



City of Bettendorf
Full-Time Benefits
Overview
2025 - 2026

Healthcare Coverage

The City of Bettendorf offers a robust and affordable healthcare plan for employees. The plan includes both medical and prescription coverage. Wellmark® is the provider for medical and prescriptions.



Premiums: Employee portions of premiums are affordable. Single insurance coverage costs \$119.53 per pay month and family coverage costs \$262.10 per pay month.



Deductible: The deductible is the fixed dollar amount you pay for covered services in a plan year before benefits become available. The deductible is reached from amounts accumulated on behalf of any combination of covered plan members. The deductible amount is \$250 per person or \$500 per family.



Out-of-Pocket Maximum: The out-of-pocket maximum (OPM) is the maximum amount you pay, out of your pocket, for most covered services in a plan year. Deductibles and coinsurance, as well as other amounts you pay for covered services, accumulate towards the OPM. The OPM amount is \$850 per person or \$1,700 per family.

Dental Coverage

Dental coverage at the City of Bettendorf is another great benefit offered to employees. Delta Dental® of Iowa is the insurance provider.

Premiums

There are no separate premiums for the Dental Plan. The premium costs are included in the healthcare premiums of \$119.53 per pay month and family coverage costs \$262.10 per pay month

Benefit:

The dental plan is a \$5000 per plan year benefit. While the premiums are included in the healthcare plan, the services under the dental plan do not count toward the deductible or out-of-pocket maximum

Orthodontics:

Orthodontic coverage is available under the plan for members under 19 years old. There is an additional \$15 per month premium for orthodontics. The plan is a \$2500 lifetime benefit

Vision Coverage

Vision coverage is offered to city of Bettendorf employees. Employee Benefit Solutions® is the provider for vision insurance. The core benefits of the plan are:



\$400 toward hardware every other plan year. Hardware includes frames, lenses, and contact lenses



\$75 toward a vision exam every other plan year.



Every other plan year? Yes, this part of the benefit can be a bit confusing. The plan year runs from July to June every year. When you take advantage of the benefit determines your eligibility for the future. For example, if you use the \$400 hardware benefit to get glasses in June of 2023, you would be ineligible for the July 2023 –

June 2024 plan year and become eligible in July of 2024. But, if you get those glasses in July of 2023, you would be ineligible for the July 2024 – June 2025 plan year and would become eligible again in July of 2026. If you have questions on vision coverage or any other coverage, do not hesitate to reach out to your Human Resources Department.

Flexible Spending Accounts

Flexible spending accounts are a special type of account you put money into that you use to pay for certain out-of-pocket costs. The City of Bettendorf offers two different types of flexible spending accounts: Healthcare and Dependent Care. Flexible spending accounts are a “use it or lose it” benefit. This means if you do not use all the funds you set aside before the end of the plan year, they will not roll over to the next plan year.

Healthcare Flexible Spending



Contribute up to \$3300 in pre-tax money into the account

Spend funds on qualifying medical, dental, prescription and vision expenses.



Dependent Care Flexible Spending



Contribute up to \$5000 in pre-tax money into the account

Spend funds on qualifying dependent care expenses such as daycare or eldercare.



Voluntary Wellness Plan

To be eligible for the Employee Wellness Incentive Program and earn a 25% reduction in health insurance premiums beginning July 1st each year, an employee must complete two (2) of the required events and four (4) selected events between June 1st and May 31st of the previous year.



A new employee is able to earn the 25% discount on the health insurance premiums if the two (2) required events are completed within 30 days of hire.



Required Events include **(1) Biometric Health Screening** – Screening for Risk Factors completed through on-site screenings or with a personal physician. Information will be gathered by a third-party vendor as approved by City. **(2) Health Risk Assessment** (online) – Information will be gathered by third-party vendor as approved by the City.



Selected events fall into three different categories – fitness Promotion and Physical Activities, Prevention and Personal Health Activities, Community and Personal Challenge Activities. An employee must complete one (1) activity from each category, and a total of four (4) activities.



Premium Comparison

Insurance Premiums without Wellness Discount

- Single Health Benefit Monthly: \$119.53
- Single Health Benefit per Paycheck: \$59.77

- Family Health Benefit Monthly: \$262.10
- Family Health Benefit per Paycheck: \$131.05

Insurance Premiums with Wellness Discount

- Single health Benefit Monthly: \$89.65
- Single Health Benefit per Paycheck: \$44.83

- Family health Benefit Monthly: \$196.58
- Family Health Benefit per Paycheck: \$98.29

Over \$600/Year Saved
on Family Plan!

Short-Term Disability



Short-term disability is the first 120 days of a non-work-related injury or illness requiring time off work.



This benefit is offered as a voluntary coverage for City Employees. Employees who wish to purchase a short-term disability policy have options available. See the optional additional insurance handout for more information.

Long-Term Disability



Long Term disability is 121+ days of a non-work-related injury or illness requiring time off work.



The City carries a long-term disability policy for all full-time employees. This would benefit an employee with approximately 60% of their base rate in the case of a non-work-related injury or illness. The benefit has a \$6000 per month maximum.

Life Insurance



The City carries a group term life insurance policy for all full-time employees. The benefit of this policy is 2X an employee's base annual salary.



Additional voluntary group term life insurance is available for purchase through NIS[®]

IPERS

The Iowa Legislature created the Iowa Public Employees' Retirement System (IPERS) in 1953 to provide a dependable and economical retirement plan for Iowa's public employees. The IPERS plan is a defined benefit plan with qualified plan status under federal Internal Revenue Code section 401(a). A defined benefit plan provides a lifetime benefit calculated using a formula. Your benefits grow with you during your working career. As your years of service and salary increase, your IPERSs benefits also grow. At retirement, you receive the benefit you earned regardless of the performance of the stock market. **The total contribution rate for Regular members is 15.73%. Employees contribute 6.29%, and the employers contribute 9.44%**

MFPRSI



Municipal Fire and Police Retirement System of Iowa (MFPRSI) provides a sound and secure retirement for police officers and firefighters working for the 49 participating cities in the state of Iowa. Created by act of the 1990 Iowa Legislature, the System initiated its formal operations on January 1, 1992. By Iowa law, the retirement system is charged with the administration of a retirement plan which makes pension payments to its members who have retired from public service as a police officer or firefighter and to their beneficiaries. **Member contributions are currently 9.675%** of pay and the city contribution rate is a percentage of their employees' earnable compensation and varies year to year as determined by the MFPRSI actuary. **Currently, the city contribution is 22.555%.**

457 Plan

A 457 deferred compensation plan allows you to save and invest money for retirement with tax benefits. A 457 plan is designed to supplement your retirement income. Pre-tax contributions you make reduce your taxable income for the year. These contributions and all associated earnings are then not subject to tax until you withdraw them. You also may be able to make after-tax Roth contributions which allow for potentially tax-free earnings. **The city contributes 1% of your eligible income for all eligible employees, 2.5% for police employees and 4.5% for firefighters.** The City will also match up to 1% for all eligible employees.