

# **City of Buffalo**

## 2025 Summary of Benefits

### Full-Time Employees

## **Holidays**

Full-Time employees will be eligible for a full day holiday's pay based on their wage rate.

<b>Holiday</b>	<b>Date</b>
New Year's Day	January 1
Martin Luther King Day	Third Monday in January
President's Day	Third Monday in February
Memorial Day	Last Monday in May
Juneteenth	June 19
Independence Day	July 4
Labor Day	First Monday in September
Indigenous People Day/* Floating Holiday or approved day in same calendar year	Second Monday in October/
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Day after Thanksgiving	Fourth Friday in November
Christmas Day	December 25
Personal Day	Approved day in same calendar year
Volunteer Day	Approved day in same calendar year

\*The City of Buffalo recognizes the importance of giving back to the community. Employees who wish to volunteer to an organization of their choosing may submit up to 8 hours per year to participate in volunteer activities. A formal request will need to be submitted to Human Resources with documentation from the organization.

## **Vacation**

Accrual rates for regular Full-Time employees are described below.

<b>Years of Service</b>	<b>Days Accrued Per Month</b>
0 through 6	8 hours of vacation leave earned per month
7 through 15	10 hours of vacation leave earned per month
16 through 25	20 days per year (13 1/3 hours of vacation leave earned per month)
26 and thereafter	25 days per year (16 2/3 hours of vacation leave earned per month)

## **Sick and Safe Leave**

Regular Full-Time employees shall accumulate 8 hours of sick leave per month to a maximum accumulation of nine hundred sixty (960) hours. Upon accumulation of 960 hours, employees will earn sick leave at the rate of four (4) hours per month.

Part-time employees will accrue sick and safe leave at one hour of sick and safe leave for every thirty hours worked. Max earned per year 48 hours and Max carried over per year 80 hours.

Regular employees who retire from the active service shall receive a percentage of unused sick and safe leave, with a cap of nine hundred sixty (960) hours as follows:

<b>Years of Continuous Work</b>	<b>Percent of Unused Sick Leave</b>
0 through 6	25 percent
7 through 15	30 percent
16 through 25	35 percent
25 and thereafter	40 percent

Retirement means retirement from the active service to become eligible for benefits under the applicable retirement plan. Retirement does not mean voluntary or involuntary termination or layoff.

The funds will be deposited into the employees Post-Retirement Health Care Saving Plan (HCSP) account administered by Minnesota State Retirement System

## **Medical Coverage**

The City of Buffalo has several medical plans to fit your needs.  
Cost below is based on a full time benefit eligible employee.

<b>Plan Numbe r</b>	<b>Medica</b>	<b>Employee Rate Per Pay Period</b>		
		<b>Single</b>	<b>Dual</b>	<b>Family</b>
13573	\$300-\$25 Passport Open Access	\$134.66	\$351.78	\$568.90
13574	\$1000-\$25 Passport Open Access	\$110.08	\$300.16	\$490.25
13575	\$1000-\$25 Elect Network	\$53.82	\$182.02	\$310.22
19195	\$1000-\$25 Vantage Plus ACO	\$42.57	\$158.39	\$274.21
19196	\$1000-\$25 Park Nicollet First ACO	\$42.57	\$158.39	\$274.21
19197	\$1000-\$25 Ridgeview ACO	\$42.57	\$158.39	\$274.21
13577	HDHP \$3300-\$0 Passport Open Access	\$67.03	\$209.77	\$352.50

13578	HDHP \$3300-\$0 Elect Network	\$16.15	\$102.92	\$189.69
19198	HDHP \$3300-\$0 Vantage Plus ACO	\$5.98	\$81.55	\$157.13
19199	HDHP \$3300-\$0 Park Nicollet First ACO	\$5.98	\$81.55	\$157.13
19200	HDHP \$3300-\$0 Ridgeview ACO	\$5.98	\$81.55	\$157.13

If you choose a HDHP plan, the City will contribute the following amounts in an HSA account.

- Single: \$80 per month (\$960 per year) Family: \$160 per month (\$1,920 per year)

HSA contribution limits:

- Single: \$4,300 per year (City contribution \$960 = \$3,340 max EE Contribution)
- Family: \$8,550 per year (City contribution \$1,920 = \$6,630 max EE Contribution)
- Catch up (age 55 or older): \$1,000 per year

## **Dental Insurance**

You have 2 options to choose from with different benefit levels: Delta Dental

- Option I –PPO, Premier and out-of-network providers with higher annual benefit maximum.
- Option II –Any dental provider, including PPO, Premier or out of network with lower annual benefit maximum. Higher preventive coverage when using Premier provider.

<b>Plan</b>	<b>Employee Rate Per Pay Period</b>
Single	\$14.10
Single + Spouse	\$40.14
EE + Child(ren)	\$45.49
Family	\$63.36

## **Vision**

Vision is provided by Mutual of Omaha, total premium paid by employee.

<b>Plan</b>	<b>Employee Rate Per Pay Period</b>
Single	3.27
Single + Spouse	6.44
Single + Children	7.53
Family	11.56

## **Life Insurance**

The City of Buffalo provides a group life insurance benefit to Full-Time employees (under age 70) Active employees \$20,000 Life and AD&D; Spouse \$5,000; Children 6 months to 19 years or to age 25 if they are a Full-Time student \$1,000.

## **Short Term Disability**

The City of Buffalo provides short term disability benefits through Mutual of Omaha. All full-time benefit eligible employees will be enrolled in this coverage January 1, 2024.

Outline of coverage:

Benefit Period: Up to 25 weeks.

Elimination Period: 7 days for accidents and 7 days for sickness.

Benefit Amount: 60% to maximum of \$2,000 weekly.

Pre-existing condition limitation: The pre-existing condition under this plan is 3/6 which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage, will not be covered.

## **AFLAC Insurance**

Aflac provides employees the option to purchase additional insurance which includes short term disability, long term disability, cancer, and long-term care insurance. Employee pays total premium paid and can be a payroll deduction. Nicole Blake, AFLAC Rep, 763-291-0531 or [nicole\\_duerre@us.aflac.com](mailto:nicole_duerre@us.aflac.com)

## **Retirement PERA (Public Employees Retirement Association)**

Employee contribution rate is 6.5% of gross salary. Employer contribution rate is 7.5% of gross salary.

\*Police and Fire: Employee contribution rate is 11.8% of gross salary. Employer contribution rate is 17.7% of gross salary.

Vested after 3 years of service. Mandatory enrollment

## **Nationwide Retirement Solutions**

Additional retirement plans available through payroll deductions. [www.nrsforu.com](http://www.nrsforu.com). Plan Sponsor Support 1-877-496-1630

## **MSRS (Minnesota State Retirement System)**

Additional retirement plans available through payroll deductions. All the information regarding the Deferred Compensation Plan is located on the MSRS website.

<https://www.msrs.state.mn.us/about-mndcp>

## **Flexible Spending Account**

This plan provides savings of tax dollars by using pretax dollars to pay for health, dental and vision care insurance premiums, unreimbursed medical expenses (maximum \$3,300/yr.) and dependent care expenses (maximum \$5,000/joint, \$2500/single).

## **Tuition Reimbursement**

\$750.00 per calendar year maximum following 1 yr. of service. Prior approval required, only available for full-time employees.