frames every twenty-four months. Contacts available instead of lenses. Co-pays and limits apply.

- 5) Direct Primary Care Clinic - Plan provided by the City at **no cost to you**

All employees & eligible dependents will have access to our direct primary healthcare clinic

- 6) Supplemental Insurance – Voluntary for employees at additional cost per schedule.

- Short Term Disability
- Long Term Disability
- Life insurance: up to \$150,000 for employee, \$50,000 for spouse, \$10,000 per child

7) Vacation, Sick, Holiday and Personal Time provided per year of service

a. Vacation based on 24-hour workdays:

Year of hire: 12 hours per month (72 hr max)

<2 years: 4 work days

2-7 years 5 work days

8-14 years: 8 work days

15-24 years 11 work days

>= 25 years 14 work days

b. Sick Time: Earn 8 hours per month after 60 days probation, then additional 72 hours per year accrued into rollover Sick Bank

c. Personal Time: Up to 24 hours 1st year of service, then 48 hours each year thereafter

d. Holiday Time: 24 hours per each 3 months worked

8) 1977 Police Officers' and Firefighters' Pension and Disability Fund Eligible

9) New Avenues – Employee Assistance Program (Plan provided by City at **no cost to you**)
Employee & eligible dependents are covered under the EAP plan

10) Longevity Pay – After 3 years of uninterrupted service the city will pay on an annual basis \$250 per year of service, up to a maximum amount of \$5000

Note: This schedule is meant only as a summary reference. Any differences defer to various carrier contracts
Please call Jen Klingerman, Human Resources Manager, with any further questions at 574-914-0502