



# Amalgamated Transit Association (ATU)

## Employee Benefits

eff 02/14/21

### MEDICAL INSURANCE

New full-time hires are eligible for coverage the first day of the month following 30 days after their hire date.

**Blue Cross and Blue Shield Custom Community Blue PPO** (Preferred Provider Organization):

- \$650/\$1300 annual deductible
- 80%/20% co-insurance (with annual maximums of \$3900/\$7800)
- Four-tiered drug plan with copays of:  
    \$10-generic, \$30-preferred brand, \$60 brand and \$150 for specialty drugs
- \$25 office visit co-pay, \$125 urgent care visit co-pay, \$50 co-pay for emergency room

Employees contribute:            **\$106.92/month (53.46/pay) for Single coverage**  
   **\$256.62/month (\$128.31/pay) for Two-Party coverage**  
   **\$320.78/month (\$160.39/pay) for Family coverage**

The employee contribution is tax exempt under the CCTA’s Section 125 plan.

### MEDICAL WAIVER

Employees may **waive their medical coverage**, if covered on another qualified group plan, for an annual payment of **\$2250** (prorated for new hires after January 1<sup>st</sup>). If the employee leaves CCTA employment during the 12-month period, the employee must reimburse the CCTA the prorated portion of the annual payment for which they are not eligible. **MUST re-certify waiver annually!**

### DENTAL INSURANCE

Full-time employees are eligible for coverage on the first of the month following 30 days after their date of hire.

**Delta Dental Plan PPO** coverage includes 100% payment on preventative services twice in 12 consecutive months & 50% on other services.

There is a \$1,000 annual maximum for each covered member on the contract January 1 through December 31. There is also a \$1,000 lifetime orthodontic benefit for children under age 19.

The cost is \$3.00 per pay) for any/all coverage levels.

### VISION INSURANCE

Full-time employees are eligible for coverage on the first of the month following 30 days after their date of hire.

**VSP (Vision Service Plan)** is the provider.

- Exam co-pay \$10
- Prescription Glasses co-pay \$25
- Lenses – covered 100%
- Prescription Contacts – 1-year supply max allowed \$130

	<u>Per Month</u>	<u>Per Paycheck</u>
Employee Only	\$6.96	\$3.48
Employee & Spouse	\$13.92	\$6.96
Employee & Child(ren)	\$14.86	\$7.43
Employee & Family	\$23.80	\$11.90

### FLEXIBLE SPENDING ACCOUNTS-MEDICAL & DEPENDENT CARE REIMBURSEMENT

Full-time employees are eligible for coverage on the first of the month following 30 days after their date of hire.

**BASIC** administers our flex accounts. 2021 medical \$2750 annual max, dependent care \$5000 annual max. **MUST be elected EACH year you wish to participate.**

## **LIFE INSURANCE**

Full time employees are eligible for coverage the first day of the month following nine (9) months after the date of hire. Insurance is provided by [MetLife](#).

The face amount of the policy is \$30,000 term life with a \$30,000 Accidental Death & Dismemberment benefit. There is no coverage for dependents. There is no cost to employees. **The premium is fully paid by the CCTA.**

## **VOLUNTARY BENEFITS**

### **SUPPLEMENTAL LIFE INSURANCE**

- [MetLife](#) is the provider.
- You may choose supplemental voluntary life insurance for you, your spouse, and/or your dependents.
  - You can purchase a multiple of \$10,000 up to a maximum of the lesser of 5x your Basic Annual Earnings and \$500,000 for yourself.
  - You can purchase a multiple of \$5,000 up to a maximum of the lesser of 50% of your Supplemental/Optional Life amount and \$100,000 for your Spouse.
  - You can purchase a multiple of \$1,000 up to a maximum of \$10,000 for each child.
- Please see the attached enrollment forms and informative documents and rates.

### **ACCIDENT/CRITICAL ILLNESS/HOSPITAL INDEMNITY COVERAGES**

[AFLAC](#) offers Accident Insurance, Critical Illness Insurance and Hospital Indemnity Insurance. Election is voluntary and at the employee's expense. However, some premiums are tax exempt. Please see the attached enrollment forms and informative documents and rates.

### **PET INSURANCE**

You can purchase pet insurance plans through [Nationwide](#). Contact Nationwide directly at [PetsNationwide.com](#) for more information.

### **CRITICAL ILLNESS LEAVE**

After completion of probation, full-time employees are eligible for paid leave for the critical illness of a current spouse, child, or parent for a period not exceed one day at any one time.

### **BEREAVEMENT LEAVE**

After completion of probation, full-time employees are eligible for paid leave for the death of the employee's then current spouse, child, brother, sister, parent, grandparent, grandchild, grandparents-in-law, father-in-law, brother-in-law, or sister-in-law. Relative other than those herein designated shall not be considered members of the immediate family.

The leave is not to exceed three (3) consecutive calendar days if within 300 miles of Kalamazoo or 5 (five) days if beyond 300 miles.

### **ANNUAL LEAVE**

Employees, who as of April 30<sup>th</sup> of any year have one or more months of continuous service, shall receive annual leave on May 1<sup>st</sup> according to the following schedule:

Less than 1 year:	12.7 hours per month
1 but less than 5 years:	152 hours
5 but less than 11 years:	192 hours
11 years:	200 hours
12 years:	208 hours
13 years:	216 hours
14 years:	224 hours
15 years:	304 hours

## **HOLIDAYS**

There are 7 paid holidays plus three (3) floating holidays each calendar year (prorated based on date hired or promoted to full-time (before 5/1 = 3 days, 5/1 to 8/31 = 2, 9/1 to 11/30 = 1, 12/1 to 12/31 = 0).

New Year's Day	Thanksgiving Day
Memorial Day	New Year's Eve
Independence Day	
Labor Day	

## **LONGEVITY**

Employees who, during the calendar year, complete six (6) years of continuous service shall receive a lump sum longevity payment in December, computed as follows:

Thirty dollars (\$30) for each year of continuous service completed during the year in which the payment is made, up to a maximum payment of \$780.

## **PENSION BENEFIT**

All ATU employees participate in the CTA Pension Plan. **Employees contribute 1% of their annual compensation on a pre-tax basis for the defined benefit plan.** The CCTA contributes an actuarial determined amount to the retirement system.

Employees are vested after 10 years of continuous service.

Members may retire with unreduced benefits at age 62 with at least 10 years of service, or at age 57 with at least 25 years of service.

The defined benefit is calculated at 2.1% of Final Average Compensation (FAC) times the years of credited service. In addition, a 1% post Retirement Adjustment (PRA) is provided each year after 1 year of retirement, until age 75, when it increases to 2%.

Employees must complete a **Pension Beneficiary Form** upon hire. Active employees can make changes to beneficiary designations at any time.

## **DEFERRED COMPENSATION (IRS Code 457)**

Employees contribute via payroll deduction on a tax-deferred basis a **mandatory 1.5% of their pay** into a supplemental retirement savings program, currently provided by **Nationwide Retirement Solutions**.

Employees may contribute additional monies to deferred compensation with the CCTA contributing  $\frac{1}{2}\%$  for every 1% contributed by the employee, up to a maximum contribution of 1%. **An additional 2% employee contribution will get you a full 1% employer match.**

Employee must complete a **Nationwide Participation Agreement** form upon hire. Amount of contribution and changes to beneficiary designation can be made at any time. A Nationwide Retirement Specialist visits the CCTA quarterly to meet with employees who may have questions.

**The maximum allowable contribution for 2021 is \$19,500.** In addition, employees over age 50 may contribute an additional \$6500 over the maximum. Under a catch-up provision of the IRS code, employees, who are in their last three years prior to retirement, may elect to contribute up to **\$39,000** for years in which they did not contribute the maximum amount.

## **RETIREMENT HEALTH CARE SAVINGS PROGRAM**

ATU employees participate in a Retirement Health Care Savings Account (RHCSA) and **contribute 1% of their annual compensation** (tax exempt) into the plan, currently provided **by Municipal Employees' Retirement System of Michigan (MERS)**.

The employer contributes **\$85 per pay period (\$2,210 per year)** into the RHCSA (prorated for new hires after January 1<sup>st</sup>). Contributions are invested and grow tax free.

Employees may also make additional contributions into the fund. Voluntary contributions are made on an after-tax basis, but the investment earnings are tax-free upon use.

Upon retirement from the CTA, employees have access to their RHCSA account funds to pay for qualified healthcare expenses.

Below is the vesting schedule for receiving the CCTA portion of contributions in the RHCSA:

### **Vesting Schedule**

Less than 15 years	= 0% of employer portion
15 years	= 60% of employer portion
16 years	= 64% of employer portion
17 years	= 68% of employer portion
18 years	= 72% of employer portion
19 years	= 76% of employer portion
20 years	= 80% of employer portion
21 years	= 84% of employer portion
22 years	= 88% of employer portion
23 years	= 92% of employer portion
24 years	= 96% of employer portion
25 years	= 100% of employer portion

Employees must complete a **MERS Health Care Savings Program Enrollment Form** upon hire. Amount and contribution and changes to beneficiary designations can be made at any time.

The above benefits, policies and procedures are a summary provided by the CCTA, and each are subject to CCTA Policies and Procedures, Administrative Orders, and/or applicable union contracts.

## CONTACT INFORMATION

Also refer to your ATU Union contract for additional information.

**PAYROLL:** Matthew Marble, Payroll Specialist, 269-337-8410, [marblem@kmetro.com](mailto:marblem@kmetro.com) for inquiries regarding timecards and payroll check questions.

**BENEFITS:** Cindy DeYoung, Senior Human Resources Generalist, 269-337-8421, [deyoungc@kmetro.com](mailto:deyoungc@kmetro.com) for inquiries regarding health, dental and vision insurance, Flexible Spending and optional insurance plans.

**RETIREMENT:** Lisa Brown, Retirement Services Manager (City of Kalamazoo), 269-337-8180, [pension@kalamazoo.org](mailto:pension@kalamazoo.org) for inquiries regarding retirement, pension benefits and retirement health care savings program.

Benefit Vendors contact info:

**Blue Cross Blue Shield of MI** 1-877-971-2583, [www.bcbsm.com](http://www.bcbsm.com)

**Delta Dental Plan of MI** 1-800-524-0149, [www.deltadentalmi.com](http://www.deltadentalmi.com) (go to consumer toolkit)

**VSP Vision** Customer Service 800-877-7195, [www.vsp.com](http://www.vsp.com)

**BASIC** Flexible Spending Accounts 800-372-3539, [www.basiconline.com](http://www.basiconline.com), [Flex-HRASupport@basiconline.com](mailto:Flex-HRASupport@basiconline.com)

**AFLAC** 1-800-433-3036, [aflacgroupinsurance.com](http://aflacgroupinsurance.com)

**Nationwide Retirement Solutions** 1-877-677-3678, [www.nrsforu.com](http://www.nrsforu.com)

**Municipal Employees Retirement System of Michigan (MERS)** 1-800-767-3677, [www.mersofmich.com](http://www.mersofmich.com)

**ATU:** Earl Cox, Union President, 269-303-8710; ATU Local Office: 269-343-1999