

## Benefits at a Glance for Permanent City positions



### PROBATIONARY PERIOD

- Employees begin the one (1) year probationary period on the first day of work.
- Firefighters begin the six (6) month probationary period on the first day of work.

**PERSONAL DAYS** (shows as PTO in Payroll) PTO is not paid out at separation from employment.

- POLICE: One (1) per fiscal year
- TEAMSTER: Two (2) per fiscal year (New hires after Feb. 28<sup>th</sup> have access to 1, if after May 31, not eligible until July 1.)
- NON-BARGAINING: Three (3) per calendar year (New hires after Aug. 31<sup>st</sup> have access to 2, if after November 30, not eligible until January 1. (Teamster Union & Non-Bargaining can use PTO in 15-minute increments and is subject to division policy on requesting time off.)

**SICK LEAVE**— ELIGIBLE TO USE AVAILABLE BALANCE AFTER **90 DAYS OF SERVICE**

- Employees accrue up to 3.7hrs/pay period. No maximum accumulation.
- Paid out 25% at separation per state statute.

**VACATION LEAVE** — ELIGIBLE TO USE AVAILABLE BALANCE AFTER **180 DAYS OF SERVICE**

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|--|----------------------------------|
| • Beginning year 1 through 10 years of completed service   | Accrue up to 4.62hrs/pay period. |
| • Start of year 11 through 15 years of completed service   | Accrue up to 5.54hrs/pay period. |
| • Start of year 16 through 20 years of completed service   | Accrue up to 6.47hrs/pay period. |
| • 21+ years of service   | Accrue up to 7.39hrs/pay period. |
| • Max two times annual vacation accruals allowed at the end of the first pay period in January per policy & paid out 100% at separation. |                                  |

### HOLIDAYS

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|-------------------------------|---|
| ▪ January 1 <sup>st</sup>     | New Year's Day  |
| ▪ Third Monday in January     | Martin Luther King Day  |
| ▪ Third Monday in February    | President's Day   |
| ▪ Last Monday in May          | Memorial Day  |
| ▪ July 4 <sup>th</sup>        | Independence Day  |
| ▪ First Monday in September   | Labor Day   |
| ▪ Second Monday in October    | Columbus Day ( <i>only - Police Union</i> )   |
| ▪ November 11 <sup>th</sup>   | Veteran's Day   |
| ▪ Fourth Thursday in November | Thanksgiving Day  |
| ▪ Fourth Friday in November   | Day after Thanksgiving ( <i>only - NonBargaining, Teamster Union, Fire Bureau</i> ) |
| ▪ December 25 <sup>th</sup>   | Christmas Day   |

Every day in which a general election is held throughout the State of Montana.

**MONTANA PUBLIC EMPLOYEES RETIREMENT ADMINISTRATION (MPERA)** TOLL FREE PH: (877) 275-7372 [MPERA@mt.gov](mailto:MPERA@mt.gov)

- The Employees' salary contributed per state statute:
  - Teamsters (PERS) & Non-Bargaining (PERS) - 7.9%
  - Police (MPORS) - 9%
  - Fire (FURS)— 10.7%
- The City's contribution to PERS:
  - Teamsters (PERS) & Non-Bargaining (PERS) — 9.07%
  - Police (MPORS)- 14.41%
  - Fire (FURS)- 14.36%
- This amount is tax deferred & employees are vested when they have five years of service.
- PERS employees must elect Defined Benefit or Defined Contribution retirement plan before 1 year of service with MPERA.
- MPERA manages this retirement; we send the contributions per state statute.

### CITY PAYROLL ([Payroll@billingsmt.gov](mailto:Payroll@billingsmt.gov))

- Paydays are every other Friday, 26 pay periods/calendar year. Some voluntary elections that are monthly premiums, will only process over 24 pay period, so the 1<sup>st</sup> 2 paydays of each month.
- Direct deposit is available. Paycheck stubs are in your employee portal account.

### FAMILY AND MEDICAL LEAVE (FMLA) ([FMLA@billingsmt.gov](mailto:FMLA@billingsmt.gov))

- For eligible employees, up to 12 weeks of leave during a 12-month, rolling back period, for eligibility purposes.
- This is a Federal Law the city and employees are required to adhere to, and the city has the right to designate.
- Details of the Federal Law and at the city are in the: [FMLA Notice to Employee](#)

### EMPLOYEE ASSISTANCE PROGRAM (EAP): Intermountain Health

- Employees and their immediate family members on the city medical plan may receive "up to five (5) EAP sessions per incident" at no charge through Intermountain Health EAP program. See the flier for details.

**RETIREMENT ACCOUNTS- VOLUNTARY : 457 (b) DEFERRED COMPENSATION PLANS & 401(A) FOR DIRECTORS & ADMINISTRATORS ONLY :**

- Employees can payroll deduct a contribution into a 457 account. This can be Pre-Tax or Roth, Post-Tax. The City has set vendors depending on your group: Non-Bargaining, Fire Union & Teamster Union is Empower. Fire Union is Nationwide.
- Non-Bargaining employees have the voluntary option every July to elect to roll the value of six (6) sick accruals to their existing 457(b) account that they have current pre-tax re-occurring payroll deductions set up to. If they meet these criteria, they will receive an email in July with the details and election form for that year.
- Administrators & Directors can payroll deduct a contribution into a 401(a) account through our selected vendor.

**OTHER VOLUNTARY BENEFITS:**

- See HR Resources & Voluntary Benefits document for additional benefits and vendor options located on HR's Forms & Resources page.

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◊ Part-Time Employee benefits are pro-rated ◊

◊ Elected Officials (Judge/Mayor/City Council) positions will not have all the benefits listed in this document ◊

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**◊ Health & Life benefits are available to 20+ hour positions and are effective the 1<sup>st</sup> of the month following a month of employment following permanent hire date ◊**

**MEDICAL/Rx INSURANCE- REQUIRED PARTICIPATION BY 20+ HOUR PERMANENT EMPLOYEES**

- One Standard and one High Deductible Health Plan (HDHP) offered, with significant monthly contribution from the City. Plans require premium (pre-tax) sharing by the employee.
- The City Health insurance is self-funded with our Third-Party Administrator (TPA) as EBMS/Imagine360. [www.ebms.com](http://www.ebms.com)
- Your city insurance ID card is your proof of coverage.
- The Pharmacy Benefit Manager (PBM) is SmithRx. See details on your insurance ID card and your plan document.

**DENTAL INSURANCE - VOLUNTARY**

- Non-Bargaining: The premium (pre-tax) is 50% paid by the City and the employee must remain on the plan for two (2) years.
- Police, Fire, & Teamsters: Employee must pay the entire premium (pre-taxed) and must remain on the plan for two (2) years.
- The City Dental insurance is self-funded with our TPA as EBMS/Imagine360. [www.ebms.com](http://www.ebms.com)
- Your city insurance ID card is your proof of coverage.

**MEDICAL FLEX /HEALTH FSA AND/OR DEPENDENT CARE (DAYCARE) PLANS - VOLUNTARY**

- Medical Flex – may elect IRS annual maximum (pre-taxed) to fund medical, dental, vision out of pocket expenses.
- Dependent Flex– may elect a maximum of \$5000 annually per IRS (pre-taxed).
- Administered by TPA, EBMS/Imagine360 [www.ebms.com](http://www.ebms.com)
- You will be issued an EBMS Benefits debit card.

**HEALTH SAVINGS ACCOUNT (HSA) - VOLUNTARY**

- Available if you are on the HDHP – High Deductible Health Plan. Annual limits based on IRS annual maximums.
- The vendor is initially administered by EBMS/Imagine360, but the bank account is in the employee's name.
- You will be issued an EBMS Benefits debit card.

**VISION INSURANCE - VSP - VOLUNTARY**

- The employee must pay the entire premium (pre-taxed) and must remain on the plan for one (1) year.
- Provider is VSP [www.vsp.com](http://www.vsp.com) (EBMS does not process these claims; however, you can see if covered in your miBenefits account)
- There is no insurance ID card issued for VSP. Coverage will be pulled at the VSP provider using the employee's social security number for coverage proof.

**LIFE INSURANCE/LONG TERM DISABILITY(LTD) – STANDARD Insurance & NCPERS Life Insurance**

- The city pays for basic life insurance for permanent employees as follows through *Standard Insurance*:
  - Class 1: Active Non-Bargaining employees: \$25,000
  - Class 2: Active Bargaining employees: \$10,000
  - Class 4: Active City Administrator employees: \$300,000
  - Class 5: Active Directors, City Attorney, Asst. City Administrator, Chief of Police & Fire Chief: \$100,000
- VOLUNTARY: *Standard Insurance* - Additional Supplemental life insurance is also available to employees and their spouses to purchase. Depending on timing and limits elected, medical underwriting may be required.
- VOLUNTARY: *Standard Insurance*- Long Term Disability coverage. Depending on timing, medical underwriting may be required.
- See *Standard Insurance* Marketing Booklet for additional benefit details and costs.
- VOLUNTARY: *NCPERS Life Insurance* – able to elect at time of hire or during annual open enrollment (Feb/Mar for 4/1 effective). No medical underwriting.

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[www.billingsmt.gov](http://www.billingsmt.gov)

