

Retirement Benefit Summary Worksheet (Rev. 10122008)

	Basic 2007 – 2009 Bargaining Agreement	Confidential 2007 – 2009 Bargaining Agreement	Fire 2007 – 2009 Bargaining Agreement	Police 2007 – 2009 Bargaining Agreement	Supervisory 2007 – 2009 Bargaining Agreement
Retiree Medical Plan	<p>Article 23 – Hospital Medical Insurance – Retired Employees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2007 (Article 23.1)</u> - Retire from City <u>and</u> - Qualify for PERA benefits, or Duluth Firemen’s Relief Association or Duluth Police Pension Association; <u>and</u> - Receiving a retirement/ disability pension from one of the aforementioned funds - Retirees (or any covered member eligible for retiree medical) must enroll in Medicare A/B once eligible</p> <p><u>Effective Date of Coverage</u> - Retiree medical coverage must commence the first day of the month immediately following termination of active health coverage provided the Eligibility Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Option(s) & Cost for employees hired prior to January 1, 2007</u> - Upon completion of 20 or more yrs of service, the City provides Plan 3 single or family retiree medical coverage without cost to the retiree - Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly Plan 3 health insurance premium according to the schedule outlined in</p>	<p>Article 14 – Hospital Medical Insurance – Retired Employees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2006 (Article 14.1)</u> - Retire from City after attaining age 50 <u>and</u> - Qualify for PERA benefits <u>and</u> - Receive PERA retirement/disability benefits, <u>OR</u> - If employee worked for the City > than 10 years, must receive PERA retirement/disability benefits w/in 5 yrs of leaving City employment to receive coverage, <u>OR</u> - If employee worked for the City > than 20 years, must receive PERA retirement/disability benefits w/in 8 yrs of leaving City employment to receive coverage - Retirees (or any covered member eligible for retiree medical) must enroll in Medicare B once eligible</p> <p><u>Effective Date of Coverage</u> - Retiree medical coverage will commence the first day of the month that the retired employee receives PERA benefits as outlined under the Eligibility Requirements; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Options & Cost for employees hired prior to January 1, 2006</u> - Upon completion of 20 or more years of service, the City provides</p>	<p>Article 19 – Hospital Medical Insurance – Retired Employees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2007 (Article 19.1)</u> - Retire from City employment <u>and</u> - Receiving or applied for and w/in 60 days of retirement receive PERA retirement benefit, <u>OR</u> - Retires and is vested to receive retirement pension from Police & Fire Fund of PERA, <u>OR</u> - Receiving a disability benefit from one of the aforementioned organizations - Retirees (or any covered member eligible for retiree medical) must enroll in Medicare B once eligible</p> <p><u>Effective Date of Coverage</u> - Retiree medical coverage must commence the first day of the month immediately following termination of active health coverage provided the Eligibility Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Options & Cost for employees hired prior to January 1, 2007</u> - Upon completion of 20 or more yrs of service, City provides Plan 3 single or family retiree medical coverage without cost to the retiree - Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly</p>	<p>Article 20 – Hospital Medical Insurance – Retired Employees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2007 (Article 20.1)</u> - Retire from City employment <u>and</u> - Receiving or applied for and w/in 60 days of retirement receive PERA retirement benefit, <u>OR</u> - Retires and is vested to receive retirement pension from Police & Fire Fund of PERA, <u>OR</u> - Receiving a disability benefit from one of the aforementioned organizations - Retirees (or any covered member eligible for retiree medical) must enroll in Medicare B once eligible</p> <p><u>Effective Date of Coverage</u> - Retiree medical coverage must commence the first day of the month immediately following termination of active health coverage provided the Eligibility Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Options & Cost for employees hired prior to January 1, 2007</u> - Upon completion of 20 or more yrs of service, City provides Plan 3 single or family retiree medical coverage without cost to the retiree - Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly</p>	<p>Article 14 – Hospital Medical Insurance – Retired Employees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2006 (Article 14.1)</u> - Retire from City <u>AND</u> - Receiving or applied for and w/in 60 days of retirement receive PERA retirement benefit, <u>OR</u> - Retires and is vested to receive retirement pension from Police & Fire Fund of PERA, <u>OR</u> - Retires and is receiving a disability benefit from one of the aforementioned organizations - Retirees (or any covered member eligible for retiree medical) must enroll in Medicare B once eligible</p> <p><u>Effective Date of Coverage</u> - Retiree medical coverage must commence the first day of the month immediately following termination of active health coverage provided the Eligibility Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Option(s) & Cost for employees hired prior to January 1, 2007</u> - Upon completion of 20 or more yrs of service, the City provides Plan 3 single or family retiree medical coverage without cost to the retiree - Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly</p>

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<p style="text-align: center;">Basic 2007 – 2009 Bargaining Agreement</p>	<p style="text-align: center;">Confidential 2007 – 2009 Bargaining Agreement</p>	<p style="text-align: center;">Fire 2007 – 2009 Bargaining Agreement</p>	<p style="text-align: center;">Police 2007 – 2009 Bargaining Agreement</p>	<p style="text-align: center;">Supervisory 2007 – 2009 Bargaining Agreement</p>
<p>Article 23.1(c) - NOTE: Under Article 23.1(d) of the 2007 – 2009 contract: employees with at least 15 yrs of service shall have the City pay the entire premium cost of retiree single or family medical coverage; Article 23.1(d) expires & will be voided on December 15, 2009</p> <p><u>Health Plan Option(s) & Cost for employees hired after December 31, 2006</u> - Under Article 23.4: employees hired after December 31, 2006, who retire & meet the LOS & qualification requirements stated under Article 23.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, w/ absolutely no contribution from the City</p> <p><u>Duration of Retiree Medical Benefits</u> - Retiree medical benefits are available for the retiree's lifetime - If a retiree predeceases spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse</p> <p><u>Termination of Health Insurance Benefits</u> - The City will cancel retiree medical coverage for retirees who cease payment of health insurance & will</p>	<p>Plan 3 single or family retiree medical coverage without cost to retiree - Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly Plan 3 health insurance premium according to the schedule outlined in Article 14.1(c)</p> <p><u>Health Plan Option(s) & Cost for employees hired after December 31, 2005</u> - Under Article 14.1(e): employees hired after December 31, 2005, who retire & meet the LOS & qualification requirements stated under Article 14.1 (stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, w/ absolutely no contribution from the City</p> <p><u>Duration of Retiree Medical Benefits</u> - Retiree medical benefits are available for the retiree's lifetime - If a retiree predeceases spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse</p> <p><u>Termination of Health Insurance Benefits</u> - The City will cancel retiree medical coverage for retirees who cease payment of health insurance & will</p>	<p>Plan 3 health insurance premium according to the schedule outlined in Article 19.3</p> <p><u>Health Plan Option(s) & Cost for employees hired after December 31, 2006</u> - Under Article 19.4(b): employees hired after December 31, 2006, who retire & meet the LOS & qualification requirements stated under Article 19.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, w/ absolutely no contribution from the City</p> <p><u>Duration of Retiree Medical Benefits</u> - Retiree medical benefits are available for the retiree's lifetime - If a retiree predeceases spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse</p> <p><u>Termination of Health Insurance Benefits</u> - The City will cancel retiree medical coverage for retirees who cease payment of health insurance & will no longer have future rights to participate in a plan at a later date</p>	<p>Plan 3 health insurance premium according to the schedule outlined in Article 20.3</p> <p><u>Health Plan Option(s) & Cost for employees hired after December 31, 2006</u> - Under Article 20.4(b): employees hired after December 31, 2006, who retire & meet the LOS & qualification requirements stated under Article 20.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, w/ absolutely no contribution from the City</p> <p><u>Duration of Retiree Medical Benefits</u> - Retiree medical benefits are available for the retiree's lifetime - If a retiree predeceases spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse</p> <p><u>Termination of Health Insurance Benefits</u> - The City will cancel retiree medical coverage for retirees who cease payment of health insurance & will no longer have future rights to participate in a plan at a later date</p>	<p>Plan 3 health insurance premium according to the schedule outlined in Article 14.1(b)</p> <p><u>Health Plan Option(s) & Cost for employees hired after December 31, 2005</u> - Under Article 14.1(d): employees hired after December 31, 2005, who retire & meet the LOS & qualification requirements stated under Article 14.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, w/ absolutely no contribution from the City</p> <p><u>Duration of Retiree Medical Benefits</u> - Retiree medical benefits are available for the retiree's lifetime - If a retiree predeceases spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse</p> <p><u>Termination of Health Insurance Benefits</u> - The City will cancel retiree medical coverage for retirees who cease payment of health insurance & will no longer have future rights to participate in a plan at a later date</p> <p><u>Retiree Health Provision under Article 18 – Severance Pay</u> - Employees hired prior to January 1,</p>

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	no longer have future rights to participate in a plan at a later date	no longer have future rights to participate in a plan at a later date			2006, who cease employment <u>and</u> have 20 or more years of service, will receive Plan 3 Single or Family retiree medical plan coverage paid for by the City of Duluth (commencement of PERA not necessary to obtain such coverage) - Employees (or any covered member eligible for retiree medical) must enroll in Medicare B once eligible - Retiree Life Insurance and the \$10,000 paid up life insurance benefits are not available
Minnesota Health Care Savings Plan Contribution	<p><u>Retiree HCSP Contribution (Article 23.7) for employees hired prior to January 1, 2007</u> - Employees hired prior to January 1, 2007, who retire & meet the qualification requirements stated under Article 23.1 (and stated above), shall receive a once in a life-time lump sum payment to a HCSP of \$50/mo for every month of service over & above 10 full YOS; maximum contribution is \$6,000 - This Article expires & will be voided on December 15, 2009 at 11:59pm</p>	N/A	<p><u>Retiree HCSP Contribution (Article 19.4(e)) for employees hired prior to January 1, 2007</u> - Employees hired prior to January 1, 2007, who retire & meet the qualification requirements stated under Article 19.1 (and stated above), shall receive a once in a life-time lump sum payment to a HCSP of \$6,000 - This Article expires & will be voided on December 31, 2009 at 23:59 hrs</p> <p><u>Retiree HCSP Contribution and Vacation Hours (Article 24.2)</u> - Direct employees to Payroll for information on possible conversion of vacation hours to the HCSP as outlined in Article 24.2(a)</p>	N/A	<p><u>Retiree HCSP Contribution and Vacation Hours (Article 20.1)</u> - Direct employees to Payroll for information on possible conversion of vacation hours to the HCSP as outlined in Article 20.1(a)</p>
Retiree Life Insurance	<p><u>Eligibility, Benefit and Cost</u> - Retire from City <u>and</u> qualify to receive retirement benefits from PERA and/or the Police and Fire</p>	<p><u>Eligibility, Benefit and Cost</u> - Retire from City <u>and</u> qualify to receive retirement benefits from PERA, the Duluth Firemen's Relief</p>	<p><u>Eligibility, Benefit and Cost</u> - Retire from City <u>and</u> qualify to receive retirement benefits from PERA, the Duluth Firemen's Relief</p>	<p><u>Eligibility, Benefit and Cost</u> - Retire from City <u>and</u> qualify to receive retirement benefits from PERA, the Duluth Firemen's Relief</p>	<p><u>Eligibility, Benefit and Cost</u> - Retire from City <u>AND</u> - Receiving or applied for and w/in 60 days of retirement receive PERA</p>

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	Fund of PERA effective the first day of the month following separation from employment - Retiree term life insurance is \$25,000 (prorated for eligible part-time ee's)	Assoc., or the Duluth Police Pension Assoc. effective the first day of the month following separation from employment - Retiree term life insurance is \$25,000	Assoc., or the Duluth Police Pension Assoc. effective the first day of the month following separation from employment - City purchases term life insurance in the amount of \$25,000	Assoc., or the Duluth Police Pension Assoc. effective the first day of the month following separation from employment - City purchases term life insurance in the amount of \$25,000	retirement/disability benefit, <u>OR</u> - Retires and is vested to receive retirement pension from Police & Fire Fund of PERA - City purchases term life insurance in the amount of \$25,000 - Per Article 17.2 (c): No retiring person required to be a 1) MN state licensed peace officer, OR 2) after working a position in the Duluth Fire Dept, shall receive retiree life insurance benefit <u>unless</u> person has minimum 20 yrs of City service AND is vested to receive a pension benefit from PERA Police & Fire Fund
\$10,000 Paid-up Life Insurance	N/A	N/A	N/A	N/A	<u>Eligibility, Benefit and Cost</u> - Retire from City AND - Receiving or applied for and w/in 60 days of retirement receive PERA retirement pension benefits - City purchases a \$10,000 paid up life insurance policy - Per Article 17.2 (c): No retiring person required to be a 1) MN state licensed peace officer, OR 2) after working a position in the Duluth Fire Dept, shall receive retiree life insurance benefit <u>unless</u> person has minimum 20 yrs of City service AND is vested to receive a pension benefit from PERA Police & Fire Fund
COBRA	<u>Offer COBRA for the following:</u> • Medical • Dental • EAP	<u>Offer COBRA for the following:</u> • Medical • Dental • EAP	<u>Offer COBRA for the following:</u> • Medical • Dental • EAP	<u>Offer COBRA for the following:</u> • Medical • Dental • EAP	<u>Offer COBRA for the following:</u> • Medical • Dental • EAP

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	<ul style="list-style-type: none"> • Medical FSA • \$25,000 Basic Life Insurance balance (prorated for part-time ee's) • Optional Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p>	<ul style="list-style-type: none"> • Medical FSA • \$25,000 Basic Life Insurance balance (prorated for part-time ee's) • Optional Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p>	<ul style="list-style-type: none"> • Medical FSA • \$25,000 Basic Life Insurance balance (prorated for part-time ee's) • Optional Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p>	<ul style="list-style-type: none"> • Medical FSA • \$25,000 Basic Life Insurance balance (prorated for part-time ee's) • Optional Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p>	<ul style="list-style-type: none"> • Medical FSA • \$25,000 Basic Life Insurance balance (prorated for part-time ee's) • Optional Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p>
Other	<ul style="list-style-type: none"> - Direct employees to PERA counselor to discuss commencement of PERA benefits - Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) - Direct employees to Payroll to determine whether vacation hours s/b contributed to a Deferred Comp plan 	<ul style="list-style-type: none"> - Direct employees to PERA counselor to discuss commencement of PERA benefits - Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) - Direct employees to Payroll to determine whether vacation hours s/b contributed to a Deferred Comp plan 	<ul style="list-style-type: none"> - Direct employees to PERA counselor to discuss commencement of PERA benefits - Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) - Direct employees to Payroll to determine whether vacation hours s/b contributed to a Deferred Comp plan 	<ul style="list-style-type: none"> - Direct employees to PERA counselor to discuss commencement of PERA benefits - Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) - Direct employees to Payroll to determine whether vacation hours s/b contributed to a Deferred Comp plan 	<ul style="list-style-type: none"> - Direct employees to PERA counselor to discuss commencement of PERA benefits - Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) - Direct employees to Payroll to determine whether vacation hours s/b contributed to a Deferred Comp plan
Part-time Employee benefits (Rev. 09092009)	Contact Employee Benefits Specialist	Contact Employee Benefits Specialist	Contact Employee Benefits Specialist	Contact Employee Benefits Specialist	Contact Employee Benefits Specialist